



## The Langstane Group

### Risk Management Policy

<b>Senior management team approval</b>	October 2021
<b>Board / Committee</b>	Board
<b>Approval date</b>	3 November 2021
<b>Implementation date</b>	3 November 2021
<b>Review date</b>	November 2024
<b>Version</b>	V5

<b>Policy Version</b>	<b>Date of Approval</b>	<b>Changes made to Policy</b>
V1	8 April 2015	First issue
V2		New format used, risk appetite matrix attached
V3	15 July 2019	Updated risk rating, updated regulatory framework
V4	7 September 2020	Audit Committee now Audit and Financial Management Committee. Added role of Board of Management to maintain quarterly oversight added Notifiable Events note. PEST analysis replaced by STEEPLE
V5	3 November 2021	Amended definition of risk impact and risk likelihood. Added code for overall risk assessment. Introduced a threshold for reporting, added in details of security and access controls. Further information on reporting included. Added roles and responsibilities

## 1. Introduction

Langstane Housing Association is a Co-operative and Community Benefit Society and a registered social landlord with charitable status.

The Langstane Group (the Group) consists of Langstane Housing Association Limited and its wholly owned subsidiaries: Langstane Property Ltd, Langstane Developments Ltd and Langstane Maintenance Ltd.

This policy applies to all members of the Langstane Group.

The Group is fully committed to the provision of homes and services that meet all legislative and regulatory requirements. In addition, the Group wishes to act in a way that stands it 'shoulder to shoulder' with its peers in demonstrating good practice.

In recognising elements of the Groups' activities are subject to internal and predominantly external influences that may have a direct or indirect impact on the Groups' activities, this Policy sets down guidelines for the assessment of risk.

It is for each individual entity of the Langstane Group to determine their 'appetite' for risk and this document is not intended to replace a risk assessment for new projects – this will be established and presented under separate cover.

The importance of strong corporate governance in managing risk is essential.

## 2. Aims of the Policy

The main aim of the Langstane Group Risk Management Policy is to ensure a clear and defined method of assessing and documenting risk throughout the Langstane Group is operated. In addition, there are clear areas of responsibility defined and that risk is regularly reviewed by both the senior management team and the Joint Audit and Governance Committee with a quarterly oversight thereafter provided to the full Board of Management of Langstane Housing Association.

## 3. Objectives

The Langstane Group will:

- Provide a clear and consistent approach for all members of the Group to follow when identifying, analysing, controlling and monitoring risk;
- Consolidate risk within the Group allowing improved understanding of the key risks and their wider implications;
- Target areas that have the greatest impact; and
- Undertake more informed risk-taking and decision making.

#### 4. Links to other corporate documents and policies

The Group's Risk Management Policy is linked to a number of corporate documents and policies in particular, but not solely:

- Business Plan;
- 30-year financial projections;
- Business Continuity Plan;
- IT Disaster Recovery Plan;
- Health and Safety Policy;
- Procurement and other relevant corporate Strategies;
- Procurement Policy;
- Treasury Management Policy;
- Financial Regulations; and
- Scheme of Delegation.

#### 5. Policy

The Langstane Group is subject to not just legislative requirements but also regulatory requirements as defined by the Scottish Housing Regulator and other regulatory bodies.

Regulatory guidance is provided by the Scottish Housing Regulator in the form of 'Regulatory Standards of Governance and Financial Management'. There are seven guiding Regulatory Standards:

- "The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.
- The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.
- The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.
- The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.
- The RSL conducts its affairs with honesty and integrity.
- The governing body and senior officers have the skills and knowledge they need to be effective.
- The RSL ensures that any organisational changes or disposals it makes safeguard the interests of, and benefit, current and future tenants."

In addition, there are clear guidelines for financial accounting within the Group and both internal and external auditors are employed to scrutinise and report on a range of working practices, not least risk management, designed to demonstrate best practice. This is to ensure the Group is able to anticipate and, as much as is reasonably practical, mitigate risks. At no time does any activity undertaken by an auditor, internal or external, relieve the Board of Management or the senior management team from their responsibility for risk management.

