



CHARING CROSS

HOUSING ASSOCIATION

BUSINESS PLAN
2018 - 2021

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INTRODUCTION

This is the first year of Charing Cross Housing Association's 3 year Business Plan for 2018 - 2021 which has been shaped by our new and updated Mission, Vision and Values.

We are proud of what we have achieved but want to do more, be better and enhance our reputation amongst our residents and our peers. At the core of the Plan is the absolute commitment to our customers and the desire to continually improve what we do and how we do it for the good of our residents and the communities we operate within.

Achieving our aspirations will require change – to the goals and targets we set ourselves, in our approach to service delivery, to our culture and to our processes.

Change is never easy but both the staff and Committee of Charing Cross Housing Association are embracing the challenge and are committed to the journey.

PURPOSE & DELIVERY OF THE BUSINESS PLAN

“If you don’t know where you are going, how can you expect to get there?”

The Business Plan is a key document for the Association. It is a statement of what the Association sees as its purpose and goals as a service provider, a landlord and a part of the community.

This plan aims to build on the successes the Association has achieved in its 42 year history and to look to the future to ensure that the Association is prepared for the challenges ahead, able to meet the needs, demands and aspirations of its residents and is focused on performance improvement.

The Business Plan is an important part of the Association’s governance framework and takes into account the need for Regulatory Compliance, relevant legislation and good practice and the requirements of the Scottish Social Housing Charter.

Essentially the Business Plan outlines where the Association wants to be in the future and how it intends to get there by;

- Clarifying its Mission, Vision and Values
- Defining its Strategic Objectives
- Identifying its Priorities
- Recognising the Risks to the organisation and identifying how these can be managed
- Analysing our Strengths and Weakness
- Identifying new opportunities for the organisation
- Confirming how it will meet the Challenges presented by the environment it is operating in
- Demonstrating how it will achieve its vision over the next 3 years
- Providing a tool for monitoring and managing progress against the strategic objectives
- Providing a focus for staff and committee

To help deliver the Business Plan, the Association will seek to positively engage with our customers and stakeholders and strive to foster ownership of the plan in its staff, Committee and residents.

In the development and delivery of the Business plan the Association will, at all times, seek to ensure value for money and efficient use of resources and, most importantly, the future viability and sustainability of Charing Cross Housing Association as a landlord, a factor and an employer.

The Past

Charing Cross Housing Association was established in 1976 to address the disrepair of tenemental stock in the Woodlands and Garnethill areas in the West End of Glasgow.

During the 1980s and 1990s the Association carried out a comprehensive programme of improvement schemes to help protect the Victorian red and blonde sandstone tenements.

From 1987 the Association also completed a number of new build developments on gaps sites in the area that sought to complement the existing buildings and retain the character of the community and environment.

The Present

The Association now owns and manages 501 flatted properties, leases 2 residential hostels to the Talbot Association and 1 to Gryffe Women's Aid and has 2 commercial leases with local businesses.

Until the end of March 2018, the Association also provided support services via on-site wardens to 57 tenants living in 3 sheltered housing units. Unfortunately due to cuts in funding by Glasgow City Council the Association has had to re-model the service and, going forward, will provide support and assistance to all our vulnerable tenants via a Tenancy Sustainment service.

Over the years the Association has developed a respected and sought after Factoring Service that it currently provides to just under 1,000 residential and commercial owners.

The Future

Due to the Association's area of operation, the lack of funding and the lack of available land, it is unlikely that the Association will have the opportunity to develop and build new properties in the lifetime of this Business Plan. However the Association believes it has a critical role in ensuring the preservation of the historical buildings and is therefore committed to working closely with owner occupiers, business owners and other partners such as Glasgow City Council to facilitate and support ongoing maintenance of both the fabric and the external environment.

As in the past, at the heart of all that we do is providing high quality homes that people want to live in and remain living in and delivering services that meet the needs and aspirations of our residents. Although we are justifiably proud of all that we have achieved so far we are constantly striving to be better at what we do and how we do it and underpinning this Business Plan is the commitment to driving positive change and improvement.

OUR MISSION

“Outstanding people have one thing in common: an absolute sense of mission”

To invest in our communities to create a safe, attractive and highly desirable place to live.

OUR VISION

“In order to carry a positive action we must develop here a positive vision”

I – be Innovative in our service delivery and Involved in our communities

N – seek out New opportunities to work with our people and our communities

V – be a Visible and Valued presence in our communities and to provide Value for Money in all that we do

E – Expanding our services and our influence by Engaging with our service users

S – provide Sustainable Service improvements that increase customer Satisfaction

T – develop Teamwork both within the organisation between the staff and committee and externally with partners and stakeholders

OUR VALUES

“When your values are clear to you, making decisions becomes easier”

Our set of values determines out how we will conduct ourselves and we believe defines us an organisation. We therefore aim to be:

C – Caring in our delivery of Customer Focused services

H – Honest and Helpful in our dealings with our customers and partners

A – Approachable and Accountable to our customers

R – Responsive & Reliable service providers and Respectful towards our customers

I – Inclusive and committed to ensuring equal access to our services

N – Non-judgemental

G – Genuine in our commitment to our residents and communities

X – eXcellent in all that we do

“The right service, delivered the right way, at the right time and for the right person”

The Association is principally a registered social landlord and, as such, its key function and focus is the delivery of services to our tenants and the upkeep of their homes. However, we are also a service provider to a range of customers including owner occupiers, commercial owners, applicants for housing and potential new tenants.

Tenancy Management

Through the Housing Management Team we provide a range of advice and support services to our tenants to assist them to manage their tenancy in an acceptable manner. These services include;

- Enforcing the terms of the Tenancy Agreement
- Income Collection
- Arrears Management
- Dealing with Neighbour Disputes & Anti-Social Behaviour

Tenancy Sustainment

Although staff have always supported our tenants to successfully maintain their tenancy and to remain living in their home for as long as they wish to do so, we now have a dedicated Tenancy Sustainment Assistant who will, over the lifetime of this plan, develop the range of services we can offer to our vulnerable and potentially vulnerable tenants.

The service includes supporting tenants and households with issues such as;

- Social Isolation
- Income Maximisation
- Debt Management
- Signposting to specialist agencies
- Accessing external support and advice services
- Assistance with official forms
- Support at official meetings

Factoring & Property Management

Many of the Association's properties are in mixed tenure blocks where the Association is not necessarily the majority owner and therefore does not have control over the common parts and the external areas.

However the Association wishes to ensure that neither the building nor the neighbourhood is allowed to deteriorate or become an unsafe or unattractive place to live. It therefore seeks to work with both private and commercial owners in our areas of operation and to support them to maintain their properties and the surrounding environment.

Estate Management

We recognise that keeping our neighbourhoods safe, clean and tidy is extremely important to our residents and a key priority for the Association. We cannot do this alone and rely on the co-operation and contribution of residents and external stakeholders such as Glasgow City Council.

To support the maintenance of our buildings and areas we can provide a range of services including;

- Close Cleaning
- Regular Inspections
- Bin Store Cleaning
- Special Uplifts
- Landscaping & Backcourt Maintenance

Reactive Repairs

As a landlord, the Association has duties and obligations with regards to maintaining its properties to acceptable standards. To do so we must be able to effectively and efficiently respond to those repairs that cannot be planned for or anticipated and that must be dealt with as and when they arise.

Reporting a repair is likely to be the reason most of our tenants will have for contacting the office and therefore the repairs service is a key measure of how they rate the Association.

The timescales for attending to a reported repair are determined by the category of repair;

CATEGORY	TARGET
Emergency – a repair which, if not carried out could threaten the health or safety of the tenant or could cause serious damage to the building	Within 4 hours
Urgent – a repair which causes substantial inconvenience to tenant and has a degree of urgency	Within 4 working days
Routine – a repair that is minor in nature and does not pose any threat to the health or safety of the tenant of the building	Within 8 working days

Cyclical Maintenance

The Association has a pre-determined rolling programme of works that it carries out on specific elements of our buildings that require regular maintenance and/or servicing.

Our current cyclical programme is:

CONTRACT	CYCLE	CONTRACT	CYCLE
Gas Servicing	Annual	Common Painting	5 years if necessary
Electrical Inspections	5 years	Roof Anchors	Annual
Attic Inspections	5 years	Gutter Cleaning	Annual or bi-Annual

We also carry out regular estate maintenance works:

CONTRACT	CYCLE
Backcourt Maintenance	Fortnightly or monthly
Bin Area Cleaning	monthly
Close cleaning	Weekly/fortnightly

Planned Maintenance

Internal and external elements and components of buildings and homes have an anticipated life span and, as a result their replacement or renewal can be predicted and planned for in advance.

The Association's 30 year Planned Maintenance Programme is based on information gathered from stock condition surveys that are carried out every 5 years, inspections and standard component life cycles as well as compliance requirement with standards such as the Scottish Housing Quality Standard (SHQS) and the Energy Efficiency Standards for Social Housing (EESH). The programme is regularly reassessed and updated to take account of the actual condition of the elements and the Association's financial position in order to ensure it remains practical, achievable and affordable.

Customer Participation & Engagement

A key objective for the Association is to provide the type of services that meet the needs of our customers and to deliver these to the highest standards expected by those that use them. To achieve this we need to better understand what our residents need and want and ensure that our customers are able to influence the decision making process, shape services and service delivery and determine the future strategy of the Association.

We therefore need to ensure that we offer customers opportunities to engage with the Association and give us meaningful feedback in ways and at levels that are easily accessible and diverse enough to meet the needs and capabilities of our service users.

Unfortunately we have had very poor response rates to any of our consultation and participation exercises. Despite this we remain committed to the principles of participation and engagement and will continue to seek every opportunity to empower our service users, build meaningful dialogue and develop strong partnerships with our customers.

Allocations

As a social landlord we exist to provide quality housing to people in housing need and we are extremely fortunate that the majority of our properties are in popular residential and commercial areas in the West End of Glasgow and are in high demand. As a result we benefit from a low turnover of properties (on average 40 per year) and fast re-let times.

We allocate properties to households that either apply directly to the Association or are nominated to us by Glasgow City Council via Section 5 Referrals.

Housing Applications

Unfortunately the combination of high demand, low numbers of properties that become available for let and extremely limited opportunities to provide additional housing for rent means that the demand for our housing will always exceed the available supply.

On average we receive, process and add 35 new applications to the Association's waiting list every month and consequently we maintain and manage lengthy waiting lists for all of our properties.

Despite this we are committed to ensuring that any person or household in housing need can get apply to the Association with the minimum of effort and therefore are participants in the Glasgow Housing Register (GHR) pilot for social landlords operating in the North West area of Glasgow.

Medical Adaptations

The Association wants to help its tenants live in their home for as long as they wish to do so even if their housing needs change due to ill health, disability or infirmity and will, where practical, install a variety of medical adaptations.

Unfortunately, as these works are funded from annual grant allocated to the Association from the City Council, the Association is limited in the number of adaptations it can carry out in any one year. However by ensuring prudent use of these funds and prioritising referrals based on the recommendations from Social Work and Occupational Therapists, we aim to carry out as many as possible and make the best use of the money available.

Housing Related Advice

The Association offers advice and guidance to tenants, owner occupiers and members of the public on a range of housing and related issues including;

- Welfare Benefits
- Housing Options
- Housing Rights
- Homelessness
- Fuel providers and tariffs
- Property Maintenance
- Factoring Practices and Options

Community Services & Partnership Working

The Association wants to be more than just a provider and manager of rented housing – it wants to be a part of its communities and to make a positive impact on the lives of those that live there. We recognise that there are many activities that the Association could take a role in that would contribute to improving the economic, social, environmental and health circumstances of our residents and the communities they live in.

However, we also acknowledge that, realistically, we cannot deliver many such activities due to either limited funds, staff or knowledge and experience. Where we identify opportunities to enhance our services, support our communities and/or benefit our residents we will therefore seek to build and maintain partnerships with appropriate established and reputable organisations.

There are a number of individuals, groups and organisations that have an interest in the Association's activities and performance and each one is separately and collectively, key to the Association's strategy. These include;

- Service Users – includes tenants, factored owners, commercial tenants
- Management Committee
- Staff Team
- Glasgow City Council
- Regulatory Bodies – including the Scottish Housing Regulator, First Tier Tribunal for Scotland Housing and Property Chamber, Office of Scottish Charity Regulator, The *Financial Conduct Authority* etc
- *Scottish Government*
- *Suppliers and Contractors*
- *Banks and Lenders*
- *External Partners*

The interest and expectations of these stakeholders can be diverse and complex and their agendas can sometimes be in conflict with the Association's objectives. However the Association is committed to building sound, mutually beneficial working relationships with all our stakeholders.

