



CORPORATE MANAGEMENT PLAN

2021/2026

2nd & Final Draft

June 2021

CONSULTATION & REVIEW PROCESS

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1.0 INTRODUCTION

1.1 Statement on Impact of Covid – 19 Pandemic

This plan is being prepared 12 months into the most disruptive and deadly health and economic crisis for over 100 years and although this has affected, and continues to affect the decisions, plans and strategies of a whole range of organisations and businesses around the world, the impact which it has had on the Association has been much less severe than originally thought and for that the Association has to thank the nature of our business and the people responsible for its health and wellbeing.

What had been regarded as “normal business” for the Association over the past 30 years was considerably disrupted during the 12 months to April 2021 (and to a much lesser extent continues to be so although the prognosis now is much more optimistic primarily as a result of the vaccination programme which is rapidly being rolled out across the country).

As a result all the services temporarily suspended at different times during 2020/2021 resumed again on 26th April 2021 although there will undoubtedly be various Covid 19 health and safety protocols which will remain for many months yet.

In terms of the impact this was monitored and reported to the Board monthly and although not severe the Association was impacted in various areas most notably in relation to the following;

- ✓ Routine repairs service
- ✓ Voids and relets
- ✓ Void rent loss
- ✓ Gas servicing

Aspects such as rent arrears, rental income and cash balance were not severely affected with various slight fluctuations occurring during the year not materially impacting on the year end results and in many cases holding up well compared to the situation in April 2020.

Also, contrary to the concerns expressed in the CMP approved in June 2020, most of the Associations plans and outcomes were achieved as were very high levels of performance and tenant satisfaction.

12 months on and the whole picture has substantially improved and, although the situation is likely to return to something more like “normal” over the next few months, its impact is likely to linger for quite some time.

1.2 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 and updated annually, and approved by the Management Board on an annual basis.
- ✓ includes a statement of vision (corporate goal), purpose, key objectives and strategic direction (covering the next five years), which has been approved by the Associations Management Board.
- ✓ 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.

1.3 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 Recommended Practice (December 2015) and internal audit reports associated with Business Continuity Planning, IT

Infrastructure, “Strategic and Business Planning” and “Performance Management & Monitoring” carried out over the past few years.

1.4 Period Covered

This Corporate Management Plan defines the Association’s strategy and priorities for the 5 year period 1st April 2021 to 31st March 2026

1.5 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 Management Board 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 Management Board via a series of Key Performance Indicators (KPIs) and by the relevant sub The Boards who consider a further series of 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 Strategy
- ✓ 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 a statement on the impact of Covid 19 and this is followed by 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 32 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 be compliant with the Scottish Housing Quality Standard and to remain so 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 on six separate occasions since 2001 and the retention of our Gold Status in April 2019 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's intention to work towards Platinum status by the time of the next full review in April 2022.

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 2021/2022

Section 15 of the plan outlines the Association's 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 Associations 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 protecting the long term viability of the Association"

3.3 Core Values

The Associations "core values" are as follows:

- ✓ Open
- ✓ Transparent
- ✓ Responsive
- ✓ Trustworthy

3.4 Strategic Objectives

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

The Associations 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 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 homes to tenants so that (unless exempt) tenants' homes meet (and where applicable maintain) both the Scottish Housing Quality

- Standard (SHQS) and the Energy Efficiency Standard for Social Housing (ESSH) by the necessary deadlines (PS1);
2. To provide a high quality property maintenance service to tenants that meets tenant's 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 Regulatory Standards of (Governance and) Financial Management.

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).

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 the Gas Maintenance Programme is on schedule (HSE2);
3. To ensure that there are no breaches of H&S legislation (HSE3);
4. To ensure that all health and safety manual amendments are incorporated into the Association's health and safety management system twice per annum (HSE4);
5. To ensure that all Landlord Safety Manual (LSM) amendments are incorporated into the Association's LSM on an annual basis (HSE5);
6. To ensure that all Health & Safety monitoring checks are carried out within prescribed timescales (HSE6);
7. To ensure that all emergency repairs are responded to within prescribed timescales (HSE7);
8. To provide a safe environment for employees, Board Members and all visitors to the Associations office premises (HSE8);
9. To meet the objectives of a healthy Working Lives Gold employer.

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 The 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.

Approved

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 32 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 1400 properties in management, an annual turnover of over £7m and an annual investment programme of around £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 the next 5 years can be achieved.

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 (EESSE and EESSE2);
- ✓ improving tenant satisfaction, engagement and communication;
- ✓ maintaining financial strength;
- ✓ minimising the impact of welfare reform;
- ✓ 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 couple of years by the SHR where they regard rent policies showing above inflationary rent increases year on year as being unsustainable.

The Associations 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 2019 showed that **77%** of tenants felt that the Association's rents were value for money (up from 70% in 2016). This was, however, the lowest level of satisfactory expressed for any of the core questions/responses required to be included in such surveys.

The rent increase for 2021/2022 has been set at 0.7% (compared to 2.3% in 2020/2021 and 3.15% in 2019/2020) and demonstrates the Association's commitment to keeping rents as low as possible, whilst still ensuring long term financial viability.

However, the Association's long term projections assume annual rent increases of inflation plus 0.75% in the short term and inflation plus 1% over the longer term, thus making it difficult to commit to lower increases going forward.

It is, therefore, essential that any future rent increases are justified and necessary and that affordability for tenants must be seen as a priority, alongside financial viability, when considering future increases.

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 and 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 continued success (and growth) 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;
- ✓ the Associations plans in relation to community benefits (strategy and funding);
- ✓ the increase in direct staffing resources associated with increasing tenant engagement and communication;
- ✓ 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 / Energy Efficiency Standard for Social Housing (ESSH) or changes to private funding arrangements.

A key aspect of this is the Associations 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 2020/2021 include securing over **£1.651m** income for the Associations tenants and the key statistics from the service (compared to the previous 4 years) are shown in the following table:

| Action | No of Tenants / Amount | | | | |
|---|------------------------|------------|------------|------------|------------|
| | 2020/2021 | 2019/2020 | 2018/2019 | 2017/2018 | 2016/2017 |
| No. of Interviews | 876 | 827 | 934 | 906 | 669 |
| No. assisted with a claim for benefits | 1243 | 1111 | 1050 | 944 | 699 |
| No. of appeals supported against a refusal of benefit | 17 | 37 | 82 | 97 | 106 |
| Additional income secured for Ochil View tenants | £1,651,036 | £1,696,683 | £1,699,463 | £1,683,450 | £1,414,519 |

The above table shows that following a 35% and a 19% increase in the income and volume of cases respectively in 2017/2018 the demand for the service has "stabilised" over the past 2 years albeit at an extremely high level.

The number of appeals are down overall as result of the service's success rate with initial the applications. This is especially true of Scottish Welfare Fund applications.

The overall number of interviews are also down, but the Financial Gains for our tenants continue to be maintained at the same level as 2019/2020.

The service also:

- ✓ assisted 18 tenants with applications to the Scottish Welfare Fund where an average claim of £502 was achieved;
- ✓ made onward referrals to other agencies for tenants to receive advice on debt, fuel poverty, essential furniture and emergency food.

Recent developments / changes with the service include;

- ✓ establishing a new money / debt advice service in partnership with Clackmannanshire CAB;
- ✓ providing focused help to new tenants within their first year, allowing officers to tackle issues earlier in the process which gives a greater opportunity for tenants to maintain their tenancy for longer;
- ✓ whilst continuing to support our tenants' cases are becoming increasingly time consuming because they are more complex under Universal Credit;
- ✓ establishing a referral system with the Trussell Trust in Dunfermline which now allows us to refer our Fife tenants for food parcels;
- ✓ 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) to enable us to support tenants with fuel vouchers, including the Scottish Social Housing Fuel Support Fund with HACT and SFHA.

The overall additional income secured for tenants since the introduction of the service in 2011 is over **£10m**.

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 £65m 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 Associations 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 are currently on site at Elm Grove, Alloa, where 21 units are also being provided for mid-market rented accommodation to be owned and managed by Kingdom HA.

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 in our ownership as seen by our inclusion in the future capital investment plans for the period 2021 - 2023.

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 remains onsite and has been significantly impacted by the Covid 19 restrictions and on completion will provide 3 special needs units to be leased to Key HA with revenue support provided by the Clackmannanshire and Stirling Health and Social Care partnership.

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.

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 Associations 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 10 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 have 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 Local Housing Strategy (2018-2023) (LHS) and Strategic Housing Investment Plan (SHIP)

The 2018 / 2023 draft LHS refers to the Scottish Government's commitment to complete 50,000 affordable homes across Scotland between 2016 to 2020 (35,000 of these being for social housing) and the significant increase in resources which continue to be allocated to Clackmannanshire.