Risk assessment / method statement requirements carried out as part of operating a healthy and safe work place are detailed under separate policies.

## **6. Risk definition and management**

The Scottish Housing Regulator defines risks as “uncertain future events that might prevent an organisation from achieving its business objectives”. This is in keeping with the ISO 31000 definition of risk.

Risk Management is defined as “the culture, processes and structures that are implemented by an organisation to manage potential risks and their adverse effects”.

Risk Management is an integral part of the Langstane Groups’ strategic planning and decision-making processes with new projects risk assessed at viability stage to inform decision making and ensure successful delivery.

Risk appetite takes into account the level of risk the Group is prepared to take to achieve the strategic objectives. The level of appetite is considered and set by each Board in the context of the regulatory environment, culture, the sector in which it operates and financial constraints.

Risks that may negatively affect the Group in the medium to long-term are considered strategic risks. Risk that are encountered in the day-to-day delivery of services and can negatively affect the Group’s ability to deliver its Business and other corporate plans are categorised operational risks.

The Langstane Group identifies, analyses, controls and monitors strategic and operational risks without adopting an overly bureaucratic burden that will ultimately affect service delivery.

At no time will solely the introduction of a risk on a risk register mean the Group does not advance activities in this area. A risk register is not intended to be a reason why innovation is stifled, merely that risks are identified, acknowledged and importantly mitigated against where practical, and appropriately managed.

It is the role of the individual entities within the Langstane Group to determine their risk appetite and whether or not potential risks associated with an activity prove unacceptable.

Risk appetite is defined for the purposes of this policy as the amount of risk the Group is willing to seek or accept in the pursuit of its long term objectives. The Group's risk appetite matrix is attached (see Appendix 1) for guidance.

The Groups' standard approach will be 'open'. For higher risk activities the Group wishes to advance, consideration will be given as to how this can be achieved whilst protecting core services. Higher risk activities undertaken by a subsidiary that may negatively impact on the parent company i.e. Langstane Housing Association will be highlighted as soon as practical. Care will be taken to ensure proportionality and to analyse the potential benefits gained.

Risks are initially identified using a SWOT and STEEPLE analysis (see Appendix 2) – identifying strengths, weaknesses, opportunities and threats and looking at social, technological, economic, environmental/ecological, political, legal and ethical issues respectively. These are updated annually.

Outwith this process, risks are identified using an agreed process (see Appendix 3).

The Group will, for ease of process, categorise risks into the following:

- Financial / Economic
- Legal / Regulatory
- Political
- Organisational

Identified risks are held on risk registers – one register detailing strategic risks, another register detailing operational risks. Strategic risks are risks that may impact negatively on the Langstane Group in the medium to longer term and usually come from external sources. Operational risks are linked to the Group's Business Plan and any other relevant strategic plans and show shorter term risks that prevent delivery of the Group's strategic plans.

The strategic risk register matrix is colour coded to very clearly identify higher and lower risk areas. The Group's Business Plan then mitigates medium to high risks where practical to do so.

Once a risk has been identified it is analysed to determine the 'likelihood' and 'impact' on the Group. Where a risk is identified as affecting only one or more members of the Group, but not all, this is highlighted.