The Management Committee

“The Governing Body leads and directs the RSL to achieve good outcomes for its tenants and other service users.” Regulatory Standards of Governance and Financial Management, Standard 11

Charing Cross Housing Association's Management Committee has 12 voluntary members elected by the shareholders who collectively have the responsibility for;

- Setting the strategic direction of the Association & approving operational policies
- Ensuring the Association meets statutory & regulatory requirements
- Protecting the Association's assets and ensuring its long term success and viability
- Approving Budgets and overseeing the management of the Association's finances
- Monitoring the Association's performance in its key activities

The Management Committee delegates certain functions to 2 Sub- Committees

- The Finance, Audit & Personnel Sub Committee
- The Technical Services Sub-Committee

The Senior Management Team

The Association's Senior Management Team has responsibility for;

- Supporting the Management Committee make informed strategic decisions
- Setting operational targets and goals and performance management
- The delivery standards of the day-to-day services
- Supporting the overall development of the Association's activities and services

The Senior Management Team is led by the Director who provides support to 3 departmental managers:

- The Finance & Corporate Services Manager
- The Housing Manager
- The Technical Services Manager

Regulatory Framework

Most of the Association's activities and services are regulated by various bodies including;

- **The Scottish Housing Regulator (SHR)** – Registration Number HCB88
- **Office of the Scottish Charity Regulator (OSCR)** – Charity Number SCO42842
- **The *Financial Conduct Authority*** – *Authority Number 1805RS*
- **Pensions Trust**
- **Banks & Lenders**
- **Scottish Government**
- **Housing and Social Justice Directorate for Property Factors** Registration Number PF000225
- **Home Owners Panel**

Collectively these bodies are charged with ensuring that:

- The Association complies with legislation
- The Association's service delivery meets the highest of standards
- The interests of the Association's customers are protected

The Association is required to submit statistics and data that is used to assess, monitor and report on the Association's:

- Performance in its delivery of housing services
- Financial well-being
- Standards of governance

The Scottish Housing Regulator (SHR)

As a Registered Social Landlord, Charing Cross Housing Association's main regulatory body is the SHR.

The SHR was established under the Housing (Scotland) Act 2010 with the strategic objective to "safeguard and promote the interests of current and future tenants of social landlords, people who are or may become homeless and people who use housing services provided by registered social landlords (RSLs) and local authorities."

The SHR sets the standards the Association is expected to achieve in the Scottish Social Housing Charter and the SHR measures the Association's performance against these standards. Where the Regulator believes a landlord is not meeting the required standards it has the statutory powers to intervene and to act in the best interests of service users.

Every year the Association submits its Annual Return on the Charter (ARC) which gives information and data on the its performance in key areas.

More information on the role of the Scottish Housing Regulator and the performance returns for Charing Cross Housing association is available on the SHR's website:

www.scottishhousingregulator.gov.uk

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EQUALITY & DIVERSITY

Charing Cross Housing Association has a proven track record of promoting equality of opportunity and access as a landlord, service provider and employer. We embrace and promote our role in creating an environment of respect and understanding where people's individual differences and needs are recognised and valued.

We are committed to ensuring that everyone in the organisation understands what equality and diversity really means and, in everything they do, are guided by the Association's principles;


- Everyone has the right to be treated with dignity and respect
- Value the individual
- Support and empower
- Be tolerant, understanding
- Be non-judgemental about people or their lifestyle choices
- Challenge prejudice and discrimination
- Be inclusive and deliver equality of opportunity





We aim to be an organisation that is recognised as treating people fairly, valuing people regardless of their race, religious beliefs, sexual orientation, disability, age, gender or marital status and is respected as one that actively promotes and supports diverse communities.





THE INTERNAL OPERATING ENVIRONMENT

OUR STRENGTHS	THE CHALLENGES
<ul style="list-style-type: none"> • Operate in high demand areas • Low levels of turnover and low void rent loss • Low debt and high number of unencumbered stock • Commitment to performance improvement • Well respected Factoring Service • Commitment to equality of access and opportunities • Positive Partnerships with other organisations • Experienced, skilled and committed staff • Stable and dependable Management Committee • Sound working relations with reliable, local contractors 	<ul style="list-style-type: none"> • Ageing stock in a conservation area with planning restrictions • Low financial reserves • High maintenance & repair costs • Lack of nominations to the Management Committee • Lack of robust tenant profile information • Not using IT systems to their full potential • Lack of sustained, meaningful resident participation • Reliance on owners' participation in costly external repairs • Underdeveloped use of social media and digital resources • Inability to achieve economies of scale due to size • The level of mixed tenure
THE OPPORTUNITIES	THE THREATS
<ul style="list-style-type: none"> • Developing & expanding the Factoring Service • Staff structure review to maximise efficient use of staff resources • Consolidation & rationalisation of stock • Improving approach to Asset Management • Utilising technology & social media to better engage with customers • Promoting customer participation & engagement • Developing accessible Tenancy Sustainment services • Increasing customer satisfaction levels • Provision of an in-house estate management service 	<ul style="list-style-type: none"> • Rising costs of maintaining aging stock • Costs of meeting new energy efficiency standards • Inability to maintain stock to acceptable levels due to planning regulations • Lack of owners' co-operation in maintaining common parts • Lack of grant funding • Impact of Welfare Reforms on the Association and tenants • Attracting Regulator's interest and higher level of engagement • Lack of succession planning for key roles within the Management Committee • Demand on resources from involvement in the Glasgow Housing Register Pilot

THE EXTERNAL OPERATING ENVIRONMENT	
SOCIAL	ECONOMICS
<ul style="list-style-type: none"> • Demographic changes • Increasing expectations of customers • Lack of support services • Increasing demand for housing • Unemployment 	<ul style="list-style-type: none"> • Welfare Reforms • Rising costs • Pension Liabilities • Increasing levels of poverty • Increasing competition for reducing sources of funding
POLITICAL	TECHNOLOGY
<ul style="list-style-type: none"> • Changing Government agendas & strategies • New housing legislation • Changing regulatory framework • Increasing regulation of property factors • Regulatory focus on governance & financial management • Increasing rights and powers for tenants 	<ul style="list-style-type: none"> • Introduction of stricter Data Protection regulations • Increasing use of social media platforms • Expectations of 24/7 access to services and connectivity • Constantly changing & improving IT systems • Increasing energy efficiency demands • Increasing Cyber Security risks

SELF ASSESSMENTS AGAINST REGULATORY STANDARDS	
<u>Outcome 1- Equalities</u>	
<p>Social landlords perform all aspects of their housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect and receives fair access to housing and housing services</p>	
DOCUMENTS	ACTIONS
<ul style="list-style-type: none"> ➤ Equality & Diversity Policy (Employment) ➤ Equality & Diversity Strategy ➤ Racial Harassment Policy ➤ Harassment Policy ➤ Allocations Policy ➤ Code of Conduct for Staff ➤ Services Standards ➤ Repairs & Maintenance Policies 	<ul style="list-style-type: none"> ➤ Information provided in other languages, formats and medium as required ➤ Disabled access to office ➤ Hearing Loop ➤ Home visits

<u>Outcome 2 – Communications</u>	
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	
	
DOCUMENTS	ACTIONS
<ul style="list-style-type: none"> ➤ Participation Strategy ➤ Customer Satisfaction Surveys ➤ Complaints Policy ➤ Newsletters ➤ Customer Report on the Charter ➤ Information Leaflets ➤ Business Plan 	<ul style="list-style-type: none"> ➤ Customer feedback option on website ➤ Analysis of Complaints Performance & Learning Outcomes ➤ Office open all day ➤ Information on Website
	<ul style="list-style-type: none"> ➤ Develop a Communication Strategy ➤ Develop Tenant's Portal ➤ Consider late night surgeries ➤ Utilise Social Media
<u>Outcome 3 - Participation</u>	
Social landlords manage their businesses so that tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with	
	
DOCUMENTS	ACTIONS
<ul style="list-style-type: none"> ➤ Participation Strategy ➤ Customer Satisfaction Surveys ➤ Membership Policy ➤ Complaints Policy ➤ Management Committee Recruitment & Succession Policy 	<ul style="list-style-type: none"> ➤ Comment box in receptions area ➤ Consultation exercises ➤ Customer feedback option on Website ➤ Customer meetings ➤ Service Improvement Group ➤ AGM ➤ Management Committee Elections
	<ul style="list-style-type: none"> ➤ Promote Participation Opportunities ➤ Re-establish Service Improvement Group ➤ Develop a Communication Strategy ➤ Develop Tenant's Portal ➤ Utilise Social Media

<u>Outcome 4 – Quality of Housing</u>		
Social landlords manage their businesses so that tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in a good state of repair; and also meet the Energy Efficiency Standard for Social Housing (EESH) by December 2020		
DOCUMENTS	ACTIONS	
<ul style="list-style-type: none"> ➤ Maintenance Policy & Procedures ➤ Void Management Policy ➤ Planned Maintenance Programme ➤ Cyclical Maintenance Programme ➤ Lettable Standards ➤ Management of Common Parts Policy ➤ Estate Management Policy ➤ Rechargeable Repairs Policy 	<ul style="list-style-type: none"> ➤ Targets time for repairs ➤ Monitoring of contractor performance ➤ Programme of stock conditions surveys ➤ Addressing SHQS & EESH exemptions & abeyances wherever possible ➤ Property inspections ➤ Monitoring exemptions etc re: SHQS & EESH compliance ➤ Out-of-hours repairs service ➤ Satisfaction surveys 	
	<ul style="list-style-type: none"> ➤ Develop programme of planned visits ➤ Publicise lettable standards ➤ Develop information on requirements at end of tenancy re: condition of property ➤ Develop Asset Management Strategy 	
<u>Outcome 5 – Repairs, Maintenance & Improvements</u>		
Social landlords manage their businesses so that tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done		
DOCUMENTS	ACTIONS	
<ul style="list-style-type: none"> ➤ Maintenance Policy & Procedures ➤ Void Management Policy ➤ Planned Maintenance Programme ➤ Cyclical Maintenance Programme ➤ Lettable Standards ➤ Estate Management Policy ➤ Rechargeable Repairs Policy ➤ Tenants Handbook 	<ul style="list-style-type: none"> ➤ Targets time for repairs ➤ Monitoring of contractor performance ➤ Appointment times for repairs ➤ Satisfaction surveys ➤ Stock condition surveys ➤ Information on website 	
<u>Outcome 6 – Estate Management, Anti-Social Behaviour, Neighbour Nuisance & Tenancy Disputes</u>		
Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that tenants and other customers live in well-maintained neighbourhoods where they feel safe		
<ul style="list-style-type: none"> ➤ Estate Management Policy ➤ Tenancy Matters Policy ➤ Anti-Social Behaviour Policy 	<ul style="list-style-type: none"> ➤ Tailored Tenancy Sustainment Services ➤ Liaison with Police, Social Services etc ➤ Signposting to Fire Safety, Crime 	

<ul style="list-style-type: none"> ➤ Maintenance Policy & Procedures ➤ Planned Maintenance Programme ➤ Cyclical Maintenance Programme ➤ Management of Common Parts Policy ➤ Tenancy Sustainment Policy ➤ Use of Legal Action & Evictions Policy ➤ Racial Harassment Policy ➤ Tenants Handbook 	<ul style="list-style-type: none"> Prevention ➤ Settling-in visits ➤ Estate & Common Parts Inspections ➤ Satisfaction Surveys ➤ Information on website
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Outcomes 7, 8 & 9 – Housing Options

Social landlords work together to ensure that;

- People looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them
- Tenants and people on housing lists can review their housing options.
- People at risk of losing their homes get advice on preventing homelessness







DOCUMENTS	ACTIONS
<ul style="list-style-type: none"> ➤ Allocations & Transfers Policy ➤ Tenancy Sustainment Policy ➤ Use of Legal Action & Evictions Policy ➤ Housing Application Pack ➤ Tenancy Matters Policy ➤ Tenants Handbook ➤ Mutual Exchange Register 	<ul style="list-style-type: none"> ➤ Information on Website re; applying, internal transfers, mutual exchanges, succession etc ➤ Housing Options Interviews ➤ Referrals to Advice & Support Agencies ➤ Tailored Tenancy Sustainment Services ➤ Performance Reports ➤ Referrals to Debt Advice Services



Outcome 10 – Access to Housing



Social landlords ensure that people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed















DOCUMENTS	ACTIONS
<ul style="list-style-type: none"> ➤ Allocations & Transfers Policy ➤ Tenancy Sustainment Policy ➤ Use of Legal Action & Evictions Policy ➤ Housing Application Pack ➤ Tenancy Matters Policy ➤ Tenants Handbook ➤ Mutual Exchange Register 	<ul style="list-style-type: none"> ➤ Partner in Glasgow Housing Register Pilot ➤ Housing Options Interviews ➤ Information on Website re; applying, internal transfers, mutual exchanges, succession etc ➤ Referrals to Advice & Support Agencies ➤ Tailored Tenancy Sustainment Services ➤ Performance Reports





<u>Outcome 11 – Tenancy Sustainment</u>	
Social landlords ensure that tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations	
	
DOCUMENTS	ACTIONS
<ul style="list-style-type: none"> ➤ Tenancy Sustainment Policy ➤ Medical Adaptations ➤ Allocations & Transfers Policy ➤ Tenancy Matters Policy ➤ Newsletters 	<ul style="list-style-type: none"> ➤ Tailored Tenancy Sustainment Services ➤ Liaison with Social Work ➤ Carry out Medical Adaptations ➤ Referrals to Debt Advice Services ➤ Analysis of Tenancy Failure Information ➤ Information in Newsletters and on Website ➤ Home Visits
<u>Outcome 13 – Value for Money</u>	
Social landlords manage all aspects of their businesses so that tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay	
	
DOCUMENTS	ACTIONS
<ul style="list-style-type: none"> ➤ Business Plan ➤ Internal Audits ➤ External Audits ➤ Newsletters ➤ Rent Arrears Policy ➤ Factoring Arrears Policy ➤ Factoring Policy ➤ Rent Setting Policy ➤ Procurement Policy ➤ Performance Reports ➤ Service Standards 	<ul style="list-style-type: none"> ➤ Annual Budget Setting Process ➤ Monitoring of Contractors' Costs ➤ Self-Assessments ➤ Annual review of rent & service charges ➤ Satisfaction Surveys ➤ Consultation Exercises ➤ Benchmarking
	<ul style="list-style-type: none"> ➤ Develop Value for Money Strategy ➤ Develop Asset Management Strategy ➤ Develop Service Improvement Plan ➤ Consider quality assured accreditation
<u>Outcome 14</u>	
Social landlords set rents and service charges in consultation with their tenants and other customers so that a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them	
	