The following statements are taken from the LHS (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) 2019/2024 defines the priorities for housing investment, as set out in the Clackmannanshire's Housing Strategy (LHS).

The Councils vision is that;

"Every household in our area should have access to a good quality and affordable home, with advice and support services that meet their needs"

The SHIP details an investment programme of over £17.286m over the 3 year period from 2019 to 2022.

The Scottish Government has provided Resource Planning Assumptions (RPA) for the next two years to 2020/21 totalling £11.866 million.

To allow planning over the course of this 5 year SHIP, the final 3 years of this SHIP period have been baselined on the 2020/21 RPA of £6.125m annual subsidy.

This impressive level of investment is excellent news and the Association intends to play its part in delivering the new housing required.

The most recent LHS highlights the following key achievements over the past 3 years:

- ✓ The allocated Affordable Housing Budget spend was met and exceeded in 2015/16, 2016/17 and 2017/18.

- ✓ 100 new and 'buy back' properties were added to the affordable housing stock in 2017/18, the highest annual total in Clackmannanshire since 1997.
- ✓ Completion of 17 affordable bungalows in 2016/17 on former Community Centre land in Tillicoultry, funded by £782k Town Centre funding received from the Scottish Government.
- ✓ Adding to the success of phase one, a further 14 houses for Mid Market Rent in Coalsnaughton were completed in 2017. This is funded as part of the National Housing Trust initiative in partnership with the Scottish Futures Trust and the Council.
- ✓ Kingdom completed a second phase in Tullibody with 31 properties, which included disabled adapted bungalows and amenity housing.
- ✓ In May 2017, Kingdom completed 16 new flats for mid market rent on derelict land at Primrose Place in Alloa town centre to achieve the successful first stage of further town centre regeneration plans.
- ✓ The Council's off the shelf house purchase initiative to 2017/18 has added a total of 76 new council properties for rent and 20 for use as homeless temporary accommodation.
- ✓ Successful 'buy back' and off the shelf new build purchases by RSLs have added a further 38 affordable properties.
- ✓ Castle Rock Edinvar are due to complete 35 units in Clackmannan through private financing made available via the Falkirk Pension fund. The site is in partnership with a private developer to deliver a mixed tenure site;
- ✓ Engage with the multi disciplinary Developer Contribution Group to ensure that affordable housing is on the agenda for new developments.
- ✓ Work has started to redevelop a mixed use site in Clackmannan Main Street. Investment from Scottish Government regeneration funding will provide mid market rent properties and business units to revitalise a long term derelict site in the middle of the town.

In addition to the above, 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 amount 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 5 year SHIP contains plans for new housing development within the most deprived areas namely;

- ✓ Alloa South & East,
- ✓ Tullibody North,
- ✓ Tullibody South and,
- ✓ Fishcross, Devon Village and Coalsnaughton.

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

Translated into units the most recent Housing Need and Demand Assessment (HNDA) states that up to 2020, the annual estimated need for additional affordable housing in Clackmannanshire is around 75 homes, 53 of these for 'social renting' and 22 for mid market rent. It shows 11 properties required for rent by a private landlord and the remaining 36 required for sale on the open market.

The Association considers that it has a positive role to play 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. Ochil View can therefore assist to meet the increased unit target with sites in their ownership at Todd's Yard, Sauchie and Elm Grove, Alloa.

"Ochil View Housing Association has entered into a new agreement with Kingdom Housing Association to manage their development work. As such, work is underway on a site in Ochil View's ownership at Todd's Yard, Sauchie and Elm Grove, Alloa has been brought back into the programme for a start on site in Summer 2019.

Other policy initiatives include:

- ✓ Council purchase existing housing for social renting
- ✓ RSL purchase existing housing for social renting
During the 5 year period 2015/2016 to 2020/2021 the Association has purchased 30 existing properties with the majority of these being former RSL or local authority properties sold under the former right to buy legislation.
- ✓ Adaptations

✓ Reduction in Council Tax Discount on Empty Homes

There currently remains just over £80,000 ring fenced for use for affordable housing. This has been collected over the financial years 2016/17 to present.

This will either be 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. A five year plan, stating how authorities will move away from traditional temporary accommodation during this timeframe, is to be created by late 2018. Any relevant changes to current working practices will be reflected in the Action Plan.

✓ 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

Although city deals are aimed at increasing investment to support economic development proposals in the Stirling & Clackmannanshire City Deal around the regeneration of Alloa Town Centre may be of interest to the Association.

It is, therefore, appropriate for the Association to be aware of such proposals.

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 2020/2022)

The Fife Council Local Housing Strategy (LHS) 2020-2022 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. We support 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, our Local Housing Strategy 2020-2022 aims to provide housing choices for people in Fife, It looks at the priority areas set out below:

- ✓ Prevention of Homelessness
- ✓ Access to Housing
- ✓ Healthy Heating & Poverty
- ✓ Housing Health & Social Care
- ✓ New Housing Supply
- ✓ Private Sector Housing Condition
- ✓ Place Making & Communities
- ✓ Home Energy

LHS Outcomes 2020-2022

The LHS highlights 17 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. All unintentionally homeless people are offered sustainable housing
4. People are provided with suitable and sustainable housing allocations
5. People are provided with quality-assured housing information and advice
6. People benefit from improved availability and best use of existing housing supply
7. As far as reasonably practicable, people do not live in fuel poverty
8. The impact of poverty on people's housing circumstances is minimised
9. People are offered appropriate housing options and support services to sustain their choice of living arrangements
10. People are provided with housing adaptations to enable independent living
11. People are provided with new housing appropriate to their need and demand
12. People live in well-designed, high quality homes
13. Private owners live in good quality housing conditions
14. Private rented sector tenants live in good quality, well-managed housing
15. Social housing tenants live in good quality housing
16. Sustainable communities are built through partnership and engagement
17. People live in energy efficient homes

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 / Westminster Governments /European Parliaments;

- ✓ 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 Survey undertaken in 2019 and the 2020 Covid 19 / My Home survey (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 2019 results were very encouraging with considerable increases in satisfaction across most of the indicators. These results would suggest that the extensive action plan completed following the disappointing results in 2016 has been successful.

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

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 excellent 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 and the affordability of rents charged by RSLs.

Following temporary changes to its Regulatory Framework in 2020, SHR will revert to normal regulatory return timescales during 2021/22.

Its planned regulatory work will focus on the impact of the COVID-19 pandemic, homelessness, rent affordability, and tenant and resident safety, along with RSLs' financial health and good governance.

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 Associations second engagement plan was published in March 2021 and this confirmed that our Annual Assurance Statement covered all the areas required by the statutory guidance (ie was compliant) and published our 2020/2021 Engagement Plan.

This plan confirmed that the Association was required to provide the regulator with the following 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 reserves.

Looking forward, the Association intends to borrow to fund the acquisition of the development at Elm Grove, Alloa although this is more about taking advantage of low interest rates than not having sufficient cash reserves.

There are a number of private lenders now that are keen to support Housing Associations in their development activity, although not all of these are offering long term finance. The Association will look at a number of lenders and determine which offering best suits the Association's requirements.

In terms of communicating with the existing private lender 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 manager (RBS) and the Associations 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 eg 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.
- ✓ 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 Associations 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

In terms of housing policy it was the Scottish Governments aim to deliver at least 50,000 affordable homes (35,000 being for social rent) over the life of the current parliament (which ends in April 2021).

With new parliamentary elections held on 6th May 2021 and with a minority SNP Government being returned to Holyrood they will be able to pursue their re-election manifesto of delivering 100,000 more affordable homes with 70% for social rent, by 2032.

In her remarks on the governments priorities (26th May 2021) the First Minister told parliament: “We will invest a total of £3.5 billion, to support our pledge to deliver 100,000 new affordable homes by 2032.

“We will continue our work to tackle homelessness and rough sleeping.

“And we will invest a further £1.6bn, and introduce new housing standards, to support the decarbonisation of heating.”

In response, **Sally Thomas, SFHA chief executive**, 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 Associations intention to play a key role in delivering the much needed local provision and thereby build on our excellent development track record.

[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.

Quote 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 recently 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.gov.scot/benefits](https://socialsecurity.gov.scot/benefits)
[Gov.uk/benefits](https://gov.uk/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 2014
- ✓ Gas Safety (Installation and Use) Regulations
- ✓ Climate Change (Scotland) Act
- ✓ Serious Crime Act 2015 (re Carers and Domestic Abuse)
- ✓ Data Protection Regulations (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 Coronavirus Legislation, Guidance and Advice

A plethora of legislation, guidance and advice on the covid – 19 pandemic has been published over the past 12 months particularly during the early months of the pandemic the key elements of which are listed in **Appendix 3**.

