



# **CORPORATE MANAGEMENT PLAN**

**2025/2030**

**Final Draft**

**June 2025**

## **CONSULTATION & REVIEW PROCESS**

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Approved

## 1.0 INTRODUCTION

### 1.1 Purpose

The purpose of the Corporate Management Plan (CMP) is to express the Association's principal corporate, strategic and operational objectives and ensure that appropriate activities and actions are established and monitored to endeavour the successful delivery of these objectives.

The Corporate Management Plan:

- ✓ is the core strategic document to communicate its organisational objectives. It sets out the actions and tasks needing to be undertaken, and the financial profile and spending plans to achieve those objectives.
- ✓ is primarily an internal document, reviewed, updated and approved annually by the Board of Management.
- ✓ includes a statement of vision (corporate goal), purpose, key objectives and strategic direction (covering the next five years), which has been approved by the Association's Board of Management.
- ✓ is the responsibility of the Chief Executive, in conjunction with Board Members and the other members of the Senior Management Team, who together form the "leadership" of the Association.

This plan, therefore, is intended to provide a corporate management & monitoring tool for the Association to ensure that its objectives are being fulfilled. In order that this can be met the Association requires to clarify its objectives, ensure that its policies are designed in accordance with these objectives and endeavour that a suitably robust monitoring framework is established to regularly measure performance.

The principal focus of this plan is for internal control purposes and is concerned mainly with how effectively the Association utilises the resources available to it.

Its preparation is also intended to fulfil the requirements of the Scottish Housing Charter and the requirements of the Scottish Housing Regulator and to ensure that the plan meets with the expectation of internal and external audits, performance assessments and customer expectations.

### 1.2 Performance Management Framework

To support this, a "performance management framework" has been established, which links to the Association's other key strategic planning documents, and this incorporates the following elements;

- ✓ consideration of the Association's key corporate, strategic and operational objectives;
- ✓ consideration of the environment within which the Association operates;
- ✓ consideration of the Association's key strengths and weaknesses;
- ✓ mechanisms and systems for implementation and performance monitoring;

- ✓ a training and development framework necessary to ensure effective implementation and monitoring;
- ✓ consideration of the risks and opportunities associated with striving to achieve its objectives;
- ✓ consideration of the key priorities of the Association over the period of the plan particularly year 1.

The preparation of this plan has also taken cognisance of guidance issued by the Scottish Housing Regulator - Business Planning – Advisory Guidance (June 2024), and internal audit reports associated with Business Continuity Planning, IT Infrastructure, Corporate Governance and Corporate Performance Framework carried out over the past few years.

### **1.3 Period Covered**

This Corporate Management Plan defines the Association's strategy and priorities for the 5-year period 1st April 2025 to 31st March 2030.

### **1.4 Preparation & Monitoring**

In order to ensure that the Association's Corporate Management Plan exhibits the corporate nature of the organisation as many members of staff and Board of Management as possible are involved in its preparation, monitoring and review. It is the responsibility of the Association's Chief Executive to co-ordinate this process.

The plan is reviewed on a quarterly basis by the Board of Management via a series of Key Performance Indicators (KPIs) and Operational Performance Indicators (OPIs).

The staff management team contribute to the planning process not only as an integral part of their job description and via management team meetings but also from the preparation of separate departmental service plans which outline the operational delivery of the key strategic objectives articulated in the Corporate Management Plan.

All staff have the opportunity to participate in both the departmental and corporate management process by providing general comments on various aspects of their day-to-day work at departmental meetings, full staff meetings or at other times during the year.

The Corporate Management Plan should be read in conjunction with other key strategic and operational planning documents including:

- ✓ Departmental Service Plans
- ✓ Development Strategy
- ✓ Residential Property Acquisition Strategy
- ✓ Asset Management Strategy and Plans
- ✓ Annual Budget
- ✓ Medium Term (5 Year) Cash Flow Projections
- ✓ 30 Year Cash Flow Projections
- ✓ Risk Management Framework
- ✓ Corporate Procurement Policy
- ✓ Corporate Sustainability Strategy
- ✓ Treasury Management Policy

✓ Business Continuity Policies and Plans

Taken in conjunction with these documents which provide further detailed information on the Association's improvement / planned maintenance programmes and long term projected financial position, the Association considers that it has in place an effective planning framework on which to base sound short-, medium- and long-term decisions.

## **2.0 EXECUTIVE SUMMARY**

### **2.1 Introduction**

Section 1 of the plan begins with an outline of its purpose and the period covered. It also summarises the process by which it is prepared, monitored and reviewed. It concludes that the document is the key strategic planning document and is supported by a range of other key strategic and operational planning documents which together provide a robust forward planning framework for the Association's activities.

### **2.2 Vision, Aims & Objectives**

Section 3 of the plan confirms the Association's key strategic and operational objectives which are aligned to the key activities of the Association. Each objective is directly linked to a specific departmental service plan and this is identified in all instances.

### **2.3 A Brief History & Future Strategic Direction**

Section 4 of the plan gives readers an understanding of the Association's origins and how it has evolved since being established in 1989. It highlights various achievements and key milestones during the past 36 years and considers the key themes and challenges it faces in the future.

This section also looks ahead in terms of its growth potential and recent consideration of its future strategic direction.

### **2.4 Key Services, Outputs & Outcomes**

Section 5 of the plan outlines the core service areas which have underpinned the growth and reputation of the Association to date and quantifies the extent to which the Association has grown and developed.

### **2.5 The External Environment & Key Stakeholders**

Section 6 of the plan considers the extent to which external influences affect the development and/or management of the Association's activities and highlights in particular the part played by key stakeholders in determining the achievement of its goals and objectives. This section confirms that without the positive support of a variety of external agencies the Association would not have grown to the organisation that it is today and without this continued support will be unable to fulfil many of its objectives in the years ahead.

### **2.6 Self-Assessment**

Section 7 of the plan sets out what the Association itself considers to be its strengths, weaknesses, opportunities and threats and establishes a range of actions aimed at maximising the opportunities and minimising the threats identified.

## **2.7 Asset Management Strategy & Plans**

Section 8 of the plan considers the Association's assets in terms of "bricks and mortar" and outlines how the Association intends to remain compliant with the Scottish Housing Quality Standard now and in the future.

## **2.8 Corporate Governance & Human Resources**

Section 9 of the plan considers the corporate decision making process, other assets such as human resources and information technology and considers how the Association intends to ensure that there will be sufficient resources and investment not only to maintain but to improve the quality of housing available to tenants (and potential tenants) and ensure that a high standard of service provision can be maintained in the long term.

Section 9 of the plan also outlines some of the key elements of the Association which have resulted in the achievement of Investor in People status consistently since 2001 and the retention of our Gold Status in March 2025 confirms that a culture of training and development for all staff exists within the organisation with this being aimed at delivering key objectives and continuous business improvement. It also confirms the Association still intends to continue to work towards Platinum status, although this has been delayed somewhat by challenges with staff absence and competing work priorities.

## **2.9 Implementation Plan**

Section 10 of the plan summarises how the Association's aims and objectives will be delivered and what the key priorities are for the forthcoming financial year.

## **2.10 Financial & Treasury Management**

Section 11 of the plan considers how the Association operates from a financial perspective and summarises the key elements and results of its short-, medium- and long-term financial projections. It concludes that the Association is currently in a strong financial position and well placed to finance the actions required to achieve its stated objectives.

## **2.11 Risk Management & Mitigation**

Section 12 of the plan considers the range of risks which required to be taken into account and managed if the Association is to continue to prosper. It summarises the risk management framework which underpins each activity or decision which is aimed at ensuring that the Association operates in an environment where associated risks are identified, quantified, managed and monitored as an ongoing business process.

## **2.12 Performance Management & Monitoring**

Section 13 of the plan outlines how the Association measures how well it is performing and to what extent it is achieving its aims and objectives. It considers the plethora of internal and external performance monitoring which is in place and in particular it confirms the level of performance met in the previous financial year and how this compares to the previous two years. It also considers how the Association's performance compares to its peers.

## **2.13 Corporate Performance & Compliance with Strategic Objectives**

Section 14 of the plan outlines how the Association is currently performing as an organisation in relation to a number of key areas and also how it is complying with its stated objectives as measured by a series of Performance Indicators.

#### **2.14 Key Priorities 2025/2026**

Section 15 of the plan outlines the Associations priorities and performance indicators for year 1 of the plan.

### **3.0 VISION, AIMS AND OBJECTIVES**

#### **3.1 Introduction**

This section of the plan confirms the Association's key strategic and operational objectives which are aligned to the key activities of the Association. Each objective is directly linked to a specific departmental service plan and this is identified in all instances.

#### **3.2 Corporate Goal**

The Association's key strategic aim referred to as "the corporate goal" is reviewed annually and is as follows:

***"To build and maintain affordable, energy efficient, good quality homes whilst putting tenants at the heart of decisions and protecting the long-term viability of the Association"***

#### **3.3 Core Values**

The Associations "core values" are as follows:

- ✓ Open  
Board Members and employees are open to learning, growing, challenging themselves, communicating properly and sharing ideas freely.
- ✓ Transparent  
Board Members and employees ensure that decisions are taken, documented and communicated after following due process and in accordance with approved policies and procedures - and that information is freely available and accessible to those affected by such decisions.
- ✓ Responsive  
Board Members and employees are quick to react with positivity and politeness to people or events
- ✓ Trustworthy  
Board Members and employees keep commitments, communicate honestly, respect confidentiality, act ethically and support each other

#### **3.4 Strategic Objectives**

The above corporate goal is underpinned by a number of Strategic Objectives which are reviewed annually.

The Association's strategic objectives are as follows;

1. *To invest in its existing housing stock to ensure that the Association provides the highest standard of accommodation possible **(Strategic Objective 1) (Asset Management)***
2. *To provide a comprehensive and responsive customer service to tenants, sharing and factored owners which supports sustainable tenancies and delivers customer satisfaction **(Strategic Objective 2) (Customer Service)***
3. *To actively promote and support resident engagement in the management, maintenance and development of their homes **(Strategic Objective 3) Resident Participation)***
4. *To contribute to the supply of high quality, accessible, secure, affordable and sustainable homes where financially viable whilst maximising community benefits". **(Strategic Objective 4) (Development of New Homes)***
5. *To ensure that the Association's work is underpinned by effective financial, administrative, and management processes set within a framework of effective corporate governance **(Strategic Objective 5) (Financial Management & Governance)***
6. *To ensure that OVHA recruits and retains sufficiently trained and experienced Board Members and suitably qualified staff and satisfies all health, safety and environmental requirements and legislation **(Strategic Objective 6) (Human Resources and Health & Safety)***

### **3.5 Operational Objectives**

Operational objectives, each of which either directly or indirectly relates to one or more of the above strategic objectives (and articulated in separate departmental service plans) are outlined in the following sections.

### **3.6 Customer Services**

In terms of the management of, and investment in, our properties the key operational objectives are as follows;

1. To provide services so that every tenant and other customer has their individual needs recognised, and is treated fairly and with respect, with fair access to housing and housing services (CS1);
2. To ensure that tenants and other customers find it easy to communicate with us and get the information they need about us including how and why we make decisions and the services we provide (CS2);
3. To ensure that tenants and other customers feel able to influence our decisions at a level they are comfortable with (CS3).

### **3.7 Housing Services**

In terms of the management of our properties the key operational objectives are as follows;

1. To provide a range of quality housing management services to tenants and other customers to assist access to services aimed at sustaining and managing their tenancy to live independently in their homes (HS1);
2. To work with other landlords to provide information and services to current tenants looking to move and housing applicants including homeless people to make informed choices and decisions about the range of housing options available to them (HS2);
3. To work with local authorities to ensure that the risk of homelessness is minimised (HS3);
4. To provide value for money in our housing management services (HS4);
5. To ensure compliance with Regulatory requirements (HS5)

A separate operational plan which addresses each of these objectives and details how they are to be delivered is also prepared on an annual basis – ***Housing Services Departmental Plan***.

### **3.8 Property Services**

In terms of the investment in our existing properties the key operational objectives are as follows;

1. To provide a high-quality home to tenants so that (unless exempt) tenants' homes meet (and where applicable maintain) both the Scottish Housing Quality Standard (SHQS) and energy efficiency standards by the necessary deadlines (PS1);
2. To provide a high-quality property maintenance service to tenants that meets tenants' aspirations and which maintains their homes in good condition with repairs and improvements carried out when required and giving reasonable choices about when work is done (PS2);
3. To provide a high-quality factoring service to owner occupiers in accordance with the Property Factors Act 2011 and other relevant legislation (PS3);
4. To contribute to the creation and maintenance of well-maintained neighbourhoods where tenants and other customers feel safe (PS4);
5. To provide value for money in our property maintenance services (PS5);
6. To ensure compliance with Regulatory requirements (PS6).

A separate operational plan which addresses each of these objectives and details how they are to be delivered is also prepared on an annual basis – ***Property Services Departmental Plan***.

### **3.9 Development**

Objectives in the area of developing new build housing are as follows:

1. To provide quality affordable housing for a wide range of needs (D1);
2. To attain the highest standards possible in terms of quality of new or refurbished housing whilst maintaining rents at levels affordable to its existing or future tenants (D2);
3. To develop activities in line with the Association's commitment to sustainability and the environment, where financially viable (D3);
4. To ensure that the Association's adaptations programme continues to be sufficient to maximise the number of existing tenants able to remain in their own homes (D4);
5. To ensure compliance with Regulatory requirements (D5).

### **3.10 Residential Property Acquisitions**

In addition to traditional development activity the Association will also continue to seek to purchase individual residential properties in accordance with the Association's Residential Property Acquisition Strategy.

### **3.11 Financial Management**

In terms of ensuring that the Association remains financially viable the key operational objectives are as follows;

1. To ensure that the Association has in place effective and robust financial and administrative systems and controls (FM1);
2. To ensure that the Association's resources are used efficiently (FM2);
3. To prepare accurate and timeous financial reports for both internal and external purposes (FM3);
4. To provide financial support to other departments (FM4);
5. To ensure compliance with the Regulatory Standards of Governance and Financial Management (FM5).

A separate operational plan which addresses each of these objectives and details how they are to be delivered is also prepared on an annual basis – ***Finance & Corporate Services Departmental Plan***.

### **3.12 Governance & Accountability**

In terms of ensuring that democratic and accountable decisions are made the key operational objectives are as follows;

1. To ensure that the Association has in place a coherent strategic planning process and performance management framework (GA1);
2. To ensure that the Association has in place an efficient, effective and accountable decision-making structure and process (GA2);
3. To ensure that the Association applies efficient and effective procurement processes when appointing contractors, consultants or suppliers and purchasing all goods and services; (GA3)
4. To ensure adequate opportunity exists for tenant and resident participation in the Association's decision-making process (GA4);
5. To ensure that all operations and activities comply with regulatory standards and codes of conduct and/or practice (GA5);
6. To ensure that all actions are carried out in the best interests of the Association (GA6);
7. To ensure compliance with Regulatory Standards of Governance and Financial Management (GA7)

The operational plan which addresses each of these objectives and details how they are to be delivered is also the – ***Finance & Corporate Services Departmental Plan*** referred to above.

### **3.13 Health and Safety**

In terms of specific health and safety operational objectives these are as follows;

1. To ensure that all annual Gas Safety Checks are carried out at least annually (HSE1);
2. To ensure that there are no breaches of H&S legislation (HSE2);
3. To ensure that all health and safety manual amendments are incorporated into the Association's health and safety management system annually (HSE3);
4. To ensure that all Landlord Safety Manual (LSM) amendments are incorporated into the Association's LSM on an annual basis (HSE4);
5. To ensure that all Health & Safety monitoring checks are carried out within prescribed timescales (HSE5);
6. To ensure that all emergency repairs are responded to within prescribed timescales (HSE6);
7. To provide a safe environment for employees, Board Members and all visitors to the Association's office premises (HSE7);
8. To maximise employee wellbeing (HSE8)

### **3.14 Human Resources**

In terms of specific human resources operational objectives these are as follows;

1. To recruit and retain experienced, skilled and enthusiastic staff (HR1);
2. To ensure that robust but fair approach is taken in relation to staff absence (HR2);
3. To ensure that the Association has sufficiently skilled, experienced and suitably qualified staff to meet the needs and objectives of the Association and to ensure continuing effectiveness in providing a good quality service to the Association's customers (HR3);
4. To ensure that the Association has sufficiently trained and experienced Board Members to meet the needs of the Association and to ensure continuing effectiveness in providing a good quality service to the Association's customers (HR4);
5. To meet the objectives of an Investor in People Gold and Living Wage employer (HR5).

There is no separate health and safety or human resources departmental plan.

However, the Health, Safety, Environment & Human Resources Committee, receive reports on both KPI performance and compliance with relevant work and policy review programmes as part of the corporate performance management framework.

## **4.0 A BRIEF HISTORY & FUTURE STRATEGIC DIRECTION**

### **4.1 Introduction**

This section of the plan gives readers an understanding of the Association's origins and how it has evolved since being established in 1989.

It highlights various achievements and key milestones during the past 36 years and considers the key themes and challenges it faces in the future.

This section also looks ahead in terms of its growth potential and reflects the most recent consideration of its future strategic direction.

### **4.2 Notable Milestones**

Registered in March 1989 the Association has grown into a well-respected and valued local housing association with over 1450 properties in management, an annual turnover of over £8m and an annual investment programme of over £2m.

In terms of notable milestones these are highlighted in **Appendix 1**.

### **4.3 Strategic Direction**

Following a period of consolidation between 2013 and 2016 the Association embarked on a new period of "Growth" based on the development of new homes with the aspiration that through building both new homes and acquiring properties "off the shelf" an increase of some 100 units over a 5-year period can be achieved. Whilst this remains an objective of the Association, it is recognised that the current environment has presented difficulties in taking forward new development opportunities. The Association continues to work with Kingdon Housing Association and remains committed to taking a share of new development projects in the coming months/years.

The Association does, for the avoidance of doubt, remain equally focused on services to existing tenants (and other service users) and investment in existing homes.

### **4.4 Key Issues / Themes**

Key issues going forward continue to include;

- ✓ building new homes;
- ✓ investing in our existing homes;
- ✓ achieving/ maintaining SHQS
- ✓ fulfilling the existing and proposed new energy efficiency standards
- ✓ improving tenant satisfaction, engagement and communication;
- ✓ maintaining financial strength;
- ✓ concentrating on core activities;
- ✓ enhancing value for money;
- ✓ continuing to charge affordable rents;
- ✓ improving existing services to factored owners;
- ✓ improving our digital services

The issues identified above will continue to pose very important short to medium term challenges associated with the way in which the Association delivers existing or any new services.

#### 4.5 Rent Affordability / Value for Money

Increasing concern over the long-term affordability of RSL rents has been expressed over the past few years by the SHR where they regard rent policies showing above inflationary rent increases year on year as being unsustainable.

The Association's rent policy clearly states affordability as a key consideration of the annual rent review process and although obtaining the necessary data on which to accurately measure continues to be difficult the SFHA Affordability tool introduced during 2017 does provide some level of reassurance over the affordability of the Associations rents.

In terms of tenant opinion, the most recent satisfaction survey in 2022 showed that 83% of tenants felt that the Association's rents were value for money (up from 77% in 2019). This is a substantial improvement on the previous position, is in line with the Scottish average of 83%, and better than our peer average of 78%.

The rent increase for 2025/2026 has been set at 2.8% (compared to 5.6% in 2024/2025 and 5.0% in 2023/2024). This is higher than the CPI 12-month inflation rate which was 2.3% in October 2024. This rent increase for 2025/26, at 0.5% more than inflation, was in line with the Association's long-term financial plans. The Association continues to try to keep rents as low as possible, whilst still ensuring long term financial viability, although this is proving difficult in the current economic environment and with the expectations of substantial investment in making our properties as energy efficient as possible.

The latest version of the Association's 30-year financial plans continues to include an assumption of "inflation plus" in terms of rent increases amounting to "plus 1%" over inflation for the first ten years of the plan. The reintroduction of above-inflation rent increases has been necessary in order to ensure the Association is resourced properly over the next few years, and has been necessary due to cost increases the Association is having to bear in many areas, including areas such as reactive and planned maintenance, insurance and staff costs. The Association will continue to review this assumption regarding rent increases with a view to minimising any increases as much as possible. However, the financial investment required to meet net zero targets are likely to require further increases to tenants' rents, over and above inflation.

Any future rent increases must continue to be justified and necessary and affordability for tenants must be seen as a priority, alongside financial viability, when considering future rent setting.

In terms of value for money this is something that the Association always tries to embrace. We have a duty to our residents, partners and stakeholders to provide services as cost effectively as possible but without sacrificing quality or resident satisfaction.

We are also able to demonstrate our ongoing commitment to providing Social Value as highlighted by our activities. Clearly there is no room for complacency, and we must continue to challenge ourselves in what services we deliver and how we deliver those services not only on terms of cost but in what added value we can provide.

In recent years the Association has already achieved considerable savings by working more efficiently and effectively and reviewing the way in which we deliver services, using alternative suppliers of goods and services and working in partnerships.

We have achieved VFM and will continue to do so by:

- ✓ Closely monitoring our performance, results and forecasts to ensure we continue to provide a cost effective and efficient service
- ✓ Forming partnerships with local agencies, other associations and the local authority that will help us to do things better, more effectively or with added value.
- ✓ Reviewing contracts and monitoring their performance to ensure they continue to offer value for money.
- ✓ Asking tenants for their feedback to ensure that the services we provide meet tenants' aspirations and are of a high standard.
- ✓ Carrying out regular service reviews to ensure that we continue to deliver services that our tenants want and at a cost that represents value for money for them.
- ✓ Regularly reviewing our management processes to increase efficiency and costs.
- ✓ Benchmarking performance against others in the sector

All of this will ensure that the Association delivers excellent services, is financially sound and remains a well-managed organisation both now and in the future.

This statement has been designed to demonstrate and highlight the Association's approach to achieving value for money.

It should not be assumed that this is our only document where we demonstrate our commitment to this topic.

From our Board Reports, Annual Report and Financial Statements through to our regular newsletter to residents, we continually highlight the different ways in which we achieve VFM.

## **5.0 KEY SERVICES, OUTPUTS & OUTCOMES**

### **5.1 Introduction**

This section of the plan outlines the core service areas which have underpinned the growth and reputation of the Association to date and quantifies the extent to which the Association has evolved and grown.

This year's plan reinforces / reflects the following:

- ✓ The forward plan associated with building new homes in partnership with Kingdom HA;
- ✓ the emphasis on resident health and safety
- ✓ the continued success of the tenancy sustainment service;
- ✓ the continued importance placed on the provision of services to existing tenants;
- ✓ the continued importance of delivering a successful reactive maintenance service;
- ✓ that plans going forward will continue to be influenced by the results of customer satisfaction surveys;
- ✓ increased activity in tenancy engagement and communication
- ✓ the Association's plans in relation to community benefits (strategy and funding);
- ✓ the increase in staffing resources associated with ensuring compliance with legislation and providing an effective service;
- ✓ progress towards compliance with Scottish Housing Net Zero Standards
- ✓ improvement of service to factored owners
- ✓ The continued requirement of having a positive regulatory Engagement Plan.

As indicated in Section 4.0 the Association intends to concentrate its efforts over the next 5 years on the range of services which the Association has a good track record in, with the aim of improving these core services to traditional client groups.

### **5.2 Property Services**

Providing quality property maintenance services to tenants will also continue to be a key activity of the Association both as a means of providing tenants with a well-maintained home but also to protect the principal assets of the Association in the long term.

Again, this will continue to be a key objective for the Association irrespective of external influences although levels of investment may be affected by changes in interest rates, tender prices and standards set through legislation.

Sound principles of customer care, tenant involvement and quality service transcend the range of services provided now and for the foreseeable future.

### **5.3 Housing Services**

Providing quality housing management services to tenants and other customers continues to be a key activity of the Association and this will continue to be the case irrespective of changes to development funding, the Scottish Housing Quality Standard, Net Zero Standards or changes to private funding arrangements.

A key aspect of this is the Association's tenancy sustainment service which has become a vital resource to many tenants and although it is not possible to quantify

specifically the extent it has assisted in areas such as rent arrears ensuring that tenants gain access to the income to which they are entitled can be a vital lifeline.

The Association's tenancy sustainment outcomes for 2024/2025 include directly securing over **£879,000** income for all the Associations tenants. The undernoted table shows the number of successful claims made, the annual gain to tenants and the average claim per tenant.