## Definition of likelihood

'Likelihood' is defined as follows within the strategic risk register:

- 10 – very remote: Extremely unlikely or virtually impossible  
Less than 5% chance of happening  
Unlikely to occur in 5 – 10 year period;
- 20 – remote: Could occur at some point  
6% - 20% chance of happening  
Unlikely to occur within a 2 – 5 year period;
- 30 – possible: Fairly likely to occur  
21% - 50% chance of happening  
Unlikely to occur once within a 1 – 2 year period
- 55 – likely: Will probably occur in most circumstances  
51% - 80% chance of happening  
Likely to occur once within a one year period
- 110 – very likely: Expected to occur in most circumstances  
More than an 80% chance of happening  
Likely to occur once within three months

## Definition of Risk Impact

The impact of each risk is defined within the strategic risk register as:

Description	Financial	Injury or Illness	Asset Loss	Business Continuity	Reputational	Corporate Objectives	Regulatory & Legal
<b>Insignificant (10)</b>	<£50,000	Minor injury or illness, first aid, no days lost	Minor damage to single asset	<0.5 day	Minor media interest	Little or no impact - work around required within existing resources	Act or omission resulting in legal or regulatory breach causing insignificant impact loss (as categorised in other six impact categories)
<b>Minor (20)</b>	£50,000 - £100,000	Minor injury or illness, medical treatment, days lost	Minor damage to multiple assets	0.5 – 1 day	Headline media interest	Additional resources requiring Senior Team authorisation or delay in achieving part of an objective	As above, causing minor loss
<b>Moderate (50)</b>	£100,001 - £250,000	Moderate injury or illness, medical treatment, hospitalisation, 14 days lost, RIDDOR	Major damage to single or multiple assets	1 – 7 days	Headline media interest causing public embarrassment	Compromise in reaching objectives. Variation in achievement of	As above, causing moderate loss



Description	Financial	Injury or Illness	Asset Loss	Business Continuity	Reputational	Corporate Objectives	Regulatory & Legal
		reportable				key objectives	
<b>Major (70)</b>	£250,001 - £500,000	Single death, extensive injuries or long-term illness (>14 days)	Significant loss of assets	7 – 30 days	Short-term media campaign	Elements of objectives abandoned, fail to meet needs of tenants and housing requirements	As above, causing major loss
<b>Severe (155)</b>	>£500,001	Multiple deaths or severe disabilities	Complete loss of assets	>30 days	Sustained media campaign / lobbying	Unable to deliver organisational objectives. Widespread failure to meet housing and tenant needs	As above, causing catastrophic loss and legal or regulatory supervision

## Risk scoring

Taking the combined impact and likelihood into consideration, gives the following risk scores for the strategic risk register:

		Likelihood				
		Very remote (10)	Remote (20)	Possible (30)	Likely (55)	Very likely (110)
Impact	Severe (155)	1,550	3,100	4,650	8,525	17,050
	Major (70)	700	1,400	2,100	3,850	7,700
	Moderate (50)	500	1,000	1,500	2,750	5,500
	Minor (20)	200	400	600	1,100	2,200
	Insignificant (10)	100	200	300	550	1,100

	Lowest risk – monitor periodically; where practical introduce further controls
	Low to medium risk – lower level of monitoring required; controls in place
	Medium risk – monitor regularly; ensure controls are adequate and working; linked to business plan
	High risk – most significant risks; ensure controls are actioned; update full Board of Management on regular basis; actions within the business plan target known risks to reduce their likelihood and, if possible, their impact

Using the above keeps all risks with the potential to have a severe impact on the Group within focus, and indicates which risks pose a greater overall concern for the Group.

The Group analyses and documents which part(s) of business the risk impacts on, for example:

- Financial – where the Group could suffer a financial loss / penalty;
- Regulatory – where the risk could impact on the Group's relationship with regulatory bodies;
- Reputation – where the reputation of one or all parts of the Group could be negatively affected; and
- Organisation (e.g. service delivery) – where the ability of the Group to continue the same level of service delivery is negatively affected.

Thereafter mitigating actions are identified, providing an overall combined score for 'likelihood' and 'impact'.

## Threshold

The Association will remove risks from the Strategic Risk Register that remain green following mitigation measures being put in place. These are risks that are unlikely to happen but even if they were to materialise, their impact on the Group would be minor to insignificant.