6.22 Westminster Government

Much of the Westminster governments influence over the activities of Scottish RSLs has substantially reduced as a result of the new powers given to the Scottish Government.

As referred to in section 6.16 above what emanates from the post Brexit agreement on new powers for the Scottish Government will be important.

6.23 European Parliament / Brexit

Although the direct implications of the UK Government leaving the EU on 31st January 2020 are negligible there has been some indirect financial implications associated with material costs and labour shortages which have affected the cost of some of our maintenance services..

6.24 PEST Analysis

A consolidated draft PEST analysis incorporating both Board Member and Senior Management Team contributions is shown in **Appendix 3**.

Approved

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 at April 2021 is shown in **Appendix 4**.

7.3 Governance Self – Assessment

In October 2017 the Association undertook its second self- assessment of compliance with Regulatory Standards of Governance & Financial Management.

Facilitated by an external governance specialist the exercise concluded with the presentation of the final report along with an analysis of levels of compliance with each of the regulatory standards.

In summary, and in terms of a traffic light compliance system, the results were as follows;

| Regulatory Standard | Result 2014 | Result 2017 | Projected 2021 |
|--|-------------|-------------|----------------|
| Standard 1: Leadership, Direction and Good Outcomes for Tenants and other Service Users | | | |
| Standard 2: Openness, Accountability and Responsiveness to tenants and other service users | | | |
| Standard 3: Financial Well-Being and Economic Effectiveness | | | |
| Standard 4: Effective Decision Making, Risk Management | | | |
| Standard 5: Standards of Behaviour, Probity and Integrity of Both Governing Body and Staff | | | |
| Standard 6: Skills, Knowledge, Appraisal and Training | | | |

Green: More than 85% (little immediate action required)

Amber: Between 65%-85% (some early action advised)

Red: Less than 65% (priority for immediate action)

As can be seen from the above table improvements have been made since 2014 and a flavour of these are highlighted in the following extracts from the final report:

Standard 1: Leadership and Direction

There has been improvement against this standard since 2014 when it was identified as amber but is now green. Compared with 2014, there is greater confidence and assurance that the Board is influencing strategy and effective use if being made of increased opportunities to discuss and review performance, strategy and policy.

There are clear links between the organisational strategy, departmental plans and reports to both the Management Board and Committees. The standard report format / template is good. Relationships between the Board and staff are good and effective. Challenge is constructive, although there were some suggestions that there could be more. There is confidence that the the Board and are effective and work well.

Standard 2: Being Open and Accountable

In 2014, this was identified as an area of concern (red); the current assessment is that this is amber and therefore an area for further improvement – but it is clear that substantial progress has been made and this assessment reflects the findings of the TSS and the issues discussed in the context of the SHN benchmarking exercise.

It is clear that everyone has been mindful of the TSS results when reviewing this standard. It is clearly an area of concern to many but there is considerable confidence that, when tenant feedback is received, it is considered and acted upon (and this is supported by the ARC data and SHN comparisons).

There is strong agreement that communication with tenants and customers' needs to be improved and references were made to the range of new initiatives (communications strategy and use of on-line survey tools) and to the redevelopment of the website to support more on-line communication and promote access to information. It was recognised that there is scope to improve the relationship with local authority partners but there is strong confidence about the organisation's compliance with statutory, regulatory and financial requirements and expectations.

This has improved over the past couple of years and the recruitment of a dedicated Tenant Engagement & Communication Officer will take this to yet another level. Projection would be that this has improved to an extent that any further assessment would now show high compliance (over 85%) ie green.

Standard 3: Financial Strength and Viability

This standard continues to be very positively assessed (green in both assessments). There continues to be considerable confidence in the quality and level of financial information and reporting – this is especially notable given the changes in key staff responsible for this function.

The Finance Audit and Corporate Governance Committee provides additional assurance and processes are thorough and inclusive and also subject to regular review. Some suggestions for further improvement were that benchmarking information could be introduced to performance reports to provide a wider context and that it would be helpful to develop a matrix of the returns that are due to support effective monitoring.

Standard 4: Decision Making and Risk Management

Confidence has improved and this standard is now assessed as green where it was amber in 2014. Board members are generally very confident about the strength of compliance. The structure and style of reports is favoured by the majority but there is agreement that this should be reviewed regularly and that consistency has to be maintained. Reports are described as being clear and well presented. There is also agreement that procedures should be reviewed regularly to ensure clarity and that they remain fit for purpose.

The introduction of digital papers has strengthened the Board's effectiveness in scrutinising and challenge by enabling members to research on-line as part of their preparation for meetings. The support provided to the Board is regarded as having improved. It is recognised that there is potential to develop the the Board's collective understanding and appreciation of risk (specifically in terms of assessment and management). There is confidence that all business is carefully considered and that performance, generally, is good.]

Standard 5: Acting with Honesty and Integrity

This was an area of strength in 2014 and continues to be so. Declarations of interest are made and managed effectively. The staff appraisal process has been improved and the whistleblowing policy has been used effectively, although awareness of the policy is not universal. It was suggested that equalities and diversity considerations could be assessed more robustly in reports and, generally, given more prominence.

Standard 6: Access to the Necessary Skills, Knowledge and Experience

In 2014, compliance with this standard was identified as being relatively weak. The 2017 assessment indicates that there have been improvements and so the current assessment is amber. Compared to 2014, there is considerably more confidence about the process and outcomes relating to Board recruitment, selection and induction.

There is agreement that additional finance expertise / experience should be sought to mitigate the recent Board retiral but there is considerable confidence that, overall, the the Board has an appropriate range of relevant skills, knowledge and experience to function well. The Board performance and development review process is valued and there is support for relevant training to be provided when appropriate.

Following the recruitment of a replacement Board Member with financial skills in February 2018 it is projected that this would also be deemed now to be high compliance (over 85%) ie green in any forthcoming formal (evidenced based) assessment.

This process has now been superseded by the Annual Assurance Statement on compliance with all regulatory requirements which is effectively an annual self assessment process.

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 during 2016/2017 the Association should have received its annual Performance Analysis report in July 2020 but this failed to materialise as a result of the lockdown.

The most recent performance analysis report published in August 2019 highlighted the following aspects of the Associations performance compared to its peers:

Strengths:

- ✓ Timescales for completing emergency repairs
- ✓ Handling complaints;
- ✓ Re-let time and void rent loss;

Areas for improvement

- ✓ Information and communication with tenants
- ✓ Opportunities for tenants to participate
- ✓ Quality of home especially energy efficiency
- ✓ Management of neighbourhood
- ✓ Value for money
- ✓ Repairs Right First time and appointments service
- ✓ Gas safety
- ✓ Rents levels and rent increases
- ✓ Rent Arrears

We would expect that actions taken over the past 2 years (evidenced by internal performance monitoring and benchmarking) will show that improvements have been made in relation to the following:

- ✓ Information and communication with tenants
- ✓ Opportunities for tenants to participate
- ✓ Repairs Right First time and appointments service
- ✓ Gas safety
- ✓ Rents levels and rent increases

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 the Energy Standard for Scottish Social Housing (ESSH).

It includes;

- ✓ comment on the Associations 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 ESSH.

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

The Association's rented stock of **1402** the end of March 2021 (excluding shared ownership) can be categorised as follows:

745 principally new build stock in Clackmannanshire;

177 new build stock in West Fife;

480 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 over 200 non-traditional properties, continues to require high levels of expenditure.

These properties are located in 64 developments throughout Clackmannanshire and West Fife.

In addition the Association had 17 shared ownership properties as at 31st March 2021. The Association also provides a factoring service to 48 owner occupiers.

The Association successfully met 99.7% compliance with the SHQS by 31st March 2021 (excluding exemptions) and continues to attempt 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:

| | 2018/19 (£) | 2019/2020 (£) | 2020/2021 (£) |
|-----------------------------|------------------|------------------|------------------|
| Reactive & Void Maintenance | 728,294 | 659,947 | 677,148 |
| Cyclical Maintenance | 227,237 | 302,691 | 264,057 |
| Other Planned Maintenance | 344,422 | 322,838 | 308,344 |
| Major Repairs/Capital Works | 373,425 | 370,609 | 667,594 |
| Total | 1,673,378 | 1,656,085 | 1,917,143 |

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:

| | 2021/22 (£) | 2022/23 (£) | 2023/2024 (£) |
|-----------------------------|------------------|------------------|------------------|
| Reactive & Void Maintenance | 762,800 | 826,600 | 862,200 |
| Cyclical Maintenance | 444,531 | 261,806 | 287,987 |
| Other Planned Maintenance | 663,909 | 470,394 | 508,713 |
| Major Repairs/Capital Works | 808,218 | 2,072,190 | 1,888,309 |
| Total | 2,679,548 | 3,630,990 | 3,547,209 |

8.4 EESSH Compliance & Investment

The level of compliance at 31st March 2020 was 92% with a further 3 properties brought up to standard during 2019/2020.