	<b>Number of Successful Claims</b>	<b>Total Annual Amount Gained</b>	<b>Average Claim Per Tenant</b>
Universal Credit	73	£379,136.91	£5,193.66
Housing Benefit	22	£92,300.25	£4,195.47
Discretionary Housing Payment	166	£145,580.66	£876.99
Council Tax Reduction	87	£95,884.98	£1,102.13
Other Benefits	27	£143,507.75	£5,315.10
Social Welfare Fund	13	£17,720.81	£1,363.14
Miscellaneous	53	£4,896.90	£92.39
<b>Total</b>	<b>441</b>	<b>£879,028.26</b>	<b>£1,993.26</b>

The table above shows that there is still a demand for the service and the work of the Tenancy Sustainment Officer remains steady but at an extremely high level.

The service is still helping a number of tenants with appeals for benefit where they have been unsuccessful on their first application, this is especially true of Scottish Welfare Fund applications.

During 2024/25 in addition to the above the Tenancy Sustainment Officer and Housing Services Team collectively have:

- ✓ Referred 99 cases for food parcels to The Gate in Alloa and Trussell Trust in Fife
- ✓ Distributed 23 personal packs to tenants direct from the Association
- ✓ Referred 48 tenants for Fuel/Energy Advice to either Clackmannanshire HEEAT Team, Cosy Kingdom Fife or Citizens Advice

The service continues to find new ways of assisting tenants or dealing with issues as they arise. During 2024/25 some developments in the service are highlighted below: -

- ✓ Continue working with Clackmannanshire Citizens Advice Bureau and Citizens Advice Rights Fife.
- ✓ Providing focused help to new tenants when signing their tenancy agreement to ensure that tenancies are sustained, this includes:
  - Income maximisation
  - Help to claim Universal Credit or other benefits
  - Assistance to claim housing costs
  - Other support if required i.e. Social Welfare Fund, Energy advice, Food Parcel, Personal Pack and Sign posting to other support

- ✓ Whilst continuing to support our tenants' cases are becoming increasingly time consuming because they are more complex under Universal Credit.
- ✓ Maintained a referral system for food parcels with both The Gate Foodbank for Clackmannanshire Tenants, and the Trussell Trust in Dunfermline for Fife tenants.
- ✓ Continuing to investigate other opportunities to improve the financial situation of our tenants, including many areas that were traditionally covered by Local Authorities and CAB.
- ✓ Accessed funding streams from the Housing Associations' Charitable Trust (HACT) and the Community Benefit Fund. This enabled us to support tenants with fuel vouchers, food vouchers, energy saving products and events.
- ✓ Assisted tenants to maintain connectivity by issuing Vodafone Sim Cards that were accessed through Vodafone's Charities Connected.
- ✓ Held events for tenants such as our Meet, Heat and Eat events which, focussed on energy advice and fuel poverty.

#### **5.4 Development Services**

The Association was created as a result of the need for additional affordable rented accommodation in Clackmannanshire and this has been a principal activity of the Association from the outset having invested over £70m in providing over 900 new homes since 1989.

In terms of delivering the development service the Association entered into a collaborative working agreement with Kingdom Housing Association in 2017 and as a result they, for the foreseeable future, will be the Association's development partner.

#### **5.5 Development Sites**

At the time the development programme was suspended the Association owned 2 development sites which were estimated to be able to provide around 60 units and since then 11 units have been completed at Millers Lade Avenue, Sauchie (May 2019) and 33 units completed at Elm Grove, Alloa (March 2022) where 21 units were also provided for mid-market rented accommodation, owned and managed by Kingdom HA. The Association owns no other sites for development and future development will rely on identifying/purchasing land in line with the development strategy through Kingdom Housing Association.

#### **5.6 Future Development Opportunities**

As agreed in the collaborative partnership with Kingdom HA the Association will continue to have a role in new housing provision beyond the development of the 2 sites that were already in our ownership, as seen by our inclusion in the future capital investment plans.

#### **5.7 Re-modelling of Bedsit Accommodation at 20 Mar Street, Alloa**

Following an "options appraisal" in October 2018 it was decided to "remodel" the block of 6 bedsits at 20 Mar Street, Alloa and provide 3 one-bedroom flats.

The project is now complete, with two of the properties let to Key Housing Association with effect November 2023 and the third and final property let in December 2024.

## **5.8 Finance / Corporate Services**

All of the above is only be possible with equal attention and focus being placed on excellent financial and treasury management, administration and corporate governance all of which ensure that an appropriate organisational environment, necessary to deliver the above objectives, exists.

Approved

## **6.0 THE EXTERNAL ENVIRONMENT & KEY STAKEHOLDERS**

### **6.1 Introduction**

This section of the plan considers the extent to which external influences affect the development and/or management of the Association's activities and highlights in particular the part played by key stakeholders in determining the achievement of its goals and objectives.

It also confirms that without the positive support of a variety of external agencies the Association would not have grown to the organisation that it is today and without this continued support would be unable to fulfil many of its objectives in the years ahead.

Current factors of particular importance to the Association's operational areas include;

### **6.2 Local Economic Context (Clackmannanshire)**

Following the demise of traditional industries of mining, textiles and brewing, Clackmannanshire has undergone significant change in the past decade making Clackmannanshire an increasingly attractive place to live and work.

Although the area experienced unprecedented population and housing growth between 2005 and 2017, the rate of growth has slowed in recent years with the position now being that there is projected to be a population decline over the next few years.

Clackmannanshire includes communities of outstanding prosperity but also neighbourhoods whose income and employment standards sit with the poorest in Scotland.

### **6.3 Local Outcomes Improvement Plan (LOIP)**

Replacing the Single Outcome Agreement (SOA), the Council and its' partners set out their strategic outcomes for the next 10 years in the Local Outcomes Improvement Plan 2017 / 2027.

Focussing on tackling the inequalities that exist in Clackmannanshire around poverty and socioeconomic disadvantage, the four strategic outcomes driving strategic partnership working are:

- ✓ Clackmannanshire will be attractive to businesses and people and ensure fair opportunities for all.
- ✓ Families, children and young people will have the best possible start in life.
- ✓ Women and girls will be confident and aspirational, and achieve their full potential.
- ✓ Communities will be resilient and empowered so that they can thrive and flourish.

It is widely recognised that poor housing has a negative impact on health, wellbeing and quality of life. The Councils commitment to provide additional good quality, affordable housing goes a long way to contribute to improving the life outcomes of vulnerable families by reducing inequality and disadvantage in the housing market, and making Clackmannanshire an attractive place to live.

## 6.4 Clackmannanshire Strategic Housing Investment Plan (SHIP)

The following statements are taken from the Local Housing Strategy (2018 -2023):

### Vision

*Everyone should have a safe area to live in, a well-maintained house, and help when they need it.*

### Priorities

- ✓ Investing in new Housing Supply
- ✓ Best Use of Existing Housing
- ✓ Homelessness
- ✓ Specialist Housing and Independent Living
- ✓ Energy Efficiency and Fuel Poverty
- ✓ Improving Neighbourhoods and Communities

Continuing and new priorities for the Council and its partners will be accommodated within the SHIP and the Local Housing Strategy. This will include work as part of the City Deal with Stirling Council and plans for future regeneration in Clackmannanshire.

The Strategic Housing Investment Plan (SHIP) 2025/2030 defines the priorities for housing investment, as set out in the Clackmannanshire's Housing Strategy (LHS).

The SHIP details an investment programme of over £12.9M over the 5-year period from 2025 to 2030.

The Local Housing Strategy states further broad actions which are being delivered through this investment programme;

- ❖ Work with partners including planning and Scottish Government to maximise the number of additional homes provided across all tenures.
- ❖ Where possible, use Council land and assets to support new affordable housing
- ❖ Use income from reduction in Council Tax discounts to support delivery of affordable housing.
- ❖ Work with RSLs to deliver new affordable housing and maximise funding from all sources.
- ❖ Continue to implement and review the Affordable Housing Policy, implemented through the LDP, including commuted sums and on-site provision of affordable housing where required.
- ❖ Promote housing development in a range of settlement centres to contribute to economic regeneration whilst addressing housing need.
- ❖ Maintain a programme to purchase existing housing for affordable rent.
- ❖ Investigate how the RSL sector can play a greater role in housing homeless applicants.
- ❖ Define the need for specialist housing and agree best way to supply gaps in provision;
- ❖ Work with the Health & Social Care Partnership to plan and provide specialist housing for the elderly and adults with particular needs.

- ❖ Explore new models of supported accommodation for young people.
- ❖ Deliver specialist housing on all appropriate new housing developments

## 6.5 New Housing Supply Targets

The current Housing Need and Demand Assessment (HNDA) is being updated and will be available in the autumn of 2025. This is likely to show a higher need for housing and a rising need for smaller homes.

Findings from the current HNDA research confirms:

- The latest 2012 household projections to 2037 for Clackmannanshire show a fall in population
- Despite a falling population, 100 new households will form every year. These will be either single person or couple households, meaning smaller houses are required.
- Net outward migration of 16- to 19-year-olds sits at around 100 annually, which is the highest for any age group
- By 2037 there will be 126% more people aged 75+
- By 2030 the number of people over 85 years will double with a corresponding need for suitable adapted housing and corresponding support in the community

A proportion of new housing will be provided for older people and those with disabilities.

The Association considers that it has a positive role to play in providing additional housing stock in all of the above.

### **Quotes from most recent LHS:**

*Ochil View Housing Association has recently entered into an agreement with Kingdom Housing Association to manage development work on their behalf, allowing them to participate in new development again.*

Other policy initiatives include:

- ✓ Council purchase existing housing for social renting
- ✓ RSL purchase existing housing for social renting  
The Association continues to purchase between 8 and 10 existing properties per annum, the majority of these being former RSL or local authority properties sold under the former right to buy legislation.
- ✓ Adaptations and Health & Social Care  
Action plan focussing on 4 key areas: governance, homelessness, mental health and older people.
- ✓ Reduction in Council Tax Discount on Empty Homes  
This is being used to supplement projects higher than benchmark, such as Primrose Street, Alloa, or for purchase of specialist housing as particular needs arise.

- ✓ **Mental Health**  
Housing and Social Work have been working closely to develop a greater understanding of different client groups with mental health issues and learning disabilities. This work has informed planning for new affordable housing by ensuring specific client needs can be incorporated into the design stage of new homes
- ✓ **Homelessness**  
The recent Scottish Government policy, Rapid Rehousing, which encourages a change in the use of temporary accommodation by local authorities, sees the introduction of Rapid Rehousing Transition Plans. Clackmannanshire Council's Homeless Service is the service that aims to deal with those presenting as homeless in Clackmannanshire.
- ✓ **Older People**  
The Health & Social Care Partnership is working closely with Housing in the planning and development of new core and cluster housing for older people in Alloa Town Centre.

## **6.6 Stirling & Clackmannanshire City Region Deal**

City deals are aimed at increasing investment to support economic development and higher value jobs.

It is, therefore, appropriate for the Association to be aware of progress /development in this area.

The City Region Deal focusses on four strategic outcomes:

- inclusive economic growth – by creating conditions for businesses to thrive locally and globally
- higher-value jobs – by investing in clean, green innovations and digital entrepreneurship
- sharing prosperity – by removing barriers to engagement and supporting inclusion
- inclusive skills ecosystem – widening access to opportunity through targeted, inclusive skills pathways

## **6.7 Local Housing Context (Fife)**

The Association only operates in one of the four housing market areas in Fife – namely Dunfermline & West Fife (and within this we only operate in what are known as the West Fife villages).

### **Local Housing Strategy (Interim 2022/2027)**

The Fife Council Local Housing Strategy (LHS) 2022-2027 has been prepared alongside partners through the Fife Housing Partnership. It provides long term goals that will help us to tackle housing need and demand. It will focus on future investment in housing and related services across Fife, whilst recovering from the setbacks of the Covid-19 pandemic.

The strategy provides a framework for working together. It supports the Scottish Government's Housing to 2040 draft vision, for everyone in Scotland to have a home that is warm, affordable accessible and meets their needs. In line with this national vision, the Local Housing Strategy 2022-2027 aims to provide housing choices for people in Fife, it looks at the priority areas set out below:

- ✓ Ending homelessness
- ✓ More homes in the right places
- ✓ A suitable home
- ✓ A quality home
- ✓ A warm, low carbon home

### **LHS Outcomes 2022-2027**

The LHS highlights 10 specific housing outcomes to be achieved as follows:

1. People are prevented from becoming homeless
2. People are enabled to sustain their current accommodation
3. People are provided with suitable and sustainable housing options
4. People are provided with housing appropriate to their age and demand
5. People are offered appropriate housing options and support services to sustain their choice of living arrangements
6. People are provided with housing adaptations to enable independent living
7. People live in good quality housing
8. People live in well-managed rented housing
9. People do not live in fuel poverty
10. People live in energy efficient homes and reduce carbon emissions

Due to its limited activity in Fife the Association only has a role to play in aspects relating to fuel poverty / investment in its existing housing stock.

## **6.8 Key Stakeholders**

In terms of key stakeholders, the operations, policies and strategies of the following groups, organisations and partner agencies require to be taken into account in the Association's decision making and governance framework.

- ✓ Tenants (and other service users);
- ✓ Local Authorities / Health Boards / Integrated Structures;
- ✓ The Scottish Housing Regulator;
- ✓ Private Lenders;
- ✓ Office of the Scottish Charities Regulator (OSCR);
- ✓ Other RSL Relationships;
- ✓ Contractors / Consultants and Suppliers
- ✓ Scottish / UK Governments
- ✓ National Health Service (NHS)

Considering these in turn highlights the changing environment within which the Association now operates.

## **6.9 Tenants (and other Service Users) and Value for Money**

Increased expectations and demands in terms of levels of service and value for money from tenants (and other service users) is an aspect of external influence which the Association requires to be aware of and responsive to in all its activities.

The most recent full Customer Satisfaction Surveys undertaken in 2019, 2020 Covid 19 / My Home survey and 2022 (and the regular feedback provided by tenants particularly in relation to the maintenance service via monthly tracker surveys) provides the Association with extremely valuable information from tenants and owners across the full range of activities and will be a key component in determining areas for improvement over the period of the plan.

The 2022 results were mixed, with 3 of the 7 tenants' indicators largely the same as the 2019 survey, 2 areas showed improvement and 2 areas showed less satisfaction than previously.

For owners, the results were disappointing and this is thought to be partly attributed to the low response rate.

The most up to date results of the surveys mentioned above are outlined in **Appendix 2**.

The survey information has been analysed and an action plan has been developed, taking into account the results and the feedback from two focus group meetings that were held.

The next full satisfaction survey is due to be undertaken in 2025.

## **6.10 Local Authorities/ Health Boards / Integrated Structures**

The enhanced strategic role afforded to local authorities by the Scottish Government as a result of the Housing Scotland Act 2010 and the ongoing support via the Concordat in crucial areas such as the provision of new housing continues to offer both threats and potential opportunities to the Association.

How the Association is placed to deal with these will continue to depend partly on it being able to retain its good relationship with Clackmannanshire and Fife Councils and the part it can play in assisting both achieve the objectives articulated in various strategic documents.

The Association will also require to develop new relationships with agencies (and joint boards) which have been formed as part of the new integrated services associated with adult health and social care.

## **6.11 Clackmannanshire & Stirling Health and Social Care Partnership**

There are nine National Health and Wellbeing Outcomes set by the Scottish Government that the Partnership is measured against. Progress is reported through the Annual Performance Report.

## **6.12 The Scottish Housing Regulator (SHR)**

In its role “to safeguard and promote the interests of current and future tenants, homeless people and other people who use the services of social landlords” the Scottish Housing Regulator continues to place significant emphasis on governance and financial management, affordability of rents charged by RSLs and tenants’ and residents’ safety.

Its planned regulatory work will focus on homelessness, rent affordability, tenant and resident safety, along with RSLs’ financial health, good governance and commitment to equalities and human rights outcomes.

### **6.13 Annual Assurance Statements / Engagement Plans**

Forming part of the new Regulatory Framework from 1st April 2019 Annual Assurance Statements will now require to be submitted to the SHR to confirm the level of compliance with the Scottish Housing Charter and the Regulatory Standards of Governance and Financial Management.

The Association’s most recent engagement plan was published in April 2025 and this confirmed that our Annual Assurance Statement covered all the areas required by the statutory guidance i.e., was compliant.

This plan confirmed that the Association is not required to provide any further assurance to the Regulator and will be required only to provide the regulator with the following standard annual regulatory returns and alert them to notifiable events as appropriate:

- ✓ Annual Assurance Statement;
- ✓ audited financial statements and external auditor’s management letter;
- ✓ loan portfolio return;
- ✓ five-year financial projections; and
- ✓ Annual Return on the Charter

### **6.14 Private Lenders**

The Association’s financial position is strong and the previous development at Millers Lade Avenue was financed through cash resources.

In early 2022, the Association secured and drew down additional funding of £2.2M through the Bank of Scotland. This has boosted the Association’s cash reserves and also has taken account of low interest rates and the availability through Bank of Scotland of 25-year fixed rates.

Therefore, the Association now has relationships with two lenders – Royal Bank of Scotland and Bank of Scotland.

In terms of communicating with private lenders, this is undertaken through;

- ✓ the submission of quarterly management accounts, budgets and annual 30-year cashflow statements which specify, in particular, adherence to covenants;
- regular communication between the relationship account managers at the banks and the Association’s Director of Finance & Corporate Services.

### **6.15 Office of the Scottish Charities Regulator (OSCR)**

As a registered charity the Association is required to ensure that its activities meet the charitable test and must be aware that certain activities which may be possible by way of diversification could fail such a test e.g., developing properties for mid-market rent. In terms of communicating with OSCR this mainly involves the submission of an annual return but occasionally also involves communication on constitutional issues and seeking approval to any rule amendments.

### **6.16 Other RSL Relationships**

New and emerging “alliance” arrangements is another aspect of the changing environment which the Association requires to be aware of and be in a position, ultimately, to respond where it might have a reason to do so.

In terms of specific alliance arrangements, the Association is currently actively involved in the following;

✓ **Strath For Housing Alliance**

In conjunction with our Strath For partners – Forth and Rural Stirling, the Association continues to collaborate in activities where it is deemed beneficial to do so. Regular quarterly meetings have resumed, following a break from these during the pandemic.

✓ **Kingdom HA: Collaborative Working Agreement / RSL Development Partner**

As alluded to in section 5.4 the Association has entered into a collaborative working agreement with Kingdom Housing Association who will, for the foreseeable future, be the Association’s development agents.

### **6.17 Contractors / Consultants and Suppliers**

The Association works with a range of contractors, consultants, external advisers and suppliers in the delivery of services and a positive, constructive and professional relationship with each is required to obtain maximum benefit from the service being provided.

The Associations contracts include “Community Benefit” clauses and as a result contractors assist us in the delivery of our community benefit aspirations.

### **6.18 Scottish Government**

Housing to 2040 sets out the Scottish Government’s vision for housing in 2040 and a route map of how to get there.

Housing to 2040 sets a new ambition to deliver 100,000 affordable homes by 2031/32 which will make an important contribution to tackling child poverty and the Governments continuing work to end homelessness.

This will support around 12,000 to 14,000 jobs each year. In addition, the total investment required from the public and private sources to decarbonise domestic and non-domestic buildings is estimated to be in the region of £33 billion over the period to 2045, and is likely to support around 24,000 jobs each year as investment reaches its peak in the late 2020s.

**Sally Thomas, SFHA Chief Executive**, has said: *“The pandemic has had a devastating impact, so it is right that the Scottish Government’s immediate priority is Covid recovery.*

*We must ensure the government’s wider mission of recovery and renewal really does result in lasting social and economic change that tackles the poverty and inequality that still exists in Scotland.*

*One of the main ways of doing this is through the delivery of safe, warm, energy efficient affordable housing, and we were pleased that the First Minister restated the government’s commitment to delivering 100,000 affordable homes by 2032, with an investment of £3.5bn towards this parliament’s programme.*

*“In order to achieve this, we must ensure that grant subsidy levels are right, so housing associations and co-operatives can deliver homes to the required quality standards, and in the locations they are needed, while keeping rents affordable for tenants.*

*We are currently part of a working group, led by the Scottish Government and COSLA, which is reviewing subsidy levels, and its findings will be crucial to the success of delivering the new Affordable Housing Supply Programme.”*

It is the Association’s intention to play a key role in delivering the much-needed local provision and thereby build on our excellent development track record.

However, in February 2024, the Scottish Government announced a cut of £196M in the housing budget for 2024/25. This cut would have a serious and substantial effect on the Housing to 2040 strategy. SFHA and other housing organisations continue to lobby the Scottish Government to prioritise the housing emergency in Scotland. More recently, the UK government has announced a commitment to multi-year funding for housing in England & Wales, and we await confirmation from the Scottish Government of additional funding for Scotland.

#### [Healthy Housing for Scotland \(Briefing Paper\)](#)

Public Health Scotland published a briefing paper in June 2021 setting out evidence on how housing can influence health and wellbeing and is aimed at assisting the Scottish Government with impact assessing intended policy developments related to its Housing to 2040 strategy.

Quotation from **Katrina Reid, health improvement manager, health and housing, Public Health Scotland:**

*“In order to improve physical health and mental wellbeing and tackle health inequalities in communities across Scotland, we need to ensure everyone has access to a warm, dry, safe, affordable home that meets their needs.*

*“Housing can influence health directly through condition, security of tenure, overcrowding and suitability for inhabitants’ needs. Wider aspects of housing that influence health indirectly include affordability and poverty, housing satisfaction,*

*choice and control, social isolation, access to key services such as health care, and environmental sustainability.*

*The publication of 'Housing to 2040' is therefore a significant development and we have produced our paper to support consideration of the links between housing and health in its implementation.*

*We know that adequate housing which is safe, accessible and high quality is key to achieving the highest attainable standard of health. We can't have one without the other."*

### Heat in Buildings Strategy.

One of the key issues facing the Association over the next 10 to 15 years is the proposed change in the way we heat our homes and the Scottish Government has published its draft Heat in Buildings Strategy.

The creation of the Zero Emissions Social Housing Taskforce (ZEST), which brings together key strategic organisations and practitioners with experience of delivering decarbonisation projects in the social sector to drive progress towards the aim of zero-emissions housing is co-chaired by SFHA's CEO and in their response to the consultation the SFHA has highlighted the following key points for the social sector:

- ✓ **Delivery challenges:** The current pathway to 2045 lacks detail on both the technical and financial delivery framework needed to achieve the proposed targets. The social housing sector needs greater certainty to assist long-term planning.
- ✓ **Funding for the social sector:** If we are to ensure a just transition and protect those on the lowest incomes from bearing the costs of measures (both capital and operational), social landlords need additional grant funding to deliver the required improvements and support tenants in the process. The SFHA are looking for the Scottish Government to establish the following:
  1. A multi-year grant fund for social landlords, which distributes funds fairly across the social sector, to help alleviate fuel poverty and support those least able to pay. This should cover at least 20% of the costs of all 'no or low regret' strategic measures, including fabric upgrades.
  2. An additional flexible fund to cover up to 50% of the costs of innovation and demonstration projects over the next 5 years, including solutions for hard-to-treat and multi-tenure properties.
  3. An emergency redress fund for social landlords and their tenants, to protect those on low incomes from being negatively impacted by the rollout of new technologies and the transition to net zero.
- ✓ **Addressing fuel poverty:** Climate change policies and targets need to be aligned with the forthcoming Fuel Poverty Strategy. SFHA members want to ensure investment decisions are in the best interest of their tenants, however, a

just transition to net zero will require further actions to address all four drivers of fuel poverty.

- ✓ **Community engagement:** As trusted community anchors, social landlords will play a key role communicating with tenants and engaging them in the transition. However, engagement activity can be resource intensive, and we would like to see further financial support made available to sustain this work.

Quote from SFHA: *“We welcome the steps the Scottish Government is taking to address climate change and fuel poverty; however, it is clear from our members that they have concerns that must be addressed. The strategy is lacking both technical and funding detail and both are vital in order to provide certainty for social landlords and to assist long-term planning.*

*“Climate change policies and targets must be aligned with the forthcoming Fuel Poverty Strategy, and if we are to ensure a just transition and protect those on the lowest incomes from bearing the costs of future measures, social landlords need additional grant funding to deliver the required improvements and support tenants in the process.*

*“It’s vital that the social housing sector plays a key role in the design and delivery of the policies outlined in the strategy, so I look forward to representing members’ views as part of the Zero Emissions Social Housing Taskforce and to working with stakeholders and the next Scottish Government in order to help meet Scotland’s climate change targets and end fuel poverty.”*

Clearly this more than just changing gas fired heating systems which have become the norm over the past 25 years but here alone the potential impact and cost would be considerable without some sort of financial support from the Scottish Government.