## 7. Assurance

Assurance is an important function of governance in any organisation. The Board of Management of Langstane Housing Association is provided with accurate and current information about the efficiency and effectiveness of the Group's operations and the status of its compliance with regulatory and statutory obligations.

The Group measures assurance levels through the use of assurance indicators. These provide information on:

- Whether or not assurance can be provided by independent or in-house scrutiny
  - Yes
  - No;
- The date of any assurance provided;
- The assurance level
  - Full assurance
  - Reasonable assurance
  - Limited assurance
  - No assurance;
- The assurance type
  - External audit
  - Internal audit
  - In-house assessment
  - External assessment
  - No assessment.

Links to the Group's Business Plan are made.

Where areas of risk, even after mitigation action is taken, remain yellow, amber or red, a timescale and methodology for gaining assurance / review will be determined by Audit and Governance Committee.

See Appendix 4 for an example of the Langstane Group's strategic risk register. This register is currently held in excel within a secure drive that is restricted by Group Policy. The files are further restricted by Network Gateways and Firewalls.

As part of its responsibilities for the review and approval over the output and reporting from the Group's assurance processes, the Audit and Governance Committee shall

consider whether there any additional risks identified from such assurance processes that are not recorded within the Group's risk register and which should be subject to further consideration by management for inclusion and action within the register.

Periodically the Audit and Governance Committee shall consider whether assurance shall be obtained over the Group's processes and systems for identifying, documenting and managing risks.

## **8. Roles and responsibilities**

Although ultimate responsibility for risk management lies with the Board, it must be stressed that risk management is the responsibility of everyone working for or on behalf of the Langstane Group.

Members of the governing bodies, staff and those working for or on behalf of the Langstane Group must be willing to undertaken relevant training to ensure they full understand the Group's risk management framework and how to report / highlight any potential risks.

The following outlines the roles and responsibilities of the various functions across the Group in relation to risk.

### **Board of Management**

Board of Management holds overall responsibility for establishing and overseeing the control and risk management framework for the Langstane Group. This includes:

- Determining the group appetite for risk;
- Agreeing the risk management framework within the Group; and
- Receiving quarterly reports detailing the most significant risks following approval of the updated strategic risk register by the Audit and Governance Committee.

Langstane Housing Association's Board approves operational responsibility for risk management as follows:

### **Joint Audit and Governance Committee**

Joint Audit and Governance Committee holds responsibility for the design of the Langstane Group's risk management and assurance systems ensuring effective systems for risk management are in place and approve quarterly reports relating to strategic risks.

As part of its responsibilities for the review and approval over the output and reporting from the Group's assurance processes, the Audit and Governance Committee shall consider whether there any additional risks identified from such assurance processes that are not recorded within the Group's risk register and which should be subject to further consideration by management for inclusion and action within the register.

An annual report will be presented to the Audit and Governance Committee detailing an opinion on the Group's risk management and internal control systems.

Periodically the Audit and Governance Committee shall consider whether assurance shall be obtained over the Group's processes and systems for identifying, documenting and managing risks.

### **Chief Executive**

The Chief Executive holds overall responsibility for ensuring the day to day operation of the risk management framework for the Langstane Group is sufficiently resourced and administered.

### **Senior Management Team**

The senior management team (along with the Board of Management and including the Chief Executive) holds collective responsibility for proactively identifying, documenting, analysing, managing and monitoring strategic risks within their specific areas of responsibility. These risks are then set out in a risk register and presented to the audit and Governance Committee Quarterly.

The senior management team ensure service managers appropriately identify, document, analyse, manage and monitor operational risks within their service area.

### **Governance and Corporate Manager**

The Governance and Corporate Manager holds day to day responsibility for ensuring all risk management policies and procedures and risk registers are up-to-date and incorporate a robust level of scrutiny and mitigation of known risks.

### **Service Managers**

Service managers are responsible for identifying, documenting, analysing, managing and monitoring operational risks within their specific areas of responsibility.