With the majority of the outstanding properties forming part of a comprehensive programme of external wall insulation (and PV installations) (which is on site but currently suspended as a result of Covid 19) it is envisaged that all the Associations properties will be compliant by December 2020.

8.5 Funding

The most updated 30 year plans (May 2021) show that it may be that no further borrowing is required to achieve the maintenance plans in the future, based on current information, although borrowing will be sought to fund the purchase of 33 units at Elm Grove.

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

More details on the above can be found in the Associations Asset Management Strategy & Plans.

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 The 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 Management Board 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;

| | Key Area of Responsibility | Cycle of Meetings |
|--|---|--------------------------|
| Management Board ("the Board") | Strategic Planning & Policy Development | Monthly |
| Customer Services Committee | Housing & Property Services | 2 monthly (or thereby) |
| Finance, Audit & Corporate Governance Committee | Financial Management, Audit & Risk Management | 2 monthly (or thereby) |
| Health, Safety, Environment & Human Resources Committee | Health, Safety and Staffing Issues | Quarterly |

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 Associations 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.

Management Board:

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.

Key aspects of this include:

- ✓ Management Board meetings are held monthly and this ensures that decisions / approvals can be taken timeously;
- ✓ Finance, Audit & Corporate Governance Committee cycle is aligned to the annual budgetary process 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:

Over the past 2 years the Association has implemented a revised Staff Structure, and this reflected the changes to the Associations business over the previous 12 to 18 months and was intended to prepare the Association for the significantly challenges ahead by establishing a more efficient, effective and relevant staff structure aimed primarily at improving the delivery of services to tenants.

The most recent changes have seen;

- ✓ the deletion of the former Director of Customer Services role with the redeployment of this role across the remaining members of the Senior Management Team;
- ✓ appointment of a Tenant Engagement & Communication Officer.

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

Staff Attendance

Staff attendance and turnover continues to be extremely low and are both deemed to represent excellent indicators of good employment practices. Figures for 2020/2021 were 0.43% and 0.89 days for number of days lost as a % of days available and the average number of days absent for each employee per annum respectively.

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.

The will hopefully ensure that the Association is prepared for any likely staff changes during the period of the plan and to be able to plan accordingly.

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 on six separate occasions since 2001 with the IIP Gold Standard being retained in October 2020.

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 £11,960 for 2021/2022. The Board training budget for the year is £6,608.

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, four 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.

Approved

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.

| | |
|-------------------------------|---|
| Strategic Objective 1: | <i>To invest in its existing housing stock to ensure that the Association provides the highest standard of accommodation possible (Strategic Objective 1) (Asset Management)</i> |
|-------------------------------|---|

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 recent 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 The Board monitors performance and considers all other repairs and maintenance related issues.

| | |
|-------------------------------|---|
| Strategic Objective 2: | <i>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)</i> |
|-------------------------------|---|

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 impact of changes to welfare benefits and the impact such changes will have on the ability of tenants to pay their rent resulted in the Association boosting the resources available to its income maximisation team in 2013 (renamed Tenancy Sustainment team) and through the creation of additional staff posts (and redirecting an element of existing housing services resources into contacting tenants, providing information to tenants and advising tenants of the options available to them minimise the impact of the changes) the Association is confident that it has taken proportionate mitigating action against the threat posed by welfare reform.

The key aim of such services is to increase tenancy sustainment, 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

| | |
|-------------------------------|---|
| Strategic Objective 3: | <i>To actively promote and support resident engagement in the management, maintenance and development of their homes</i> (Strategic Objective 3) (Resident Participation) |
|-------------------------------|---|

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 Participation Policy (and action plan) and communication strategy.

Residents actively take part in the review of tenant services policies through regular policy review communications which are more often now conducted outwith 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 Management Board.

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

| | |
|-------------------------------|--|
| Strategic Objective 4: | <i>To contribute to the supply of high quality, accessible, secure, affordable and sustainable homes where financially viable and whilst maximising community benefits.</i> (Strategic Objective 4) (Development of New Homes) |
|-------------------------------|--|

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 this 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 Management Board 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 Management Board in order to ensure that any proposals are financially and strategically viable.

| | |
|-------------------------------|---|
| Strategic Objective 5: | <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 & Governance)</i> |
|-------------------------------|---|

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 and conscientious, and skilled Management Board, 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 of a comprehensive fully networked IT system 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.

| | |
|-------------------------------|---|
| Strategic Objective 6: | <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 & Safety)</i> |
|-------------------------------|---|

The Board

The Association aims to ensure that it maintains a highly skilled, enthusiastic and active Management Board. Skills currently in evidence on the Management Board 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 October 2021.

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 (Scotland) is also an indicator by which the achievement of this objective can be measured as is the Association's participation in the healthy living initiative "Health Working Lives" described in the following section.

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.

In terms its participation in the Healthy Working Lives initiative the Association

- ✓ retained the Gold HWL standard in 2020.

The Association has a separate Health, Safety, Environment and Human Resources The Board 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 2021/2022 include the following;

- ✓ rent increase of 0.7%;
- ✓ expenditure of £1.859m on maintenance;
- ✓ expenditure of £1.275m on staff costs;
- ✓ a projected cash balance of £9.4m at the end of March 2022.

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 June 2021 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 June 2021.

In terms of key assumptions (based on 2021/2022 being expressed as year 1) these are as follows;

- ✓ Average unit component replacement costs over the 30 years are £31,902;
- ✓ General inflation rate 2% throughout the plan based on current Government targets;
- ✓ Interest rates 0.1% Year 1, 0.25% rising to 1% by Year 10, thereafter rising to 3% by year 17;
- ✓ Earnings inflation, 0.75%;
- ✓ Maintenance inflation + 0.75% throughout plan;
- ✓ Voids 1% throughout the plan;
- ✓ Bad debts 2.5% throughout the plan;
- ✓ Existing Loan finance – per loan agreements;
- ✓ Additional loan finance of £2.159M for Elm Grove secured in 2021;
- ✓ Off the shelf purchases funded by own cash reserves;
- ✓ Day to day maintenance + voids – based on outcomes for the past 3 years;
- ✓ Staffing costs based on the new approved staff structure in place and on continued payment by the Association of the additional contributions for the DB CARE Scheme;
- ✓ Pensions past service deficit contributions have been included in the 30 year cash flow until February 2023.
- ✓ Rent increase – Year 1 based on agreed rent increase for 2021/22, thereafter rent increases assumed at the general rate of inflation plus 0.75%.

The 30 year financial projections as at June 2021 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;

- ✓ Movement in inflation rates
- ✓ Different rent increase scenarios
- ✓ Private finance being secured/not secured for Elm Grove

11.6 Financial Viability

The results show that the Association will have a reasonable financial position over the term of the financial plans.

Cumulative cash surpluses arise in all years with a closing cash balance of over £48.7m arising at the end of year 30.

Full details of the Association's financial projections for the short, medium and long term are contained in the ***“Finance and Corporate Services Departmental Plan”***.

11.7 Treasury Management

As part of the annual budget and in accordance with the CIPFA Code a strategy and plan is presented to the Associations Management Board 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 Associations loans are now fixed until November 2032 (and therefore the Association's long term financial forecasts are no longer susceptible to increases in interest rates for existing loans).

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 2020/2021 various risks have fluctuated with the most significant being the introduction of a specific Covid 19 Risk Map . The risks assessed as high risk areas in the most recent review in January 2021 were as follows:

- ✓ COVID - 19
- ✓ Development of New Housing
- ✓ Cyber Security
- ✓ Scottish Housing Associations Pension Scheme (SHAPS)

The above risks in particular will require to be carefully monitored and evaluated over the duration of the plan in order that additional mitigation factors can be introduced as required.

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 Management Board 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 with information of strategic importance being reported to the Management Board and operational performance being reported to the relevant The Board.

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 also 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.