DOCUMENTS	ACTIONS
<ul style="list-style-type: none"> ➤ Business Plan ➤ Rent Setting Policy ➤ Internal Audits 	<ul style="list-style-type: none"> ➤ Annual Review of Rent & Service Charges ➤ Satisfaction Surveys ➤ Consultation Exercises








	<ul style="list-style-type: none"> ➤ Benchmarking ➤ Collection of Financial Data ➤ Analysis of Causes of Tenancy Failure
	<ul style="list-style-type: none"> ➤ Review of Rent Increase Consultation Information ➤ Review of process for setting Services Charge ➤ Develop Value for Money Strategy ➤ Survey on Value for Money ➤ Affordability Exercise
<u>Outcome 15</u>	
Social landlords set rents and service charges in consultation with their tenants and other customers so that tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants	
	
DOCUMENTS	ACTIONS
<ul style="list-style-type: none"> ➤ Business Plan ➤ Rent Setting Policy ➤ Internal Audits ➤ Newsletters ➤ Performance Reports ➤ Maintenance Policy ➤ Procurement Policy ➤ Customer Report on the Charter 	





SELF ASSESSMENTS AGAINST CHARTER OUTCOMES	
<u>Standard 1</u>	
The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.	
1.1. The governing body sets the RSL's strategic direction. It agrees and oversees the organisation's strategic and financial plans to achieve its purpose and intended outcomes for its tenants and other service users.	
<ul style="list-style-type: none"> ➤ 3 year Business Plan – reviewed annually ➤ Budget Setting process – annual ➤ Management Committee reports on outcomes against objectives ➤ Management Committee input and approval of key strategies 	
1.2. The RSL's governance policies and arrangements set out the respective roles, responsibilities and accountabilities of governing body members and senior officers, and the governing body exercises overall responsibility and control of the strategic leadership of the RSL.	





<ul style="list-style-type: none"> ➤ Standing Orders, Remits of the Management Committee and Sub-Committees and Delegated Authority ➤ Governance Policy ➤ Staff and Committee Inductions ➤ Code of Conduct for Committee Members ➤ Committee Members' Handbook ➤ Job Descriptions for Senior Staff – reviewed annually ➤ Committee Training 	
<p>1.3. Decision-making complies with the RSL's constitution (which adheres to Regulatory Standards and constitutional requirements) and its legal obligations.</p>	
<ul style="list-style-type: none"> ➤ Rules – based on SFHA Charitable Model Rules (Scotland) 2013 ➤ Standing Orders ➤ Appropriate delegation to sub-committees 	
<p> Audit of Compliance with Rules</p>	
<p>1.4. All governing body members accept collective responsibility for their decisions.</p>	
<ul style="list-style-type: none"> ➤ Code of Conduct for Committee members ➤ Governance Policy ➤ Committee Induction ➤ Committee Members' Handbook 	
<p>1.5. Governing body members and senior officers understand their respective roles, and working relationships are constructive and effective. The governing body provides the necessary challenge and holds the senior officer to account for his/her performance.</p>	
<ul style="list-style-type: none"> ➤ Remits of the Management Committee and Sub-Committees ➤ Training on roles and responsibilities ➤ Committee Members' Annual Performance Reviews ➤ Director's Annual Performance Review 	
<p> Review format and content of monitoring reports Regular meetings between Office Bearers and Director</p>	
<p>1.6. Each governing body member always acts in the best interests of the RSL and its tenants and service users, and does not place any personal or other interest ahead of their primary duty to the RSL. The RSL maintains its independence by conducting its affairs without control, undue reference to or influence by any other body (unless it is constituted as the subsidiary of another body)</p>	
<ul style="list-style-type: none"> ➤ Code of Conduct for Committee Members ➤ Committee Members' Handbook ➤ Committee Members' Annual Performance Reviews ➤ Tenant and service users' representation on Management Committee 	






Standard 2	
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.	
2.1. The RSL gives tenants, service users and other stakeholders information that meets their needs about the RSL, its services, its performance and its future plans.	
<ul style="list-style-type: none"> ➤ Newsletters ➤ Website ➤ Tenants Report on the Charter ➤ Accounts made available in the office reception ➤ Annual General Meeting 	
 Publication of Summary Business Plan	
2.2. The governing body recognises it is accountable to its tenants, and has a wider public accountability to the taxpayer as a recipient of public funds, and actively manages its accountabilities. It is open about what it does, publishes information about its activities and, wherever possible, agrees to requests for information about the work of the governing body and the RSL.	
<ul style="list-style-type: none"> ➤ Openness & Confidentiality Policy ➤ Newsletters ➤ Website ➤ Tenants Report on the Charter ➤ Accounts made available in the office reception ➤ Annual General Meeting ➤ Minutes of Management Committee Meetings available on website ➤ Complaints Data published ➤ Performance Reports published 	
 Review of website	
2.3. The RSL seeks out the needs, priorities, views and aspirations of tenants, service users and stakeholders. The governing body takes account of this information in its strategies, plans and decisions.	
<ul style="list-style-type: none"> ➤ Consultation exercises ➤ Satisfaction surveys ➤ On-line feedback option via website ➤ Analysis of Complaints and learning outcomes ➤ Participation Strategy – reviewed annually 	
 <ul style="list-style-type: none"> Introduction of on-line surveys Developing Tenant Scrutiny Developing Customer Communication & Engagement Strategy 	


<p>2.4. The RSL is open, co-operative, and engages effectively with all its regulators and funders, notifying them of anything that may affect its ability to fulfil its obligations. It informs the Scottish Housing Regulator about any significant events such as a major issue, event or change as set out and required in our notifiable events guidance.</p>	
<ul style="list-style-type: none"> ➤ Returns submitted on or before targets dates ➤ Committee members issued with SHR guidance note on Notifiable Events ➤ Committee members issued with SHR guidance note “Dealing with potentially serious issues in RSLs” ➤ Notifiable events reported to SHR 	
<p><u>Standard 3</u></p> <p>The RSL manages its resources to ensure its financial well-being and economic effectiveness</p>	
<p>3.1. The RSL has effective financial and treasury management controls and procedures, to achieve the right balance between costs and outcomes. The RSL ensures security of assets, the proper use of public and private funds, and access to sufficient liquidity at all times</p>	
<ul style="list-style-type: none"> ➤ Treasury Management Policy – reviewed annually ➤ Compliance with Financial Regulations ➤ Compliance with Covenants – reviewed quarterly ➤ External auditing of accounts ➤ Annual budget setting ➤ Quarterly meetings of the Finance, Audit and Personnel Sub-Committee ➤ Compliance with CIPFA Code of Practice ➤ Disposal Strategy 	
<p>3.2. The governing body fully understands the implications of the treasury Management strategy it adopts, ensures this is in the best interests of the RSL and that it understands the associated risks. Where the RSL makes use of financial derivatives it applies the guidance at 3.13.</p>	
<ul style="list-style-type: none"> ➤ Committee training on financial management ➤ Treasury Management Policy – reviewed annually ➤ Risk Assessment Policy ➤ Risk Register – reviewed quarterly ➤ Cash flow forecasting within Management Accounts and Business Plan ➤ Quarterly Treasury Management reports to the Committee 	
<p>3.3. The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans. Risks to the delivery of financial plans are identified and managed effectively. The RSL considers sufficiently the financial implications of risks to the delivery of plans.</p>	
<ul style="list-style-type: none"> ➤ 3 year Business Plan – reviewed & updated annually ➤ Risk Register – reviewed quarterly ➤ Performance reports to Management Committee 	

➤ Programme of Internal Audits	
3.4. The RSL bases its financial forecasts on appropriate and reasonable assumptions and information.	
<ul style="list-style-type: none"> ➤ Annual budget setting process ➤ 5 and 30 year financial projections ➤ Cash flow forecasting within Management Accounts and Business Plan ➤ Sensitivity Analysis in Business Plan ➤ Staff training ➤ Staff attendance at appropriate information update events 	
3.5. The RSL monitors, reports on and complies with any covenants it has agreed with funders. The governing body assesses the risks of these not being complied with and takes appropriate action to mitigate and manage them.	
<ul style="list-style-type: none"> ➤ Covenant compliance reported as part of the management accounts ➤ Risk Register ➤ External Audits 	
3.6. The governing body sets the employee remuneration levels at a level to be sufficient to ensure the appropriate quality of staff to run the organisation successfully but avoid paying more than is necessary for this purpose.	
<ul style="list-style-type: none"> ➤ Full members of EVH ➤ Remuneration based on EVH guidelines ➤ Comparison with remuneration offered by other RSLs 	
 Review of Staff Structure and/or Job Descriptions	
3.7. The RSL provides accurate and timely statutory and regulatory financial returns to the Scottish Housing Regulator.	
<ul style="list-style-type: none"> ➤ All returns submitted within timescales set by SHR ➤ Submissions approved by Management Committee ➤ Evidence of statistics held for verification 	
 Independent verification prior to submission	
Standard 4 The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.	
4.1. The governing body ensures it receives good quality information and advice from staff and, where necessary, expert independent advisers, that is timely and appropriate to its strategic role and decisions. The governing body is able to evidence any of its decisions.	
➤ Staff Training Policy	

<ul style="list-style-type: none"> ➤ Recruitment Processes ➤ Staff attendance at external events and training ➤ Committee Training Policy and plan ➤ Full members of EVH ➤ Members of Glasgow & West of Scotland Forum ➤ Terms of engagement with recognised solicitors ➤ Use of consultants ➤ Minutes of all Management Committee meetings 	
4.2. The governing body challenges and holds senior officers to account for their performance in achieving the RSL's purpose and objectives.	
<ul style="list-style-type: none"> ➤ Annual review of Business Plan ➤ Performance reports to Management Committee ➤ Annual appraisal of Director 	
 Review of format and content of performance reports	
4.3. The governing body identifies risks that might prevent it from achieving the RSL's purpose and has effective strategies and systems for risk management and mitigation, internal control and audit.	
<ul style="list-style-type: none"> ➤ Risk Management Policy ➤ Risk Register ➤ Programme of Internal Audit ➤ SWOT analysis as part of the Business Planning process 	
4.4. Where the RSL is the parent within a group structure it fulfils its responsibilities as required in our group structures guidance to: (a) control the activities of, and manage risks arising from, its subsidiaries; (b) ensure appropriate use of funds within the group; (c) manage and mitigate risk to the core business; and (d) uphold strong standards of governance and protect the reputation of the group for investment and other purposes.	NOT APPLICABLE
<u>Standard 5</u> The RSL conducts its affairs with honesty and integrity	
5.1. The RSL conducts its affairs with honesty and integrity and, through the actions of the governing body and staff, upholds the good reputation of the RSL and the sector.	
<ul style="list-style-type: none"> ➤ Code of Conduct for Committee Members – re-affirmed annually ➤ Code of Conduct for Staff – re-affirmed annually ➤ Committee Members' Handbook ➤ Staff Handbook ➤ Openness & Confidentiality Policy ➤ Register of Interest – completed annually by Committee members & staff ➤ Payment of Expenses Policies ➤ Entitlement, Payments and Benefits Policy 	

➤ Gifts & Hospitality Register	
5.2. The RSL upholds and promotes the standards of behaviour and conduct it expects of governing body members and staff through an appropriate code of conduct. It manages governing body members' performance, ensures compliance and has a robust system to deal with any breach of the code.	
<ul style="list-style-type: none"> ➤ Code of Conduct for Committee Members – re-affirmed annually ➤ Code of Conduct for Staff – re-affirmed annually ➤ Committee Members' Handbook ➤ Staff Handbook ➤ Dignity at Work Policy ➤ Openness & Confidentiality Policy ➤ Entitlement, Payments and Benefits Policy ➤ Gifts & Hospitality Register ➤ Annual Committee Members' Performance Reviews 	
5.3. The RSL pays due regard to the need to eliminate discrimination, advance equality and foster good relations across the range of protected characteristics in all areas of its work, including its governance arrangements.	
<ul style="list-style-type: none"> ➤ Equality & Diversity Policy ➤ Recruitment Policy and processes ➤ Code of Conduct for Committee Members ➤ Code of Conduct for Staff ➤ Committee Members' Handbook ➤ Staff Handbook ➤ Dignity at Work Policy ➤ Staff & Committee training on Equality & Diversity 	
5.4. Governing body members and staff declare and manage openly and appropriately any conflicts of interest and ensure they do not benefit improperly from their position.	
<ul style="list-style-type: none"> ➤ Code of Conduct for Committee Members – re-affirmed annually ➤ Code of Conduct for Staff – re-affirmed annually ➤ Committee Members' Handbook ➤ Staff Handbook ➤ Dignity at Work Policy ➤ Openness & Confidentiality Policy ➤ Entitlement, Payments and Benefits Policy ➤ Gifts & Hospitality Register 	
5.5. The governing body is responsible for the management, support, remuneration and appraisal of the RSL's senior officer and obtains independent, professional advice on matters where it would be inappropriate for the senior officer to provide advice.	
<ul style="list-style-type: none"> ➤ Model Terms & Conditions ➤ Full members of EVH ➤ Members of Glasgow & West of Scotland Forum ➤ Terms of engagement with recognised solicitors 	