### **Employees**

All employees and those working for or on behalf of the Association must maintain an awareness and understanding of key risks and the appropriate management of these in day to day activities. Potential risks must be reported to service managers as a matter of priority.

### **Health and Safety Group**

The Health and Safety Group assists in the reduction of health and safety risks to the Langstane Group through the consideration and advice of health and safety related policies, both statutory and otherwise, and the monitoring and review their effectiveness.

This includes policies held within the EVH Health and Safety Manual and the EVH Landlord Safety Manual.

The Health and Safety Group monitors compliance with health and safety requirements in three main areas – Langstane as an employer, a landlord and a contractor. This includes ensuring the provision of appropriate and up-to-date risk assessments and methods statements; an up-to-date COSHH register that eliminates as far as reasonably practical any requirement for appropriate personal protective equipment (PPE); and where PPE is required, the provision and use of adequate and effective PPE is made and used accordingly.

These activities are reported annually as part of the Annual Assurance process and minutes of the meetings presented to the senior management team and to the relevant Boards of Management.

### Insurance

The Langstane Group holds comprehensive insurance to mitigate some of the risks associated with operating a housing association. This does not exonerate anyone from their areas of responsibility and can only mitigate known risks to a certain extent, not their entirety.

### Internal Audit

The primary focus of internal audit is to review, strengthen and improve the Group’s systems of internal control. This includes a review of the Group’s risk management framework.

Internal audit plays a central role in reviewing the governance, risk and control measures for the Langstane Group, specifically in relation to risk management. The Group’s internal auditor reports directly to the Audit and Governance Committee. If required, the Group’s auditor will report directly to the Board of Management.

## 9. Monitoring and review

Reports, previously agreed by the senior management team, are presented at the first joint Audit and Governance Committee meeting after each quarter end. The reports attach the full strategic risk register and the most significant risk register for the Langstane Group. In addition the following is provided:

- A summary of the risks (see table 1 below)

Financial / Economic risks – 17 strategic risks in total (-2 from last quarter)			
1 (=)	6	8	2 (-3)

Legal / Regulatory – 10 strategic risks in total (+1 from last quarter)			
<b>0 (=)</b>	<b>1 (-1)</b>	<b>7 (+2)</b>	<b>2 (=)</b>
Organisational – 20 strategic risks in total (-1 from last quarter)			
<b>5 (=)</b>	<b>9 (-2)</b>	<b>4 (=)</b>	<b>2 (+1)</b>
Political – 6 strategic risks in total (same as last quarter)			
<b>0 (=)</b>	<b>1 (=)</b>	<b>2 (=)</b>	<b>3 (=)</b>

Table 1

- A visual representation of the full and most significant risks (see table 2 below)