#### **6.19 Scotland Act 2016**

The Associations CMP 2016/2021 outlined the additional powers which the Scottish Government had over important legislation associated with welfare and as a result the Scottish Government is now in a position to mitigate many of the damaging aspects of welfare reform. Information on the benefits which are now the responsibility of the Scottish Government can be found at the following website links:

[Social Security Scotland - Benefits](#)

#### **6.20 Non-Housing Legislation**

Other non-housing specific legislation which the Association will require to have regard to for the period covered by this plan include the following;

- ✓ Immigration Act 2016
- ✓ Construction, Design & Management (CDM) Regulations 2020
- ✓ Gas Safety (Installation and Use) Regulations
- ✓ Climate Change (Scotland) Act
- ✓ Serious Crime Act 2015 (re Carers and Domestic Abuse)

- ✓ Data Protection Act (GDPR) 2018
- ✓ Lobbying Act 2018
- ✓ Freedom of Information (Scotland) Act 2018
- ✓ Fire Safety Regulations 2018
- ✓ Domestic Abuse (Scotland) Act 2018
- ✓ Fuel Poverty (Target, Definition and Strategy) (Scotland) Bill 2019
- ✓ Gender Representation on Public Boards (Scotland) Act 2018

The challenge for the Association in relation to all of the above factors is to ensure that the opportunities are maximised and the threats minimised.

#### **6.21 Stay Well Scheme**

Covid 19 legislation and guidance has been replaced by a “Stay Well” scheme which aims to establish and embed long term adaptations to working arrangements to build infection resilient spaces.

#### **6.22 UK Government**

Much of the UK government’s influence over the activities of Scottish RSLs has substantially reduced as a result of the powers given to the Scottish Government.

#### **6.23 European Parliament / Brexit**

Although the direct implications of the UK Government leaving the EU on 31<sup>st</sup> January 2020 are negligible there have potentially been some indirect financial implications which could partly be attributed to this, such as material costs and labour shortages which have affected the cost of some of our maintenance services and our recruitment practices.

#### **6.24 PEST Analysis**

A consolidated draft PEST analysis incorporating both Board Member and Senior Management Team contributions is shown in **Appendix 3**. This includes any changes discussed in April 2025.

## **7.0 SELF ASSESSMENT**

### **7.1 Introduction**

A robust self-assessment framework is necessary both for internal business and external regulatory reasons and to that end the Association is well versed in such processes.

This section of the plan, therefore, sets out what the Association itself considers to be its strengths, weaknesses, opportunities and threats and establishes a range of actions aimed at maximising the opportunities and minimising the threats identified.

### **7.2 SWOT Analysis**

Through routine self-assessment the Association identifies the key threats and areas of weaknesses, identifies its key strengths and opportunities and considers a range of proposed actions aimed at either minimising the threats and weaknesses or enhancing the strengths and opportunities.

A consolidated draft SWOT analysis incorporating changes from April 2025 is shown in **Appendix 4**.

### **7.3 Governance Self – Assessment/ Annual Assurance Statement**

Since 2019, the Association has submitted an Annual Assurance Statement to the Scottish Housing Regulator confirming compliance with all regulatory requirements, statutory obligations and other legislative duties.

The Association utilises the SFHA template to monitor and track compliance. This, along with action plans and regular, quarterly reports to the Board throughout the year, ensure the Association monitors compliance over the course of the year.

The most recent Assurance Statement, submitted in September 2024 confirmed the Association's compliance with all regulatory requirements.

There were some non-material areas for improvement, which are monitored using the Annual Assurance Statement Action plan which is presented to the Board regularly throughout the year. In particular, the Association demonstrated good progress in collecting and using equality information to improve our services and decision-making.

### **7.4 Scottish Housing Network: Performance Analysis**

In addition to utilising the tools available through its membership of the Scottish Housing Network to enhance its self-assessment processes, the Association receives an annual Performance Analysis through SHN. The latest analysis was received in September 2024 and presented to the Board in October 2024.

The report highlights the following aspects of the Associations performance compared to its peers:

### Strengths:

- ✓ Prompt response times for both Stage 1 and Stage 2 complaints
- ✓ Continuing strong SHQS/EESHH compliance – **primarily insulation outstanding**
- ✓ Emergency repairs continue to be responded to very promptly
- ✓ Increasing proportion of repairs completed Right First Time
- ✓ Significant reduction in the number of offers refused – **new processes introduced this year**
- ✓ More lets to homeless households and transfer applicants this year
- ✓ Tenancy sustainment remains high, including for lets to homeless households
- ✓ Continuing good performance with regard to rent collection
- ✓ Current arrears position continuing to improve – now close to RSL average

### Areas for improvement

- ✓ Relatively high number of complaints per 100 homes – **focus in sector on recording and learning**
- ✓ Repairs satisfaction has improved slightly but remains below the RSL average
- ✓ Increase in the timescale to complete medical adaptations, fewer applications completed during the year – **but many factors out with landlords' control**
- ✓ Relet times still quick compared to the RSL average but saw an increase this year – **average - can be skewed by letting long-term voids**

In terms of the repairs service, the Association's contractor's performance dipped during 2024-25, and they gave notice on the contract towards the end of the year. As a result, the position as at April 2025 are that temporary contracts are in place to cover the work while a formal tender is being prepared and issued to identify a new contractor.

## **8.0 ASSET MANAGEMENT STRATEGY & PLANS**

### **8.1 Introduction**

This section of the plan considers the Association's assets in terms of "bricks and mortar" and outlines how the Association intends to be compliant with the Scottish Housing Quality Standard (SHQS) and energy efficiency standards.

It includes;

- ✓ comment on the Association's status in connection with the SHQS. It also outlines areas where exemptions are applicable and the reasons for these;
- ✓ confirmation of planned expenditure over the next 5 years to ensure compliance is maintained;
- ✓ reference to the Associations 5-year asset plans (as contained in the 5-year financial projections);
- ✓ an assessment of current, and anticipated, future compliance with energy efficiency standards.

### **8.2 Housing Stock & Compliance with Scottish Housing Quality Standard (SHQS)**

The Association's rented stock of **1,462** the end of March 2025 (excluding shared ownership) can be categorised as follows:

**794** principally new build stock in Clackmannanshire;

**178** new build stock in West Fife;

**490** large scale voluntary transfer (LSVT) stock in Tullibody (stock remaining from the LSVT from Scottish Homes in 1998).

Predictably the new build stock shows high levels of compliance throughout the plan period. However, despite considerable investment since 1998, the LSVT stock, which includes 185 non-traditional properties, continues to require high levels of expenditure.

These properties are located in **89** developments throughout Clackmannanshire and West Fife.

In addition, the Association had **13** shared ownership properties as at 31<sup>st</sup> March 2025. The Association also provides a factoring service to **43** owners.

The Association achieved 97.94% compliance with the SHQS by 31<sup>st</sup> March 2025 (excluding exemptions) and is currently continuing efforts to gain access to the outstanding properties to undertake any necessary work.

### **8.3 Investment**

The Association has been investing, and continues to invest significant sums for the maintenance and improvement of its housing stock. Over the last 3 years our spend profile on maintenance has been as follows:

	2022/23 (£)	2023/24 (£)	2024/25 (£)
Reactive & Void Maintenance	841,518	1,078,611	1,005,082
Cyclical Maintenance	430,419	330,917	292,213
Other Planned Maintenance	264,978	317,487	310,721
Major Repairs/Capital Works	1,093,314	291,943	592,912
<b>Total</b>	<b>2,630,229</b>	<b>2,018,958</b>	<b>2,200,928</b>

Similar levels of investment are expected to continue over the course of the 30-year plan, having determined our spend profile through stock condition surveys and life cycle costing matrixes. Our spend for the next 3 years is anticipated to be:

	2025/26 (£)	2026/27 (£)	2027/28 (3)
Reactive & Void Maintenance	1,183,100	1,223,600	1,265,500
Cyclical Maintenance	352,400	603,700	421,500
Other Planned Maintenance	385,300	415,200	274,600
Major Repairs/Capital Works	1,174,300	2,665,500	2,523,700
<b>Total</b>	<b>3,095,100</b>	<b>4,908,000</b>	<b>4,485,300</b>

#### 8.4 **EESH Compliance & Investment**

During 2024/2025 we did not complete any specific EESH investment projects. As at 31st March 2025, our compliance is 95.19%.

During 2024/2025 we did not make progress as expected with our proposals to improve the energy efficiency of our remaining 5 electric-heated homes. There was availability through one of our contractors to access funding to consider measures such as internal wall insulation, high-heat retention storage radiators and solar panels however various access failures led to project delays throughout the year. This project will now be considered alongside our wider targets for the new Social Housing Net Zero Standard (SHNZS).

#### 8.5 **Funding**

The most updated 30-year plans (May 2024) show that no further borrowing is required to achieve the maintenance plans in the future. Borrowing may be required to fund the Association's contribution to any new build developments acquired from Kingdom HA, although interest rates and current economic climate will impact this decision.

This position will need to be reviewed on an annual basis in line with a review of the future maintenance requirements, development costs and underlying assumptions within the business plan.

More details on the above can be found in the Association's Asset Management Strategy & Plans.

Approved

## 9.0 **CORPORATE GOVERNANCE & HUMAN RESOURCES**

### 9.1 **Introduction**

This section deals with the corporate decision-making process, other assets such as human resources and information technology and considers how the Association intends to ensure that there will be sufficient resources and investment not only to maintain but to improve the quality of housing available to tenants (and potential tenants) and ensure that a high standard of service provision can be maintained in the long term.

It also refers to the Board Performance & Development Review process which aims to ensure that the necessary information on Board effectiveness is evidenced and able to pass the test of external scrutiny and that essential training and development information both individually and collectively is obtained in order to enhance the output from the annual Board training programme as well as individual training sessions.

### 9.2 **Corporate Governance**

The Association operates a Governance structure which involves a Board of Management supported by various Committees all with detailed areas of responsibility and delegated authority.

The governance structure reflects the key aspects of the Association's activities, all have a predetermined cycle of meetings and all are chaired by a Board Member (Convenor) elected annually. A Vice Convenor is also elected.

The existing governance structure is as follows;

	<b>Key Area of Responsibility</b>	<b>Cycle of Meetings</b>
<b>Board of Management ("the Board")</b>	Strategic Planning & Policy Development	Monthly (except December)
<b>Customer Services Committee</b>	Housing & Property Services	5 per year
<b>Finance, Audit &amp; Corporate Governance Committee</b>	Financial Management, Audit & Risk Management	5 per year
<b>Health, Safety, Environment &amp; Human Resources Committee</b>	Health, Safety and Staffing Issues	4 per year

The Association also has an Executive Committee with a remit to deal with any urgent or emergency business which requires to be dealt with prior to the date of the next Board meeting. The Executive Committee consists of the Chairperson, Vice Chairperson and Treasurer (three of the Association's Office Bearers).

Tenant representation is ensured by the election of a tenant member should none of the Office Bearers be a tenant.

The Association's Governance Structure, which is reviewed annually, is attached - **Appendix 5.**

### 9.3 Human Resources

The human resources required to implement the Association's plans over the next 5 years can be calculated in terms of Governing Body and staff time.

#### Board of Management:

Although the programme of meetings is reviewed annually the Association is confident that the existing Governance Structure and the time input involved from voluntary Board Members continues to operate effectively. However, Board Member numbers continue to be reviewed going forward, in particular in relation to tenant Board Members.

Key aspects of this include:

- ✓ Board of Management meetings are held monthly (except December) and this ensures that decisions / approvals can be taken timeously;
- ✓ Finance, Audit & Corporate Governance Committee cycle is aligned to the annual budgetary process, regulatory returns and preparation/approval of the annual financial statements;
- ✓ Customer Services Committee cycle is aligned with the planned maintenance programme;
- ✓ Health, Safety, Environment & Human Resources Committee meets quarterly.

#### Staff:

The Staff Structure was reviewed in 2024 and the Board approved a new structure and the addition of 2.3 FTE which would allow the Association to continue meeting the challenges of increased regulation and provide an efficient, effective service going forward.

The key changes were;

- ✓ Separation of the Property Services Repairs team from front-line
- ✓ A new front-line team, managed by the Tenant Engagement & Communication Officer.
- ✓ A restructure of the Housing Services team, with a new position of Senior Housing Services Officer, and a change from 4 Housing Services Officers and 2 Assistants to 3 Housing Services Officers and 3 Assistants.

In March 2025 the Board approved recruitment of an additional Property Services Officer in the Planned and Compliance area, and this was the subject of a staff consultation exercise in early 2025. The consultation resulted in the Property Officer role for Compliance and Planned being split into two distinct areas, with one focusing on Compliance and the other on Planned Maintenance.

The Association's new staff structure is attached - **Appendix 6.**

#### Staff Attendance

Staff attendance and turnover continues to be extremely low in general, excluding long term absences. However, a small number of staff had extended absences in 2024/25 and these absences affected attendance figures. Figures for 2024/2025 were 1.6% and 3.6 days for number of days lost as a % of days available and the average number of days absent for each employee per annum respectively. These figures were an improvement on those for 2023/2024.

#### Staff Succession Planning

In accordance with recommended good practice and SFHA guidance the Association developed a succession plan for senior staff and management posts during 2019/2020 and has now established a similar process across all departments.

This is now part of the Annual Performance Review Process, which allows any staff aspirations or changes to be planned for, where possible.

### **9.4 Skills, Training & Development**

This section of the plan outlines some of the key elements of the Association which have resulted in the achievement of Investor in People status since 2001 with the IIP Gold Standard being retained in March 2025.

It confirms that a culture of training and development for all staff and Board Members exists within the organisation aimed at delivering key objectives and continuous improvement.

### **9.5 Principles**

The Association considers that training and development makes a vital contribution to the achievement of its aims and objectives and in the maintenance of effective, well-motivated and informed Board and staff.

Effective training and development is vital for the Association due to the requirements of particular staff to carry out human resources, health and safety, IT and public relations duties without having specialist training or qualifications in such fields.

The Association is committed to making available appropriately funded training facilities and opportunities which will enable Board Members and staff to acquire the skills, knowledge and attitudes necessary to perform their respective duties and responsibilities effectively and translate this learning into making the Association a more effective organisation focussed on delivering excellent services.

In addition to budgetary provision being made annually for general Board Member and staff training, the Association supports individual members of staff wishing to pursue particular relevant qualifications by contributing towards the costs of such courses and allowing staff time off from their day-to-day activities to undertake such training.

### **9.6 Funding**

Budgets for training and development are set annually and are taken into account in the annual budget and cash flow statements. Departmental heads have responsibility for department budgets and Departmental Training Plans which have considered the development and training needs of the department.

The Association's annual staff training and development budget has been set at £24,568 for 2025/2026. The Board training budget for the year is £3,782.

The Association's policy requires new Board Members and staff to undergo induction training following their election or appointment and this starts on the first day of employment in terms of staff and within a month of election in relation to Board Members.

### **9.7 Key Policy Objectives**

Key objectives of the Association's policy on training and development are as follows;

- ✓ To ensure that the Association has sufficiently trained, experienced and suitably qualified Board Members and staff to meet the needs and objectives of the Association and to ensure continuing effectiveness in providing a good quality service to the Association's customers;
- ✓ To provide opportunities to acquire new skills through internal relocation;
- ✓ To assist Board Members and staff to develop their potential consistent with the requirements of both the Association and the Scottish Housing Regulator;
- ✓ To ensure that there is an equality of opportunity for Board Members and staff to obtain systematic and regular training in accordance with this policy;
- ✓ To meet the training and development requirements of Board Members and staff in the most effective way by using a variety of internal and external training facilities and opportunities;
- ✓ To encourage Board Members and staff to improve their performance and advance their careers;
- ✓ To review the effectiveness of the Association's investment in training and thereby continuously improve the value received from that investment.

### **9.8 Assessment of Organisational Training Requirements**

In terms of the skills, knowledge and attitudes required within the Association these vary according to the nature of the job and the particular discipline or area of activity.

However, there are certain core skills, which all Board Members and staff require to demonstrate, and these can be summarised as follows;

- ✓ people/ customer focussed;
- ✓ motivated & hardworking;
- ✓ organised & flexible.

### **9.9 Board Training Programme**

The annual Board training programme involves, at least, three training sessions each year.

The above is in addition to induction training carried out for new members of the Board which is outlined in a specific induction procedure.

### **9.10 Board Development & Performance Review Process**

In light of the requirements of the SHR in terms of Board competence and effectiveness and the need to evidence training, development and the evaluation of such activities, the Association conducts "year-end" reviews in April /May each year.

### **9.11 Staff Training and Policy Briefing Programme**

Each year a draft staff training and policy briefing programme is prepared following the annual performance review process in April / May. In terms of staff briefings corporate matters are presented at Staff Meetings, which are held every 2 months with issues of a departmental nature being presented at Departmental meetings which again take place every 2 months.

### **9.12 Evaluation**

The Association evaluates its training and development activities on an individual, departmental and corporate basis by considering the costs and benefits associated with the training and development and the extent that this has resulted in enhanced performance of the organisation.

Individual evaluation is ongoing throughout the year with departmental and corporate evaluation being carried by the senior management team and reported to the HSEHR Committee meetings on a quarterly basis. A full evaluation is carried out at the year-end as part of the annual performance review.

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## 10.0 IMPLEMENTATION PLAN

### 10.1 Introduction

This section of the plan summarises how the Association's aims and objectives will be delivered.

### 10.2 Action & Evaluation

In terms of an overall principle the Association aims to ensure that its objectives, actions and activities accord with all regulatory standards and established good practice.

In relation to ensuring the Association is able to achieve its corporate, strategic and operational objectives the following actions have been agreed and evaluation systems developed.

<b>Strategic Objective 1:</b>	<i>To invest in its existing housing stock to ensure that the Association provides the highest standard of accommodation possible <b>(Strategic Objective 1) (Asset Management)</b></i>
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Investment in its housing stock is a key issue in terms of tenant satisfaction and it is therefore vital that this service meets tenants' expectations as well as those of other external bodies.

The Association's review of its key objectives has reinforced its aim of placing service users at the centre of its activities.

Tenant feedback mechanisms are equally important in relation to repairs and maintenance and, as with tenancy services, are regularly being developed to enable the Association to monitor the effectiveness against indicators on a regular basis both by way of internal survey techniques and independent satisfaction surveys.

In terms of organisational reporting the Customer Services Committee monitors performance and considers all other repairs and maintenance related issues.

<b>Strategic Objective 2:</b>	<i>To provide a comprehensive and responsive customer service to tenants, sharing and factored owners which supports sustainable tenancies and delivers customer satisfaction <b>(Strategic Objective 2) (Customer Service)</b></i>
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In order to achieve the above objective, the Association ensures that all its housing and property services accord with good practice and comply with regulatory standards and other relevant benchmarks in particular the Social Housing Charter.

In addition to a robust process of self-assessment the Association evaluates its achievement of this objective in terms of tenant feedback by undertaking a comprehensive, independent tenant / customer satisfaction survey every 3 years.

Additional tenant feedback mechanisms are regularly being developed to enable the Association to monitor the effectiveness of its actions in terms of results against

indicators on a more regular basis. This includes the important information available to the Association through its Complaints Procedure where all expressions of dissatisfaction are recorded and followed up with a view to improving services across the organisation.

### **Tenancy Sustainment**

The changes to welfare benefits continue to impact on the ability of tenants to pay their rent, as do the recent rises in the cost of living. As part of the staff restructure review which took place in 2023-24, the service was reviewed. Whilst there is still a full-time Tenancy Sustainment Officer in place, tasks previously undertaken by the Assistant Tenancy Sustainment Officer were re-allocated to other members of staff. This will provide a more focussed and streamlined process.

The key aim of the service is to increase tenancy sustainment, and assist tenants to maximise their benefit entitlements which in turn should provide benefits to the Association by way of reduced property turnover, minimising rent arrears and ultimately reduce the risk of tenants losing their home.

The Association has a separate Customer Services Committee which meets 6 or 7 times annually to monitor performance and to consider specific issues of business

<b>Strategic Objective 3:</b>	<i>To actively promote and support resident engagement in the management, maintenance and development of their homes</i> <b>(Strategic Objective 3) (Resident Participation)</b>
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In order to achieve this objective, the Association has developed a range of policies and procedures, which actively involve tenant participation and tenant feedback including a specific Tenant Engagement and Communication Strategy (and action plan).

Residents actively take part in the review of tenant services policies through regular policy review communications which are more often now conducted out with a formal meeting setting.

The success of this objective can be partly measured by the number of residents who engage with the Association and to a certain extent by the level of tenant representation on the Board of Management.

The Association currently has four places “reserved” for tenants on the Board of Management which ensures direct stakeholder input into the Associations’ decision-making process.

<b>Strategic Objective 4:</b>	<i>To contribute to the supply of high quality, accessible, secure, affordable and sustainable homes where financially viable and whilst maximising community benefits.</i> <b>(Strategic Objective 4) (Development of New Homes)</b>
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In pursuing development opportunities, the Association will ensure that, either directly or indirectly via our development partner Kingdom HA;

- ✓ all proposed contractors, developers or house builders are subject to thorough due diligence prior to signing any contract documentation;
- ✓ all proposals comply with its strict performance criteria and that all completed developments are reviewed against these criteria.
- ✓ where any pre contract development savings are necessary the Association will aim to minimise their impact on the achievement of this objective. Any material deviations arising during the contract will be reported to the Board of Management via the Association’s quarterly management reporting system.

The Association will continue to regularly review its development policies and procedures and procurement methods with the view to being in a position to actively progress any future development opportunity.

All proposed development activity is reported to the Board of Management in order to ensure that any proposals are financially and strategically viable.

<b>Strategic Objective 5:</b>	<i>To ensure that the Association’s work is underpinned by effective financial, administrative, and management processes set within a framework of effective corporate governance (Strategic Objective 5) (Financial Management &amp; Governance)</i>
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The Association aims to achieve this objective by having in place a comprehensive package of finance and governance policies, procedures and strategies.

A highly qualified professional staff team, and a dedicated, conscientious and skilled Board of Management, working together to achieve the aims and objectives of the organisation as a whole, will ensure the delivery of this objective.

In addition to the range of strategic planning documents highlighted in Section 1.0, detailed administrative policies and procedures, reporting structures, standing orders and appropriate levels of delegated authority ensure that decisions are taken at the appropriate level thus ensuring a smooth-running business operation.

A fully developed and tested performance management system is used to measure the extent to which this objective is met. This is further explained in the next section of this plan.

The effective use IT systems also ensures that the Association operates in an efficient and effective way thus maximising operational staff time to concentrate on service delivery to tenants and other service users.

In terms of the Association’s formal reporting structure a separate Finance, Audit and Corporate Governance Committee is in operation and meets at least quarterly to consider relevant business.

<b>Strategic Objective 6:</b>	<i>To ensure that the Association recruits and retains sufficiently trained and experienced Board Members and suitably qualified staff and satisfies all health, safety and environmental requirements and legislation. (Strategic Objective 6) (Human Resources and Health &amp; Safety)</i>
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### The Board

The Association aims to ensure that it maintains a highly skilled, enthusiastic and active Board of Management. Skills currently in evidence on the Board of Management include;

- ✓ Financial management;
- ✓ Legal
- ✓ Business
- ✓ Health
- ✓ Diversity and equalities
- ✓ Community development
- ✓ Housing Strategy and development
- ✓ RSL Development
- ✓ Property Maintenance
- ✓ Health and Safety
- ✓ Human Resources
- ✓ Revenue Management

### Staff

The Association aims to achieve this objective by maintaining a comprehensive portfolio of conditions of employment, effective and up to date staff policies and procedures, having an excellent working environment and developing an organisational culture focussing on the welfare of its staff and the importance at both an individual and organisational level of on-going staff training and development.

The Association is an Investors in People organisation and the most recent assessment was undertaken in February 2025, when the Gold Status was retained.

Membership of Employers in Voluntary Housing (EVH) also ensures that the Association is kept up to date with changes in employment legislation and amendments to best practice.