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*

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 Engagement" and in March 2021, under the new regulatory framework, the Association was given a "clean" Engagement Plan" which meant 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 Association's internal audit service is delivered by Scott - Moncrieff. Internal audits undertaken during 2020/2021 were as follows;

| Subject | Summary Conclusion |
|---|---|
| <p>Annual Assurance Statement:</p> <p>September 2020</p> | <p>We have carried out a validation of Ochil View Housing Association's (Ochil View HA's) overall compliance with the Scottish Housing Regulator's Regulatory Standards and supporting guidance. We have identified several key strengths which demonstrate good governance and financial management. We have also identified three minor opportunities to improve the design of the controls in place further.</p> <p>We have gained assurance that Ochil View HA's procedures reflect good practice in several areas. These include:</p> <ul style="list-style-type: none"> • <i>The Corporate Management Plan and supporting strategies clearly set its strategic direction.</i> • <i>The governance policies ensure roles and responsibilities are clearly defined, decision making complies with legislation and regulations, and Management The Board members act in the best interests of Ochil View HA and its tenants.</i> • <i>Ochil View HA is open and accountable for its operations by providing a variety of information to tenants on the services it provides, decisions it makes, performance and its management of public funds.</i> • <i>Ochil View HA actively seeks out the needs, priorities and views of tenants and other stakeholders and uses these for the purposes of planning and decision making.</i> • <i>Business planning is supported by clear and robust financial and treasury management strategies.</i> <p>We have identified three minor areas for improvement which, if addressed, would further strengthen Ochil View HA's control framework:</p> <ul style="list-style-type: none"> • <i>Clearly documenting the policy in relation to severance payments, redundancy and redeployments.</i> • <i>Uploading Management The Board meeting minutes to the website in line with the Publication Framework on a timely basis.</i> • <i>Recording and reporting its consideration and assessment of value for money on a regular basis.</i> |
| <p>IT Health Check</p> <p>January 2021</p> | <p>Our audit has identified areas for improvement in relation to IT security at Ochil View HA.</p> <p>The most significant area for improvement relates to privileged user management. Generic accounts are used in place of named accounts to access administrator privileges. This means that it is not possible to attribute access to a named individual.</p> <p>Furthermore, the passwords for these accounts are shared, with one of the accounts known by a member of Ochil View HA which allows them to carry out IT functions such as changing accounts.</p> <p>Additionally, there is no monitoring of the activities undertaken using these accounts.</p> <p>We have identified a number of areas for improvement which, if addressed, would strengthen Ochil View HA's control framework.</p> |

| | |
|---|---|
| | <p>These include:</p> <ul style="list-style-type: none"> • <i>There is no formal user management policy established. However, there is a known process for both joiners and leavers. Upon review we found these processes are not being followed.</i> • <i>The password policy could be further strengthened as the current configuration would allow unlimited attempts to log into an account.</i> • <i>Generic accounts are used in place of named accounts to provide access to administrator privileges with the passwords for these being shared with both TSG and Ochil View HA staff.</i> • <i>There is no regular review of privileged accounts that includes a full review of both permissions and access rights granted to privileged accounts. Additionally, there is no monitoring of the activities undertaken on the privileged accounts.</i> • <i>There has been no penetration testing of servers within the last 12 months. Furthermore, no compliance monitoring of the server builds is taking place.</i> |
| <p>Business Continuity Planning</p> <p>February 2021</p> | <p>Our review has identified areas for improvement with regards to the Business Continuity Management within Ochil View Housing Association.</p> <p>A key weakness of the current business continuity plan is that a business impact assessment was not performed as part of its development. This assessment is a key component of business continuity planning as it identifies the organisation's critical business processes along with the activities and resources needed to support them. As a result, plans as they stand are not based around critical activities of the organisation. We also noted that the BCP has not been subject to testing nor is there a schedule of testing in place.</p> <p>We have identified a number of areas for improvement which, if addressed, would strengthen Ochil View HA's control framework.</p> <p><i>These include:</i></p> <ul style="list-style-type: none"> • <i>Business Impact Assessments have not been performed as the basis of developing the Business Continuity Plan (BCP). Instead, potential specific scenarios have been used to develop Incident Response Plans within the plan. This means that the BCP is not based around critical business activities and supporting resources needed to support recovery.</i> • <i>There has not been any testing of the BCP nor is there a schedule of testing in place.</i> |

Progress with Internal Audit Actions

The annual report produced by Azets in May 2021 confirmed the following progress in relation to actions:

(Of the 10 actions) "We have confirmed that five actions (50%) were completed in the period to May 2021. Four actions (40%) have been partially completed and the remaining action (10%) is incomplete.

Internal Audit Opinion

Within the annual report the following conclusions were expressed;

“In our opinion Ochil View Housing Association has an adequate and effective framework of governance, risk management and control, subject to the specific improvements we identified in specific aspects of governance which as part of the Business Continuity Planning and IT Health Check reviews completed in 2020/21.

In relation to the recommendations on the introduction of business impact assessments we see these as being an important addition to the corporate and departmental planning process and as such will be developed / reviewed as part of this annual process.

Draft Internal Audit Plan 2021/2022

A draft plan for 2021/2022 has been presented to the Board and this includes the following;

- ✓ EESSH
- ✓ General Finance Health Check
- ✓ Freedom of Information

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 on 2nd March 2020 and of the 23 sections reviewed (which considered 63 specific organisational health and safety issues) 62 of these were compliant and one was partially compliant.

Landlords Safety Manual

The most recent audit was carried out on 15th February 2019 and of the 25 sections audited (which considered 33 specific landlord health and safety issues) 27 were fully met, 3 were partially met and 3 were not met.

All of the recommendations made were accepted and all are now complete.

The above results for both highlight an excellent position and confirms the Associations 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 their plan, the summary results from the latest independent survey, undertaken in 2020, and the Associations action plan, are highlighted in section 6.9.

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 Management Board level considers information produced through this process and it has recently been agreed that the Association will monitor compliance by way of a separate quarterly management report to the Board.

13.14 Investors in People (IIP)

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

The key findings and statements included in the Assessors feedback report which concentrated on 4 particular indicators (Leading and inspiring people, Empowering and involving people, Delivering continuous improvement and Creating sustainable success were as follows:

- ✓ *The senior management team have risen to the considerable challenge created by the COVID-19 pandemic and could not have done more to support staff and ensure business continued effectively.*
- ✓ *Staff are resilient in the face of change and are totally committed to delivering an excellent service to tenants.*
- ✓ *Senior management are viewed as very approachable and trustworthy.*
- ✓ *There is a strong and collaborative team spirit; staff look after and support each other.*
- ✓ *Ochil View Housing Association is viewed as a great place to work.*

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.

13.15 Healthy Working Lives (HWL)

The Association continues to meet the "Gold" standard and also currently has a Mental Health Commendation Award under the same national initiative.

13.16 KSB National Award for Environmental Excellence

During 2019/2020 the Association worked with keep Scotland Beautiful to validate independently the quality and condition of common areas within the Association's ownership and in February 2020 received formal confirmation that under the National Award Scheme for Environmental Excellence, the Association had achieved the silver level award with a 69 percentage score.

From that various recommendations have been outlined including;

- ✓ Policy commitments being followed through;
- ✓ More litter prevention action;
- ✓ Ensure contractor and tenant responsibilities for communal areas, garden maintenance, maintenance of drying areas are known;
- ✓ Improve information / documentation on waste provided to tenants;
- ✓ Consider further bin stores or designated areas
- ✓ Further work to encourage and support community engagement and participation in environmental improvements

As this report has yet to be fully considered by officers and the Board the above is provided for information only at this stage.

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 an 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 2020/2021

Key Achievements

Key indicators met or exceeded during 2020/2021 include the following;

1. % tenants who feel their landlord is good at keeping them informed about their services and outcomes (CSS 2019);
2. % tenants satisfied with Opportunities to Participate in Decision Making (CSS 2019);
3. % satisfaction with repairs service (Most Recent Monthly Tracker Survey);
4. % tenants satisfied that rent represents value for money (CSS 2019);
5. Ave length of time to complete emergency repairs;
6. Gross Rent Arrears;
7. Current Non-Technical Arrears;
8. Rent Collected as % of Total Rent Due;
9. % Tenancies Sustained for more than 1 year ;
10. % of Annual Lets made to Statutory Homeless applicants;
11. 2nd Stage Complaints resolved within SPSO timescale;
12. Positive feedback from service users
13. Current Ratio;
14. Net Debt per unit;
15. Borrowed Monies v. Net Worth (not exceeding) (RBS Loan Covenant);
16. Interest Cover (not less than 110%) (RBS Loan Covenant);
17. Staff Costs / Turnover;
18. Management & Maintenance Administration Costs per Unit;
19. Board attendance
20. Staff attendance

Key Areas adversely affected by Covid 19 Restrictions

The Covid -19 outbreak and the suspension of many services at times during the year has negatively impacted results in the following areas:

1. Ave length of time to complete non- emergency repairs;
2. Void Rent Loss;
3. Re-let Times: All Stock;
4. Scottish Government Capital Programme (Expenditure);
5. % Reactive Repairs completed right first time;
6. Planned maintenance programme;
7. Gas safety checks.