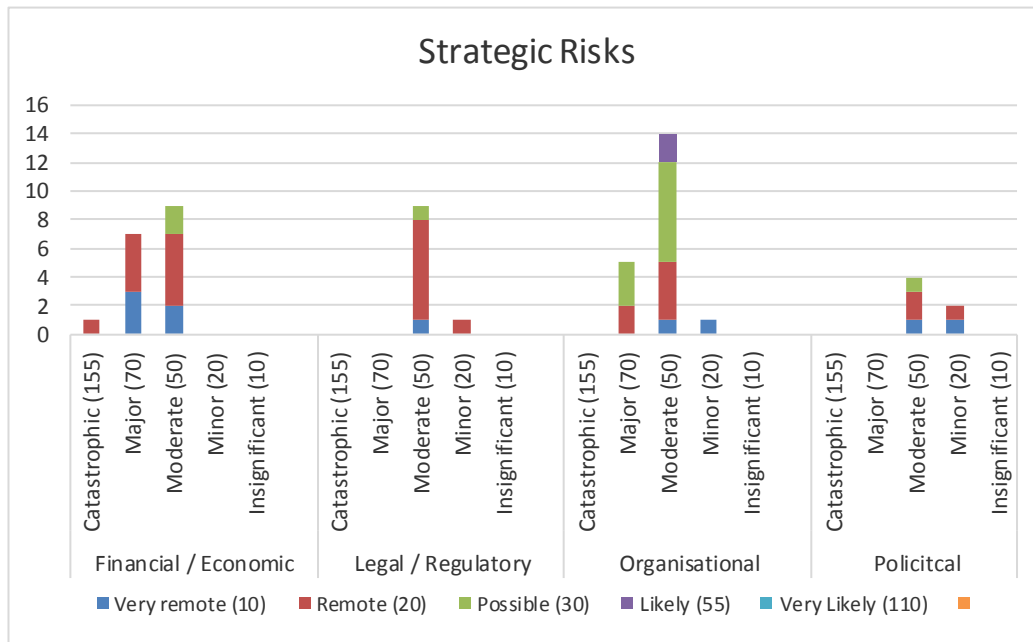


Table 2

- Details of any changes to the risks within the quarter, and
- Details of any fraud prevention activities undertaken (one area of business mentioned per quarter).

Thereafter a summary report is provided to the Board of Management and any relevant subsidiary Board / Management Committee. This report contains a summary of the risks (see table 1) and details of the most significant risks (see table 2).

Reporting in the interim period is by exception, where a significant risk is identified.

The operational risk register is reviewed on a quarterly basis by service managers. Any significant risks are identified to the senior management team as soon as reasonably practical.

It is the role of the internal audit function to ensure the risk management framework is applied across all areas of operation including strategic planning, performance management and project management. This is monitored by the Group's joint Audit and Governance Committee.

The Risk Management policy will be reviewed three-yearly or sooner if material changes in legislative, regulatory or good practice requirements warrant a changed approach.

## **10. Notifiable events**

Any notifications made to the Scottish Housing Regulator will be made in keeping with the Scottish Housing Regulator's Notifiable Events Guidance, the Group's Notifiable Events policy, and the Group's Scheme of Delegation.

Reporting in the interim period is by exception, where a significant risk is identified.



## Risk appetite

## Appendix 1

	<b>Averse</b>	<b>Minimalist</b>	<b>Cautious</b>	<b>Open</b>	<b>Challenging</b>
	Avoidance of risk and uncertainty is a key Group objective	Preference for ultra-safe approach that has a low degree of inherent <sup>1</sup> risk and potential for limited reward	Preference for safe approach that has a moderate degree of inherent risk and may only have limited potential for reward	Willing to consider all options and choose the one that is most likely to result in success while also providing an acceptable level of reward	Eager to be innovative and choose options offering potentially higher business rewards despite greater inherent risk
<b>Category of risk</b>	<b>Example behaviours when taking key decisions</b>				
<b>Financial / Economic</b>	Avoidance of any financial loss is a key objective  Only willing to accept the low cost option	Only prepared to accept the possibility of very limited financial loss if essential  Value for money is a primary concern	Prepared to accept some limited financial loss  Value for money is the primary concern but also willing to consider the benefits	Prepared to invest for reward and minimise the possibility of financial loss by managing any risks to a tolerable level  Value and benefits considered (not just the lowest cost option)	Prepared to invest for the best possible reward and accept the possibility of financial loss (although controls are in place)  Resources allocated without any firm guarantee of return
<b>Legal / regulatory</b>	Avoid anything that could be challenged, even unsuccessfully  Minimal tolerance for any decisions that could	Want to be very sure any challenge would be unsuccessful  Tolerance for risk taking limited to those events	Limited tolerance for taking a chance  Want to be reasonably sure any challenge	Challenge would be problematic but likelihood is it would be unsuccessful  The gain will outweigh	Chances of unsuccessful challenge are less certain but success would be significantly