The success of this objective is measured by the number of existing staff with professional qualifications, the number of staff either previously or currently being supported by the Association in their efforts to gain recognised qualifications, the level of staff turnover, the level of both customer and staff satisfaction and enhanced levels of performance.

Analysis of the Association's existing staff structure shows that a high proportion of staff have a professional or technical qualification in a discipline associated with their day-to-day work. In relation to this, it is the Association's aim to maximise the number of qualified staff during the period covered by this plan.

Achieving and maintaining standards set by Investors in People is also an indicator by which the achievement of this objective can be measured as is the Association's commitment to maintaining a comprehensive and effective Employee Wellbeing Strategy.

### Health and Safety

Being a member of EVH the Association benefits from health and safety audits from ACS Physical Risk Control on a regular basis and this ensures achievement of this objective. Membership of EVH also enables the Association to utilise the EVH model Health and Safety Manual, which along with regular updates keeps the Association abreast of changes in legislation and good practice.

The Association has also now adopted the model Landlords Safety Manual (with amendments) and this has resulted in the introduction or further development of an additional sixteen health and safety policies aimed at fulfilling our health and safety obligations.

The Association has a separate Health, Safety, Environment and Human Resources Committee which meets quarterly to monitor performance and to consider specific issues of business.

### Sustainability

The Association has a Corporate Sustainability Policy which confirms the Association's commitment to sustainability across the organisation. The principal aim of the plan is to reduce the impact of the Association's activities upon the environment through –

- ✓ supporting the ability for our tenants and communities to create sustainable living conditions;
- ✓ using energy efficient materials, systems and practices and reduce the consumption of primary raw materials;
- ✓ reducing pressure on our environment;
- ✓ using products that minimise environmental impact;
- ✓ promoting recycling, reuse and the responsible disposal of all waste materials;
- ✓ focussing activities on sustainable principles and practices;

One key objective of this plan is the reduction in fuel bills for our residents in an effort to combat fuel poverty through making all homes more affordable to those on low incomes.

By embracing the principle of sustainability across the full range of activities this will assist achievement of this key corporate objective.

## **11.0 FINANCIAL & TREASURY MANAGEMENT**

### **11.1 Introduction**

This section of the plan considers how the Association operates from a financial perspective and summarises the key elements and results of its short-, medium- and long-term financial projections. It concludes that the Association is currently in a strong financial position and well placed to finance the actions required to achieve its stated objectives.

In terms of financial planning the Association ensures that its short, medium and long-term financial position is monitored by the preparation of the following documents;

- ✓ Annual Budget
- ✓ 5 Year Financial Projections
- ✓ 30 Year Cash Flow Projections

### **11.2 Annual Budget**

The annual budget is approved by the Board in February each year and contains a statement of comprehensive income, a statement of financial position, cost centre allocations, a twelve-monthly cash flow statement, a detailed list of budget assumptions and also various unit costs and benchmark figures. The annual surplus or deficit for the year for each of the cost centres is clearly highlighted.

The budget is used continually during the year as a way of monitoring actual results and to ensure that the approved plans are being met. When plans are not being met then the Board may decide to vire between budget headings or review the initial plans and amend accordingly. The budget is also used to provide relevant and prompt information to all departmental managers of the Association.

Budget headlines for 2025/2026 include the following;

- ✓ rent increase of 2.8%;
- ✓ expenditure of £2.0m on maintenance;
- ✓ expenditure of £1.68m on staff costs;
- ✓ a projected cash balance of £9.3m at the end of March 2026.

### **11.3 5 Year Financial Projections**

Each year the Association prepares 5-year financial projections and these are submitted to the Scottish Housing Regulator for analysis.

In order to present a financial perspective for the period covered by the plan this document concentrates on the medium-term financial forecasts which focus on the following aspects;

- ✓ Maintenance
- ✓ Borrowing Requirements
- ✓ Statement of Comprehensive Income Results
- ✓ Statement of Financial Position Results
- ✓ Cashflow

✓ Ratio Analysis

The plans were last updated in May 2025 as part of the 30-year financial planning process.

#### 11.4 30 Year Financial Projections

The Association also produces 30-year projections and these were last updated in May 2025.

In terms of key assumptions (based on 2025/2026 being expressed as year 1) these are as follows;

- ✓ General inflation rate of 2% throughout the plan, based on current Government targets;
- ✓ Interest rates 3.00% throughout the plan;
- ✓ Maintenance inflation +1% in addition to general inflation throughout the plan
- ✓ Voids 0.7% throughout the plan;
- ✓ Bad debts 0.75% throughout the plan;
- ✓ Existing Loan finance – per loan agreements;
- ✓ Additional loan finance to fund development activity in year 4 and 5;
- ✓ Off the shelf purchases funded by own cash reserves;
- ✓ Day to day maintenance + voids – based on outcomes for the past year, taking account of expected price and volume variances increases;
- ✓ Staffing costs based on the approved staff structure in place and on continued participation by the Association in the DB CARE Scheme;
- ✓ No pensions past service deficit contributions (these ceased September 2022), although it is expected that these will start up again from 2026
- ✓ Rent increase – based on agreed rent increase for 2025/26 of 2.8%, thereafter rent increases assumed at the general rate of inflation plus 1% for the first 10 years (inflation only from year 11 onwards).

The 30-year financial projections as at May 2024 are attached – **Appendix 7**.

#### 11.5 Sensitivity Analysis

Sensitivity analysis is performed on both the annual budget figure and the 30-year financial projections. This analysis takes into account;

- ✓ Different rent increase scenarios
- ✓ Private finance variations
- ✓ Interest Rate movements
- ✓ Net zero costs varying assumptions

#### 11.6 Financial Viability

The results show that the Association will be in a reasonably strong financial position over the term of the financial plans.

Cumulative cash surpluses arise in all years with a closing cash balance of over £17m arising at the end of year 30.

## 11.7 Treasury Management

As part of the annual budget and in accordance with the CIPFA Code a strategy and plan are presented to the Association's Board of Management to manage its financial affairs.

In preparing such a report due regard is given to:

- ✓ The aggregate of all funds, borrowings and accounts operated by the Association
- ✓ The maintenance of the Association's financial stability and its ability to meet its short-, medium- and long-term financial commitments
- ✓ The Association's desire to meet its Corporate Management Plan objectives and service requirements
- ✓ The prevailing economic circumstances and forecasts.

The Association benefitted from the terms and conditions of the re-financing exercise undertaken in 2007 and with the historically low interest rate experienced over the period since was reluctant to "rebalance" the proportion of its loan portfolio on fixed rate despite regular "hints" of pending increase in the bank base rate.

However, in order to reduce exposure to any potential increase in interest rates the Association fixed £10m of the loan portfolio in February 2014 and in 2017 fixed a further 15.9m.

As a result of this action all of the Association's loans were now fixed until November 2032 (and therefore the Association's long term financial forecasts were no longer susceptible to increases in interest rates for existing loans in the short or medium term.

In 2022, a further £2.2m was secured through private finance with Bank of Scotland and this loan was fixed for the full 25-year repayment period. Again, this ensures the Association's loan portfolio continues to be protected against interest rate increases in what is an unpredictable economic climate.

## **12.0 RISK MANAGEMENT & MITIGATION**

### **12.1 Introduction**

This section of the plan considers the range of risks which required to be taken into account and managed if the Association is to continue to prosper.

It summarises the risk management framework which underpins each activity or decision which is aimed at ensuring that the Association operates in an environment where associated risks are identified, quantified, managed and monitored as part of the ongoing business process.

### **12.2 Risk Management Strategy**

In order to ensure that its future plans can be undertaken without putting the organisation at risk, the Association has developed a Risk Management Strategy and complimentary risk management monitoring framework.

Before taking any decision, which will have a significant impact on the Association's future, the following issues are considered:-

- ✓ Is it permissible in terms of the Association's governing rules and regulations?
- ✓ Is it consistent with Regulatory Standards, existing policy and recommended good practice?
- ✓ Is it consistent with the Association's Corporate Management Plan?
- ✓ How would it impact on the ability to achieve organisational objectives?
- ✓ What level of risk is involved in the proposed course of action and can this be minimised?
- ✓ Are the risks proportional to the opportunity presented?
- ✓ Do sufficient resources exist and what are the short, medium and long-term consequences?
- ✓ Are there any legal issues?
- ✓ What are the implications for service users?
- ✓ Are there any equalities issues?
- ✓ What is the opportunity cost of the proposed course of action?
- ✓ What is the worst-case scenario associated with the proposal?
- ✓ Is there an exit strategy?

Careful assessment of the above issues will ensure that the Association's decisions are taken on a sound and consistent basis.

### **12.3 Risk Assessment**

Development of the Association's risk management procedures has resulted in a systematic framework for assessing, managing and controlling risk throughout the organisation.

Each departmental manager now requires to undertake a departmental risk assessment to ensure that as many operational activities as possible can be fulfilled or undertaken with minimal risk attached. This area of activity will continue to be developed in line with changing organisational circumstances.

#### **12.4 Risk Monitoring & Prioritisation**

During 2024/2025 risks have been reviewed on a quarterly basis as a minimum and various risks have fluctuated. The risks assessed as highest in the most recent review in May 2025 were as follows:

- ✓ Development of new housing – risk high due to lack of funding and slow central decision-making impacting on the ability to take new projects forward quickly
- ✓ EESSH/SHNZS – increasing risk due to uncertainty about costs, requirements, timescales and grant funding available
- ✓ SHAPS Pension scheme – with the latest valuation exercise results being available in the summer of 2025, it is expected that deficit payments may be required once again, along with possible changes to contribution rates

#### **12.5 Internal Audit Risk Mapping**

The Association's internal audit process is closely linked to the process of risk management and internal auditors recommend three-year programmes based on consideration of a recently completed detailed risk mapping exercise which highlights the key areas of risk facing the Association.

This process is linked to the Association's strategic objectives and as a result risks attached to each are identified and prioritised.

Risk is formally reported to the Board of Management as part of the quarterly management reporting framework and includes an assessment of any changes to existing risks and an assessment of any new risks materialising during the period under review.

## **13.0 PERFORMANCE MANAGEMENT & MONITORING**

### **13.1 Introduction**

This section of the plan outlines how the Association measures how well it is performing and to what extent it is achieving its aims and objectives. It considers the extensive internal and external performance monitoring which is in place.

This section:

- ✓ outlines the performance report to tenants (and other service users) as required under the Social Housing Charter;
- ✓ refers to the additional benchmarking exercises involving SHN and others introduced during the year.

### **13.2 Performance Management Strategy**

As indicated earlier in this plan the Association endorses the concept of self-monitoring and self-assessment in terms of its performance.

Systems and mechanisms have been established which not only provide the necessary information to regularly review internal performance but also provide external organisations with the information which they require.

Previously developed in line with the Annual Performance Returns to the Scottish Housing Regulator this is now aligned with the Annual Report on the Scottish Housing Charter.

A two-tier performance management system of KPIs (Key Performance Indicators) and OPIs (Operational Performance Indicators) is currently in operation.

Each departmental manager is responsible for ensuring the delivery of specific departmental objectives and establishing and monitoring appropriate indicators and indicators against which each member of staff can contribute to and be monitored against.

The Association measures the degree to which it fulfils its Strategic Objectives by way of a set of key performance indicators and this is outlined in Section 14.13.

### **13.3 Performance Self-Assessment**

The Association regularly reviews its compliance with regulatory standards and the general conclusions in terms of the Association's strengths and weaknesses are articulated in Section 7.0.

### **13.4 Peer Comparison**

In addition to self-assessment the Association also benchmarks various elements of its activities with other housing associations and housing providers and in relation to this both informal and formal benchmarking clubs have been established to compare and contrast performance.

### **13.5 Scottish Housing Network (SHN)**

The Association's membership of the Scottish Housing Network (SHN) provides another opportunity for additional benchmarking and analysis with our peers. SHN also provides an external validation service, and the Association has signed up to this service in 2025.

### **13.6 Procurement (PCIP)**

In 2018 the Association was assessed by Scotland Excel as part of the Scottish Government sponsored Procurement Improvement Programme for RSLs, and this tested our procurement capability and performance.

Feedback on this exercise was extremely positive and reassuring and included the following statements:

*"it is apparent that the organisation has a clear understanding of what is required to allow you to continue development. The PCIP identified a number of areas where Ochil View are performing strongly, such as:*

- ✓ Procurement policy
- ✓ Competency framework
- ✓ Training and development of staff

In 2024 the Association participated again in the programme, as part of the Scottish Government grant requirements, and senior staff continue to monitor outcomes and make improvements to procurement processes as part of the continuous improvement programme.

### **13.7 Regulation, Regulatory Statements, Engagement Plans and Annual Assurance Statements: (Scottish Housing Regulator (SHR))**

Being a registered social landlord (RSL), the Association is subject to significant scrutiny from the Scottish Housing Regulator.

Since 2008 the Association's regulatory position has been one of low or standard engagement and in March 2025, under the new regulatory framework, the Association was given a standard Engagement Plan which means that only routine information required to be provided to SHR.

### **13.8 Office of the Scottish Charities Regulator (OSCR)**

Being a registered charity the Association requires to conform to the requirements of Office of the Scottish Charities Regulator (OSCR) and this is met by making the necessary annual returns, obtaining necessary approvals to rule changes etc as stipulated.

### **13.9 Internal Audit**

An internal audit system has been in operation for many years and is now fully established as part of the Association's risk management process with annual programmes being derived from the key risk areas identified.

The Internal Audits undertaken during 2024/2025 were as follows

Subject	Summary Conclusion
<b>Procurement</b>  July 2024	Overall Assessment: <b>Reasonable Assurance</b>  Two important, two routine and one operational area for improvement was recommended.
<b>Creditor Payments</b>  September 2024	Overall Assessment: <b>Reasonable Assurance</b>  <b>One important and one routine area for improvement were recommended.</b>
<b>Corporate Governance</b>  January 2025	Overall Assessment: <b>Substantial Assurance</b>  <b>Three important, two routine and one operational area were recommended.</b>
<b>Asset Management</b>  January 2025	Overall Assessment: <b>Limited Assurance</b>  One urgent and two important areas for improvement were recommended.

### **Progress with Internal Audit Actions**

Within the “Follow Up” report of outstanding actions, received in January 2025, TIAA have confirmed that 8 actions were complete and 1 was not complete. The outstanding action will be completed during 2025/26.

### **Draft Internal Audit Plan 2025/2026**

A plan for 2025/2026 will be presented to the Finance, Audit and Corporate Governance Committee in May 2025. Audits are planned to cover the following areas:

- ✓ Treasury Management
- ✓ Payroll
- ✓ Tenant and Resident Safety
- ✓ Voids Management

### **Internal Audit Tender**

The internal audit service was tendered in February 2022, following a seven-year period with Azets (formerly known as Scott Moncrieff). In May 2022, TIAA were appointed as internal auditors. The internal audit contract has been extended by two years with an end date of March 2027. The service will require to be re-tendered, with a new contract due to start in April 2027.

### **13.10 Audit of Financial Statements (External Audit)**

In accordance with statutory requirements the Association has its financial statements independently audited and each year since its formation its audited accounts have been signed off on an unqualified basis. The Association’s existing auditors are Alexander Sloan.

### **13.11 Health & Safety Audits**

As a member of EVH the Association benefits from the Health and Safety Audit Services provided via ACS Physical Risk Control who undertake the audit on behalf of EVH.

This service has 2 aspects; an audit of the Associations Health & Safety Control Manual and an audit of the Associations Landlords Safety Manual.

#### **Health & Safety Control Manual**

The most recent audit was carried out in July 2024 and of the 21 sections reviewed (which considered 81 specific organisational health and safety issues). Three recommendations were made and these are being progressed. Partially compliant areas for review were in relation to staff signing off risk assessments, driving licence checks being carried out, and periodic housekeeping inspections being carried out.

An Action Plan was put in place and is monitored by the HSEHR Committee. The next audit is due to take place in June 2026.

#### **Landlords Safety Manual**

The most recent audit was carried out on 14<sup>th</sup> May 2024 and of the 45 sections audited (which considered 49 specific landlord health and safety issues) 3 improvement notes were noted.

An Action Plan is in place to ensure the partially compliant areas are addressed.

The above results for both highlight an excellent position and confirms the Association's commitment to ensuring a health and safety environment exists throughout its operations.

### **13.12 Customer Satisfaction Monitoring**

As indicated earlier the Association, to date, has carried out a comprehensive, independent customer satisfaction survey every three years to measure levels of performance in the eyes of our tenants, sharing owners and other customers.

As indicated earlier in the plan, the summary results from the latest independent surveys are highlighted in section 6.9. A full survey will be undertaken again in 2025.

### **13.13 Annual Return on the Charter (ARC)**

Each year the Association submits a statistical / performance report to the Scottish Housing Regulator as an annual "health check" on the Association and this confirms compliance with specified performance standards and regulatory requirements.

Although only dealing with statistical information, and thereby unable to make qualitative assessments, the data produced by the Scottish Housing Regulator does give the Association further material on which to compare performance against other Associations. The Association at both Senior Management Team and Board of Management level considers information produced through this process and it has recently been agreed that the Association will monitor compliance by way quarterly reporting to the Board.

### 13.14 Investors in People (IIP)

Since achieving first recognition in April 2001 the Association has been reassessed on seven separate occasions in February 2004, February 2007, February 2010 (bronze), July 2013 (silver), April 2016 and April 2019 (gold), October 2020, February 2022 and February 2025 where the Gold status was retained.

The key findings and statements included in the Assessors feedback report in February 2025 were as follows:

*“What to be proud of:*

- *Your people say your culture is open and transparent and that your purpose and aims are clear and well communicated.*
- *Your CEO and Directors are well respected, and your line managers are effective in supporting your people to strive for high performance.*
- *Your people love working for you, saying that Ochil View is a supportive and appreciative place to work.*
- *Your values are deeply embedded and drive the Association’s practices.*
  
- *People are clear about what is expected of them and focus on doing their best.*
- *Learning and development remains strong with lots of examples of it being flexible and innovative and based on continuous improvement.*
- *You provide opportunities internally for career development and support people to take up further education opportunities.*
- *There is good share of information and knowledge within and between teams and sections.*
- *There is a strong focus on innovation and continuous improvement that everyone embraces.*

*What to work on:*

- *Deepen your practices so they are embedded and consistent across all areas and levels.*
- *Help your people to take greater ownership of your people practices.*
- *Undertake Customer Journey Mapping to identify where you might make improvements that make your tenants' experience even better.”*

It is the Association’s view that maintaining the IIP standard will confirm its standing as an excellent employer and as a result continue to maintain and attract well motivated, trained and qualified staff to deliver its services to tenants and other customers.

## **14.0 CORPORATE PERFORMANCE & COMPLIANCE WITH STRATEGIC OBJECTIVES**

### **14.1 Introduction**

This section outlines how the Association is currently performing as an organisation in relation to a number of key areas and also how it is complying with its stated objectives as measured by a series of KPIs.

### **14.2 Summary Review of Corporate Performance 2024/2025**

#### **Key Achievements**

Key indicators met or exceeded during 2024/2025 include the following;

1. Average length of time to complete emergency repairs;
2. Reactive repairs appointments kept
3. EESSH2: % properties meeting EPC Band D (by 2025);
4. Tenants satisfied with the Reactive Repairs service
5. Relet times
6. Gross Rent Arrears;
7. Current Non-Technical Arrears;
8. Rent Collected as % of Total Rent Due;
9. % Of Annual Lets made to Statutory Homeless applicants;
10. % Of homeless referrals that resulted in an offer;
11. 1<sup>st</sup> stage complaints resolved within timescale
12. 2<sup>nd</sup> stage complaints resolved within timescale
13. Number of complaints upheld by the Ombudsman
14. Void Rent loss (gross accounting);
15. Net Debt Per Unit
16. Gas servicing checks not undertaken

#### **Key Areas for Improvement**

Key Areas for improvement are as follows;

1. Emergency repairs response times met
2. Time to complete non-emergency repairs
3. Reactive repairs completed right first time
4. Tenancies sustained for more than one year
5. Government subsidies programme
6. Current ratio
7. Borrowed monies v Historic Cost of assets
8. Staff Costs to Turnover
9. Management and Maintenance Admin costs per unit
10. Staff absence %
11. Electrical safety checks not undertaken;

**Appendix 8** (Corporate Performance 2024/2025) shows performance for the year of **70%** (against a target of 70%). This includes the KPIs only which are highlighted in yellow. Considering issues experienced with the reactive repairs contract during the

first part of the year, the downward turn in corporate performance is not surprising. The contract is currently being retendered.

### **14.3 Summary Compliance with Strategic Objectives 2024/2025**

**Appendix 8** shows performance in terms of compliance with our Strategic Objectives.

From this it can be seen that in 2024/2025 levels of compliance were:

- ✓ High Compliance (75% and over) with Strategic Objectives 2, 3 and 5
- ✓ Moderate Compliance (50% - 75%) with Strategic Objectives 1 and 6
- ✓ Low Compliance (Less than 50%) with Strategic Objective 4

In terms of key changes during the year the year end result highlighted the following:

- ✓ Increased compliance with Strategic Objectives 1,2 and 3
- ✓ Reduced compliance with Strategic Objective 4 and 6
- ✓ Strategic Objectives 5 compliance is the same as previous year

It should be noted, however, that the Association sets challenging indicators particularly in relation to service provision and the failure of particular KPIs are not regarded as representing unsatisfactory levels of service.

Approved

## 15.0 KEY PRIORITIES 2025/2026

### 15.1 Introduction

This section outlines the Associations priorities and performance indicators for 2025/2026.

### 15.2 Key Priorities

The Association's key priorities for 2025/2026 are as follows;

- ✓ *Preparing and testing for implementation of new housing management system*
- ✓ *Continue to enhance the tenant engagement and communication service.*
- ✓ *Review the reactive maintenance service and how it is delivered;*
- ✓ *Review of development strategy and aspiration*
- ✓ *Review requirements for Net Zero and the Association's strategy for achieving required outcomes*
- ✓ *Appoint new reactive and void maintenance contractor*
- ✓ *Undertake 2025-26 Stock Condition Surveys*
- ✓ *Complete all Internal Audit Actions*
- ✓ *Complete all Annual Assurance Statement actions*
- ✓ *Progress Investors in People Actions*

These are included as key elements of the Association's Annual Work Plan 2025/2026 as outlined in **Appendix 10**.

### 15.3 Summary Key Performance Indicators 2025/2026

Following an annual review, the Association will use **38** Key Performance Indicators to measure business performance and **82** Performance Indicators to measure the degree to which the Association is meeting its six Strategic Objectives.

Amendments to the indicators introduced for monitoring during 2025/2026 are as follows:

#### New indicators

Eight new indicators have been introduced for monitoring during 2025/2026. These are;

**% of ASB Type 1 reports resolved within 10 working days**

**% of ASB Type 2 reports resolved within 15 working days**

**% of ASB Type 3 reports resolved within 20 working days**

These new indicators replace indicators 30 which are proposed to be deleted – they reflect the new measures included in the updated Antisocial Behaviour Policy approved in 2024.

#### **Number of households currently waiting for adaptations for their home**

This is an ARC indicator that has not been included as a measured indicator in the quarterly reports previously – so it is proposed this is added for 2025/26.

**Number of homes that do not have satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire installed at the year-end**

This is a new indicator introduced by the Scottish Housing Regulator for 2025/26.

**Average length of time taken to resolve cases of damp and/or mould.**

This is a new indicator introduced by the Scottish Housing Regulator for 2025/26.

**% of cases of damp and/or mould resolved during the reporting year that were reopened**

This is a new indicator introduced by the Scottish Housing Regulator for 2025/26.

**Number of open cases of damp and/or mould**

This is a new indicator introduced by the Scottish Housing Regulator for 2025/26.

Deleted Indicators

The following 9 indicators will be deleted:

**Planned Maintenance works v. programme**

Proposed to delete as planned maintenance spend is also measured – which gives an indication of how the programme is progressing

**% of ASB reports (ASB affecting people) resolved within 15 days**

**% of ASB reports (ASB affecting people) resolved within 21 days**

Proposed to delete and replace with new antisocial behaviour indicators 32 – 34 noted above.