<p>5.6. There are clear procedures for employees and governing body members to raise concerns or whistleblow if they believe there has been fraud, corruption or other wrongdoing within the RSL.</p>	
<ul style="list-style-type: none"> ➤ Whistleblowing Policy ➤ Grievance Policy ➤ Committee Members' Handbook ➤ Staff Handbook 	
<p><u>Standard 6</u> The governing body and senior officers have the skills and knowledge they need to be effective.</p>	
<p>6.1. The RSL has a formal, rigorous and transparent process for the election, appointment and recruitment of governing body members. The governing body annually assesses the skills, knowledge and diversity it needs to provide capable leadership, control and constructive challenge to achieve the RSL's purpose, deliver good tenant outcomes, and manage its affairs.</p>	
<ul style="list-style-type: none"> ➤ Rules – based on SFHA Charitable Model Rules (Scotland) 2013 ➤ Committee member Recruitment & Succession Planning Strategy ➤ Committee Training Policy & Plan ➤ Committee members' Annual Performance Review ➤ Committee Training Plans 	
<p> Development of Skills Matrix for Committee Member Recruitment Carry out a comprehensive Governance Review</p>	
<p>6.2. The RSL plans effectively to achieve the appropriate and effective composition and profile of governing body members through ongoing performance evaluation and active succession planning. The governing body is able to assure that any non-executive member seeking re-election after nine years' continuous service can demonstrate their continued effectiveness.</p>	
<ul style="list-style-type: none"> ➤ Rules – based on SFHA Charitable Model Rules (Scotland) 2013 ➤ Committee member Recruitment & Succession Planning Strategy ➤ Committee Training Policy & Plan ➤ Committee members' Annual Performance Review ➤ Assessment of Committee Members seeking re-election with 9 or more service 	
<p>6.3. The RSL supports new governing body members with effective induction to enable them to exercise their governance responsibilities. Existing governing body members are given ongoing support and training to sustain their continued effectiveness.</p>	
<ul style="list-style-type: none"> ➤ Committee Induction ➤ Committee Training Policy & Plan ➤ Attendance at external events 	

6.4. If the governing body decides to pay any of its non-executive members then it has a policy framework to demonstrate clearly how paying its members will enhance decision-making, strengthen accountability and ownership of decisions, and improve overall the quality of good governance and financial management	NOT APPLICABLE
6.5. The governing body is satisfied that the senior officer has the necessary skills and knowledge to do his/her job.	
<ul style="list-style-type: none"> ➤ Committee members' attendance at external events and training ➤ Annual appraisal of Director 	

9	RISK MANAGEMENT FRAMEWORK
<p>The Association views Risk Management as a core activity that must be embedded throughout the organisation. It therefore has a Risk Management Policy that provides a framework for identifying, prioritising and managing risks to the Association.</p> <p>As part of this framework the Association has a Risk Register that:</p> <ul style="list-style-type: none"> ➤ Identifies the key strategic risks to the Association ➤ Assesses the likelihood of the risks occurring ➤ Assesses the impact on the Association should the risks materialise ➤ Identifies existing controls to manage the risks ➤ Identifies potential additional controls ➤ Prioritises the risks <p>The Risk Register is reviewed by the Senior Staff team quarterly and annually by the Management Committee as part of the annual Business Planning process. However, any new or increased risks are reported to the Management Committee as required.</p>	
<p>KEY AREAS OF RISK</p> <p>The key areas of risk identified in the Risk register are:</p> <ul style="list-style-type: none"> ➤ Financial Management ➤ Governance ➤ Resources ➤ Service Delivery ➤ Reputation ➤ Tenancy Sustainment ➤ Asset Management 	
<p>INTERNAL AUDITS</p> <p>To support the Association identify and assess the risks to it achieving its strategic and operational goals the Association has a robust programme of Internal Audits that;</p> <ul style="list-style-type: none"> ➤ Provides an independent review and appraisal of systems and control throughout the 	

Housing Association

- Reviews compliance procedures, policies, regulations and legislation
- Provides reassurance to the Board that the policies are being carried out effectively
- Facilitates good practice in managing risks
- Recommends improvements in control, performance and productivity
- Identifies waste and inefficiency
- Advises on achieving objectives
- Assists in creating controls to reduce the risk of fraud

As part of the Audit Planning process, the key areas of risk are identified and programmed over a 3 year Audit Plan.

Key areas being audited in the current 3 year audit plan are;

- Equalities
- Communication
- Participation
- Quality of housing
- Repairs & maintenance
- Estate management and anti-social behaviour
- Housing options and access to housing
- Tenancy sustainment
- Value for money, rents and service charges
- Governance
- Financial and Treasury management
- Void management
- Gas Safety
- Procurement
- Risk Management
- IT and Data Protection
- Payroll

OUR STRATEGIES & POLICIES

“It’s not about ideas, it’s about making ideas happen”

The Association has already developed a number of key strategies, plans and policies that underpin and support the Business Plan. Additional supporting strategies etc are due to be developed during the lifetime of the Business Plan. The frameworks and processes these put in place are intended to ensure the Association is best placed to meet its objectives, goals and targets.

All of our strategies and policies are reviewed by the Management Committee at least every 3 years to ensure compliance with legislation, regulatory standards and good practice.

ASSET MANAGEMENT

Objectives;

- Protect the Association’s assets
- Ensure the housing stock, internally and externally, is well maintained
- Ensure the stock meets modern day standards
- Delivery an effective, efficient and value for money maintenance and estate management services
- Identify properties that are problematic and/or detrimental to the Association’s business and service delivery
- Support sound financial planning and guide investment decisions

Supporting Policies & Plans;

- Repairs & Maintenance
- Inspections of Common Parts
- Estate Management
- Disposal & Acquisitions
- Procurement
- Planned & Cyclical Maintenance
- Major Repairs & Life Cycle Costing
- Asbestos Management
- Stock Condition Surveys

CUSTOMER ENGAGEMENT

Objectives;

- Demonstrate the Association’s commitment to customer involvement
- Ensure the services and their delivery meet the needs, demands and aspirations of our customers
- Provide a range of engagement opportunities and methods to meet individual needs and circumstances
- Encourage customer engagement with the Association
- Provide mechanisms for customers to give feedback and to influence service development

Supporting Policies & Plans;

- Resident Participation
- Customer Consultation
- Membership
- Complaints

PROCUREMENT	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ Demonstrate value for money ➤ Ensure processes are open, accessible and fair ➤ Ensure processes are proportional and effective ➤ Demonstrate transparency and accountability ➤ Ensure legislative & regulatory compliance 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Procurement ➤ Equality & Diversity ➤ Health & Safety ➤ Financial Regulations ➤ Asset Management ➤ Planned & Cyclical Maintenance ➤ Major Repairs & Life Cycle Costing ➤ Stock Condition Surveys
FINANCIAL MANAGEMENT	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ Secure the Association's long term financial viability ➤ Ensure value for money for our customers ➤ Ensure compliance with loan covenant requirements ➤ Protect the cash flow ➤ Ensure funds are available to meet the Association's goals and objectives ➤ Ensure the Association can meet all of its financial obligations ➤ Have open and transparent financial planning processes ➤ Ensure legislative & regulatory compliance 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Financial Regulations ➤ Treasury Management ➤ Asset Management ➤ Procurement
RISK MANAGEMENT	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ Protect the assets and long term viability of the Association ➤ Make risk management the foundation for the strategic planning processes ➤ Ensure a proactive approach to identifying and managing risks ➤ Minimising the impact of risk ➤ Define the Association's appetite for risk ➤ Promote a culture of risk awareness throughout the organisations ➤ Contribute to good governance 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Risk Register ➤ Treasury Management ➤ Governance

GOVERNANCE	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ Ensure the Committee has the skills, knowledge and experience to effectively make informed decisions ➤ Provide clear leadership and strategic direction ➤ Promote good values and conduct ➤ Ensure transparency and accountability in the decision making process ➤ Clarify the respective roles of Committee and staff and foster effective working relationships ➤ Ensure the Association is best placed to achieve its objectives ➤ Effective recruitment and smooth succession processes ➤ Ensure legislative & regulatory compliance 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Rules, Standing Orders & Remits ➤ Governance ➤ Committee Training ➤ Code of Conduct ➤ Entitlements, Payments & Benefits ➤ Committee Performance Appraisals & Skills Audit
TENANCY SUSTAINMENT	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ Prevent tenancies from breaking down, prevent homelessness and minimise the costs associated with tenancy failure ➤ Maximise the resources and services available to residents by partnership working ➤ Promote personal independence and wellbeing and assist tenants to maximise their life opportunities ➤ Support stable, sustainable communities ➤ Support vulnerable residents to be active members of the community ➤ Maximise financial inclusion and promote financial awareness 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Rent Collection & Arrears Management ➤ Anti-Social Behaviour ➤ Harassment ➤ Use of Legal Action & Evictions ➤ Rent Setting Service Charges
INFORMATION TECHNOLOGY	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ To meet the needs and demands of our customers ➤ To make our services as accessible as possible ➤ To make access to our services as convenient as possible ➤ To offer more cost efficient ways of corresponding with our customers ➤ To maximise our use of digital and social media 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Information Technology ➤ Communication Tools ➤ Secure Handling , Use & Storage of Information ➤ Business Continuity

VALUE FOR MONEY	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ To maximise the return and impact of our spending ➤ To develop methods of monitoring and benchmarking our costs ➤ To attract external funding and investment wherever possible ➤ To ensure our homes and services remain affordable ➤ To ensure efficient management of our resources ➤ To identify potential cost savings ➤ To maximise the collection of monies owed to the Association 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Rent Setting Service Charges ➤ Rent Collection & Arrears Management ➤ Procurement ➤ Rechargeable Repairs ➤ Factoring Arrears ➤ Treasury Management
FACTORING	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ Contribute to the upkeep and maintenance of properties in the area ➤ Protect the Association's assets and investment ➤ Support keeping the area as an attractive & desirable place to live ➤ Promote the Factoring Services ➤ Ensure private and commercial owners meet their obligations ➤ Support the Association's regeneration objectives ➤ Ensure legislative & regulatory compliance 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Factoring Arrears ➤ Procurement ➤ Planned & Cyclical Maintenance ➤ Major Repairs & Life Cycle Costing ➤ Stock Condition Surveys ➤ Inspections of Common Parts ➤ Estate Management ➤ Written Statement of Core Services
STAFF DEVELOPMENT	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ Have a skilled workforce that can effectively support service users ➤ Enable effective organisational development and progression ➤ Ensure staff have the training required to perform their tasks ➤ Develop a learning culture within the organisation ➤ Support staff to achieve their full potential ➤ Increase job satisfaction ➤ Assist staff pursue their professional aspirations ➤ Meet the operational and strategic needs of the Association 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Recruitment ➤ Staff Reviews ➤ Staff Training ➤ Succession Planning ➤ Equality & Diversity ➤ Flexible Working ➤ Terms & Conditions of Service

SERVICE DELIVERY	
<p>Objectives;</p> <ul style="list-style-type: none"> ➤ Achieve high standards in customer care ➤ Maintain consistently high levels of customer satisfaction ➤ Ensure that all service users are treated as a valued and respected customer ➤ Promote and increase awareness of the level of service customers can expect ➤ Ensure that staff members are clear about the level of service they are expected to provide ➤ Support the Association's aims, vision and values 	<p>Supporting Policies & Plans;</p> <ul style="list-style-type: none"> ➤ Staff Code of Conduct ➤ Business Continuity ➤ Equality & Diversity ➤ Openness & Confidentiality ➤ Unacceptable Behaviour from Customers

11 KEY PERFORMANCE INDICATORS & TARGETS			
AREA	MEASURES	2016/2017	2021 TARGET
Financial	• Rent arrears (as % of rent due)	1.58%	1.2%
	• Rent loss due to voids	0.3%	0.2%
	• Overhead Costs (as % of rental income)	37%	32%
Maintenance	• % non-emergency repairs completed 'right first time'	98%	100%
	• % stock complying with SHQS	95%	100%
	• % gas safety checks due carried out by anniversary date	99%	100%
Allocations	• Average time to re-let vacant properties	10.9 days	8 days
	• % of tenancy offers refused	16%	14%
	• % of new tenancies sustained for more than 1 year	86%	90%
CUSTOMER SATISFACTION			
	MEASURES (tenants)	2017/2018	2021 TARGET
	With the overall service	87%	90%
	Who feel the Association is good at keeping them informed	88%	90%
	With opportunities to participate	84%	88%
	With repairs services	78%	85%
	With the management of their neighbourhood	83%	85%

With standard of home when moving in	97%	99%
With the quality of their home	91%	93%
Who feel their rent represents good value for money	74%	80%
MEASURES (factored owners)	2017/2018	2021 TARGET
Satisfied with the factoring service	80%	85%

OUR JOURNEY TO EXCELLENCE

“You must remain focused on your journey to greatness”

The Association has extremely ambitious plans and objectives that we believe will secure its position as an excellent landlord, service provider, employer and partner.

We also recognise that we need to ensure that we have the basics right and therefore see our journey will be ongoing and will be continually developing and evolving to take on more challenges and demands. As such the journey will go on far beyond the lifetime of the Business Plan.

However, every successful journey starts with good preparation and so this first Business Plan focuses on our key priorities and on ensuring that the foundations blocks for our business are solid and secure.

OUR 8 FOUNDATION BLOCKS

“Without a solid foundation, you’ll have trouble creating anything of value”

SERVICE DELIVERY	FINANCIAL MANAGEMENT
ASSET MANAGEMENT	MAXIMISING RESOURCES
SOUND GOVERNANCE	OUR PEOPLE
CONTINUOUS IMPROVEMENT	CUSTOMER ENGAGEMENT

SERVICE DELIVERY

The Association recognises that it exists for its customers and to provide the services that they need, expect and have a right to demand. Both staff and Management Committee are committed to demonstrating that the Association is a customer focused organisation that puts its all of its service users at the very heart of its activities.