Key Areas for Improvement

Key Areas for improvement are as follows;

1. Satisfaction with Ochil View's Management of the neighbourhood (CSS 2019);
2. % of factored owners satisfied with the factoring service they receive (CSS 2019);
3. Tenants satisfied with condition of home on taking up tenancy;
4. Emergency Repair Response;
5. 1st Stage Complaints response

Appendix 8 (Summary Review of Corporate Performance 2021/2022) shows performance in Q4 of **71%** (against a target of 75%) and considering the Covid -19 lockdown has negatively impacting at least 6 of the indicators, an outcome in terms of performance has been achieved (taking Covid into account the position would have been a very healthy **89%**).

14.3 Summary Compliance with Strategic Objectives 2020/2021

Appendix 19 shows performance in terms of compliance with our Strategic Objectives.

From this it can be seen that in 2020/2021 levels of compliance were:

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

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

- ✓ Improved compliance with Strategic Objective 4 (Provision of new / adapted homes)
- ✓ Improved compliance with Strategic Objective 6 (Human Resources & Health & Safety)
- ✓ Reduced compliance with Strategic Objective 3 (Resident Participation and Communication)

Covid 19 has adversely affected Strategic Objectives 1, 2 and 5 in particular, and therefore, a comparison with the previous year would be relatively meaningless

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.

15.0 KEY PRIORITIES 2021/2022

15.1 Introduction

This section outlines the Associations priorities and performance indicators for 2021/2022.

15.2 Key Priorities

The Association's key priorities for 2021/2022 are as follows;

1. Deliver an enhanced tenant engagement and communication service.
2. Develop a plan aimed at achieving Platinum level IIP accreditation.
3. Ensure that the Interface associated with the reactive maintenance service is implemented effectively;
4. Deliver an improvement in the reactive maintenance service;
5. Continue to monitor the impact of Welfare Reform;
6. Maintain improved Rent Arrears figures;
7. Progress development aspirations.
8. Deliver the Action Plan associated with the CSS 2020
9. Further develop our Mobile Working Strategy.
10. Maximise compliance with EESSH 1;
11. Consider EESSH 2 requirements and timescales.
12. Maximise planned maintenance programme expenditure.
13. Deliver improvements in the Associations Factoring Service.
14. Retain Healthy Working Lives Gold status;
15. Complete the 2019 LSM Audit Action Plan
16. Complete all Internal Audit Actions
17. Retender Internal and External audit services
18. Source private finance for Elm Grove
19. Overhaul the rent setting mechanism
20. Ensure the successful transition from Homehunt to These Homes
21. Prepare a formal Digital Strategy
22. Re-Tender Legal Services
23. Retender the Gas Servicing & Maintenance Contract
24. Achieve Value for Money from appointment of Mobyssoft
25. Develop usage / functionality of PIMSS Asset Management Software
26. Improve Peer Comparison and SHR Quartile Results
27. Achieve at least 75% KPI Performance;
28. Achieve High Compliance in relation to all Strategic Objectives

These are included as key elements of the Associations Annual Work Plan 2021/2022 as outlined in **Appendix 10**.

15.3 Summary Key Performance Indicators 2020/2021

Following an annual review the Association will use 38 Key Performance Indicators to measure business performance and 71 Performance Indicators to measure the degree to which the Association is meeting its six Strategic Objectives.

Amendments to the indicators introduced for monitoring during 2021/2022 are as follows:

New Key Performance Indicators (KPIs)

Two new KPIs have been intrucuded for monitoring during 2021/2022. These are;

1. EESSH 2: % properties not meeting EPC Band D (by 2025)
2. EESSH 2: % properties meeting, or can be treated as meeting, EPC Band B (by 2032)

New Operational Performance indicators (OPIs)

Three new OPIs have been intrucuded for monitoring during 2021/2022. These are;

1. No of complaints upheld by OVHA
2. No of complaints not upheld by OVHA
3. Number of complaints resolved by OVHA

These are outlined in **Appendix 11**.

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

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) |
| Prob. | Probability |
| 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 |
| EVI | Employers in Voluntary Housing |
| EESH | 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 |
| KSB | Keep Scotland Beautiful |

APPENDICES

Approved

Appendix 1

History / Milestones 1989 – 2021

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 100th and 200th 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 300th 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 400th 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 500th 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 600th 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 700th 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 800th new home
Completion of first Shared Equity housing at the Glen, Coalsnaughton;
£10m LSVT investment milestone achieved;
- 2010 21st Anniversary Year;
Investors in People Accreditation retained, and Bronze status awarded;
Achieved HWL silver award;
Official Opening of 1300th 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 900th 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 25th 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 30th 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 1400th 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

Customer Satisfaction Surveys 2019 and 2020

| | 2019 Face to Face | 2018-19 phone | 2016 postal | 2019 v. 2016 | TREND |
|---|----------------------|------------------|----------------|--------------|-------|
| Sample/indicator | 563 | varied | 367 | | |
| Overall satisfaction | 91% | 88% | 87% | +4% | ↑ |
| Keeping tenants informed | 95% | 89% | 85% | +10% | ↑ |
| Quality of Home | 88% | 85% | 81% | +7% | ↑ |
| Repairs Service | 84% | 91% | 84% | Same / +12% | ↑ |
| Opportunities to participate in decision making | 91% | 84% | 72% | +19% | ↑ |
| Neighbourhood contribution | 83% | 81% | 76% | +7% | ↑ |
| Rent value for money | 77% | 71% | 70% | +7% | ↑ |

Customer Satisfaction Survey 2020

| | |
|--|-------|
| % of tenants who felt supported by the Association during the coronavirus pandemic | 87.7% |
| % of tenants satisfied by the way the Association managed its services during lockdown | 83.6% |

PEST ANALYSIS: APRIL 2021

Appendix 3

| POLITICAL | Issues / Actions | Other Information / Comment |
|---|---|-----------------------------|
| Change in governments or government direction; ➤ Local Government ➤ Scottish Government ➤ Westminster Government ➤ European Parliament | <ul style="list-style-type: none"> ✓ Influence of Westminster has substantially reduced due to the new powers given to the Scottish Government in 2016 ✓ Implementation of integrated service provision – NHS and Social Services will require to be monitored for any impact on housing ✓ Implications of Brexit will require to be taken cognisance of | |
| Best value & efficiency | <ul style="list-style-type: none"> ✓ 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. ✓ 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 | |
| Welfare Reform (Part of New Powers to Scottish Government) | <ul style="list-style-type: none"> ✓ 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. ✓ Recent (2021) alignment of UC with rent payment periods has been a positive development | |
| Joint Working | <ul style="list-style-type: none"> ✓ Currently a key theme of government in their efforts “to provide more for less”. ✓ 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. | |
| ECONOMIC | Issues / Actions | Other Information |
| General economic situation | <ul style="list-style-type: none"> ✓ Volatile and uncertain economic situation is not good news for any business and the Association is no different. ✓ Impact of Covid 19 pandemic on national economy will undoubtedly impact in some way as a result of the pressure on the public purse; ✓ Accurate long term financial planning requires the general economic position to be relatively stable. 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. | |
| Interest rate fluctuations | ✓ Having previously been a concern the fixing of a substantial element (all) of our loan portfolio in 2017 means that the Associations future financial wellbeing is no longer susceptible to changes in interest rates which in turn increases the robustness of our long term financial projections. | |
| Reducing living standards, pressure on wages and increased costs | ✓ Pressure on household budgets with increased costs and suppressed wages will continue to be a factor to be aware of in the Associations decision making particularly during the early recovery period following the pandemic . | |

| SOCIAL | Issues / Actions | Other Information |
|--|---|--------------------------|
| Demographic change | ✓ 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. | |
| Crime and anti-social behaviour | ✓ 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. | |
| Tenancy sustainment | <ul style="list-style-type: none"> ✓ Property abandonment again causes the Association concern due to the condition the property 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. ✓ Fuel poverty is a key issue (along with other household costs) in determining whether tenancies can be sustained ✓ Important from an income perspective as additional voids cost the Association valuable revenue income | |

| TECHNOLOGICAL | Issues / Actions | Other Information |
|---|---|--------------------------|
| ICT systems development and dependency | ✓ 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. It is also in the process of increasing resources in “mobile working” in order to increase the efficiency of tenancy visits, property inspections and remote working. | |
| Low Internet Uptake by Tenants | <ul style="list-style-type: none"> ✓ Try to encourage uptake by providing some IT resource which is accessible by tenants ✓ Digital Strategy to be prepared during 2021/2022 | |