**% Tenancy offers refused during the year**

Proposed to delete – no longer an ARC indicator required by the Scottish Housing Regulator and any major issue with refusals would be reflected within relet days measure

**% of referrals under Section 5 and other referrals that result in an offer**

Proposed to delete – no longer an ARC indicator required by the Scottish Housing Regulator

**% of referrals under Section 5 and other referrals that result in a let**

Proposed to delete – no longer an ARC indicator required by the Scottish Housing Regulator

**% of Complaints not upheld by OVHA**

Proposed to delete as complaints upheld is measured, therefore those not upheld not required

**Stage 3 Adaptations % Expenditure (min)**

Proposed to delete – there are 2 other measurements relating to adaptations reported in the ARC

### **% approved medical adaptations completed**

Proposed to delete – there are 2 other measurements relating to adaptations reported in the ARC

These are outlined in **Appendix 10**.

Although specifically tailored to the Associations internal performance framework the indicators do reflect many of the indicators which require to be included in the Annual Return on the Charter (ARC) and this assists the Association in evaluating its ongoing compliance with the Scottish Housing Charter.

This is part of an ongoing process of monitoring, review and change associated with such a management tool which, at any time, can only be an indicator of performance with other issues such as tenant satisfaction and other subjective measures requiring to be considered in any final analysis

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## GLOSSARY OF ABBREVIATIONS AND ACRONYMS

RSL	Registered Social Landlord
LSVT	Large Scale Voluntary Transfer
SHQS	Scottish Housing Quality Standard
SDP	Standard Delivery Plan
SHBVN	Scottish Housing Best Value Network
SHN	Scottish Housing Network (formerly SHBVN)
IIP	Investors in People
SHG	Social Housing Grant
AHSP	Affordable Housing Supply Programme
SWOT	Strengths, Weaknesses, Opportunities, Threats
PEST	Political, Economic, Social & Technological
SFHA	Scottish Federation of Housing Associations
EVH	Employers in Voluntary Housing
EESHS	Energy Efficiency Standard for Social Housing
HWL	Healthy Working Lives
SVQ	Scottish Vocational Qualification
KPI	Key Performance Indicator
LIBOR	London Inter - Bank Offered Rate
FCA	Financial Conduct Authority
ARC	Annual Report on the Charter
NHS	National Health Service
LHS	Local Housing Strategy
HMA	Housing Market Areas
HNDAs	Housing Need and Demand Assessments
HEAT MAP	A graphical representation of data where the individual values contained in a matrix are represented as colours.
PCIP	Procurement & Commercial Improvement Programme

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## **History / Milestones 1989 – 2023**

### **1989 – 1993**

- 1989 Steering Group Formed;  
Start-up grant of £1,000 received from Clackmannan District Council;  
Management Committee Elected;  
Registered with Registry of Friendly Societies and Scottish Homes;
- 1990 Small Urban Renewal Area announced for Alloa;  
First development site acquired;  
Appointment of first member of staff;  
First Annual General Meeting;
- 1991 Office premises opened;  
First development started on site at Burleigh Way, Alloa;
- 1992 First 2 developments completed – Burleigh Way and Burgh Mews, Alloa;
- 1993 First Scottish housing association to receive Secured by Design Award at single persons housing development at 20 Mar Street, Alloa;

### **1994 - 1998**

- 1994 Completed 100<sup>th</sup> and 200<sup>th</sup> new home  
Relocation of office premises to Ochil House, Alloa;  
Received National Housing & Town Planning Council and Royal Town Planning Institute awards for Improvement for Sale project at historic Tower Square, Alloa;
- 1995 Agency services agreement signed with Blairoak Valley Housing Association;  
Completion of first housing development outside of Alloa at Stirling Street, Alva
- 1996 Completed 300<sup>th</sup> New home  
Received the Saltire Award for Architectural Design for new housing at Shillinghill (Bridge Terrace), Alloa;  
Received National Housing & Town Planning Council award for new housing at Burgh Yard, Dollar;
- 1997 Transfer of engagements concluded for former Blairoak Valley Housing Association;  
Completion of first 2 developments in West Fife – in High Valleyfield and Oakley;
- 1998 Acquisition of 582 former Scottish Homes properties in Tullibody under Large Scale Voluntary Transfer (LSVT);

## Appointed Managing Agents for Clackmannanshire Care & Repair project;

### **1999 - 2003**

- 1999 10th Anniversary Year  
Completed 400<sup>th</sup> new home  
Acquisition of office premises at Ochil House, Alloa;  
Independent tenant satisfaction survey confirms 87% satisfaction with services provided.
- 2000 Invested £0.770m in phase 1 of LSVT planned maintenance & improvement programme in Tullibody.
- 2001 Investors in People accreditation achieved;  
First housing association in Scotland to achieve Construction Clients Charter status;
- 2002 Completed 500<sup>th</sup> new home  
Charitable Status secured;  
Small Repairs Service introduced as part of Clackmannanshire Care & Repair project;
- 2003 Bronze & Iron Age relics found at site under construction at Marshall, Alloa;  
£15.5m loan deal agreed with Royal Bank of Scotland;

### **2004 – 2008**

- 2004 Completed 600<sup>th</sup> new home  
Investors in People Accreditation retained;  
Colville Gardens and Kirkgate Alloa development officially opened by George Reid MSP, Presiding Officer of the Scottish Parliament;  
Runners up in inaugural SFHA Excellence in Innovation awards for development at Colville Gardens, Alloa;
- 2005 Completion of initial round of planned maintenance and improvement contracts in LSVT properties with expenditure amounting to £7.620m;
- 2006 Achieved Scotland's Health at Work (SHAW) Bronze award.
- 2007 Completed 700<sup>th</sup> new home  
Completion of development at Preston Crescent, High Valleyfield;  
Investors in People Accreditation retained;
- 2008 Final two developments in Fife completed at Connelly Court, Oakley and Kinloss Court, High Valleyfield;  
Major refurbishment of office premises at Ochil House, Alloa complete  
New £27m loan facility agreed with Royal Bank of Scotland;

### **2009 - 2013**

- 2009 Completed 800<sup>th</sup> new home  
Completion of first Shared Equity housing at the Glen, Coalsnaughton;  
£10m LSVT investment milestone achieved;
- 2010 21<sup>st</sup> Anniversary Year;  
Investors in People Accreditation retained, and Bronze status awarded;  
Achieved HWL silver award;  
Official Opening of 1300<sup>th</sup> rented home at Ash Grove, Alloa by Housing & Communities Minister, Alex Neil MSP;  
Launch of Strath for Housing Alliance in collaboration with Forth HA and Rural Stirling HA;
- 2011 Completion of second Shared Equity housing project at the Glen, Coalsnaughton;
- 2012 Established a Common Housing Register in conjunction with Clackmannanshire Council and Paragon Housing Association;  
Completed 25-unit housing development at Millers Lade Avenue, Sauchie Phase 1);
- 2013 Completed 900<sup>th</sup> new home  
Awarded Investors in People Silver status;  
Awarded Mental Health Commendation as part of the Healthy Working Lives initiative;  
Completion of 24 unit development at Kippen Place, Sauchie  
New tenancy sustainment, advice and information service introduced for tenants;

### **2014 - 2018**

- 2014 25<sup>th</sup> Anniversary Year;  
Submitted first Annual Return on the Charter (ARC);
- 2015 Reviewed “Strategic Direction”;
- 2016 Awarded Investors in People Gold Status  
Retained Healthy Working Lives Gold  
Signed Collaborative Partnership with Kingdom HA and recommenced “development programme”.
- 2017 Appointed new Reactive Maintenance Contractor;  
Appointed new Gas Servicing Contractor;
- 2018 New Build development at Millers Lade Avenue, Sauchie (phase 2) achieved site start;  
Completed an options appraisal for the 6 bedsits at 20 Mar Street, Alloa;  
Became a Living Wage employer;








## **2019 - 2023**

- 2019 30<sup>th</sup> Anniversary Year;  
Completed 11-unit new build housing development at Millers Lade Avenue, Sauchie;  
Retained Investors in People Gold accreditation;  
Retained Healthy Working Lives Gold accreditation;  
Participated in “Career Ready” programme and provided internship opportunity to two local school pupils;  
Allocated 1400<sup>th</sup> home at Millers Lade Avenue, Sauchie;
- 2020 The Year of the Covid -19 Pandemic;  
Office Closed;  
Staff Working from Home;  
Services and Contracts Suspended / resumed and suspended again;  
Retained Investors in People Gold accreditation;
- 2021 Introduction of a Tenant Portal  
Covid-19 lockdowns still affecting services and staff home-working
- 2022 Completion of 33 new homes at Elm Grove, Alloa  
Retained Investors in People Gold accreditation  
Participated in Career Ready mentoring programme for one school leaver  
Accessed funding streams enabling the Association to support tenants with fuel vouchers, food vouchers, energy saving devices and events during the cost-of-living crisis
- 2023 Limited the rent increase to 5%, despite inflation running at more than 10%, ensuring tenants were supported as much as possible during the current levels of high inflation

## **2024 - 2028**

- 2024 Achieved Cyber Essentials certification
- 2025 Retained Investors in People Gold Accreditation

**Customer Satisfaction Surveys 2019 and 2022**

	2019	2022	2022 v 2019		TREND
<b>Sample/indicator</b>	<b>563</b>	<b>610</b>	<b>367</b>		
<b>Overall satisfaction</b>	<b>90.9%</b>	<b>89.3%</b>	-1.6%		
<b>Keeping tenants informed</b>	<b>94.5%</b>	<b>94.9%</b>	+0.4%		
<b>Quality of Home</b>	<b>88.3%</b>	<b>84.7%</b>	-3.6%		
<b>Repairs Service</b>	<b>83.7%</b>	<b>82.0%</b>	-1.7%		
<b>Opportunities to participate in decision making</b>	<b>91.3%</b>	<b>85.7%</b>	-5.6%		
<b>Neighbourhood contribution</b>	<b>82.9%</b>	<b>89.1%</b>	+6.2%		
<b>Rent value for money</b>	<b>76.6%</b>	<b>83.0%</b>	+6.4%		

**PEST ANALYSIS: JUNE 2025**

<b>POLITICAL</b>	<i>Issues / Actions</i>	<i>Other Information / Comment</i>
<p><b>Change in governments or government direction;</b></p> <ul style="list-style-type: none"> <li>➤ <b>Local Government</b></li> <li>➤ <b>Scottish Government</b></li> <li>➤ <b>UK Government</b></li> </ul>	<ul style="list-style-type: none"> <li>✓ Influence of UK Government has substantially reduced due to the new powers given to the Scottish Government in 2016</li> <li>✓ Implementation of integrated service provision – NHS and Social Services will require to be monitored for any impact on housing</li> <li>✓ Changes to governance and local services</li> <li>✓ General Election 2024</li> </ul>	
<p><b>Best value &amp; efficiency</b></p>	<ul style="list-style-type: none"> <li>✓ National pressure and organisational desire to be as efficient as possible is recognised as a key issue to continue to be addressed over the next 5-year period.</li> <li>✓ Required in order to achieve long term financial stability whilst keeping rents affordable to existing and new tenants. The latter is also a key “concern” for SHR</li> </ul>	
<p><b>Welfare Reform (Part of New Powers to Scottish Government)</b></p>	<ul style="list-style-type: none"> <li>✓ Changes in housing benefit rules and Universal Credit continue to impact on our ability to collect rental income even although impact has been reduced through the availability of Discretionary Housing Payments.</li> <li>✓ Managed Migration from legacy benefits to Universal Credit increased during 2024-2025 but are now almost complete</li> <li>✓ Although most tenants are now claiming Universal Credit our rental income remains high and current arrears are within target</li> </ul>	

	<ul style="list-style-type: none"> <li>✓ Recent alignment of UC with rent payment periods has been a positive development</li> </ul>	
<b>Housing (Scotland) Bill</b>	<ul style="list-style-type: none"> <li>✓ Currently at Stage 2 of the process and will introduce many changes such as:</li> <li>✓ Support to be provided to tenants with overdue rent/risk of homelessness/domestic abuse</li> <li>✓ New rights on keeping pets</li> <li>✓ Homelessness prevention</li> </ul>	
<b>Prisoners (Early Release) (Scotland) Act 2024</b>	<ul style="list-style-type: none"> <li>✓ Prisoners serving sentences of less than 4 years will be released after serving 40% of their sentences instead of 50%. Exceptions in relation to those jailed for domestic abuse or sexual offences.</li> </ul>	This will contribute to homelessness and place further strain on local authorities
<b>Joint Working</b>	<ul style="list-style-type: none"> <li>✓ Currently a key theme of government in their efforts “to provide more for less”.</li> <li>✓ The Association intends to continue to develop meaningful joint working relationships with others where there is a benefit to do so. Outputs will require to outweigh inputs in terms of both costs, time, effort and future administration.</li> </ul>	

<b>ECONOMIC</b>	<b>Issues / Actions</b>	<b>Other Information</b>
<b>General economic situation</b>	<ul style="list-style-type: none"> <li>✓ Volatile and uncertain economic situation is not good news for any business and the Association is no different – the current cost of living crisis will affect tenants and other customers substantially.</li> <li>✓ Increased costs across the board as a result of current economic situation and detrimental impact on long-term plans</li> <li>✓ Accurate long term financial planning requires the general economic position to be relatively stable.</li> </ul>	

	<p>The only certainty which does seem to exist at the current time is that the economy is going to take several more years to recover from the downturn.</p> <ul style="list-style-type: none"> <li>✓ Less grant funding available for adaptations and development</li> </ul>	
<b>Interest rate fluctuations</b>	<ul style="list-style-type: none"> <li>✓ Having previously been a concern, the fixing of our loan portfolio in 2017 and of the loan secured in 2022 means that the Association's future financial wellbeing is no longer directly adversely susceptible to changes in interest rates which in turn increases the robustness of our long-term financial projections.</li> <li>✓ Less mortgage availability and higher mortgage rates for individuals may lead to a need for more affordable housing</li> </ul>	
<b>Reducing living standards, pressure on wages and increased costs</b>	<ul style="list-style-type: none"> <li>✓ Pressure on household budgets with increased costs and suppressed wages will continue to be a factor to be aware of in the Association's decision making particularly during the early recovery period following the pandemic. Inflationary pressures since the pandemic have been substantial.</li> </ul>	

<b>SOCIAL</b>	<b>Issues / Actions</b>	<b>Other Information</b>
<b>Demographic change</b>	<ul style="list-style-type: none"> <li>✓ Recent information confirms that expected growth in Clackmannanshire will be less than previously projected over the next decade. However, the numbers of elderly people will increase significantly to the general increase. This change to demographic profile will require to be taken into account in future new housing proposals and services.</li> </ul>	

	<ul style="list-style-type: none"> <li>✓ Ageing population, leading to issues with communication and digital inclusion</li> </ul>	
<b>Crime and anti-social behaviour</b>	<ul style="list-style-type: none"> <li>✓ Crime, vandalism and anti-social behaviour levels do cause the Association concern as and when they occur but in terms of impacting on future viability, they are currently manageable and expected to remain so.</li> </ul>	
<b>Mental Health and Addiction</b>	<ul style="list-style-type: none"> <li>✓ Increased mental health issues, particularly following lockdowns</li> <li>✓ Impact on neighbourhood management, ASB, arrears and tenancy sustainment</li> <li>✓ Increase in aggression towards staff by customers due to mental health and dependency issues with more partnership working required</li> <li>✓ Association now has 1 Mental Health First Aider to support staff</li> <li>✓ Association has reviewed its Unacceptable Actions Policy and updated procedures for this area</li> </ul>	
<b>Tenancy sustainment</b>	<ul style="list-style-type: none"> <li>✓ Concern due to the condition void properties can be left in at times. This is a cost to the Association and usually there is little chance of recovery. However, although frustrating, the costs incurred are manageable in terms of overall financial viability.</li> <li>✓ Fuel poverty is a key issue (along with other household costs) in determining whether tenancies can be sustained</li> <li>✓ Important from an income perspective as additional voids cost the Association valuable revenue income</li> </ul>	

<b>TECHNOLOGICAL</b>	<b>Issues / Actions</b>	<b>Other Information</b>
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<b>ICT systems development and dependency</b>	<ul style="list-style-type: none"> <li>✓ The Association aims to keep pace with developments in ICT and is very much aware of the importance in having robust security and disaster recovery technologies in place to protect vital data. The Association is now in a position that all staff can work remotely if required.</li> <li>✓ A pro-active approach should be taken to software development and systems improvements – although this can be costly</li> <li>✓ Increasing risk of cyber security issues requires continued investment/training/updates</li> <li>✓ Server will be due for renewal in 2025/26, this will be an opportunity to review the benefits of cloud-based server versus in-house</li> <li>✓ Moving to HomeMaster Housing Management System from April 2026</li> </ul>	
<b>Cyber Essentials/Cyber Essentials Plus</b>	<ul style="list-style-type: none"> <li>✓ We are working with our Managed Service Provider (MSP) to renew our Cyber Essentials (CE) accreditation</li> <li>✓ In parallel, we are assessing whether we can upgrade to Cyber Essentials Plus (CE+)</li> <li>✓ We have 90 days to upgrade to CE+</li> </ul>	
<b>Digital Inclusion</b>	<ul style="list-style-type: none"> <li>✓ Association now has good uptake of MyHome and My New Home, however room for improvement</li> <li>✓ Digital Champions are in place to support/assist tenants</li> </ul>	

<b>TENANTS (and other Service users)</b>	<b>Issues / Actions</b>	<b>Other Information</b>
<b>General service expectations (of all</b>	<ul style="list-style-type: none"> <li>✓ Increased expectations and demands in terms of levels of service and value for money as witnessed</li> </ul>	

<b>tenants)</b>	in the Associations ongoing customer satisfaction surveys will require to be satisfied through the delivery of quality services aligned to tenant's priorities and preferences.	
<b>General service expectations (of all Owners / Sharing Owners)</b>	✓ Lower levels of satisfaction expressed in the recent Customer Satisfaction Surveys in 2022 – possibly a result of low engagement/participation in the survey.	
<b>Tenant Communications</b>	✓ Now substantially improved following recruitment, but we continue to work on the Tenant Engagement Action Plan	

<b>LENDERS</b>	<b>Issues / Actions</b>	<b>Other Information</b>
<b>Stability and number of private lenders, availability of private finance and cost of borrowing</b>	<ul style="list-style-type: none"> <li>✓ There is a growing “bond” market which many RSLs are taking advantage of.</li> <li>✓ Recent information confirms that private lenders still view RSLs as low risk in terms of lending although it is clear that there is pressure on lenders to “renegotiate” borrowing wherever the opportunity arises.</li> <li>✓ Importance of maintaining loan covenants remains high</li> </ul>	

<b>LEGAL/ LEGISLATION</b>	<b>Issues / Actions</b>	<b>Other Information</b>
<b>Housing</b> Housing (Scotland) Act 2014	✓ A wide-ranging piece of legislation covering the abolition of the Right to Buy in Scotland, amendments to rules on social housing allocations and suspensions, new and amended tenancy conditions around succession, assignation, sub-	

	letting and joint tenancies, streamlined eviction procedures for antisocial behaviour and amendments to the short tenancy regime.	
<p><b>Property</b></p> <p>Property Factors (Scotland) Act 2011</p>	<p>✓ The <u>Property Factors (Scotland) Act 2011</u> was introduced to protect homeowners by providing minimum standards for property factors. All provisions of the Act came into force on 1 October 2012 and apply to all residential property and land managers whether they are private sector businesses, local authorities or housing associations.</p> <p>The Act has three main elements:</p> <ul style="list-style-type: none"> <li>✓ A <u>compulsory register</u> of all property factors operating in Scotland</li> <li>✓ A <u>code of conduct</u> that sets out minimum standards of practice with which all registered property factors must comply</li> </ul> <p>A new route for redress: the <u>Homeowner Housing Panel</u>. Homeowners will be able to apply to the panel if they believe that their factor has failed to comply with the code of conduct or otherwise failed to carry out their factoring duties.</p>	
<p><b>Equality &amp; Human Rights</b></p> <p>2010 Equality Act</p>	<ul style="list-style-type: none"> <li>✓ Has implications for all our activities</li> <li>✓ Guidance issued by SFHA in August 2021 and updated in February 2022 must be considered as part of the Annual Assurance Statement process – an action plan was in place and now complete</li> </ul>	
<p><b>Procurement</b></p> <p>Procurement Reform (Scotland) Act 2014, Public Contracts (Scotland)</p>	<ul style="list-style-type: none"> <li>✓ Introduced on 18<sup>th</sup> April 2016, the Act applies to those contracting authorities and types of contracts currently covered by the existing Public Contracts (Scotland) Regulations 2012 covering public</li> </ul>	<ul style="list-style-type: none"> <li>✓ Applies to the Association as they are classified as “public contracting authorities”.</li> </ul>

<p>Regulations 2015, Procurement (Scotland) Regulations 2016</p>	<p>contracts (for goods/services) above £50K and public works in excess of £2M (i.e. less than the usual respective EU thresholds)</p> <ul style="list-style-type: none"> <li>✓ The Act obliges authorities to comply with the duties of equal treatment, non-discrimination, transparency and proportionality, and also introduces a requirement to comply with the new “sustainable procurement duty” (section 9), being the section which seeks to achieve the Government’s key objectives for a more streamlined, SME-friendly procurement regime. This new duty requires authorities to consider (1) measures to improve the well-being of their area; (2) measures to facilitate the involvement of SMEs and supported businesses; and (3) the promotion of innovation</li> </ul>	
<p><b>Climate Change</b> Climate Change (Scotland) Act 2009 and 2019</p>	<ul style="list-style-type: none"> <li>✓ The introduction of the Social Housing Net Zero Standard is replacing the second Energy Efficiency Standard for Social Housing (ESSH2) and will set out the regulations for how local authorities and housing associations heat residential properties, as well as how energy efficient the buildings need to be. It will further outline how we transition to next zero with a clear timescale for doing so. This standard is aimed at aligning the former ESSH2 with the Requirements set out in the Climate Change (Scotland) Act 2009.</li> </ul>	<p><b><i>Affordability questions about moving to net zero.</i></b></p>
<p><b>Data Protection Act 2018</b></p>	<ul style="list-style-type: none"> <li>✓ GDPR Regulations 2018</li> </ul>	
<p><b>Freedom of Information</b></p>	<ul style="list-style-type: none"> <li>✓ Extended to RSLs from 11<sup>th</sup> November 2019</li> </ul>	

	<ul style="list-style-type: none"> <li>✓ Few requests have been received – however, advice is taken from Information Law Solutions to ensure we are compliant in any response</li> </ul>	
<b>REGULATORY</b>	<b>Issues / Actions</b>	<b>Other Information</b>
✓ <b>Scottish Housing Regulator (SHR)</b>		
<b><i>New Regulatory Framework (2024)</i></b>	<ul style="list-style-type: none"> <li>✓ New Framework effective 1<sup>st</sup> April 2024, including updated statutory guidance for Annual Assurance Statements, Notifiable Events etc</li> <li>✓</li> </ul>	
<b><i>Scottish Housing Quality Standard (SHQS)</i></b>	<ul style="list-style-type: none"> <li>✓ Achieving (and maintaining) the standard remains a priority</li> </ul>	
<b><i>Compliance with Energy Efficiency Requirements (</i></b>	<ul style="list-style-type: none"> <li>✓ Achieving (and maintaining) the various standards up to 2032 remains a priority.</li> </ul>	Financial implications associated with the costs involved.
✓ <b>Office of Scottish Charities Regulator (OSCR)</b>		
<b><i>Charitable Objects</i></b>	<ul style="list-style-type: none"> <li>✓ As a Scottish Charity the Association is required to operate within its Charitable Rules at all times.</li> <li>✓ Charities (Regulation and Administration) (Scotland) Act 2023. These changes will take effect on 1 April 2024</li> </ul>	