However, we also realise that the needs of our communities are changing and, if we are to provide the right services in the right way for our customers, it is vital that we have a full understanding of what is important to them. By understanding what our customers expect and require from us we will be better placed to make informed decisions on the range of services we provide and how these are delivered.

Hand in hand with this is the need to ensure that we have accurate, updated information on the profile of our households. We therefore are committed to getting to know our customers better so that we can develop and shape services that are responsive and appropriate for our communities.

We also recognise that, to be a modern organisation that meets current expectations, we need to ensure customers can access our services with the least amount of effort and at a time and in a way that is convenient to them.

At the same time it is important that customers know what they can expect from the Association. By setting clear standards and communicating these effectively our customers are better able to hold the Association accountable and be confident and comfortable in challenging the Association when these standards are not met.

Strategic Objective

Provide a range of quality services to our customers that are:

- Customer focused and customer driven
- Right for our customers and meet their needs and priorities
- Cost effective and represent value for money
- Supportive, caring and valued by customers
- Maximising levels of customers satisfaction
- Providing fair and equal access to all users

Operational Objectives

Provide services that meet the needs, demands and aspirations of our customers and our communities

Have policies, procedures, strategies and plans that are customer focused and put our customers at the heart of all of our activities

Have efficient and effective policies and procedures to support excellent delivery of services

Maintain meaningful and updated information on the needs and expectations of our customers, households and communities

Maintain meaningful and updated information and understanding on customers views, opinions and satisfaction with the services and their delivery

Have a well-developed understanding of the our customer profile

Have satisfaction levels with key services in the upper quartiles in benchmarking exercises

Operational Plan

Carry out a comprehensive customer survey to collate information on customers' service needs, priorities and aspirations

Update and maintain the Household Profile database

Implement a programme of planned tenant visits

Develop a framework for collating information on customers views, opinions and satisfaction with the services and their delivery

Develop customer profiling systems

Comprehensive review of the Factoring service

Comprehensive review of the Repairs and Maintenance service

Comprehensive review of the Estate Management service

Strategic Objective

Provide high quality homes at rent levels that are:

- Affordable
- Comparable to those charged by other social landlords within our areas of operation
- Represent good value for money for our tenants

Operational Objectives

Have a sound understanding of what customers value

Ensure services and activities provide value for money

Ensure rents are affordable and favourably comparable with those charged locally

Provide homes that are safe, secure and of the highest quality possible

Operational Plan

Carry out a consultation exercise on what makes the rent value for money

Develop and implement a value for money strategy

Develop a meaningful matrix for comparison of average rents with local RSLs

Assess the affordability of the rent, occupancy and service charges

Develop clear property condition and lettable standards

Strategic Objective – Provide the highest quality of advice, support and assistance to tenants to sustain their tenancies and remain living independently in their homes for as long as they wish to do so.

Operational Objectives

Minimise the number of failed tenancies and the resulting costs to the Association and the community

Ensure the Tenancy Sustainment Service is accessible to all vulnerable tenants

Provide pre-tenancy advice services to maximise the chances of successful tenancies

Support social inclusion and good health and well being

Enhance staff understanding and identification of potential vulnerabilities

Operational Plan

Develop and implement a Tenancy Sustainment Service

Promote the Tenancy Sustainment Service

Identify opportunities to develop working partnerships with external organisations to maximise access to specialist support and advice services

Provide staff training on tenancy sustainment and vulnerabilities

Develop a user-friendly process for making referrals to the service

Develop pre-tenancy advice packs

Identify opportunities for early engagement with potentially vulnerable new and existing households

Strategic Objective – Provide services that can be easily accessed by customers with the minimum effort.

Operational Objectives

Provide a range of user friendly methods for our customers to communicate with the Association

Utilise technology to transform and improve the way we deliver our services

Provide 24 hour access to appropriate services and information

Provide 'self service' opportunities

Utilise social media & technology to promote the Association and disseminate information

Operational Plan
Explore the costs etc of developing accessible portals and app for tenants and owners
Introduce automatic texting services
Carry out a comprehensive review of the website
Develop the use of social media including Facebook, Twitter etc
Review the telephone system
Develop a library of information and advice leaflets

FINANCIAL MANAGEMENT

Effective financial management is critical to the Association in order to ensure it remains a viable business that can meet all of its financial obligations and deliver the service required by its customers. Additionally there is a very clear regulatory expectation on the Association to have effective controls and procedures to ensure its long term financial security and protect the interest of its tenants.

In the current economic climate it is essential that we are extra vigilant in realistically reviewing and updating our financial forecasts and assumptions on a regular basis.

The Association recognises and respects that it is tenants' rents that funds and supports its activities. Staff and Committee are therefore committed to demonstrating that we are prudent in how we manage that money and, whilst the Association has a stated objective to deliver excellent services to our customers, we are determined to do so as efficiently as possible and to achieve value for money in all that we do.

On the income side, the Association is looking to demonstrate it is equally vigilant. We are therefore committed to having in place effective procedures for collecting money due from tenants and owners and to support them to meet their obligations to the Association promptly.

Ultimately protecting the Association's financial well-being is absolutely essential to not only to remaining a viable business in the long term but also to achieving the Association's aims and objectives for itself as a social landlord as well as for its customers.

Strategic Objective

Ensure sound financial management in order to;

- Secure the Association financial viability and long term security
- Build and maintain a strong financial position
- Be able to meet all of our financial commitments
- Minimise financial risks to the Association
- Ensure compliance with all legislation and regulatory requirements

Operational Objectives

Have efficient and effective financial strategies, policies, procedures and plans to support robust financial management and delivery of value for money

Ensure projections and assumptions are valid and sound

Ensure the Association is operating as efficiently as possible and achieving value for money

Enhance the financial understanding and awareness of the Management Committee

Optimise available funding sources

Reduce costs wherever possible

Operational Plan
Review the Financial & Treasury Management Strategy and systems
Develop and implement a Value for Money Strategy to support the implementation of the Procurement Strategy
Undertake an externally validated review of our 30 year financial projections
Develop a framework for reviewing the Association's costs and spend to identify potential efficiencies and savings
Provide Committee training on financial management to enhance their awareness and understanding

Strategic Objective
Maximise the income to the Association and minimise the debts owed by;
<ul style="list-style-type: none"> ➤ Ensuring customers meet the responsibilities and obligations with regards payments to the Association ➤ Ensuring rent, occupancy and service charges are affordable to customers to minimise non-payment

Operational Objectives
Have efficient and effective policies and procedures for the collection and management of monies owed
Ensure all rent, occupancy and services charges are correctly charged and increased
Promote a culture of prioritising rent payments and other payments due
Support tenants to meet their financial obligations to the Association

Operational Plan
Review Rent Collection Procedures
Carry out a comprehensive review of the Rent Arrears Policy & Procedures
Review Factoring Arrears Policy & Procedures
Review Rechargeable Repairs Policy & Procedures
Carry out a comprehensive review of the rent, occupancy and service charges, charging processes and procedures for applying increases
Assess the affordability of the rent, occupancy, service charges and management fees
Develop measures to minimise the impact of welfare benefit reforms on tenants and to protect the Association's rental income
Explore opportunities for accessing and/or sharing specialist welfare advice services

ASSET MANAGEMENT

As a landlord, a core objective is to provide housing that is desirable and to the highest standards possible. The properties the Association owns and manages are its biggest asset and it is therefore vital that we protect and safeguard them now and in the future.

However, we realise that these properties are not just bricks and mortar – they are people's homes and we are very aware that a safe, secure, warm and well maintained home is fundamental to peoples' health and wellbeing.

The vast majority of the Association's stock is traditional, Victorian sandstone tenements, some of which is within a conservation area. To maintain these to modern day standards and to retain

their original appearance is exceptionally challenging and requires substantial investment.

A large proportion of the Association's properties is in mixed tenure building and is therefore essential that we work in partnership with owner occupiers and commercial owners to ensure these historic buildings are protected and properly maintained.

Much of the stock both owned and factored by the Association is also 'pepper-potted' throughout its areas of operation, meaning the Association's resources can be thinly spread. The Association is therefore looking at consolidating and rationalising its stock and services to ensure that it receives the maximum benefit and return from its investment.

We also recognise that it is not just the inside of their home that is important to our residents – it is also the external environment. Creating an environment where people want to live and to build their lives is central to building communities. These areas also require investment to maintain them to the standards expected by residents and, again, require the co-operation and financial commitment from owners.

To meet our obligations and fulfil our ambitions for our properties, neighbourhoods and communities it is essential that the Association has solid, reliable and accurate information about the condition of the properties and the needs and requirements of the people that live in our houses. It is only with sound knowledge of the stock can the Association develop and implement a realistic and workable Asset Management Strategy that allows for effective planning.

Strategic Objective

To target resources and investment in our properties to;

- Ensure the long term sustainability of the stock
- Meet regulatory and recognised modern day standards
- Maintain properties to the highest standards possible
- Provide safe, comfortable and energy efficient homes
- Support the improvement and upkeep of the surrounding environment

Operational Objectives

Ensure the Association's stock remains in high demand and meets modern day standards and expectations

Maximise the number of properties that are compliant with EESSH and SHQS

Have robust planning and targeted investment to maximise the returns and outcomes

Have a sound understanding of the condition of the stock and the life cycle of key components

Have a clear standard for the properties we provide

Ensure the profile, location and condition of the stock supports the Association's the efficient delivery of services and use of resources

Support private residents and commercial owners to contribute to the upkeep of the area

Operational Plan

Develop and implement an achievable Asset Management Strategy that ensures sound planning and forecasting and targeted investment

Maintain the 5 year programme of stock condition surveys

Review the programme of works to meet EESSH and SHQS and update the plan for compliance as required

Review the Planned and Cyclical Maintenance Programmes
Liaise with Glasgow City Council's Planning Department on restrictive regulations
Review & publish the Lettable Standards for void properties, we have
Identify opportunities to consolidate the stock by acquisitions and disposals
Rationalise the provision of the Factoring Service and develop criteria for accepting new properties on to the service
Review the ratio of planned to reactive repairs spend

Strategic Objective Provide a responsive repairs and maintenance service that;
<ul style="list-style-type: none"> • Is delivered to the highest standards • Is effective and efficient • Demonstrates best value for both our customers and the Association • Meets the needs and expectations of our customers

Operational Objectives
Ensure the stock is well maintained to protect the Associations assets and retain the stock's value and remains in demand
Maintain the externals and the environment to ensure our communities remain attractive places to live
Be responsive to the changing needs of tenants within their own home
Minimise the period properties are empty
Achieve the best value from the service
Maximise the levels of customer satisfaction with the service

Operational Plan
Carry out a comprehensive review of the Reactive Repairs service and costs
Review Void procedures
Investigate the feasibility of providing in-house estate services
Maintain a sound partner framework for contractors,
Identify opportunities for reducing maintenance costs
Monitor Procurement process to ensure it is achieving the maximum value for money

MAXIMISING RESOURCES

Like many other providers of social services, the Association has some very challenging times ahead. However it also has set very high ambitions and demanding plans for itself. All of this at time of rising costs, economic uncertainty and scarce resources. To meet these successfully the Association, as a business, needs to have access to the correct people, equipment, skills and knowledge.

Additionally everyone at the Association is very aware that the financial resources we have come from our tenants' rents and we therefore have an obligation to be prudent and responsible in how we use it.

More than ever before, it is therefore essential that the Association operates as efficiently and effectively as possible and gets the maximum return and value for money possible.

We are taking a multi-angled approach to ensuring that we achieve this by making sure the valuable resources we have are fully utilised, ensuring we minimise wasted resources and maximum our access to other resources that are available outwith the organisation by building partnerships with external organisations.

By taking this approach we aim to ensure that the Association is best placed to meet the challenges and continue to offer the best range of service possible to our customers.

Strategic Objective

Develop and sustain effective partnerships in order to:

- Maximise the opportunities, services and benefits to our residents
- Identify opportunities to expand our activities
- Share good practice
- Maximise the resources available to the Association

Operational Objectives

Utilise all opportunities to share services with other organisations and service providers

Utilise opportunities for partnerships with other organisations and service providers to develop additional services and initiatives

Maintain sound working relationships with Glasgow City Council to ensure service delivery beyond those provided by the Association

Optimise available funding sources to support the delivery of initiatives and programmes that will enhance and support our customers and communities

Operational Plan

Identify and maintain a database on suitable funding sources

Identify suitable partners for initiatives and projects

Explore opportunities for service sharing and/or bulk tendering arrangements

Operational Objectives

Provide services to our customers in the most efficient and cost effective way

Ensure staff's skills, experience and worktime are fully utilised

Allow forward planning and budgeting for future needs

Identify any skills gaps within the staff team and/or lack of resources, equipment etc

Ensure current resources are fully utilised

Increase productivity and embed a culture and commitment to progress

Operational Plan

Carry out a review of the staff structure and job remits

Integrate all systems to streamline procedures to minimise time wasteful processes

Develop and implement an IT strategy

Review staffing and resource needs as part of the annual budgeting process

SOUND GOVERNANCE

Good governance is fundamental to ensuring the Association delivers good outcomes for its customers and communities as well ensuring it remains a well-run, professional and viable organisation. Without being able to demonstrate good governance the Association risks losing the confidence of its customers, the Scottish Housing Regulator, its shareholders, and funders as well as its good reputation within the sector.