	<b>Averse</b>	<b>Minimalist</b>	<b>Cautious</b>	<b>Open</b>	<b>Challenging</b>
	lead to scrutiny of the Association	where there is no chance of any significant repercussions	would be unsuccessful Tolerance for risk taking limited to those events where there is little chance of any significant repercussions should there be a failure	any challenge Appetite to take decisions with potential to expose the Association to additional scrutiny but only where appropriate steps have been taken to minimise any exposure	advantageous Appetite to take decisions that are likely to bring scrutiny of the Association but where potential benefits outweigh the risks
<b>Organisational</b>	Defensive approach to meeting objectives – aim is to maintain existing status quo rather than innovate  Priority for tight management controls and oversight with limited devolved decision making authority	Innovation always avoided unless essential  Decision making held by senior management	Tendency to remain with the status quo, innovation generally avoided  Decision making generally held by senior management	Innovation supported with demonstrable improvements  Responsibility for non-critical decision making may be devolved	Innovation pursued with a desire to 'break the mould' and challenge current working practices  High levels of devolved decision making – management by trust rather than control
<b>Political</b>	No desire to change policy at a local and national level	Limited input into consultation opportunities	Limited input into consultation opportunities	Maximise the opportunity to influence decision making  Attend strategic and	Highlight challenges at every opportunity  Campaign and lobby decision makers where

	Averse	Minimalist	Cautious	Open	Challenging
				operational events to influence how services are delivered locally and nationally	an opportunity arises

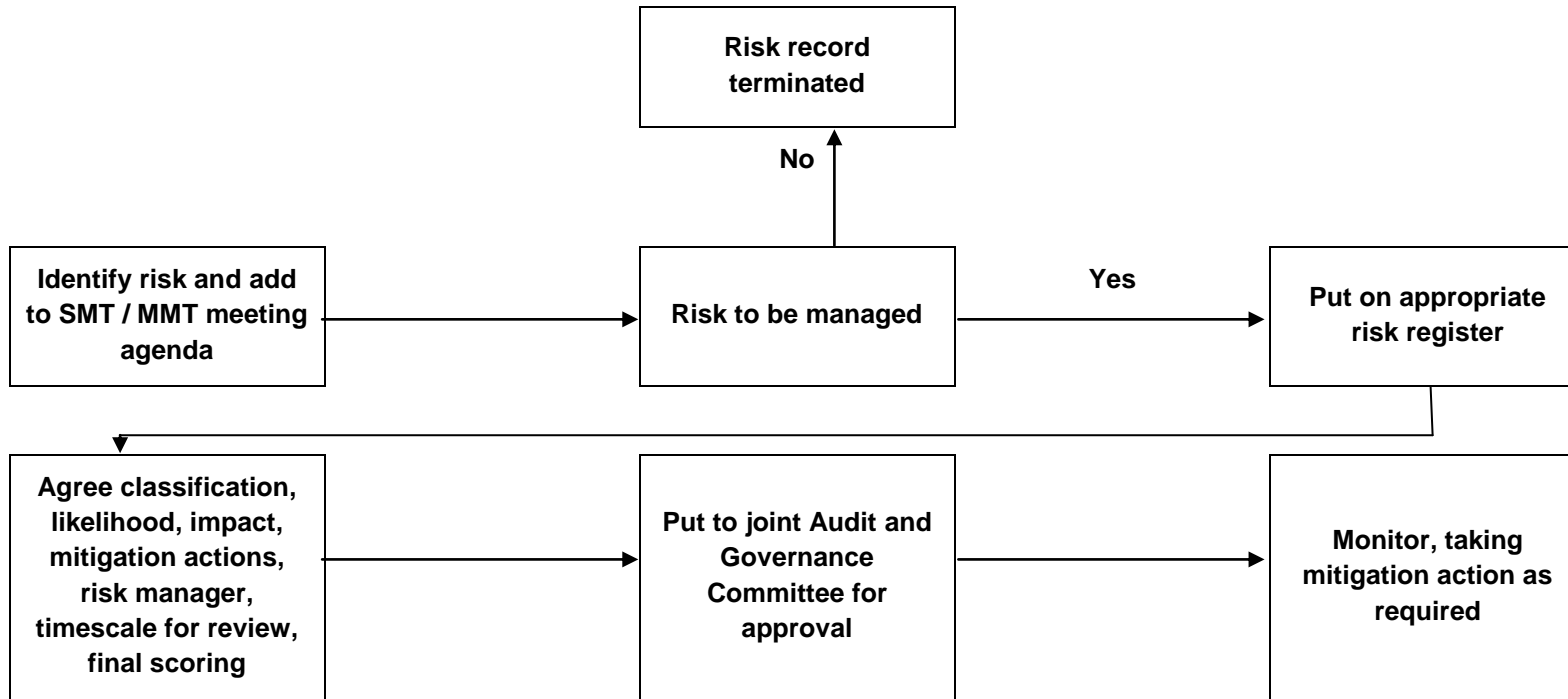
<sup>1</sup> An inherent risk is a risk that is impossible to manage or transfer away or a risk that exists when no controls have been put in place