**SWOT ANALYSIS: JUNE 2025 DRAFT**

Appendix 4

<b>STRENGTHS</b>	<b>Evidenced By</b>	<b>Statement of Intent</b>
<b>Strategic planning and performance management, monitoring and reporting</b>	<ul style="list-style-type: none"> <li>✓ Performance Monitoring Framework including Strategic Planning Process,</li> <li>✓ Internal Audit</li> <li>✓ Staff Performance &amp; Development Review Process,</li> <li>✓ Board Performance &amp; Development Review Process;</li> <li>✓ Quarterly Management Reports;</li> <li>✓ Quarterly Review of Corporate Management and Departmental Service Plans</li> <li>✓ Annual Assurance process</li> <li>✓ Corporate Management Plan process</li> <li>✓ Standard engagement with the SHR</li> </ul>	<ul style="list-style-type: none"> <li>✓ Continue to develop and review the Associations strategic planning framework.</li> <li>✓ Further develop performance monitoring systems focussing on both external and self-assessment techniques and processes.</li> </ul>
<b>Financial control, financial planning and financial management</b>	<ul style="list-style-type: none"> <li>✓ Tight financial control via Management Accounts</li> <li>✓ Meeting Loan Covenants</li> <li>✓ Knowledgeable Board and Staff</li> <li>✓ Integrated annual budget, 5 year and 30-year financial projections</li> <li>✓ Annually reviewed Finance Regulations and Procedures</li> <li>✓ Annual Assurance process</li> </ul>	<ul style="list-style-type: none"> <li>✓ Continue to develop the Association’s financial planning framework and monitoring to maintain financial strength and competitiveness.</li> <li>✓ Improve financial reporting within the Association for reactive and planned maintenance</li> </ul>
<b>Experienced, enthusiastic and committed Board of Management</b>	<ul style="list-style-type: none"> <li>✓ Board Performance &amp; Development Review Process;</li> <li>✓ Attendance Records</li> <li>✓ Participation Evidence from Minutes of Meetings</li> <li>✓ AGM attendance</li> </ul>	<ul style="list-style-type: none"> <li>✓ Continue to regularly review Board/Committee composition and take action to strengthen as and when appropriate.</li> <li>✓ Ensure high levels of attendance at Board/Committee meetings are maintained.</li> </ul>

	<ul style="list-style-type: none"> <li>✓ Attendance at Training Sessions</li> <li>✓ Successful recruitment process</li> </ul>	<ul style="list-style-type: none"> <li>✓ Regularly review Board/Committee structure to ensure continued appropriateness and relevance to changing circumstances, activities and environment.</li> <li>✓ Ensure high levels of participation in the annual Board training programme.</li> </ul>
<b>Strong commitment to continuous development of staff</b>	<ul style="list-style-type: none"> <li>✓ Investor in People accreditation maintained since 2001 (retained Gold Standard in February 2025).</li> <li>✓ Staff Performance &amp; Development Review Process,</li> <li>✓ Monthly 1-2-1 meetings</li> <li>✓ Staff Training &amp; Development Opportunities</li> <li>✓ Employee Surveys</li> <li>✓ Employee Wellbeing Strategy, including staff surveys and reviewing suggestions</li> <li>✓ Further education support for staff</li> </ul>	<ul style="list-style-type: none"> <li>✓ Ensure Investors in People (IIP) processes and procedures are maintained and that they continue to be effective in terms of employee development and engagement</li> </ul>
<b>Staff commitment, knowledge and awareness</b>	<ul style="list-style-type: none"> <li>✓ Training and Development Plans (departmental and Individual)</li> <li>✓ Investor in People Assessment Gold 2025</li> <li>✓ Strong commitment to customer service</li> </ul>	<ul style="list-style-type: none"> <li>✓ Continue to improve the existing training and development framework to ensure staff maintain high levels of knowledge and awareness.</li> <li>✓ Introduce a more sophisticated training needs analysis into the annual Staff Performance &amp; Development Review process</li> </ul>
<b>High levels of customer satisfaction (was previously a Weakness)</b>	<ul style="list-style-type: none"> <li>✓ Customers Satisfaction Surveys</li> </ul>	<ul style="list-style-type: none"> <li>✓ Further develop customer orientated services which represent value for money.</li> <li>✓ Maintain commitment to developing new approaches to delivery of existing core services.</li> <li>✓ Ensure customer satisfaction monitoring systems accurately reflect levels of satisfaction and can stand the test of independent scrutiny.</li> </ul>

		<ul style="list-style-type: none"> <li>✓ Develop further service review processes and introduce these into the management planning framework and annual timetable.</li> <li>✓ Reflect results of CSS into forward plans for service improvements</li> <li>✓ Future TSS exercises to be face to face where possible</li> <li>✓ Implement tenant scrutiny on processes/procedures</li> </ul>
<p><b>Commitment to continuous improvement in all service areas</b></p>	<ul style="list-style-type: none"> <li>✓ <i>Positive feedback from Staff as outlined in the Investor in People Assessment 2016, interim assessment 2017, final 3 yearly assessment 2019, interim assessment October 2020 and full assessment in February 2022</i></li> <li>✓ <i>Staffing re-structure 2024 following staff feedback</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ Formal service or functional reviews to be introduced into the monitoring programme.</li> <li>✓ Ensure staff and Board motivation is maintained</li> </ul>
<p><b>Commitment to partnership working</b></p>	<ul style="list-style-type: none"> <li>✓ <i>Strath For Housing Alliance – quarterly meetings reinstated</i></li> <li>✓ <i>Development Collaboration with Kingdom HA</i></li> <li>✓ <i>Agreements with Local Authorities</i></li> <li>✓ <i>Collaboration with other RSLs on These Homes</i></li> <li>✓ <i>Collaboration with Clacks CAB re Debt/Money Advice Service</i></li> <li>✓ <i>Forth Valley Network of Tenant Participation Officers</i></li> <li>✓ <i>Collaboration with Clackmannanshire Economic Regeneration Trust (CERT)</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ Continue to consider all relevant opportunities of working with other like-minded RSLs / other organisations.</li> <li>✓ Maximise the collaborative opportunities through the partnership agreement with Kingdom HA</li> </ul>

<p><b>Excellent relationship with the Scottish Government, Local Authorities and private lenders</b></p>	<ul style="list-style-type: none"> <li>✓ <i>The number and level of successful applications for Grant Funding from Scottish Government</i></li> <li>✓ <i>Regular meetings with key lender (RBS) and Bank of Scotland</i></li> <li>✓ <i>Compliance with lending covenants</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Maintain an effective relationship with the relevant Scottish Government – Housing and Social Justice - More Homes Division Housing Supply Division</i></li> <li>✓ <i>Continue productive working relationship with local authorities.</i></li> <li>✓ <i>Engage effectively with Clackmannanshire &amp; Stirling Health &amp; Social Care Integrated Joint Board</i></li> <li>✓ <i>Further develop relationships with private lenders and the private sector generally.</i></li> </ul>
<p><b>Track Record / Reputation</b></p>	<ul style="list-style-type: none"> <li>✓ <i>SHR Compliant Engagement Plan</i></li> <li>✓ <i>Performance reports to tenants</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Ensure track record is highlighted / publicised as appropriate.</i></li> <li>✓ <i>Maintain high standards and reputation gained to date</i></li> </ul>
<p><b>Standards of Behaviour, Probity and Integrity of Governing Body and Staff</b></p>	<ul style="list-style-type: none"> <li>✓ <i>Annual assurance process</i></li> <li>✓ <i>Code of Conduct and Declaration of Interest Process</i></li> <li>✓ <i>Annual Board appraisals process</i></li> </ul>	
<p><b>Staff consultation arrangements;/employee engagement</b></p>	<ul style="list-style-type: none"> <li>✓ <i>Investor in People Assessments</i></li> <li>✓ <i>Biennial surveys re wellbeing</i></li> <li>✓ <i>Full staff meeting and departmental meeting programme</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Ensure standards and commitment to consultation are maintained</i></li> </ul>
<p><b>Corporate Social Responsibility</b></p>	<ul style="list-style-type: none"> <li>✓ <i>Investor in People Assessments</i></li> <li>✓ <i>Community Benefits strategy reviewed annually</i></li> <li>✓ <i>Relationships/support to local schools and other groups</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Ensure commitment is maintained</i></li> </ul>
<p><b>Learning and development strategy (and impact thereof)</b></p>	<ul style="list-style-type: none"> <li>✓ <i>Investor in People Assessments</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Ensure culture of employee and Board learning and development is maintained</i></li> </ul>

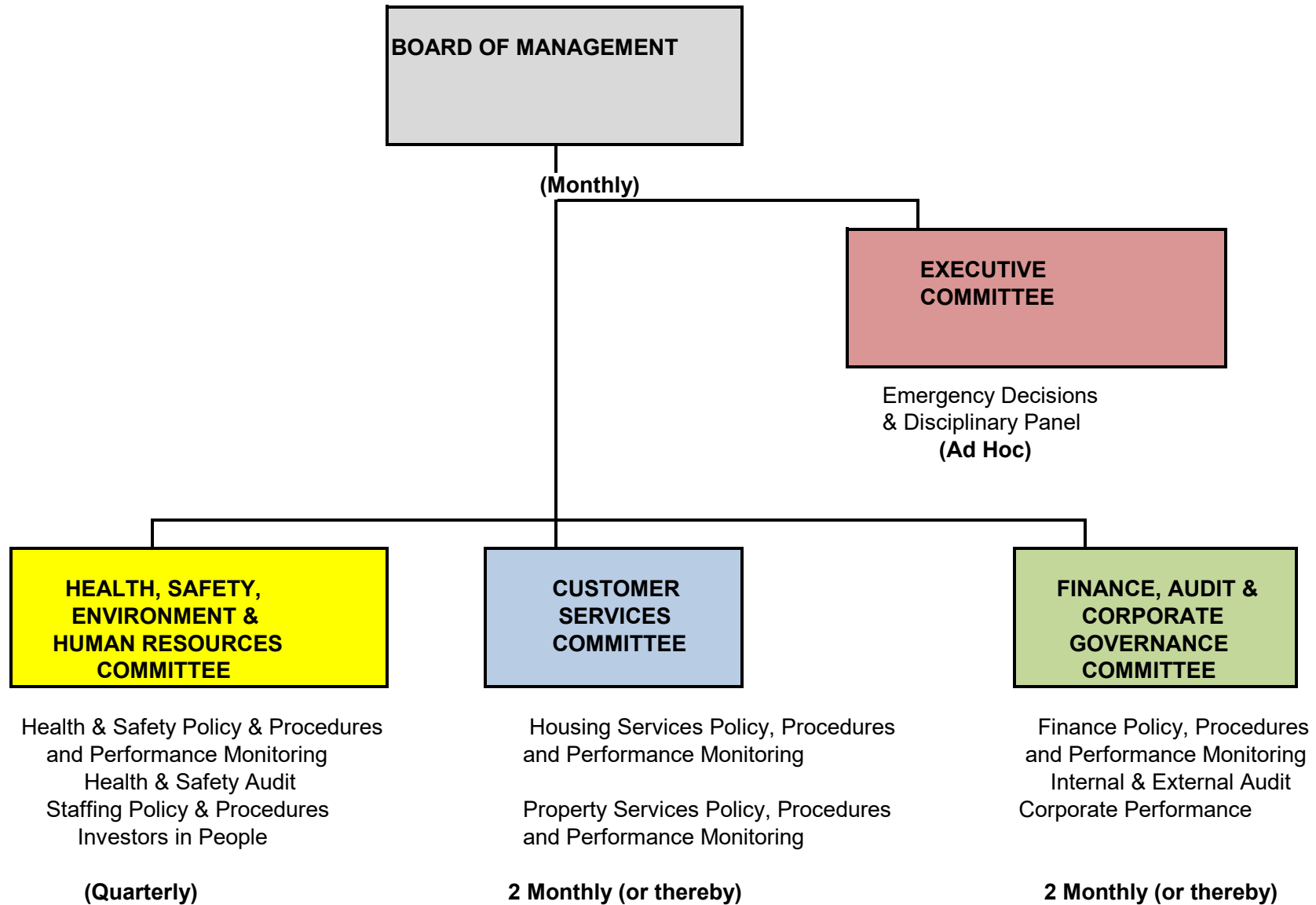
	<ul style="list-style-type: none"> <li>✓ <i>Committee attendance at quarterly Training Sessions</i></li> </ul>	
<b>Equality and Human Rights</b>	<ul style="list-style-type: none"> <li>✓ <i>Investor in People Assessments</i></li> <li>✓ <i>Equality and Human Rights strategy and policy in place</i></li> <li>✓ <i>Equality data collected regularly</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Ensure commitment to equality and human rights is maintained</i></li> </ul>
<b>Leadership</b>	<ul style="list-style-type: none"> <li>✓ <i>Investor in People Assessments</i></li> <li>✓ <i>Identification of staff for Future Leaders training</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Ensure standards of leadership are maintained and opportunities for training “emerging leaders” are grasped</i></li> </ul>
<b>Management effectiveness</b>	<ul style="list-style-type: none"> <li>✓ <i>Investor in People Assessments</i></li> <li>✓ <i>Identification of staff for Future Leaders training</i></li> <li>✓ <i>Biennial employee surveys</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Ensure standards of management are maintained and training opportunities for existing and potential “managers” are grasped</i></li> </ul>
<b>Tenants Engagement and Communication</b>	<ul style="list-style-type: none"> <li>✓ <i>Tenant Engagement Strategy and Action Plan in Place</i></li> <li>✓ <i>Monthly meetings for interested tenants/residents</i></li> <li>✓ <i>New survey tool for customer feedback</i></li> <li>✓ <i>Tenant Scrutiny Panel now in place</i></li> <li>✓ <i>Live Web Chat available</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Possible digital inclusion opportunities for tenants</i></li> <li>✓ <i>Increased engagement encouraged</i></li> </ul>
<b>Board/Committee Succession Planning</b>	<ul style="list-style-type: none"> <li>✓ <i>Successful Board recruitment</i></li> <li>✓ <i>Strong Board with various skills</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Ensure a robust Board/Committee Succession Plan exists in order to maintain governance effectiveness</i></li> </ul>

<b>WEAKNESSES</b>	<b>Evidenced By</b>	<b>Statement of Intent</b>
<b>Public Profile</b>	<ul style="list-style-type: none"> <li>✓ <i>Low public profile culture</i></li> <li>✓ <i>Some negative publicity more recently</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ <i>Low public profile culture continues to exist and further consideration as to whether this can be regarded as a weakness is debateable due to the business the Association is in.</i></li> </ul>

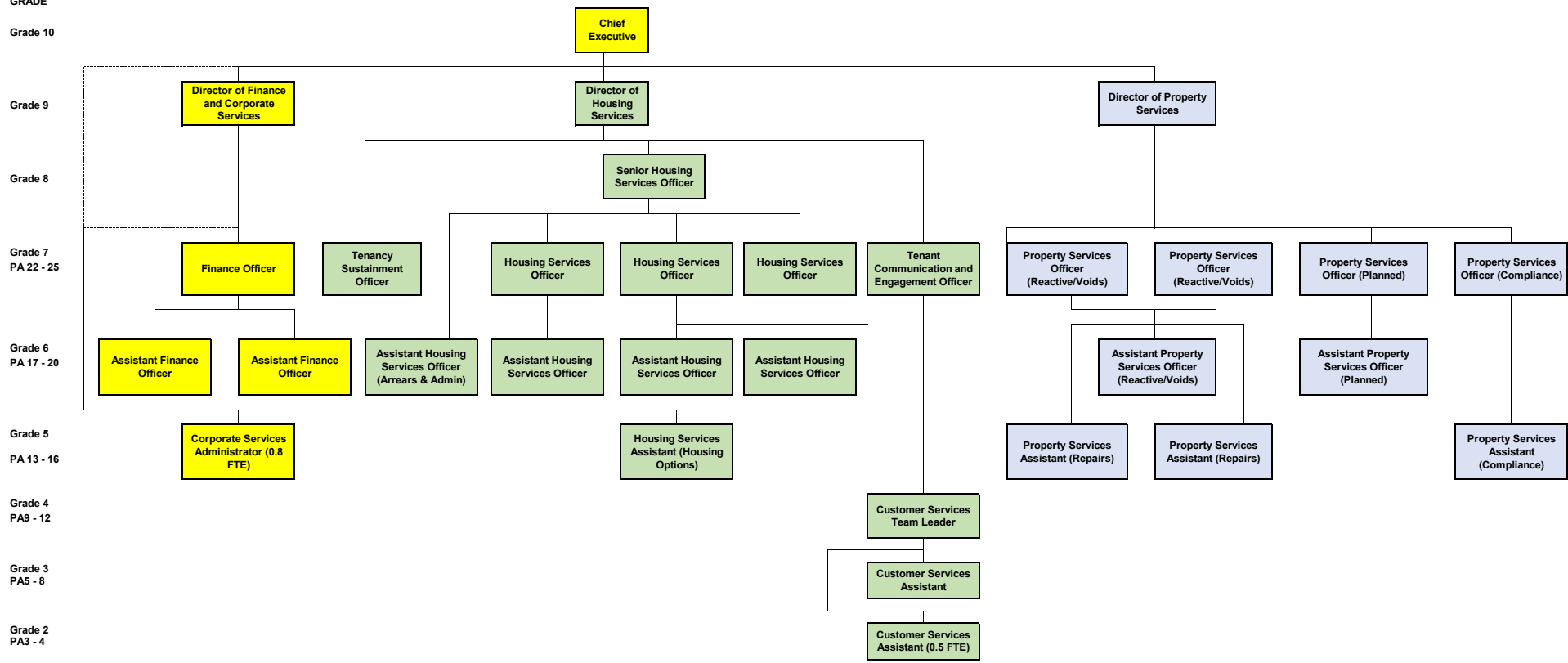
		<ul style="list-style-type: none"> <li>✓ Consider raising profile outside of the Association's own social media content (e.g. Alloa Advertiser)</li> </ul>
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OPPORTUNITIES	Evidenced by	Statement of Intent
<b>Potential opportunities for further growth</b>	<ul style="list-style-type: none"> <li>✓ Track record and reputation</li> <li>✓ New housing provision</li> </ul>	<ul style="list-style-type: none"> <li>✓ Instigate dialogue with local authorities and other local organisations.</li> <li>✓ Continue to operate in an innovative and flexible way.</li> </ul>
<b>Continue to give sufficient priority to improving existing services for existing customers</b>	<ul style="list-style-type: none"> <li>✓ Customer Satisfaction Survey</li> </ul>	<ul style="list-style-type: none"> <li>✓ Maximise the opportunity as expressed in Customer Satisfaction Surveys and other feedback mechanisms</li> </ul>
<b>Further develop the Associations website / other communication platforms</b>	<ul style="list-style-type: none"> <li>✓ Customer feedback</li> <li>✓ Tenants accessing services through MyHome</li> </ul>	<ul style="list-style-type: none"> <li>✓ To continue to improve the website content</li> </ul>
<b>Increase public profile</b>	<ul style="list-style-type: none"> <li>✓ Attendance at local events</li> </ul>	<ul style="list-style-type: none"> <li>✓ Publicise work in local news (e.g. Love Local, Alloa Advertiser)</li> <li>✓ News releases</li> </ul>
<b>IT Opportunities</b>	<ul style="list-style-type: none"> <li>✓ My Home/these Home/My New Home implemented</li> <li>✓ My Home - Contractors portal</li> <li>✓ Move to HomeMaster 2026</li> </ul>	<ul style="list-style-type: none"> <li>✓ Look at tenant reward scheme (now deferred until after move to HomeMaster)</li> </ul>
<b>Increased digital working Increased efficiency Improved Work /Life Balance for Employees</b>	<ul style="list-style-type: none"> <li>✓ Increased remote IT working</li> <li>✓ Home Working Policy</li> <li>✓ Use of remote meeting applications (MS teams, Zoom etc)</li> <li>✓ Trialling flexible working options</li> </ul>	<ul style="list-style-type: none"> <li>✓ Continue to review flexible working opportunities</li> <li>✓ Staff survey late 2025</li> </ul>

<b>THREATS</b>		
<b>From Strategic Risk Management Register (Current Very High Raw Risk High/Residual included)</b>		
<b>Hazard – Threat or Danger</b>	<b>Specific Risk</b>	<b>Controls</b>
		<b>Key Controls used to Mitigate the Risk</b>
Development of new housing	<ul style="list-style-type: none"> <li>➤ Development opportunities slow due to financial restraints on Scottish Government and cost issues</li> <li>➤ Opportunities scarce</li> </ul>	<ul style="list-style-type: none"> <li>➤ Regular dialogue to be maintained with Scottish Government, Local Authority and Kingdom HA</li> </ul>
SHAPS Pension Scheme – costs become prohibitive	<ul style="list-style-type: none"> <li>➤ Latest valuation results may result in deficit payments and increased contributions, resulting in cost of CARE scheme becoming prohibitive</li> </ul>	<ul style="list-style-type: none"> <li>➤ Financial analysis of impact of any change</li> <li>➤ Consultation with staff may be required</li> </ul>
Cyber Security Breach	<ul style="list-style-type: none"> <li>➤ Vulnerability to system attack</li> </ul>	<ul style="list-style-type: none"> <li>➤ Cyber Essentials Accreditation achieved</li> <li>➤ Cyber essentials plus accreditation to be progressed</li> <li>➤ Review cloud-based/on-site location of server</li> <li>➤ Professional advisors/consultants/auditors</li> <li>➤ Staff training</li> </ul>
Increasing Rent Arrears	<ul style="list-style-type: none"> <li>➤ Increased rent arrears and write offs, having detrimental effect on Finances</li> </ul>	<ul style="list-style-type: none"> <li>➤ Some increases in write offs and arrears noted recently – to be monitored closely going forward</li> </ul>
Scottish Housing Net Zero Standards	<ul style="list-style-type: none"> <li>➤ Risk of failing to meet targets (when confirmed)</li> <li>➤ Risk of impact on Association’s finances and therefore tenants’ rents</li> </ul>	<ul style="list-style-type: none"> <li>➤ Keep up to date with latest developments and funding opportunities</li> <li>➤ Ensure there is a long term plan to meet requirements, minimising the impact on tenants</li> </ul>



**Ochil View Housing Association: Staff Structure post May 2025**



## Consolidated Statement of Cash Flow | 2025: 30 Year Plan | Plan

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 20	Year 30
Period: 01 April 2025 - 31 March 2055	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2045	2055
	£000's	£000's	£000's	£000's	£000's	£000's	£000's	£000's	£000's	£000's	£000's	£000's
<b>Total Receipts</b>	8,190.5	8,304.6	8,597.2	8,994.9	9,465.5	9,832.6	10,125.5	10,427.2	10,737.9	11,057.8	13,480.6	16,139.2
<b>Total Payments</b>	-3,312.6	-3,638.8	-3,400.3	-3,728.2	-3,854.0	-3,841.7	-3,877.8	-4,143.8	-4,762.4	-4,856.3	-6,237.8	-8,871.1
<b>Cash Paid To Employees</b>	-1,734.2	-1,781.9	-1,830.9	-1,881.2	-1,933.0	-1,986.1	-2,040.7	-2,096.9	-2,154.5	-2,213.8	-2,903.7	-3,530.0
<b>Cash flow from Operating Activities</b>	<b>3,143.7</b>	<b>2,884.0</b>	<b>3,366.1</b>	<b>3,385.5</b>	<b>3,678.5</b>	<b>4,004.9</b>	<b>4,207.0</b>	<b>4,186.5</b>	<b>3,820.9</b>	<b>3,987.7</b>	<b>4,339.1</b>	<b>3,738.1</b>
<b>Net cash generated from operating activities</b>	3,143.7	2,884.0	3,366.1	3,385.5	3,678.5	4,004.9	4,207.0	4,186.5	3,820.9	3,987.7	4,339.1	3,738.1
<b>Cash flow from investing activities</b>												
<b>Purchase of tangible fixed assets</b>	-2,057.0	-3,554.3	-3,336.1	-8,491.2	-6,994.0	-2,165.2	-1,826.3	-1,683.6	-1,250.9	-2,514.3	-2,375.7	-5,863.7
<b>Grants received</b>	320.0	320.0	320.0	3,320.0	3,000.0							
<b>Interest Received (cash)</b>	300.3	183.7	253.9	209.9	145.9	117.5	117.5	127.9	146.2	157.4	208.1	365.3
<b>Total Cash flow from investing activities</b>	<b>-1,436.6</b>	<b>-3,050.5</b>	<b>-2,762.2</b>	<b>-4,961.3</b>	<b>-3,848.1</b>	<b>-2,047.7</b>	<b>-1,708.8</b>	<b>-1,555.7</b>	<b>-1,104.8</b>	<b>-2,356.9</b>	<b>-2,167.5</b>	<b>-5,498.4</b>
<b>Cash flow from financing activities</b>												
<b>Interest paid</b>	-512.1	-478.8	-798.7	-692.8	-652.3	-611.4	-570.9	-531.4	-495.9	-461.2	-173.0	-10.1
<b>Interest element of finance lease rental payment</b>												
<b>New secured loans</b>			6,000.0									
<b>Capital Repayments</b>	-1,471.8	-1,473.8	-1,571.1	-1,586.9	-1,594.6	-1,602.7	-1,611.1	-1,278.0	-1,173.2	-1,182.8	-618.5	-382.5
<b>Total Cash flow from financing activities</b>	<b>-1,983.8</b>	<b>-1,952.7</b>	<b>3,630.2</b>	<b>-2,279.7</b>	<b>-2,246.9</b>	<b>-2,214.1</b>	<b>-2,182.0</b>	<b>-1,809.3</b>	<b>-1,669.1</b>	<b>-1,644.0</b>	<b>-791.5</b>	<b>-392.7</b>
<b>Cash &amp; cash equivalents at the beginning of year</b>	<b>10,361.9</b>	<b>10,085.1</b>	<b>7,965.9</b>	<b>12,200.0</b>	<b>8,344.5</b>	<b>5,928.0</b>	<b>5,671.1</b>	<b>5,987.3</b>	<b>6,808.8</b>	<b>7,855.8</b>	<b>9,643.6</b>	<b>19,253.8</b>
<b>Net Change in Cash &amp; cash equivalents</b>	<b>-276.8</b>	<b>-2,119.2</b>	<b>4,234.1</b>	<b>-3,855.5</b>	<b>-2,416.5</b>	<b>-256.9</b>	<b>316.2</b>	<b>821.5</b>	<b>1,047.0</b>	<b>-13.3</b>	<b>1,380.1</b>	<b>-2,152.9</b>
<b>Cash &amp; cash equivalents at the end of year</b>	<b>10,085.1</b>	<b>7,965.9</b>	<b>12,200.0</b>	<b>8,344.5</b>	<b>5,928.0</b>	<b>5,671.1</b>	<b>5,987.3</b>	<b>6,808.8</b>	<b>7,855.8</b>	<b>7,842.6</b>	<b>11,023.7</b>	<b>17,100.9</b>