The most significant contributor to good governance is our Management Committee and we are extremely fortunate to have a stable, committed Committee whose members, both individually and collectively, bring a wealth of skills, knowledge and experience.

Ultimately the responsibility for ensuring good governance of the Association rests with the voluntary members of our Committee who are charged with acting for the greater good of our residents and communities.

However good governance is not solely down to the voluntary members and a well-run organisation requires the staff to share the values and commitment to maintaining and promoting high ethical and professional standards.

Both staff and Committee need to have a sound understanding of the rules, regulations and legislation that governs our activities as well as the standards and goals we have set ourselves and work together to achieve these.

Good governance therefore relies on good and mutually trusting and effective working relationships between staff and committee and an understanding and respect for each other's roles and responsibilities.

The Association is committed to being open, transparent and accountable in all that it does and being able to demonstrate that good governance is central in all of its decisions and activities. By doing so we are confident that we will remain a vibrant, successful and well respected landlord, employer and partner.

Strategic Objective

Demonstrate high standards of governance to ensure that the Association:

- Is run professionally and effectively
- Complies with legislation
- Meets all regulatory standards, good practice and regulatory requirements
- Complies with its own rules
- Is open and transparent in its decision making process

Operational Objectives

Have a sound understanding of the roles, responsibilities and obligations of the governing body

Provide for smooth succession to key roles for both senior staff and committee

Promote and encourage interest in the work of the Committee

Identify potential risks to the Association and have robust policies and procedures to manage the risk

Embed a culture of risk awareness throughout the organisation
Embed an awareness of the regulatory standards and the importance of compliance throughout the organisation
Build and maintain a stable, knowledgeable and experienced Management Committee and Senior Staff Team
Allow solid, informed and effective business planning

Operational Plan
Carry out an audit of compliance with Association's rules
Develop a robust induction programme for new Committee Members
Develop a strategy to promote the work of the Management Committee, attract and recruit new interest in membership of the Committee and to ensure effective succession planning
Put in place a programme for regular self-assessments against the regulatory standards
Develop a Governance Framework
Develop and implement a robust risk management framework
Review the 3 year Business Plan
Carry out a comprehensive skills audit and performance appraisal of existing Management Committee members to identify skills gaps to influence a recruitment strategy
Explore opportunities for meaningful benchmarking
Review format and content of committee reports to ensure members are being provided with the right information to monitor performance and make informed decisions
Provide training on the Regulatory Standards to staff and committee

INVESTING IN OUR PEOPLE

The Association is, again, extremely fortunate that it has a very stable and loyal staff team and it is recognised that our staff are one of the Association's most valuable assets. The skills, knowledge and expertise they bring to the Association is essential to us achieving our objectives and to our future success.

We firmly believe that employees that feel valued, respected and supported will be committed to the organisation and will perform to the best of their abilities for the good of the Association and the people it serves. A knowledgeable and well trained staff team is critical and the Association is committed to ensuring our staff are provided with the opportunities to develop their skills and to achieve their full potential and career aspirations.

We also recognise that employees who feel engaged and empowered are more likely to take a proactive role in the Association. Their contribution is vital if we want to be a modern, innovative and dynamic organisation. We are therefore committed to fostering and maintaining a culture of employee engagement and empowerment that is underpinned by inspiring and supportive leaders.

By ensuring that our staff are given opportunities to shape and define the values, culture, aims and visions of the Association we are ensuring that they share these and will have a vested interest in ensuring they are delivered.

We also want to create a happy, safe and inclusive workplace and to support a healthy workforce and to demonstrate that the Association is a best practice employer. We will

therefore proactively seek opportunities to participate in appropriate initiatives and accreditation.

However, as with good governance, staff are only part of the Charing Cross Team and we very much see 'our people' as including our Management Committee and therefore make many of the same commitments to our voluntary members. We will continue to support Committee members to update their existing skills, learn new skills and expand the understanding and knowledge in a way that is appropriate to their needs and circumstances.

Ultimately by investing in 'our people' we are investing in our future.

Strategic Objective

Support and invest in our staff and Committee members in order to:

- Maintain committed and engaged staff and committee members
- Demonstrate that they are valued
- Ensure they have the necessary skills and knowledge
- Maximise their potential

Operational Objectives

Embed a culture of mutually supportive inter-departmental team working to create and support a pleasant working environment

Embed a culture of accountability and shared organisational goals, ambitions and values

Empower staff to take ownership of the Association's objectives and be an active contributor to its activities

Utilise opportunities to network, learn and share good practice

Provide staff with opportunities to comment on the Association's activities and influence policies, procedures and strategies

Be recognised as a good and supportive employer

Ensure staff and Committee members have access to training and learning opportunities and support them to achieve their full potential in their respective roles

Retain experienced, motivated and committed staff and committee members

Operational Plan

Review internal communication processes

Provide opportunities for staff to proactively contribute and shape key strategies, define objectives and set targets

Develop a new performance review system for staff and committee that facilitates open and frank discussions

Develop a Committee Training Strategy

Review the Staff Training Policy

Develop realistic and relevant training plans for both staff and committee members both individually and collectively

Identify learning and networking opportunities and encourage attendance from staff and/or committee

CONTINUOUS IMPROVEMENT

We are also committed to providing all of our services to the highest possible standards and will settle for nothing less than excellence in our service delivery.

The Association has a proven track record of performance improvement and we remain committed to identifying areas where we could improve our performance or areas of service delivery where we are not meeting our own demanding standards.

We see the satisfaction of our customers as a priority and will ensure we put in place appropriate mechanisms for gathering their views and opinions that will form the basis for a programme of reviews of our performance and services.

Many of these reviews will involve exploring ways we can work smarter, modernise and streamline how we deliver our services and how we can be more efficient and effective in our activities to deliver value for money to our customers.

We also want to be recognised as a top performing organisation within our sector and will therefore use appropriate benchmarking exercises to monitor our performance in key areas against our peers.

Continuous improvement is not a future goal. It is an–going process that we are determined to embed in the culture of the organisation.

Strategic Objective

Embed a culture of continuous improvement that will deliver services that;

- Meet the needs and priorities of our customers
- Efficient, effective and value for money
- Are of the highest standards possible
- Meet regulatory requirements and standards
- Enhance the reputation of the Association
- Demonstrate that the Association is a high performing organisation

Operational Objectives

Have in place robust mechanisms for obtaining customer feedback and satisfaction with services and their delivery

Demonstrate that customer feedback and complaints are positively used to support improvements in performance and service delivery

Utilise opportunities to share good practice

Have in place a performance management framework that supports the Association to achieve its objectives and aspirations

Utilise information technology to support the delivery of efficient and cost effective services and administrative processes

Embed a culture of high performance and continuous improvement throughout the organisation

Operational Plan
Implement a programme of self-assessment and benchmarking
Review and proactively promote the Complaints Policy and procedures
Identify learning outcomes from complaints and ensure these are communicated to staff, committee and customers and used to inform future decision-making
Develop a strategy for collating information on customers views, opinions and satisfaction with the services and their delivery to identify areas for improvement
Develop a framework for feeding back to customers our action plans for achieving targeted improvements
Identify opportunities for learning, networking opportunities and sharing good practice and encourage attendance from staff and/or committee
Develop a framework for monitoring and reviewing performance and pursuing continual improvement across our services
Review performance targets and set targets that will challenge staff and drive forward improvements
Carry out a comprehensive customer satisfaction and opinion survey to comply with ARC requirements

CUSTOMER ENGAGEMENT

Staff and Committee at Charing Cross Housing Association very much see the Association as being here for its customers and to provide the services they require in a way that they want. We want our customers to be the ones to shape the services and their delivery in order that we meet their needs, expectations and demands. By doing so we aim to achieve the highest levels of positive feedback satisfaction.

This requires good information about our customers and a sound understanding of what matters most them as tenants, factored owners and applicants. We therefore need to have ongoing dialogue, positive and proactive engagement and appropriate methods of collating feedback and opinions.

However, we are realistic about the level to which our customers can and/or want to get involved in formal processes and while many may wish to work with the Association, they want to do so in ways that do not demand too time or effort.

The Association therefore needs to ensure that it offers a range of opportunities and methods for customers to influence the decision-making process, shape the services we provide and guide the Association's future that are appropriate, accessible and sustainable. We need to remove any barriers to engagement and empower our customers to have their say and demonstrate that we will listen and act on what they tell us.

By having good communication, meaningful engagement and promoting proactive participation we can demonstrate our commitment to providing customer focused services and accountability to those that use them.

Strategic Objective

Improve and expand the opportunities for residents to engage with the Association so that they;

- Can shape the services they receive
- Promote their needs and priorities
- Get involved in the decision making processes
- See the Association as an active part of the community
- Are kept informed of the Association's activities and performance

Operational Objectives

Improve consultation methods on key activities such as rent increase, lettable standards etc to achieve more meaningful feedback

Have an engaged, effective and sustainable Customer Scrutiny panel

Provide range of methods and levels of customer participation, consultation and engagement that meets different abilities

Utilise information technology and social media to maximise participation in consultation exercises etc

Utilise all contact with customers as an opportunity to engage and develop working relations

Provide opportunities for customers to get involved and/or give feedback

Have a range of methods in place for providing information and feeding back to customers

Demonstrate genuine commitment to working together with customers

Operational Plan

Review the Customer Participation Strategy to reflect sector best practice

Develop a strategy for encouraging customers to proactively get involved with the Association's decision making processes

Implement a robust recruitment exercise for members of a Scrutiny Panel

Issue regular publications such as newsletters, annual reports etc as means to disseminate information

Identify and promote opportunities for customers to get involved in shaping services

Maintain an updated and relevant website

Develop online methods of consultation (e.g survey monkey)

Identify opportunities to work in partnership with customers (e.g. estate inspections, reviewing contractor performance)

Consider the feasibility of offering incentives and/or rewards for participation and engagement

Ensuring that effective financial plans and resources are in place is vital to the long term viability and success of the Association. Financial Planning within the Association is an ongoing, proactive process and our plans and projections are regularly reviewed to reflect our objectives, identified or emerging risks and/or predicted challenges to our financial position.

In order to ensure that our finances are effectively managed in the short, medium and long term, we prepare a detailed annual budget and five year and thirty year financial projections. Each includes an income and expenditure statement, balance sheet and cash flows and details the associated income and expenditure assumptions made over the period of the set of projections.

Key Assumptions

Our current financial projections are based on the following assumptions over the life of this plan;

Assumption	Rationale	Year 1 (2018/19)	Year 2 onwards (2019/20 onwards)
Annual increase in rent	Based on expected inflation (CPI) as below	3%	2%
Rent lost from voids		0.75%	0.75%
Annual increase in salaries	Year 1 is the EVH agreement and inflation after then	2.65%	2%
Annual inflation on all other costs (including reactive and planned maintenance)	Based on expected inflation (CPI) at the Bank of England target	3%	2%
Arrears	Reflecting effect of welfare reform	4.5%	4.8%, 5.1%, 5.3%, 5.6% onwards
Base rate (for variable rate loans)	Reflecting expected increase in interest rates	0.5%	0.75%, 1%, 1.25%, 1.25% onwards

Budget and Five Year Financial Projections 2018/2019

The Association produces a detailed budget on an annual basis which is used to prepare our five year financial projections which are submitted to the Scottish Housing Regulator by June of each year.

This financial information has been derived from actual past performance as well as future plans of the Association and in particular, the planned and projected maintenance spend.

The key balances below are for the next three years that are cover the period of this Business Plan.

Statement of Comprehensive Income (ie Income & Expenditure statement)

	2018/19 £000	2019/20 £000	2020/21 £000
Total income	2,531	2,557	2,601
Operating costs	(2,385)	(2,309)	(2,268)
Operating Surplus	146	248	333
Gain on sale of housing stock	124	360	360
Loan interest paid	(46)	(47)	(47)
Net Surplus	224	561	646

Notes

The fluctuations in the surplus are due to movements in the planned maintenance programme. 2018/19 includes £322k for planned revenue repairs to four mixed tenure blocks involving roof and stonework repairs. 2019/20 includes £156k for the remaining spend on one of the same blocks. An annual contingency of £75k has been included from 2020/21 for planned revenue repairs.

The Associations plans to continue to rationalise its stock in line with the Acquisition and Disposal Strategy. This will involve selling a small number of properties in closes where the Association only owns one property and so cannot impose necessary repairs on the other owners. The first property was sold in 2017/18 and another one is planned for sale in 2018/19. After then it is planned that a further two would be sold each year in 2019/20, 2020/21 and 2021/22.

Statement of Financial Position (ie Balance Sheet statement)

	2018/19 £000	2019/20 £000	2020/21 £000
Housing stock after depreciation (and other assets)	13,949	14,397	14,802
Cash	701	543	525
Hostels Sinking fund included in cash	191	225	260

Loans	1,870	1,764	1,656
Net Assets	11,188	11,748	12,395

Notes

Included within the cash balance shown above, is the sinking fund to provide for future major maintenance spend on the two hostels. This fund is shown above as increasing each year until the planned stock condition survey is carried out in 2018 and this will then provide the required spend information for the hostels.

Cashflow

Cashflow extracts (cash outflows are shown in brackets)	2018/19 £000	2019/20 £000	2020/21 £000
Capital spend on housing stock	(604)	(834)	(778)
Loan repayment including interest	(155)	(153)	(155)
Pension Deficit payments	(151)	(155)	(159)
Housing stock disposals	143	400	400

Thirty Year Cashflow

The Thirty year cashflows have been shown in the Appendix . A key input to this is the planned maintenance spend for housing stock component replacements which is based on the 2016 Stock Condition survey. There is an exceptionally high spend of £1.9m in 2026/27 which would mean that further loan finance would be required of £1.3m. This ties in with two of the current loans being paid off in that financial year. Subsequent high maintenance spend over the next few years would require further loan finance in 2030/31 of £0.6m. The cashflow assumes that these loans are taken out at fixed rates so as to mitigate against the impact of increased interest rates.