| TENANTS (and other Service users) | Issues / Actions | Other Information |
|--|---|--------------------------|
| General service expectations (of all tenants) | <ul style="list-style-type: none"> ✓ Increased expectations and demands in terms of levels of service and value for money as witnessed 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. | |
| General service expectations (of all Owners / Sharing Owners) | <ul style="list-style-type: none"> ✓ High levels of satisfaction expressed in the Customer Satisfaction Surveys in 2019 and 2020 reversed the trend shown in the 2016 CSS. | |

| LENDERS | Issues / Actions | Other Information |
|---|---|--------------------------|
| Stability and number of private lenders, availability of private finance and cost of borrowing | <ul style="list-style-type: none"> ✓ Reduction in the number of private lenders over the past couple of years could be a concern when the Association wishes to test the market for new finance. ✓ However, there is a growing “bond” market which many RSLs are taking advantage of. ✓ 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. As a result a review of alternative forms of private finance should be carried out. ✓ Importance of maintaining loan covenants remains high | |

| LEGAL/ LEGISLATION | Issues / Actions | Other Information |
|---------------------------|---|--------------------------|
| Housing | <ul style="list-style-type: none"> ✓ A wide ranging piece of legislation covering the abolition of the Right to Buy in Scotland, amendments to rules on social housing | |

| | | |
|--|---|---|
| Housing (Scotland) Act 2014 | 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. | |
| Property Property Factors (Scotland) Act 2011 | <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. The Act has three main elements:</p> <ul style="list-style-type: none"> ✓ A <u>compulsory register</u> of all property factors operating in Scotland ✓ A <u>code of conduct</u> that sets out minimum standards of practice with which all registered property factors must comply <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> | |
| Equality & diversity 2010 Equalities Act | <p>✓ Has implications for all our activities</p> | |
| Procurement Procurement Reform (Scotland) Act 2014 | <ul style="list-style-type: none"> ✓ Introduced on 18th April 2016, the Act applies to those contracting authorities and types of contract currently covered by the existing Public Contracts (Scotland) Regulations 2012 covering public contracts (for goods/services) above £50K and public works in excess of £2M (i.e. less than the usual respective EU thresholds) ✓ 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 | <p>✓ Applies to the Association as they are classified as “public contracting authorities”.</p> |
| Climate Change | <p>✓ The Energy Efficiency Standard for Social Housing aims to improve the energy efficiency of social housing in Scotland. It will help to reduce</p> | |

| | | |
|------------------------------------|--|--|
| Climate Change (Scotland) Act 2009 | energy consumption, fuel poverty and the emission of greenhouse gases. It will make a significant contribution to reducing carbon emissions by 42 per cent by 2020 and 80 per cent by 2050 in line with the requirements set out in the Climate Change (Scotland) Act 2009. It sets out a route map and vision to 2030 for high-quality, warm, low-carbon homes. The setting of minimum standards for energy efficiency in the social sector will lead the way in retrofitting Scotland's housing stock and will inform the potential future regulation of private sector housing. | |
| Data Protection | ✓ GDPR Regulations | |
| Freedom of Information | ✓ Extension to RSLs from 11 th November 2019 | |

| REGULATORY | Issues / Actions | Other Information |
|--|---|--|
| ✓ Scottish Housing Regulator (SHR) | | |
| New Regulatory Framework (2019) | <ul style="list-style-type: none"> ✓ Introduction of Annual Assurance Statements from 1st April 2019 ✓ Requirement to assess compliance with all regulatory standards, Scottish Housing Charter and relevant legislation (not just Governance & Financial Management) ✓ Engagement Plan for all RSLs to be issued in March 2020 ✓ Increased focus on customer opinion when assessing levels of service | Impacts the way the Association measures corporate performance |
| Scottish Housing Quality Standard (SHQS) | ✓ Achieving (and maintaining) the standard remains a priority | |
| Compliance with Energy Efficiency Requirements (ESSH and EESH2) | ✓ Achieving (and maintaining) the various standards up to 2032 remains a priority. | Financial implications associated with the costs involved. |
| ✓ Office of Scottish Charities Regulator (OSCR) | | |
| Charitable Objects | ✓ As a Scottish Charity the Association requires to operate within its Charitable Rules at all times. | |

SWOT ANALYSIS: APRIL 2021 DRAFT

Appendix 4

| STRENGTHS | Evidenced By | Statement of Intent |
|--|--|---|
| Strategic planning and performance management, monitoring and reporting | <ul style="list-style-type: none"> ✓ Performance Monitoring Framework including Strategic Planning Process, ✓ Staff Performance & Development Review Process, ✓ Committee Performance & Development Review Process; ✓ Quarterly Management Reports; ✓ Quarterly Review of Corporate Management and Departmental Service Plans ✓ Self-assessment review of compliance with Governance and Financial Management Regulatory Standards (2014 and 2017) ✓ Internal Review of "Strategic Direction" (2015) ✓ <i>SHR Compliant re AAS</i> | <ul style="list-style-type: none"> ✓ Continue to develop and review the Associations strategic planning framework. ✓ Further develop performance monitoring systems focussing on both external and self-assessment techniques and processes. |
| Financial control, financial planning and financial management | <ul style="list-style-type: none"> ✓ Tight financial control via Management Accounts ✓ Meeting Loan Covenants ✓ Knowledgeable Committee and Staff ✓ Integrated annual budget, 5 year and 30 year financial projections ✓ Annually reviewed Finance Regulations and Procedures ✓ Self-assessment review of compliance with against Governance and Financial Management Regulatory standards (2014 and 2017) | <ul style="list-style-type: none"> ✓ Continue to develop the Associations financial planning framework and monitoring to maintain financial strength and competitiveness. ✓ Improve financial reporting within the Association on maintenance planning issues |
| Experienced, enthusiastic and committed Management Committee | <ul style="list-style-type: none"> ✓ Committee Performance & Development Review Process; ✓ Attendance Records ✓ Participation Evidence from Minutes of Meetings ✓ AGM attendance ✓ Attendance at Training Sessions | <ul style="list-style-type: none"> ✓ Continue to regularly review Committee composition and take action to strengthen as and when appropriate. ✓ Ensure high levels of attendance at Committee meetings are maintained. ✓ Regularly review Committee structure to ensure continued appropriateness and relevance to changing circumstances, activities and environment. ✓ Ensure high levels of participation in the annual Committee training programme. |
| Strong commitment to continuous development of staff | <ul style="list-style-type: none"> ✓ <i>Investor in People accreditation maintained since 2001 (retained Gold Standard in October 2020).</i> ✓ Healthy Working Lives Assessments (Gold) ✓ Staff Performance & Development Review Process, ✓ Monthly 1-2-1 meetings ✓ Staff Training & Development Opportunities ✓ Employee Surveys | <ul style="list-style-type: none"> ✓ Ensure Investors in People (IIP) processes and procedures are maintained and that they continue to be effective in terms of employee development and engagement |

| | | |
|---|--|---|
| Staff commitment, knowledge and awareness | <ul style="list-style-type: none"> ✓ Training and Development Plans (departmental and Individual) ✓ Investor in People Assessment 2020 | <ul style="list-style-type: none"> ✓ Continue to improve the existing training and development framework to ensure staff maintain high levels of knowledge and awareness. ✓ Introduce a more sophisticated training needs analysis into the annual Staff Performance & Development Review process |
| High levels of customer satisfaction (was previously a Weakness) | <ul style="list-style-type: none"> ✓ Customers Satisfaction Surveys | <ul style="list-style-type: none"> ✓ Further develop customer orientated services which represent value for money. ✓ Maintain commitment to developing new approaches to delivery of existing core services. ✓ Ensure customer satisfaction monitoring systems accurately reflect levels of satisfaction and can stand the test of independent scrutiny. ✓ Develop further service review processes and introduce these into the management planning framework and annual timetable. ✓ Reflect results of CSS into forward plans for service improvements ✓ Future TSS exercises to be face to face |
| Commitment to continuous improvement in all service areas | <ul style="list-style-type: none"> ✓ Positive feedback from Staff as outlined in the Investor in People Assessment 2016, interim assessment 2017, final 3 yearly assessment 2019 and interim assessment October 2020 | <ul style="list-style-type: none"> ✓ Formal service or functional reviews to be introduced into the monitoring programme. ✓ Ensure staff and Committee motivation is maintained |
| Commitment to partnership working | <ul style="list-style-type: none"> ✓ Strath For Housing Alliance ✓ Development Collaboration with Kingdom HA ✓ Factoring Collaboration with Kingdom HA ✓ Agreements with Local Authorities ✓ Collaboration with other RSLs on These Homes ✓ Collaboration with Clacks CAB re Debt/Money Advice Service | <ul style="list-style-type: none"> ✓ Continue to consider all relevant opportunities of working with other like-minded RSLs / other organisations. ✓ Implement the action plan agreed with Strath For Housing Alliance and local authorities ✓ Maximise the collaborative opportunities through the partnership agreement with Kingdom HA |
| Excellent relationship with the Scottish Government, Local Authorities and private lenders | <ul style="list-style-type: none"> ✓ The number and level of successful applications for Grant Funding from Scottish Government ✓ Regular meetings with key lender (RBS) ✓ Compliance with lending covenants | <ul style="list-style-type: none"> ✓ Maintain an effective relationship with the relevant Scottish Government – Housing and Social Justice - More Homes Division Housing Supply Division ✓ Continue productive working relationship with local authorities. ✓ Engage effectively with Clackmannanshire & Stirling Health & Social Care Integrated Joint Board ✓ Further develop relationships with private lenders and the private sector generally. |
| Track Record / Reputation | <ul style="list-style-type: none"> ✓ SHR Compliant Engagement Plan ✓ Performance reports to tenants | <ul style="list-style-type: none"> ✓ Ensure track record is highlighted / publicised as appropriate. ✓ Track record / profile of Committee to be raised and communicated to tenants ✓ Maintain high standards and reputation gained to date |