**SWOT (strengths, weaknesses, opportunities and threats) analysis**

<p style="text-align: center;">S</p> <p style="text-align: center;">Strengths</p>	<p style="text-align: center;">W</p> <p style="text-align: center;">Weaknesses</p>	<p style="text-align: center;">O</p> <p style="text-align: center;">Opportunities</p>	<p style="text-align: center;">T</p> <p style="text-align: center;">Threats</p>
<p><b>Examples:</b></p> <ul style="list-style-type: none"> <li>Financial strength</li> <li>Location and condition of stock</li> <li>Quality of governing body members</li> </ul>	<p><b>Examples:</b></p> <ul style="list-style-type: none"> <li>Cost base</li> <li>Pension cost increases</li> <li>Information systems outdated</li> <li>Customer satisfaction levels</li> </ul>	<p><b>Examples:</b></p> <ul style="list-style-type: none"> <li>Technological advances</li> <li>Diversification of services</li> </ul>	<p><b>Examples:</b></p> <ul style="list-style-type: none"> <li>Changed legislation</li> <li>Maintenance costs</li> <li>Availability of development sites</li> <li>Environmental obligations</li> </ul>

**STEEPLE (social, technological, economic, environmental/ecological, political, legal and ethical) analysis**

S	T	E	E	P	L	E
Social	Technological	Economic	Ecological	Political	Legal	Ethical
<b>Examples:</b> Demographic changes Mobility – physical Mobility - social Lifestyle changes Wealth distribution Equality Education Opportunity	<b>Examples:</b> Changes in mobile technology Changes in IT New IT investments and developments	<b>Examples:</b> Economic growth Unemployment levels Inflation Interest rates Living wage Pensions (DB) Affordability	<b>Examples:</b> Environmental regulations Sustainability Flooding Carbon footprint Weather patterns	<b>Examples:</b> Stability / uncertainty Changes in policy	<b>Examples:</b> Compliance burdens Tax changes H&S legislation Procurement legislation Employment rights	<b>Examples:</b> Homelessness Affordability Quality of life / home Equality Opportunity Human rights Sustainability Security Rural / remote schemes



## Example of the Langstane Group's Strategic Risk Register

## Appendix 4

Langstane Group - Strategic Risk Register and Matrix																
										Version V5				As at	<date>	
Risk Category : <insert>																
Item	Link to Business Plan	Risk area / risk identified	Specific area of risk	Impact area	Current control measures	Mitigation / control measures to be introduced	Likelihood	Severity of impact	'Net' risk	Status of risk assessment	Assurance Sources	Assurance Date	Assurance Level	Assurance Type	Responsible	Update

Langstane Housing Association Ltd is a registered Scottish Charity No. SC 011754, a registered Property Factor No. PF 000666 and a registered Letting Agent No. LARN2001005