**Strategic Objectives/Operational Indicators Summary**

		2024/2025	2024/2025	2024/2025	2024/2025	2024/2025	2024/2025	2024/2025	
		Result 2023/2024	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End
Strategic Objective 1 Reactive & Planned Maintenance Service	To invest in existing housing stock to ensure that OVHA provides the highest possible standard of accommodation possible	42.1%	73.7%	57.9%	57.9%	52.6%	↓	52.6%	52.6%
Strategic Objective 2 Housing Management & Tenancy Sustainment	To provide a comprehensive and responsive customer service to tenants, sharing and factored owners which supports sustainable tenancies and delivers customer satisfaction	66.7%	83.3%	88.9%	88.9%	88.9%	↔	88.9%	88.9%
Strategic Objective 3 Resident Participation & Communication	To actively promote and support resident engagement in the management, maintenance and development of their homes	58.3%	91.7%	100.0%	100.0%	91.7%	↓	100.0%	100.0%
Strategic Objective 4 Provision of New/Adapted Homes & Property Acquisitions	To contribute to the supply of high quality accessible, secure, affordable and sustainable homes where financially viable and whilst maximising community benefits	100.0%	20.0%	20.0%	0.0%	60.0%	↑	40.0%	40.0%
Strategic Objective 5 Financial Management/Corporate Governance	To ensure that OVHA's work is underpinned by effective financial, administrative and management processes within a framework of effective corporate governance	75.0%	84.2%	78.9%	73.7%	78.9%	↑	73.7%	73.7%
Strategic Objective 6 Human Resources & Health & Safety	To ensure that OVHA recruits and retains sufficiently trained and experienced committee members and suitably qualified staff, and satisfies all health, safety and environmental requirements and legislation	90.0%	80.0%	80.0%	80.0%	80.0%	↔	50.0%	50.0%

Summary Key:

High Performance	>75%
Medium Performance	50%-74%
Low Performance	<50%

Strategic Objective	KPI Number	Performance Indicator (KPI yellow)	2023/24 Result	Target 2024/25	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End	Peer Average 2023/24	Scottish Average 2023/24	Quartile 2023/24	Quartile (min) 2023/24
Percentage on Target					73.7%	57.9%	57.9%	52.6%		52.6%	52.6%				
<b>Strategic Objective 1</b>	1	Emergency Repair Response times	98.8%	99.0%	98.09%	98.34%	98.43%	97.32%	↓	98.10%	98.10%	N/A	N/A	N/A	N/A
Reactive and Planned Maintenance Services	2	Ave length of time to complete emergency repairs (ARC)	1 hr 24 min	3 hours	1 hr 20 mins	1 hr 17 mins	1 hr 25 mins	1 hr 22 mins	↑	1 hr 21 mins	< 3 hours	2h 24m	2hr 54m	1	3hr 7m
<i>To invest in its existing housing stock to ensure that the Association provides the highest standard of accommodation possible</i>	3	Ave length of time to complete non-emergency repairs (ARC)	7.97 days	7 days	5.71 days	8.39 days	8.02 days	8.16 days	↓	7.63 days	7.63 days	6.3 days	6.2 days	4	7.5 days
19 indicators	4	Reactive Repair Response Times (all categories)	93.5%	95.0%	95.68%	89.84%	91.81%	91.16%	↓	92.00%	92.00%	N/A	N/A	N/A	N/A
	5	Reactive Repairs completed right first time (ARC)	87.1%	92.0%	93.76%	85.64%	88.32%	87.70%	↓	88.73%	88.73%	88.80%	89.80%	3	85.62%
	6	Reactive Repairs appointments kept	92.0%	90.0%	100.0%	97.5%	95.3%	92.9%	↓	97.6%	97.6%	N/A	N/A	N/A	N/A
	7	Tenants satisfied with condition of home on taking up tenancy (New tenants) In house surveys	88.9%	95.0%	100.0%	83.3%	66.7%	75.0%	↑	84.6%	84.6%	N/A	N/A	N/A	N/A
	8	Planned Maintenance Spend v. Budget	78%	80%	34%	44%	38%	152%	↑	48%	48%	N/A	N/A	N/A	N/A
	9	Planned Maintenance works v. programme	73%	80%	81.1%	71.3%	44.1%	60.8%	↑	75.7%	76%	N/A	N/A	N/A	N/A
	10	% of Stock meeting SHQS by year End (OVHA Measure)	97.9%	98.1%	97.9%	97.9%	97.9%	97.9%	↔	97.9%	97.9%	N/A	N/A	N/A	N/A
	11	% of Stock meeting SHQS by year End (ARC)	93.0%	93.2%	92.9%	92.9%	92.8%	93.1%	↑	93.1%	93.1%	88.0%	91.6%	3	88.3%
	12	% properties meeting EESSH 1 ARC)	95.0%	95.2%	94.97%	95.2%	95.1%	95.2%	↑	95.2%	95.2%	N/A	N/A	N/A	N/A
	13	EESSH 2: % properties meeting EPC Band D (by 2025)	99.9%	99.0%	99.9%	99.9%	99.9%	99.9%	↔	99.9%	99.9%	N/A	N/A	N/A	N/A
	14	EESSH 2: % properties meeting, or can be treated as meeting, EPC Band B (by 2032)	0.0%	0.0%	11.51%	11.51%	11.50%	11.34%	↓	11.34%	11.34%	N/A	N/A	N/A	N/A
	15	% tenants satisfied with Reactive Repairs (In – house surveys) (ARC)	84.5%	85.0%	89.0%	88.0%	85.0%	82.0%	↓	86.0%	86.0%	85.8%	87.3%	3	82.4%
	16	% tenants satisfied with quality of home (ARC)	84.6%	84.6%	84.56%	84.56%	84.56%	84.56%	↔	84.56%	84.56%	85.1%	85.1%	3	82.2%
	17	% tenants satisfied with the landlords contribution to the management of neighbourhood (ARC)	89.1%	89.1%	89.10%	89.10%	89.10%	89.10%	↔	89.10%	89.10%	84.3%	85.7%	2	80.0%
	18	% of factored owners satisfied with the factoring service they receive (ARC)	31.3%	31.3%	31.30%	31.30%	31.30%	31.30%	↔	31.30%	31.30%	66.6%	60.6%	4	46.0%
	19	% tenants satisfied with overall service (ARC)	89.3%	89.3%	89.30%	89.30%	89.30%	89.30%	↔	89.30%	89.30%	87.3%	87.7%	2	85.0%

	KPI Number	KPI	2023/24 Result	Target 2024/25	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End	Peer Average 2023/24	Scottish Average 2023/24	Quartile 2023/24	Quartile (min) 2023/24
Percentage on Target					83.3%	88.9%	88.9%	88.9%		88.9%	88.9%				
Strategic Objective 2	20	Re-let Times: All Stock (ARC)	34.21	30 days	25.28	23.16	23.32	24.89	↓	23.68	23.68	27.8 days	31.8 days	3	35.95 days
	21	Void Rent Loss (ARC)	0.76%	0.50%	0.46%	0.34%	0.37%	0.47%	↓	0.40%	0.40%	0.6%	0.8%	3	77.0%
Housing Management Service & Tenancy Sustainment	22	% of Properties becoming Vacant in the Year (ARC)	6.21%	7.50%	1.79%	1.58%	1.45%	1.72%	↓	6.53%	6.53%	6.6%	7.3%	2	5.1%
	23	Gross Rent Arrears (ARC)	4.29%	4.50%	3.75%	3.81%	3.85%	4.12%	↓	4.12%	4.12%	4.0%	3.8%	3	4.9%
	24	Current non-Technical Arrears	3.00%	3.20%	2.73%	2.79%	2.71%	2.93%	↓	2.93%	2.93%	N/A	N/A	N/A	N/A
	25	Rent Collected as % of Total Rent Due (ARC)	99.95%	99.50%	99.9%	100.0%	99.6%	99.7%	↑	99.9%	99.9%	99.1%	99.6%	2	99.2%
	26	Former Tenant Arrears as % of Rent Due	1.29%	1.35%	1.02%	1.02%	1.14%	1.18%	↓	1.18%	1.18%	N/A	N/A	N/A	N/A
To provide a comprehensive and responsive customer service to tenants, sharing owners and factored owners which supports sustainable tenancies and delivers customer satisfaction	27	Current Tenants owing 13 Weeks or More Rent	2.96%	3.75%	2.8%	3.81%	3.51%	3.56%	↓	3.56%	3.56%	N/A	N/A	N/A	N/A
	28	Recharge Debt Collected	£18,784	£18,000	£6,213	£8,357	£7,836	£6,230	↓	£28,635	£28,635	N/A	N/A	N/A	N/A
	29	Anti-social cases resolved (ARC)	100%	98.00%	95.12%	98.00%	100.00%	98.85%	↓	98.9%	98.9%	95.7%	95.3%	2	93.6%
	30	% of ASB Reports Resolved within 15 days	100%	98.00%	100%	100%	100%	100%	↔	100%	100.0%	N/A	N/A	N/A	N/A
	31	% of ASB Reports Resolved within 21 days	100%	98.00%	100%	100%	100%	100%	↔	100%	100.0%	N/A	N/A	N/A	N/A
18 Indicators	32	Tenancy offers refused (no more than) (ARC)	16.90%	20.00%	41.20%	17.24%	22.22%	19.23%	↑	26.10%	26.1%	22.7%	20.6%	2	30.6%
	33	Tenancies sustained for more than 1 year (ARC)	95.00%	94.0%	93.9%	92.2%	89.6%	89.6%	↔	89.6%	89.6%	94.0%	92.1%	2	90.3%

Strategic Objectives Compliance Report

	34	Tenants satisfied with tenancy sustainment service	100%	99.00%	100%	100%	100%	100%	↔	100%	100.0%	N/A	N/A	N/A	N/A
	35	% of Annual Lets made to Homeless Applicants	34.78%	28.00%	30.00%	40.00%	35.00%	35.00%	↔	35%	34.9%	N/A	N/A	N/A	N/A
	36	% of referrals under section 5 and other referrals that result in an offer (ARC)	93.02%	95.00%	160%	100%	100%	100%	↔	109%	108.6%	72.5%	70.9%	2	45.8%
	37	% of referrals under section 5 and other referrals that offers result in a let (ARC)	100%	90.00%	100%	200%	117%	300%	↑	127%	126.7%	81.0%	86.7%	3	75.3%
		KPI	2023/24 Result	Target 2024/25	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End	Peer Average 2023/24	Scottish Average 2023/24	Quartile 2023/24	Quartile (min) 2023/24
		Percentage on Target			91.7%	100.0%	100.0%	91.7%		100.0%	100%				
<b>Strategic Objective 3</b>	38	OVHA Tenant representation on the Board	2	3	2	3	3	3	↔	3	3	N/A	N/A	N/A	N/A
Resident Participation & Communication	39	Tenant Satisfaction Response Rate – Reactive Repairs (In - house surveys)	29%	25%	28.0%	29.0%	30.0%	29.0%	↓	29.00%	29.00%	N/A	N/A	N/A	N/A
<i>To actively promote and support resident engagement in the management, maintenance and development of their homes</i>	40	1 <sup>st</sup> Stage Complaints resolved within timescale (ARC)	94.8%	95.0%	97.0%	97.5%	100.0%	93.1%	↓	97.1%	97.1%	99.00%	98.40%	3	98.20%
	41	2 <sup>nd</sup> Stage Complaints resolved within timescale (ARC)	94.4%	96.0%	100.0%	100.0%	100.0%	100.0%	↔	100.0%	100.0%	92.50%	94.9%	3	92.0%
12 Indicators	42	Average time in working days for a full response at Stage 1 (ARC)	2.32 days	4 days	1.38 days	1.90 days	1.88 days	2.21 days	↓	1.84 days	< 4 days	3.4 days	3.9 days	1	4.76 days
	43	Average time in working days for a full response at Stage 2 (ARC)	13.61 days	18 days	10 days	8 days	7.80 days	9.50 days	↓	8.95 days	< 18 days	15.8 days	15.0 days	2	18.42 days
	44	% of complaints upheld by OVHA (ARC)	73%	70.0%	58.8%	52.4%	33.3%	48.7%	↓	48.4%	48.4%	N/A	N/A	N/A	N/A
	45	% of complaints not upheld by OVHA (ARC)	27%	30.0%	41.2%	47.6%	66.7%	51.3%	↓	51.6%	51.6%	N/A	N/A	N/A	N/A
	46	No of Formal Complaints Upheld by the Ombudsman	0	0	0	0	0	0	↔	0	0	N/A	N/A	N/A	N/A
	47	Positive comments from service users (Number per quarter)	396	50/200	200	205	191	247	↑	843	843	N/A	N/A	N/A	N/A
	48	% tenants who feel their landlord is good at keeping them informed about their services and outcomes (ARC)	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	↔	95.0%	95.0%	91.5%	92.1%	2	88.8%
	49	% tenants satisfied with Opportunities to Participate (ARC)	85.7%	85.7%	85.7%	85.7%	85.7%	85.7%	↔	85.7%	85.7%	85.6%	89.1%	3	84.9%

	KPI Number	KPI	2023/24 Result	Target 2024/25	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End	Peer Average 2023/24	Scottish Average 2023/24	Quartile 2023/24	Quartile (min) 2023/24
Percentage on Target					20.0%	20.0%	0.0%	60.0%		40.0%	40.0%				
<b>Strategic Objective 4</b> Provision of New/Adapted Homes & Property Acquisitions <i>To contribute to the supply of high quality, accessible, secure, affordable and sustainable homes where financially viable</i>	50	Residential Property Acquisitions (No. per annum, 2 per quarter)	8	8	0	0	1	3	↑	4	4	N/A	N/A	N/A	N/A
	51	Stage 3 Adaptations % Expenditure (min)	109.9%	100.0%	0.0%	16.9%	15.67%	374.92%	↑	101.8%	102%	N/A	N/A	N/A	N/A
	52	Ave time to complete approved applications for medical adaptations (ARC)	68.3 days	60 days	23.78 days	29.10 days	51.29 days	193.53 days	↓	102.19 days	102.19 days	55.9 days	54.4 days	4	68.0 days
	53	% Approved medical adaptations completed	78.0%	80.0%	21%	38%	43.59%	90.00%	↑	90.00%	90.0%	N/A	N/A	N/A	N/A
	54	Government Subsidised Capital Programme (Expenditure) excl Stage 3 Adaptations (25% per Q)	100.000%	100.000%	0%	0%	0%	50%	↑	50.0%	50%	N/A	N/A	N/A	N/A
5 Indicators															

	KPI Number	KPI	2023/24 Result	Target 2024/25	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End	Peer Average 2022/23	Scottish Average 2022/23	Quartile 2022/23	Quartile (min) 2022/23
Percentage on Target					84.2%	78.9%	73.7%	78.9%		73.7%	73.7%				
<b>Strategic Objective 5</b> Financial Management, Corporate Governance & Corporate Sustainability <i>To ensure the Association's work is underpinned by effective financial, administrative and management processes set within a framework of effective corporate governance</i>	55	Voids (Gross accounting)	0.65%	0.70%	0.46%	0.37%	0.43%	0.47%	↓	0.43%	0.43%	1.1%	1.3%	2	1.30%
	56	Current Ratio	4.3	4.0	4.3	4.3	3.8	3.6	↓	3.6	3.6	2.0	2.3%	1	1.1%
	57	Net Debt per unit	£7,864	£7,448	£7,514	£7,217	£6,723	£6,219	↑	£6,224	£6,224	£10,020	£7,779	3	£14,647
	58	Gross Loan Debt Per Unit	£14,291	£13,252	£14,036	£13,780	£13,525	£13,256	↑	£13,265	£13,265	£14,261	£11,874	3	£17,280
	59	Borrowed Monies v. Historic cost of Assets(not exceeding)	23.0%	20.8%	22.6%	22.1%	21.7%	21.2%	↑	21.2%	21.2%	N/A	N/A	N/A	N/A
	60	Operating Surplus v. Debt Service Liability (not less than) (RBS Loan Covenant)	12.39	17.60	19.84	20.32	21.60	20.70	↓	20.70	20.70	N/A	N/A	N/A	N/A
	61	Net Interest Per Unit Owned	166	108	28	26	26	28	↓	108	108	N/A	N/A	N/A	N/A
	62	Average Cost of Borrowing	2.60%	2.6%	2.6%	2.6%	2.6%	2.6%	↔	2.6%	2.6%	N/A	N/A	N/A	N/A
	63	Average Reactive Maintenance Cost Per Unit	£487	£551	£482	£545	£351	£514	↓	£511	£511	N/A	N/A	N/A	N/A
	64	Average Void Cost Per Void Unit	£3,481	£2,700	£2,102	£3,794	£1,646	£1,755	↓	£2,256	£2,256	N/A	N/A	N/A	N/A
19 Indicators	65	Cyclical Maintenance Cost Per Unit	£225	£241	£193	£232	£202	£172	↑	£198	£198	N/A	N/A	N/A	N/A
	66	Other Planned Maintenance Cost Per Unit	£216	£405	£243	£226	£81	£296	↓	£210	£210	N/A	N/A	N/A	N/A
	67	Staff Costs / Turnover	16.7%	17.9%	17.6%	18.3%	18.6%	17.6%	↑	18.0%	18.0%	22.0%	23.7%	1	26.4%
	68	Management & Maintenance Admin Costs per Unit	£1,484	£1,655	£1,627	£1,645	£1,662	£1,724	↓	£1,663	£1,663	£1,381	£1,712	2	£1,801
	69	Total management & maintenance cost per unit (£)	£2,662	£3,105	£2,710	£2,886	£2,445	£2,984	↓	£2,755	£2,755	£2,710	£3,020	2	£3,170
	70	% Non financial loan covenant information sent to lenders within timescales	100%	100%	100%	100%	100%	100%	↔	100.00%	100.00%	N/A	N/A	N/A	N/A

Strategic Objectives Compliance Report

	71	Average Board Meeting Attendance	71%	75%	83%	78%	75%	81%	↑	82%	75%	N/A	N/A	N/A	N/A
	72	Risk management actions progress/completed on time.	100%	100%	100%	100%	100%	100%	↔	100%	100%	N/A	N/A	N/A	N/A
	73	% tenants satisfied that rent represents value for money (ARC)	83%	83%	83%	83%	83%	83%	↔	83%	83%	81.7%	81.9%	2	76.2%

		KPI	2023/24 Result	Target 2024/25	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End	Peer Average 2023/24	Scottish Average 2023/24	Quartile 2023/24	Quartile (min) 2023/24
Percentage on Target					80%	80%	80%	80%		50%	50%				
Strategic Objective 6  <i>To ensure that OVHA recruits and retains sufficiently trained and experienced Board members and suitably qualified staff and satisfies all health, safety and environmental requirements and legislation</i>	74	Staff turnover in the year	19.1%	10.0%	4.30%	0.00%	3.40%	7.00%	↓	14.80%	14.80%	14.2%	17.6%	4	19.0%
	75	Staff Absence (% days Lost) (ARC)	5.40%	1.25%	1.40%	0.90%	2.80%	1.30%	↑	1.6%	1.62%	4.8%	4.9%	3	6.2%
	76	Gas Servicing Checks Not Undertaken (CP12) (ARC)	0	0	0	0	0	0	↔	0	0	0.5	2	1	1
	77	Electrical Safety Checks not undertaken (within 5 year period)	1	0	0	36	0	0	↔	36	36	N/A	N/A	N/A	N/A
	78	Medical Adaptation services not undertaken (more than 1 month overdue)	21	0	1	0	0	1	↓	2	2	N/A	N/A	N/A	N/A
	79	Breaches of H&S Legislation (Office) (Number per annum)	0	0	0	0	0	0	↔	0	0	N/A	N/A	N/A	N/A
	80	Health & Safety Monitoring Checks Fulfilled - Fire/Panic alarms	100%	100%	100%	100%	100%	100%	↔	100%	100%	N/A	N/A	N/A	N/A
	81	Health & Safety Monitoring Checks Fulfilled - Legionella	93%	100%	100%	100%	100%	100%	↔	100%	100%	N/A	N/A	N/A	N/A
	82	Asbestos 12-Month Checks Completed on time	N/A	100%	N/A	92%	95%	N/A	↑	95%	95%	N/A	N/A	N/A	N/A
	83	Lift Monitoring Checks Completed On Time	N/A	100%	N/A	100%	100%	100%	↔	100%	100%	N/A	N/A	N/A	N/A

KEY

Target met
Target not met
Target narrowly missed

Ochil View Housing Association Ltd  
 Corporate Management Plan 2025/2030

Annual Work Plan 2025/2026

Quarter	Business Item	Area of Activity	Responsibility	PROGRESS					Projected / Actual Year End Review	Graphic
				Q1	Q2	Q3	Q4			
<b>“STRATEGIC” REPORTS TO THE BOARD</b>										
Quarter 1	Corporate Management Plan (1st Draft)	Governance	Chief Executive							
Quarter 2	Flexible Working Trial Report	Governance	Chief Executive							
Quarter 1	Year End Performance Management Reports	Performance Management	Chief Executive							
Quarter 1	Asset Management Strategy/Plan (Annual Review)	Property Services	Director of Property Services							
Quarter 1	ARC Return	Governance	Director of Finance & Corporate Services							
Quarter 1	Loan Portfolio Return	Financial Management	Director of Finance & Corporate Services							
Quarter 1	Community Initiatives Fund Annual Report	Community Initiatives	Chief Executive							
Quarter 1	Corporate Management Plan (2nd & Final Draft)	Governance	Chief Executive							
Quarter 1	Proposed Performance Indicators (KPIs)	Performance Management	Chief Executive							
Quarter 1	5YFP	Financial Management	Director of Finance & Corporate Services							
Quarter 1	AGM Report (1)	Governance	Chief Executive							
Quarter 1	Notifiable Events Annual Report	Governance	Chief Executive							
Quarter 1	Board Training Session 1	Governance	Chief Executive							
Quarter 2	Q1 Performance Management Reports	Performance Management	Chief Executive							
Quarter 2	AGM Report (2)	Governance	Chief Executive							
Quarter 2	Annual Accounts	Financial Management	Director of Finance & Corporate Services							
Quarter 2	Impairment Review	Financial Management	Director of Finance & Corporate Services							
Quarter 2	Appointment of External Auditors	Governance	Director of Finance & Corporate Services							
Quarter 2	Committee Nominees Affected by 9 Year Rule	Governance	Chief Executive							
Quarter 2	Annual Declaration of Compliance with Rules 62 to 67	Governance	Chief Executive							
Quarter 2	SHR Annual Assurance Statement 1st Draft	Compliance	Chief Executive							
Quarter 2	Election of Office Bearers and Sub Committee Composition	Governance	Chief Executive							
Quarter 2	Board of Management/Committee Remits (Annual Review)	Governance	Chief Executive							