After 2030/31, no further loan finance would be required. The predicted cash balance at the end of the thirty year period is £5.0m.

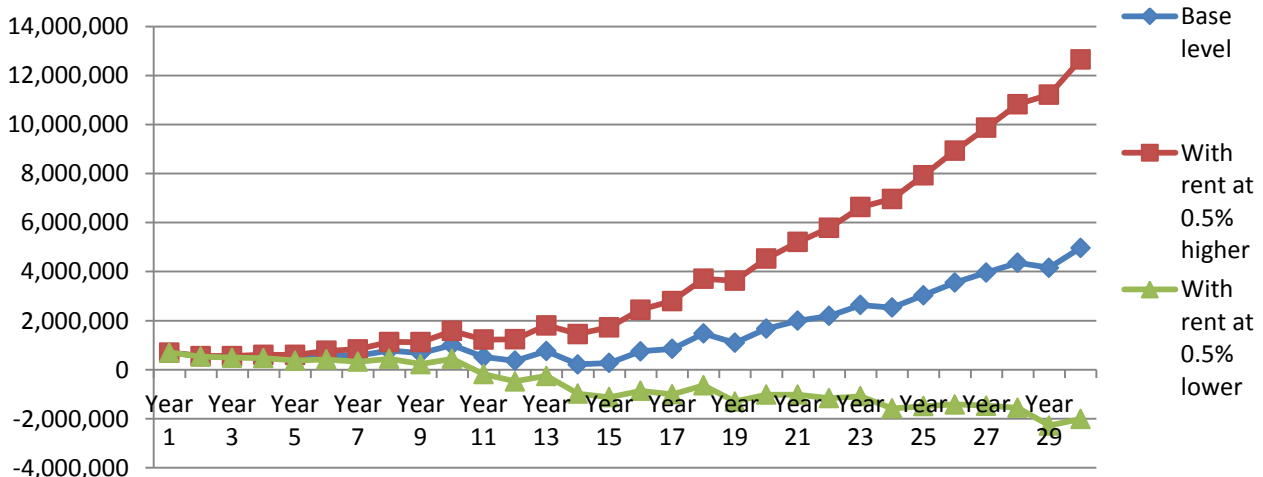
When preparing both the annual budget and the longer financial plans, it is important that the Association is aware of the impact of any changes in the factors that could influence its cashflow and/or its financial projections. While it is recognised that some of these factors such as lending rates, inflation etc are out with the Association's control, the following sensitivity tests have been carried out to show the impact of changes in key assumptions on our forecasted cash position.

In carrying out the sensitivity testing, all the lenders covenants were checked and were shown to be met comfortably in each scenario.

Rent Increase

The rent increase assumption has been set at inflation only due to the ongoing concern in the RSL sector about rent affordability for tenants where there is a sustained high level of inflation. The impact of rent increased at 0.5% above and 0.5% below inflation from year 2 has been tested.

Cash Balances with rent 0.5% higher and 0.5% lower than base of inflation only rent increases



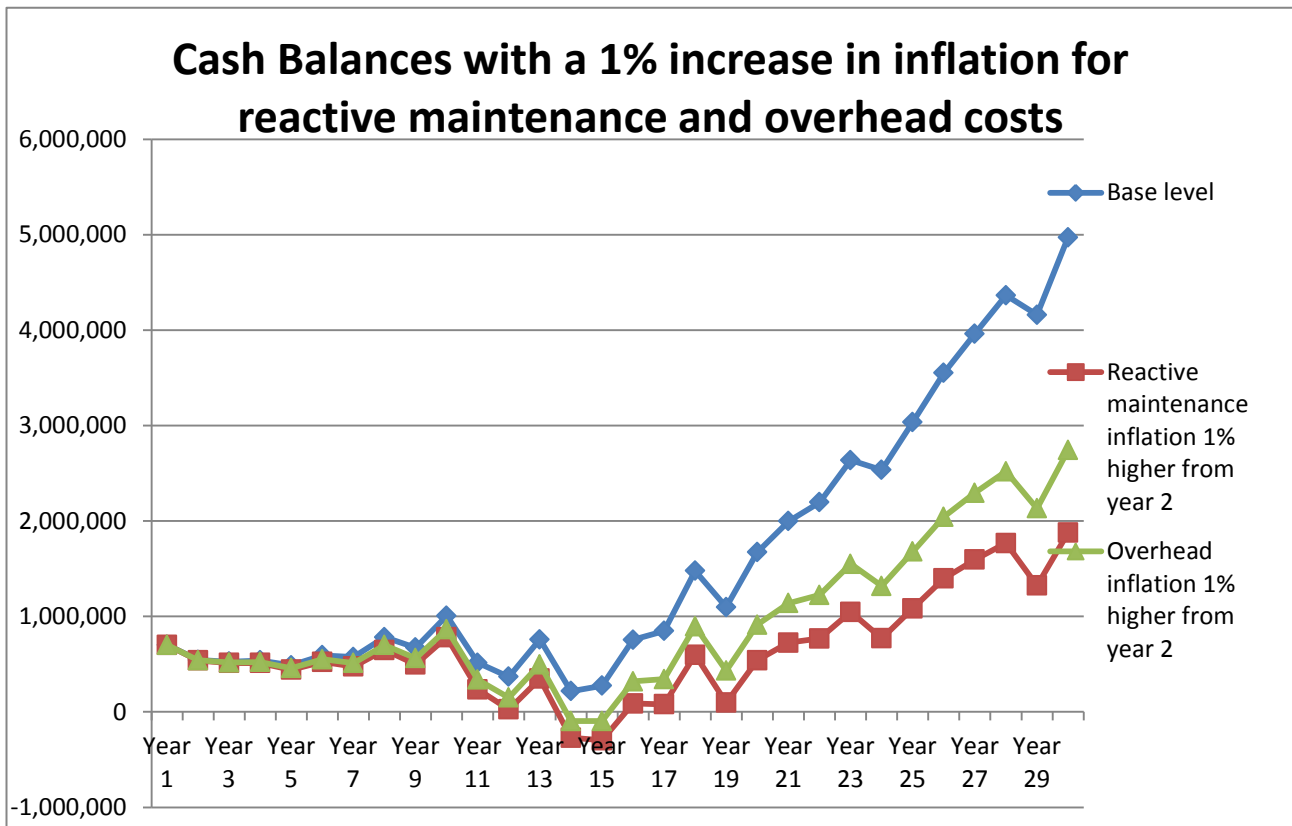
Notes

Testing shows the necessity of keeping rent increases at least at inflation as otherwise this would result in steadily decreasing cash balances and the Association requiring to borrow more funds (over and above the £1.9m already required in the base level) from year 10.

Consideration will be given in the future to revising the rent strategy to above inflation increases particularly as the Association continues to have amongst the lowest rents charged by the other local RSLs and is lower than the Scottish average for all apartment sizes.

Increase in Inflation

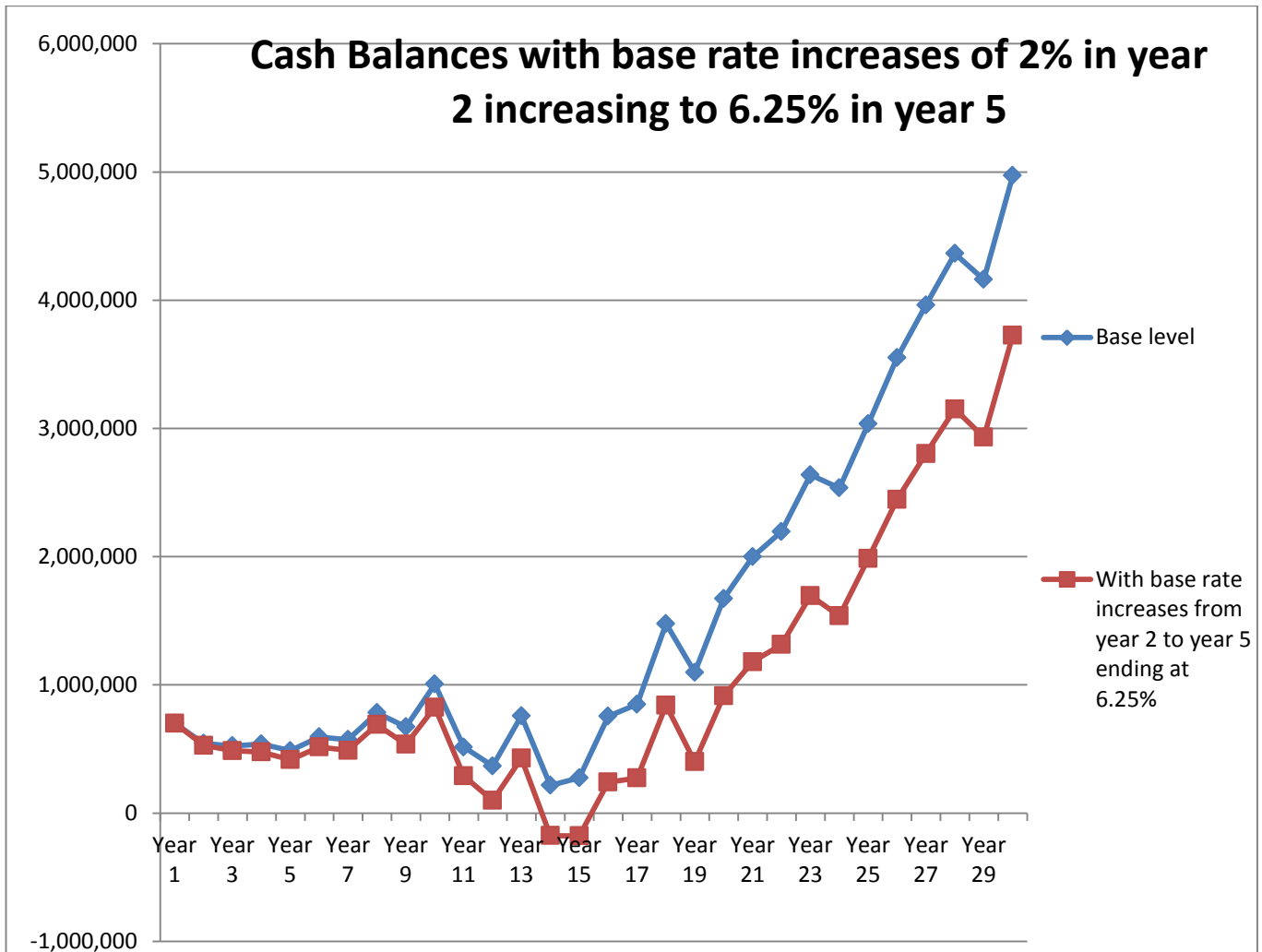
The effect on cash has been shown if inflation were to rise by 1% higher than the Bank of England target from year 2 for overheads and for reactive maintenance to 3% each year. Further borrowing would be required from year 12 if inflation was higher than planned although the rent increase would also be higher to match this if inflation was higher which has not been shown below (and would reduce the negative effect of inflationary rises in costs)



Movement in the Bank Base Rate

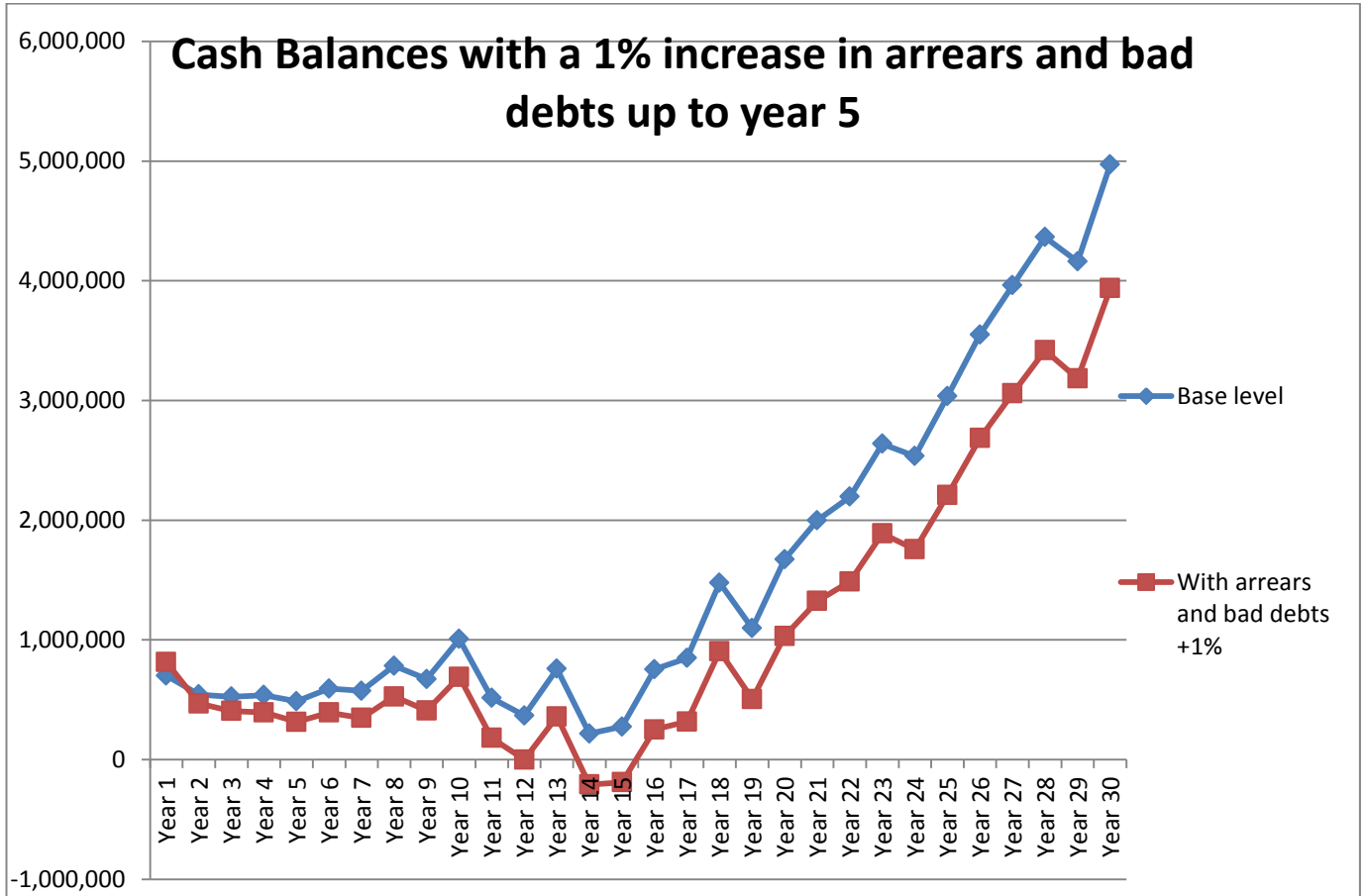
The Associations loans are either at fixed rate or base rate plus additional margins applicable to the loans. Currently 33% are fixed and 64% are variable. The Association is not currently highly geared and two of the five loans will be fully repaid in 2026.