Quarter 2	Board Members Performance and Development Review Process 2022/23	Governance	Chief Executive						
Quarter 2	Review of Committee Objectives, Composition & Skills (Annual Review)	Governance	Chief Executive						
Quarter 2	Code of Conduct for Governing Body members – Annual Signing	Governance	Chief Executive						
Quarter 2	Management Board Declarations of Interest	Governance	Chief Executive						
Quarter 2	Annual Report 2024.2025	Governance	Chief Executive						
Quarter 2	SHR Landlord Report	Governance	Chief Executive						
Quarter 2	Annual Assurance Statement 2nd Draft	Compliance	Chief Executive						
Quarter 3	Board Training Sessions (including SHN Performance Analysis: In house Presentation)	Governance	Chief Executive						
Quarter 3	Q2 Performance Management Reports	Performance Management	Chief Executive						
Quarter 3	SHR Annual Assurance Statement Final Draft (if required)	Compliance	Chief Executive						
Quarter 3	Rent Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 3	Annual Rent Review/Tenant Consultation	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Q3 Performance Management Reports	Performance Management	Chief Executive						
Quarter 4	Annual Rent Review	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Budget 2026/2027	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Review of Committee Structure & Schedule of Meetings	Governance	Chief Executive						
Quarter 4	Board Training Session	Governance	Chief Executive						
Quarter 4	Corporate Management Plan (Initial Report)	Governance	Chief Executive						
Quarter 4	Development Strategy (Annual Review)	Corporate	Chief Executive						
Quarter 4	Residential Property Acquisition Strategy (Annual Review)	Corporate	Chief Executive						
Quarter 4	Procurement Statement (Annual Report)	Governance	Chief Executive						
Quarter 4	Corporate Performance: Review of Performance Indicators (1)	Performance Management	Chief Executive						
Quarter 4	Bad Debt Write Off Annual Report	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Schedule of Annual Returns	Governance	Director of Finance & Corporate Services						
Quarter 4	Value for Money Statement Annual Review	Financial Management	Director of Finance & Corporate Services						
<b>REPORTS TO CUSTOMER SERVICES COMMITTEE</b>									
Quarter 1	CSC Schedule of Meetings	Housing and Property Services	DHS/DPS						

Quarter 1	Housing & Property Services Departmental Plans (1st Draft)	Performance Management	DHS/DPS						
Quarter 1	Rent Arrears Policy Review	Housing Services	Director of Housing Services						
Quarter 1	Tenancy Agreements Review (SSTA, SSSTA, SSSTA (ASB))	Housing Services	Director of Housing Services						
Quarter 1	Housing & Property Services Departmental Plans Year End Review	Performance Management	DHS/DPS						
Quarter 1	Year End Performance Management Reports	Performance Management	DHS/DPS						
Quarter 1	Year End These Homes & Allocations Report	Housing Services	Director of Housing Services						
Quarter 1	Asset Management Strategy Annual Review	Property Services	Director of Property Services						
Quarter 1	Welfare Reform Mitigation Plan Review	Housing Services	Director of Housing Services						
Quarter 1	Debt Collection Annual Review	Housing Services	Director of Housing Services						
Quarter 1	Tenants Handbook Review	Housing Services	DHS/DPS						
Quarter 1	Annual Tenant Engagement Report	Housing Services	Director of Housing Services						
Quarter 1	Housing & Property Services Departmental Plans (Final Draft)	Performance Management	DHS/DPS						
Quarter 1	Succession to Tenancy Policy Review	Housing Services	Director of Housing Services						
Quarter 1	Assignment Policy Review	Housing Services	Director of Housing Services						
Quarter 1	Joint Tenancy Policy Review	Housing Services	Director of Housing Services						
Quarter 2	Q1 Housing / Property Services Performance Management Reports	Performance Management	DHS/DPS						
Quarter 2	Q1 Housing / Property Services Departmental Plans Review	Performance Management	DHS/DPS						
Quarter 2	Q1 Planned Maintenance Programme Review	Performance Management	Director of Property Services						
Quarter 2	Q1 These Homes & Allocations Report	Housing Services	Director of Housing Services						
Quarter 2	Customer Payments Policy Review	Housing and Property Services	DHS/DPS						
Quarter 2	Estate Management Policy Review	Housing Services	Director of Housing Services						
Quarter 3	Election of Convenor/Vice Convenor	Housing and Property Services	DHS/DPS						
Quarter 3	Q2 Housing / Property Services Performance Management Reports	Performance Management	DHS/DPS						
Quarter 3	Q2 Housing / Property Services Departmental Plans Review	Performance Management	DHS/DPS						
Quarter 3	Q2 Planned Maintenance Programme Review	Performance Management	Director of Property Services						
Quarter 3	Q2 These Homes & Allocations Report	Housing Services	Director of Housing Services						
Quarter 3	Tenant Satisfaction Survey Report	Housing and Property Services	DHS/DPS						
Quarter 3	Residents' Domestic Abuse Policy Review	Housing Services	Director of Housing Services						

Quarter 3	Lettable Standard Review	Property Services	Director of Property Services						
Quarter 3	Model Written Statement of Service	Property Services	Director of Property Services						
Quarter 3	Model Factoring Agreement	Property Services	Director of Property Services						
Quarter 3	Model Development Schedule	Property Services	Director of Property Services						
Quarter 4	Q3 Housing / Property Services Performance Management Reports	Performance Management	DHS/DPS						
Quarter 4	Q3 Housing / Property Services Departmental Plans Review	Performance Management	DHS/DPS						
Quarter 4	Q3 Planned Maintenance Programme Review	Performance Management	Director of Property Services						
Quarter 4	Q3 These Homes & Allocations Report	Housing Services	Director of Housing Services						
Quarter 4	Complaints Handling Procedure Review	Housing and Property Services	DHS/DPS						
Quarter 4	Repossession Policy Review	Housing Services	Director of Housing Services						
<b>REPORTS TO FINANCE &amp; CORPORATE SERVICES COMMITTEE</b>									
Quarter 1	FACG Schedule of Meetings	Financial Management	Director of Finance & Corporate Services						
Quarter 1	Year End Management Accounts	Financial Management	Director of Finance & Corporate Services						
Quarter 1	Year End Performance Management Reports	Performance Management	Director of Finance & Corporate Services						
Quarter 1	Year End Departmental Plan Review	Performance Management	Director of Finance & Corporate Services						
Quarter 1	Finance & Corporate Services Departmental Plan (1st Draft)	Performance Management	Director of Finance & Corporate Services						
Quarter 1	Internal Auditors Reports	Governance	Director of Finance & Corporate Services						
Quarter 1	Review of Insurances	Governance	Director of Finance & Corporate Services						
Quarter 1	5 Year & 30 Year Financial Projections	Financial Management	Director of Finance & Corporate Services						
Quarter 1	RBS Stock Valuation Report	Financial Management	Director of Finance & Corporate Services						
Quarter 1	Entitlements Payments and Benefits Policy Review	Governance	Chief Executive						
Quarter 2	Annual Accounts	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Finance & Corporate Services Departmental Plan (Final Draft)	Performance Management	Director of Finance & Corporate Services						
Quarter 2	Risk Management (Annual Review)	Governance	Chief Executive						
Quarter 2	Gifts & Hospitality Register (Sign Off)	Governance	Chief Executive						
Quarter 2	Information Requests Annual Report	Governance	Director of Finance & Corporate Services						
Quarter 2	Internal Auditors Reports	Governance	Director of Finance & Corporate Services						
Quarter 2	Q1 Performance Management Reports	Performance Management	Director of Finance & Corporate Services						

Quarter 2	Q1 Departmental Plan Review	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Q1 Management Accounts	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Auditors Management Letter and Response	Governance	Director of Finance & Corporate Services						
Quarter 2	Treasury Management (Annual Report )	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Equality and Human Rights (Annual Report)	Governance	Chief Executive						
Quarter 2	Equality & Human Rights Strategy Review	Governance	Chief Executive						
Quarter 2	Equality & Human Rights Policy Review	Governance	Chief Executive						
Quarter 2	Salary Sacrifice Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 3	Election of Convenor/Vice Convenor	Governance	Director of Finance & Corporate Services						
Quarter 3	Q2 Performance Management Reports	Performance Management	Director of Finance & Corporate Services						
Quarter 3	Q2 Management Accounts	Financial Management	Director of Finance & Corporate Services						
Quarter 3	Q2 Departmental Plan Review	Performance Management	Director of Finance & Corporate Services						
Quarter 3	Internal Auditors Reports	Governance	Director of Finance & Corporate Services						
Quarter 3	Rent Restructuring Report	Financial Management	Director of Finance & Corporate Services						
Quarter 3	Equality & Human Rights Annual Report	Governance	Chief Executive						
Quarter 3	Rent Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 3	Business Continuity Plan Annual Review	Corporate Services	Director of Finance & Corporate Services						
Quarter 3	Call Outs Payment Policy	Financial Management	Director of Finance & Corporate Services						
Quarter 3	Employee Expenses Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 4	1st Draft Budget 2026/2027	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Internal Auditors Reports	Governance	Director of Finance & Corporate Services						
Quarter 4	Financial Regulations & Procedures	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Standing Orders & Delegated Authority	Governance	Chief Executive						
Quarter 4	Corporate Procurement Policy	Governance	Chief Executive						
Quarter 4	Signing Official Documents Review	Governance	Chief Executive						
Quarter 4	IT Systems Code of Conduct	Governance	Director of Finance & Corporate Services						
Quarter 4	Email Internet and Social Media Policy	Governance	Director of Finance & Corporate Services						
Quarter 4	2nd & Final Budget 2026/2027	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Q3 Performance Management Reports	Performance Management	Director of Finance & Corporate Services						

Quarter 4	Q3 Management Accounts	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Q3 Departmental Plan Review	Performance Management	Director of Finance & Corporate Services						
<b>REPORTS TO HEALTH, SAFETY &amp; HUMAN RESOURCES COMMITTEE</b>									
Quarter 1	HSEHR Schedule of Meetings	Governance	Chief Executive						
Quarter 1	Year End Quarterly HR and HSE Performance Reports	Performance Management	Chief Executive						
Quarter 1	Year End Training Review	HR	Chief Executive						
Quarter 2	Q1 Quarterly HR and HSE Performance Reports	Performance Management	Chief Executive						
Quarter 2	Q1 Training Review	HR	Chief Executive						
Quarter 2	Staff Development & Review Process Report / Senior Staff Succession Plan (Annual Review)	HR	Chief Executive						
Quarter 2	Flexitime Policy Review	HR	Chief Executive						
Quarter 2	Homeworking Policy Review	HR	Chief Executive						
Quarter 2	Dependent Care Leave Policy Review	HR	Chief Executive						
Quarter 3	Election of Convenor and Vice Convenor	Governance	Chief Executive						
Quarter 3	Q2 Quarterly HR and HSE Performance Reports	Performance Management	Chief Executive						
Quarter 3	Q2 Training Review	HR	Chief Executive						
Quarter 3	HSCM Annual Review	Health & Safety	Chief Executive						
Quarter 3	LSM Annual Review	Health & Safety	Chief Executive						
Quarter 3	Employee Domestic Abuse Policy Review	Health & Safety	Chief Executive						
Quarter 4	Q3 Quarterly HR and HSE Performance Reports	Performance Management	Chief Executive						
Quarter 4	Q3 Training Review	HR	Chief Executive						
Quarter 4	Code of Conduct for Staff Review	HR	Chief Executive						

<b>KEY</b>	
Complete	
In Progress	
Incomplete	

KPI No	Performance Indicator (KPI yellow)	Actual 2023/24	Target 2024/25	Actual 2024/25	Proposed Target 2025/26	Comment on Proposed Target	Peer Average 2023/24	Scottish Average 2023/24	Quartile 2023/24	Quartile (min) 2023/24
1	Emergency Repair Response times	98.83%	99.00%	98.10%	98.00%	Propose reduction due to temporary arrangements / new contract provision.	N/A	N/A	N/A	N/A
2	Ave length of time to complete emergency repairs (ARC)	1 hr 24 min	3 hours	1 hr 21 mins	3 hours	No change	2h 24m	2hr 54m	1	3hr 7m
3	Ave length of time to complete non-emergency repairs (ARC)	7.97 days	7 days	7.63 days	9 days	Propose reduction due to temporary arrangements / new contract provision.	6.3 days	6.2 days	4	7.5 days
4	Reactive Repair Response Times (all categories)	93.45%	95.00%	92.00%	92.00%	Propose reduction due to temporary arrangements / new contract provision.	N/A	N/A	N/A	N/A
5	Reactive Repairs completed not completed right first time (ARC)	87.10%	92.00%	88.73%	12.00%	New method of measurement from 1/4/25 measures the % that were not completed right first time therefore target has been reversed.	88.80%	89.80%	3	85.62%
6	Reactive Repairs appointments kept	91.96%	90.00%	97.62%	90%	No change	N/A	N/A	N/A	N/A
7	Tenants satisfied with condition of home on taking up tenancy (New tenants) In house surveys	88.89%	95.00%	84.62%	90.00%	Propose reduction due to low response rate skewing figures.	N/A	N/A	N/A	N/A
8	Planned Maintenance Spend v. Budget	78.00%	80.00%	48.00%	80.00%	No Change	N/A	N/A	N/A	N/A
9	% of Stock meeting SHQS by year End (OVHA Measure)	97.86%	98.14%	97.94%	98.14%	No change	N/A	N/A	N/A	N/A
10	% of Stock meeting SHQS by year End (ARC)	92.96%	93.24%	93.13%	93.24%	No change	88.0%	91.6%	3	88.3%
11	% properties meeting EESSH 1	94.96%	95.24%	95.19%	95.24%	No change	N/A	N/A	N/A	N/A
12	EESSH 2: % properties meeting EPC Band D (by 2025)	99.86%	99.00%	99.86%	99%	No change	N/A	N/A	N/A	N/A
13	EESSH 2: % properties meeting, or can be treated as meeting, EPC Band B (by 2032)	0.00%	0.00%	11.34%	0%	No change	N/A	N/A	N/A	N/A
14	% tenants satisfied with Reactive Repairs (In – house surveys) (ARC)	84.54%	85.00%	86.00%	85%	No change	85.8%	87.3%	3	82.4%

15	% tenants satisfied with quality of home (ARC)	84.56%	84.56%	84.56%	84.56%	No change	85.1%	85.1%	3	82.2%
16	% tenants satisfied with the landlords contribution to the management of neighbourhood (ARC)	89.10%	89.10%	89.10%	89.10%	No change	84.3%	85.7%	2	80.0%
17	% of factored owners satisfied with the factoring service they receive (ARC)	31.30%	31.30%	31.30%	31.30%	No change	66.6%	60.6%	4	46.0%
18	% tenants satisfied with overall service (ARC)	89.30%	89.30%	89.30%	89.30%	No change	87.3%	87.7%	2	85.0%
19	Re-let Times: All Stock (ARC)	34.21	30 days	23.68	27 days	Propose reduce target to 27 days which is below the 23-24 peer average	27.8 days	31.8 days	3	35.95 days
20	Void Rent Loss (ARC)	0.76%	0.50%	0.40%	0.50%	No change	0.60%	0.80%	3	77.0%
21	% of Properties becoming Vacant in the Year (ARC)	6.21%	7.50%	6.53%	7.00%	Slightly reduce as we have been below 7.0% for past three years	6.6%	7.3%	2	5.1%
22	Gross Rent Arrears (ARC)	4.29%	4.50%	4.12%	4.50%	No Change	4.5%	4.6%	3	4.0%
23	Current non-Technical Arrears (ARC)	3.00%	3.20%	2.93%	3.20%	No Change	N/A	N/A	N/A	N/A
24	Rent Collected as % of Total Rent Due (ARC)	100.0%	99.50%	99.9%	99.50%	No Change	99.1%	99.6%	2	99.2%
25	Former Tenant Arrears as % of Rent Due	1.29%	1.35%	1.18%	1.35%	No Change	N/A	N/A	N/A	N/A
26	Current Tenants owing 13 Weeks or More Rent	2.96%	3.75%	3.56%	3.75%	No Change	N/A	N/A	N/A	N/A
27	Recharge Debt Collected	18,784	£18,000	£28,635.21	£18,000	No Change	N/A	N/A	N/A	N/A
28	Anti-social cases resolved (ARC)	100.0%	98.00%	98.85%	98%	No Change	95.7%	95.3%	2	93.6%

29	% of ASB Type 1 Reports Resolved within 10 working days	N/A	N/A	N/A	98%	New Indicator	N/A	N/A	N/A	N/A
30	% of ASB Type2 Reports Resolved within 15 working days	N/A	N/A	N/A	98%	New Indicator	N/A	N/A	N/A	N/A
31	% of ASB Type 3 Reports Resolved within 20 working days	N/A	N/A	N/A	98%	New Indicator	N/A	N/A	N/A	N/A
32	Tenancies sustained for more than 1 year (ARC)	95.00%	94.00%	89.60%	94%	No change	94.0%	92.1%	2	90.3%
33	Tenants satisfied with tenancy sustainment service	100.00%	99.00%	100.00%	99%	No Change	N/A	N/A	N/A	N/A
34	% of Annual Lets made to Homeless Applicants	34.78%	28.00%	34.88%	28%	No Change	N/A	N/A	N/A	N/A
35	OVHA Tenant representation on the Board	2	3	3	4	Proposed to increase tenant Board Members to 4	N/A	N/A	N/A	N/A
36	Tenant Satisfaction Response Rate – Reactive Repairs (In - house surveys)	29.0%	25%	29.00%	25%	No Change	N/A	N/A	N/A	N/A
37	1 <sup>st</sup> Stage Complaints resolved within timescale (ARC)	94.8%	95%	97.06%	95%	No Change	99.00%	98.40%	3	98.20%
38	2 <sup>nd</sup> Stage Complaints resolved within timescale (ARC)	94.4%	96%	100.00%	96%	No Change	92.50%	94.9%	3	92.0%
39	Average time in working days for a full response at Stage 1 (ARC)	2.32 days	4 days	1.84 days	4 days	No Change	3.4 days	3.9 days	1	4.76 days
40	Average time in working days for a full response at Stage 2 (ARC)	13.61 days	18 days	8.95 days	18 days	No Change	15.8 days	15.0 days	2	18.42 days
41	% of complaints upheld by OVHA (ARC)	73.0%	70%	48.39%	70%	No Change	N/A	N/A	N/A	N/A
42	No of Formal Complaints Upheld by the Ombudsman	0	0	0	0	Target same as 2024/25	N/A	N/A	N/A	N/A
43	Positive comments from service users (Number per quarter)	396	50/200	843	100/400	Propose increase due to continued high volume of returns	N/A	N/A	N/A	N/A

44	% tenants who feel their landlord is good at keeping them informed about their services and outcomes (ARC)	95.0%	95%	95.00%	95%	No Change	91.5%	92.1%	2	88.8%
45	% tenants satisfied with Opportunities to Participate (ARC)	85.7%	86%	85.7%	86%	No Change	85.6%	89.1%	3	84.9%
46	Residential Property Acquisitions (No. per annum)	8	8	4	8	Target same as 2024/25	N/A	N/A	N/A	N/A
47	Number of households currently waiting for adaptations to their home (ARC)	31	N/A	9	10	New indicator	N/A	N/A	N/A	N/A
48	Ave time to complete approved applications for medical adaptations (ARC)	68.3 days	60 days	102.19 days	60 days	No Change	55.9 days	54.4 days	4	68.0 days
49	Government Subsidised Capital Programme (Expenditure) excl Stage 3 Adaptations (25% per Q)	100.0%	100%	50%	100%	Target same as 2024/25	N/A	N/A	N/A	N/A
50	Voids (Gross accounting)	0.65%	0.70%	0.43%	0.70%	As per budget	0.9%	1.1%	2	0.65%
51	Current Ratio	4.29	3.99	3.63	4.34	As per budget	1.80	2.10	1.00	3.00
52	Net Debt per unit	7,864	7,448	6,224	5,897	As per budget	£10,231	£7,798	3	£6,680
53	Gross Loan Debt Per Unit	14,291	13,252	13,265	12,208	As per budget	£14,022	£11,619	3	£9,524
54	Borrowed Monies v. Historic cost of Assets(not exceeding)	23.00%	20.8%	21.2%	19.1%	As per budget	N/A	N/A	N/A	N/A
55	Operating Surplus v. Debt Service Liability (not less than) (RBS Loan Covenant)	12.39	17.60	20.70	15.84	As per budget	N/A	N/A	N/A	N/A
56	Net Interest Per Unit Owned	166	108	£108	130	As per budget	N/A	N/A	N/A	N/A
57	Average Cost of Borrowing	2.6%	2.6%	2.6%	2.6%	As per budget	N/A	N/A	N/A	N/A
58	Average Reactive Maintenance Cost Per Unit	487	£551	£511	£488	As per budget	N/A	N/A	N/A	N/A
59	Average Void Cost Per Unit	3,481	£2,700	£2,256	£2,864	As per budget	N/A	N/A	N/A	N/A
60	Cyclical Maintenance Cost Per Unit	225	£241	£198	£267	As per budget	N/A	N/A	N/A	N/A

61	Other Planned Maintenance Cost Per Unit	216	£405	£210	£376	As per budget	N/A	N/A	N/A	N/A
62	Staff Costs / Turnover	16.7%	17.90%	18.00%	18.8%	Increase to employer's NIC	21.0%	22.6%	1	17.4%
63	Management & Maintenance Admin Costs per Unit	1,484	£1,655	£1,663	£1,760	Increased spend	£2,988	£3,407	2	£1,296
64	Total management & maintenance cost per unit (£)	2,662	£3,105	£2,755	£3,107	No Change	£2,921	£3,271	2	£3,027
65	% Non financial loan covenant information sent to lenders within timescales	100%	100%	100%	100%	No Change	N/A	N/A	N/A	N/A
66	Average Board Meeting Attendance	71%	75.00%	82%	75%	Target same as 2024/25	N/A	N/A	N/A	N/A
67	Risk management actions completed on time.	100%	100.00%	100%	100%	Target same as 2024/25	N/A	N/A	N/A	N/A
68	% tenants satisfied that rent represents value for money (ARC)	83%	83%	83%	83%	No Change	81.7%	81.9%	2	76.2%
69	Staff turnover in the year	19.10%	10%	14.8%	10.0%	Proposed target in line with 2024/25 target which equates to approximately 3 full time staff leaving	14.2%	17.6%	4	19.0%
70	Staff Absence (% days Lost) (ARC)	5.40%	1.25%	1.62%	1.25%	No Change	4.8%	4.9%	3	6.2%
71	Gas Servicing Checks Not Undertaken (CP12) (ARC)	0	0	0	0	No Change	0.5	2	1	1
72	Electrical Safety Checks not undertaken (within 5 year period)	1	0	36	0	No Change	N/A	N/A	N/A	N/A
73	Number of homes that do not have satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire installed at the year end (ARC)	N/A	N/A	N/A	0	New Indicator	N/A	N/A	N/A	N/A
74	Medical Adaptation services not undertaken (more than 1 month overdue)	21	0	2	0	No Change	N/A	N/A	N/A	N/A
75	Average length of time taken to resolve cases of damp and/or mould (ARC IND 31)	N/A	N/A	N/A	N/A	New Indicator	N/A	N/A	N/A	N/A
76	% of cases of damp and/or mould resolved during the reporting year that were reopened (ARC IND 32)	N/A	N/A	N/A	N/A	New Indicator	N/A	N/A	N/A	N/A
77	Number of open cases of damp and/or mould (ARC IND 33)	N/A	N/A	N/A	N/A	New Indicator	N/A	N/A	N/A	N/A

78	Breaches of H&S Legislation (Office) (Number per annum)	0	0	0	0	No Change	N/A	N/A	N/A	N/A
79	Health & Safety Monitoring Checks Fulfilled - Fire/Panic alarms	100%	100%	100%	100%	No Change	N/A	N/A	N/A	N/A
80	Health & Safety Monitoring Checks Fulfilled - Legionella	93%	100%	100%	100%	No Change	N/A	N/A	N/A	N/A
81	Asbestos 12-Month Checks Completed on time	N/A	100%	94.90%	100%	No Change	N/A	N/A	N/A	N/A
82	Lift Monitoring Checks Completed On Time	N/A	100%	100%	100%	No Change	N/A	N/A	N/A	N/A