The effect on cash has been shown if the base rate increased by 2% in year 2 and ended at 6.25% in year 5.



Impact of Welfare reforms on Cash & Arrears

In 2016/17 -51% of our total rental income was received from housing benefit. With the introduction of Universal Credit and other welfare reform cuts, there could be increased rent arrears and bad debts. The effect on cash has been shown if arrears and bad debts increased by 1% each year from year 2 to year 5.



Notes

Testing shows that this small increase in rent arrears and bad debts over 5 years would require the Association to increase borrowing in year 12 (2029/30) and so the continued need to put in place measures to mitigate against the welfare reform impact by e.g. increasing tenant engagement.

“The only time you should ever look back, is to see how far you’ve come”

Delivery Action Plans

The identified operational objective will form the basis for the development of a delivery plan that will allow the Association to monitor progress and performance in relation to the strategic objectives.

The delivery plan will be monitored by the Senior Management team on a regular basis and reviewed by the full staff team and the Management Committee annually.

Business Plan

This Business Plan covers the 3 year period 2018/2019 – 2020/2021. However, it is recognised that it is an evolving document that will require to adapt to the changes in the internal and external environments in which the Association operates.

The plan will therefore be reviewed and updates annually to ensure that the Association has a three year rolling Business Plan that:

- Remains relevant as a planning and management tool
- Continues to reflect the Association’s priorities
- Remains consistent with the Association’s objectives
- Reflects new opportunities, challenges and risks as they materialise.

APPENDIX 1 – 30 YEAR CASH FLOWS

	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
Rental income	2,030,550	2,062,880	2,095,690	2,129,157	2,171,740	2,215,175	2,259,478	2,304,668
Service charge income	148,413	152,383	156,954	161,663	166,513	171,508	176,653	181,953
Less voids and bad debts	(39,612)	(47,518)	(36,716)	(36,382)	(38,416)	(32,561)	(33,225)	(33,903)
Hostels leases	162,565	165,816	169,132	172,515	175,965	179,484	183,074	186,736
Cash inflows from rent and service charges	2,301,916	2,333,560	2,385,061	2,426,953	2,475,802	2,533,607	2,585,981	2,639,454
Factoring income	139,918	140,931	143,750	146,625	149,557	152,549	155,600	158,712
Commercial leases and car parking	32,501	33,151	33,814	34,490	35,180	35,884	36,601	37,333
Rechargeable repair income	5,000	5,100	5,202	5,306	5,412	5,520	5,631	
Grants	15,000	0	0	0	0	0	0	0
Interest receivable	235	156	134	133	128	135	146	170
Housing property disposals	143,000	400,000	400,000	400,000	0	0	0	0
Total cash inflows	2,637,570	2,912,898	2,967,961	3,013,507	2,666,080	2,727,694	2,783,959	2,841,412
Salaries and pension	625,711	646,218	661,740	674,975	688,475	702,244	716,289	730,615
Overheads and running costs (revenue)	266,849	279,334	276,641	305,421	300,761	304,746	310,653	329,741
Reactive maintenance	443,640	452,513	461,563	470,794	480,210	489,814	499,611	509,603
Planned and cyclical revenue maintenance(including major repairs)	694,657	397,937	322,229	321,308	330,223	337,055	344,388	351,275
Component replacements	604,434	833,932	778,345	761,809	600,916	449,244	600,276	365,483
Service charges	148,413	152,865	155,923	159,041	162,222	165,466	168,776	172,151
Loan repayments and interest	155,628	153,554	155,259	153,578	151,983	151,983	151,983	151,983
Pension deficit payments	150,700	151,464	156,008	142,058	0	0	0	0
Office asset spend (capital)	22,873	3,020	18,602	11,055	3,247	20,376	11,731	21,229
Total cash outflows	3,112,905	3,070,836	2,986,311	3,000,040	2,718,038	2,620,930	2,803,706	2,632,080
Cash movement in the year	-475,335	-157,938	-18,350	13,467	-51,958	106,765	-19,748	209,332
Opening cash balance	1,176,821	701,486	543,548	525,198	538,665	486,707	593,472	573,724
Closing cash balance	701,486	543,548	525,198	538,665	486,707	593,472	573,724	783,056

	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34
Rental income	2,350,761	2,397,776	2,445,732	2,494,647	2,544,540	2,595,430	2,647,339	2,700,286
Service charge income	187,412	193,034	198,825	204,790	210,933	217,261	223,779	230,493
Less voids and bad debts	-34,594	-35,300	-36,021	-36,756	-37,507	-38,272	-39,054	-39,852
Hostels leases	190,470	194,280	198,165	202,129	206,171	210,295	214,500	218,790
Cash inflows from rent and service charges	2,694,049	2,749,790	2,806,702	2,864,809	2,924,138	2,984,714	3,046,564	3,109,717
Factoring income	161,886	165,124	168,426	171,795	175,230	178,735	182,310	185,956
Commercial leases and car parking	38,080	38,842	39,619	40,411	41,219	42,044	42,884	43,742
Rechargeable repair income	5,858	5,975	6,095	6,217	6,341	6,468	6,597	6,729
Grants	0	0	0	0	0	0	0	0
Interest receivable	182	210	190	110	141	122	61	129
Housing property disposals	0	0	0	0	0	0	0	0
New loan finance	1,300,000	0	0	0	600,000	0	0	0
Total cash inflows	4,200,055	2,959,940	3,021,031	3,083,341	3,747,069	3,212,082	3,278,417	3,346,273
Salaries and pension	745,227	760,132	775,334	790,841	806,658	822,791	839,247	856,032
Overheads and running costs (revenue)	343,237	339,713	357,584	355,299	370,498	404,023	382,873	404,444
Reactive maintenance	519,795	530,191	540,795	551,611	562,643	573,896	585,374	597,081
Planned and cyclical revenue maintenance(including major repairs)	359,306	368,096	375,013	384,288	391,736	399,308	410,910	417,537
Component replacements	1,966,290	248,235	1,094,394	793,469	792,770	1,148,098	591,773	145,917
Service charges	175,594	179,106	182,688	186,342	190,069	193,870	197,748	201,703
Loan repayments and interest	197,359	188,213	164,762	164,762	208,521	208,521	208,521	208,521
Pension deficit payments	0							
Office asset spend (capital)	3,515	12,449	22,497	3,730	32,845	3,881	3,958	34,821
Total cash outflows	4,310,323	2,626,136	3,513,067	3,230,341	3,355,740	3,754,387	3,220,403	2,866,055
Cash movement in the year	-110,268	333,805	-492,036	-147,000	391,330	-542,305	58,014	480,218
Opening cash balance	783,056	672,788	1,006,593	514,557	367,557	758,887	216,582	274,596
Closing cash balance	672,788	1,006,593	514,557	367,557	758,887	216,582	274,596	754,814

	2034/35	2035/36	2036/37	2037/38	2038/39	2039/40	2040/41	2041/42
Rental income	2,754,291	2,809,377	2,865,565	2,922,876	2,981,334	3,040,960	3,101,780	3,163,815
Service charge income	237,407	244,530	251,866	259,422	267,204	275,220	283,477	291,981
Less voids and bad debts	-40,666	-41,498	-42,346	-43,212	-44,095	-44,997	-45,918	-46,857
Hostels leases	223,166	227,630	232,182	236,826	241,562	246,394	251,321	256,348
Cash inflows from rent and service charges	3,174,199	3,240,039	3,307,267	3,375,912	3,446,005	3,517,577	3,590,660	3,665,287
Factoring income	189,675	193,469	197,338	201,285	205,310	209,417	213,605	217,877
Commercial leases and car parking	44,617	45,509	46,419	47,348	48,295	49,261	50,246	51,251
Rechargeable repair income	6,864	7,001	7,141	7,284	7,430	7,578	7,730	7,884
Grants	0	0	0	0	0	0	0	0
Interest receivable	200	291	322	346	459	524	604	647
Housing property disposals	0	0	0	0	0	0	0	0
New loan finance	0	0	0	0	0	0	0	0
Total cash inflows	3,415,555	3,486,309	3,558,487	3,632,175	3,707,499	3,784,357	3,862,845	3,942,946
Salaries and pension	873,152	890,615	908,428	926,596	945,128	964,031	983,311	1,002,977
Overheads and running costs (revenue)	418,115	422,673	450,378	460,258	453,149	472,235	495,090	515,404
Reactive maintenance	609,023	621,203	633,627	646,300	659,226	672,410	685,858	699,576
Planned and cyclical revenue maintenance(including major repairs)	427,018	436,744	444,949	455,510	466,219	474,840	484,848	495,393
Component replacements	576,504	41,514	1,063,534	137,313	399,026	552,373	302,807	895,717
Service charges	205,737	209,851	214,048	218,329	222,696	227,150	231,693	236,327
Loan repayments and interest	208,521	208,521	208,521	208,521	208,521	208,521	208,521	195,165
Pension deficit payments	0	0	0	0	0	0	0	0
Office asset spend (capital)	4,118	25,878	14,878	4,370	27,424	15,789	28,571	4,731
Total cash outflows	3,322,188	2,857,000	3,938,363	3,057,198	3,381,388	3,587,349	3,420,699	4,045,290
Cash movement in the year	93,367	629,309	-379,876	574,977	326,110	197,008	442,146	-102,344
Opening cash balance	754,814	848,181	1,477,490	1,097,614	1,672,591	1,998,701	2,195,709	2,637,855
Closing cash balance	848,181	1,477,490	1,097,614	1,672,591	1,998,701	2,195,709	2,637,855	2,535,511

	2042/43	2043/44	2044/45	2045/46	2046/47	2047/48
Rental income	3,227,091	3,291,633	3,357,466	3,424,615	3,493,108	3,562,970
Service charge income	300,741	309,763	319,056	328,627	338,486	348,641
Less voids and bad debts	-47,817	-48,795	-49,795	-50,814	-51,855	-52,918
Hostels leases	261,475	266,704	272,038	277,479	283,029	288,689
Cash inflows from rent and service charges	3,741,490	3,819,305	3,898,766	3,979,907	4,062,767	4,147,382
Factoring income	222,235	226,679	231,213	235,837	240,554	245,365
Commercial leases and car parking	52,276	53,321	54,388	55,476	56,585	57,717
Rechargeable repair income	8,042	8,203	8,367	8,534	8,705	8,879
Grants	0	0	0	0	0	0
Interest receivable	696	823	939	1,041	1,066	1,142
Housing property disposals	0	0	0	0	0	0
New loan finance	0	0	0	0	0	0
Total cash inflows	4,024,739	4,108,332	4,193,672	4,280,795	4,369,677	4,460,484
Salaries and pension	1,023,037	1,043,498	1,064,368	1,085,655	1,107,368	1,129,515
Overheads and running costs (revenue)	508,983	538,948	533,127	557,285	602,067	583,957
Reactive maintenance	713,567	727,838	742,395	757,243	772,388	787,836
Planned and cyclical revenue maintenance(including major repairs)	507,426	516,333	529,273	538,957	549,361	564,411
Component replacements	322,068	334,472	509,395	501,246	1,231,676	268,232
Service charges	241,053	245,874	250,792	255,808	260,924	266,142
Loan repayments and interest	190,714	156,955	147,763	138,570	43,759	43,759
Pension deficit payments	0	0	0	0	0	0
Office asset spend (capital)	16,755	30,278	5,020	44,205	5,223	5,328
Total cash outflows	3,523,603	3,594,197	3,782,133	3,878,969	4,572,766	3,649,180
Cash movement in the year	501,137	514,135	411,539	401,826	-203,089	811,304
Opening cash balance	2,535,511	3,036,648	3,550,783	3,962,321	4,364,148	4,161,058
Closing cash balance	3,036,648	3,550,783	3,962,321	4,364,148	4,161,058	4,972,363