| | | |
|--|---|--|
| Standards of Behaviour, Probity and Integrity of Governing Body and Staff | ✓ Self-assessment review of compliance with against Governance and Financial Management Regulatory standards. | ✓ Review the process for communicating the outcomes of the Director's appraisal to the Management Committee |
| Staff consultation arrangements | ✓ Investor in People Assessments | ✓ Ensure standards and commitment to consultation are maintained |
| Corporate Social Responsibility | ✓ Investor in People Assessments | ✓ Ensure commitment is maintained ✓ Fully implement and monitor effectiveness of our Community Benefits Strategy |
| Employee engagement | ✓ Investor in People Assessments | ✓ Ensure standards of employee engagement are maintained in connection with matters which affect employees |
| Learning and development strategy (and impact thereof) | ✓ Investor in People Assessments ✓ Committee attendance at quarterly Training Sessions | ✓ Ensure culture of employee and Committee learning and development is maintained |
| Equality and diversity | ✓ Investor in People Assessments | ✓ Ensure commitment to equality and diversity is maintained |
| Leadership | ✓ Investor in People Assessments | ✓ Ensure standards of leadership are maintained and opportunities for training "emerging leaders" are grasped |
| Management effectiveness | ✓ Investor in People Assessments | ✓ Ensure standards of management are maintained and training opportunities for existing and potential "managers" are grasped |

| WEAKNESSES | Evidenced By | Statement of Intent |
|--|---|--|
| Effective Tenant / Customer Engagement Strategy | <ul style="list-style-type: none"> ✓ SHR requirement ✓ Poor attendance at IRG ✓ Strategy outcomes are the issue rather than the Strategy itself ✓ Apathy ✓ Self-assessment review of compliance with Governance and Financial Management Regulatory Standards. | <ul style="list-style-type: none"> ✓ Work remains to be undertaken to have an effective tenant / customer engagement strategy ✓ Consider specifically: <ul style="list-style-type: none"> ○ OVHA's arrangements for gathering and making use of tenant feedback ○ Engagement with tenants and opportunities to influence service delivery ○ Committee's role in assessing tenant feedback and communicating with tenants ○ Review tenant engagement strategy in the context of committee composition and ARC compliance ✓ Will be strengthened with the appointment of a dedicated Tenant Engagement & Communication Officer |

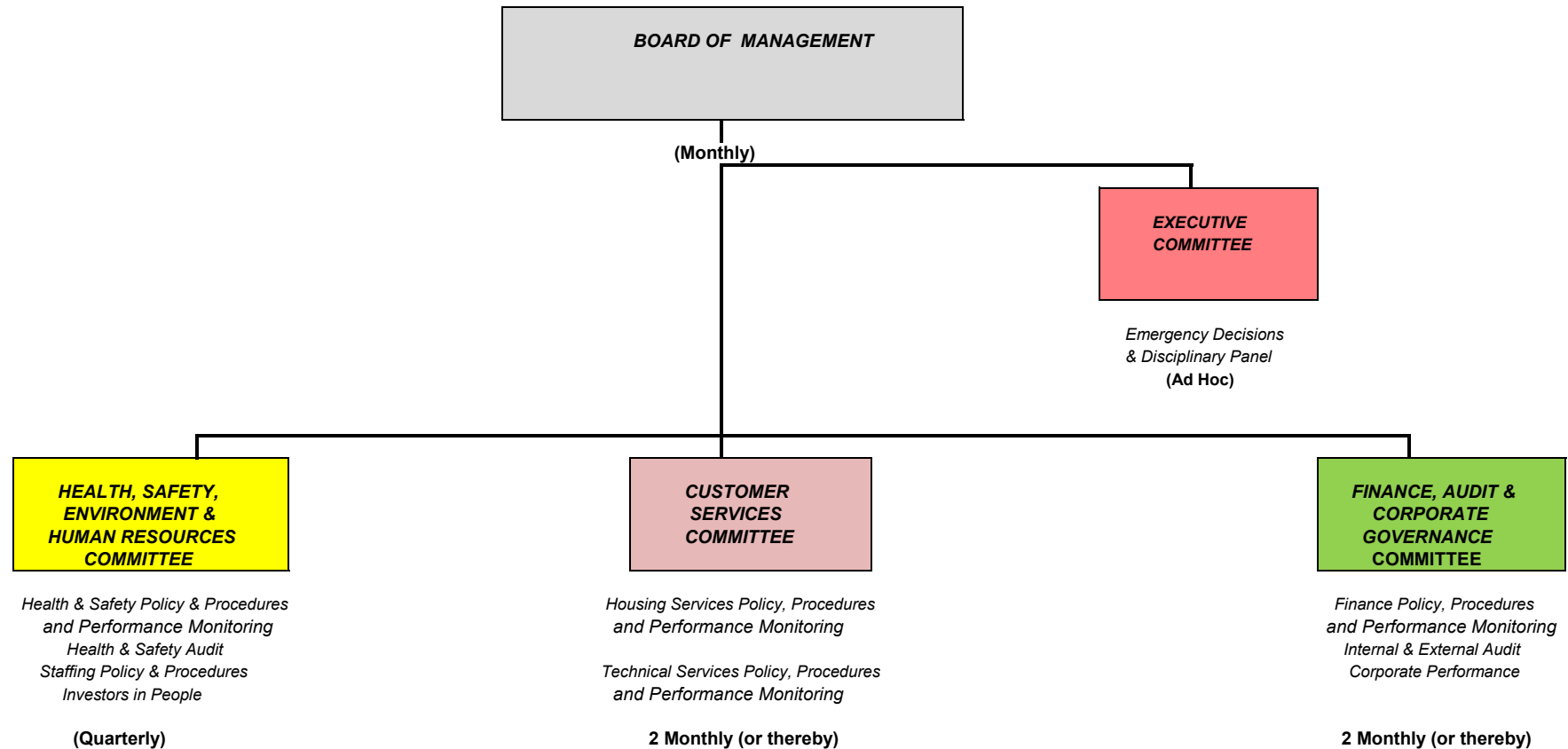
| | | |
|--------------------------------------|---|---|
| Committee Succession Planning | <ul style="list-style-type: none"> ✓ Ref - SHR 9 year rule ✓ Self-assessment review of compliance with Governance and Financial Management Regulatory Standards ✓ Reference to Committee succession Planning Process included in 2018 review of Committee Performance & Development Review process | <ul style="list-style-type: none"> ✓ Ensure a robust Committee Succession Plan exists in order to maintain governance effectiveness ✓ Consider specifically: <ul style="list-style-type: none"> ○ Developing the roles and contributions of individuals ○ Review the effectiveness of the Committee Member Performance & Development Review process review process ○ Committee member induction process should be kept under review |
| Public Profile | | <ul style="list-style-type: none"> ✓ 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. |

| OPPORTUNITIES | Evidenced by | Statement of Intent |
|--|--|--|
| Potential opportunities for further growth | <ul style="list-style-type: none"> ✓ Track record and reputation | <ul style="list-style-type: none"> ✓ Embark on new phase of new housing provision ✓ Instigate dialogue with local authorities and other local organisations. ✓ Continue to operate in an innovative and flexible way. |
| Continue to give sufficient priority to improving existing services for existing customers | <ul style="list-style-type: none"> ✓ Customer Satisfaction Survey | <ul style="list-style-type: none"> ✓ Maximise the opportunity as expressed in Customer Satisfaction Surveys and other feedback mechanisms |
| Further develop the Associations website / other communication platforms | <ul style="list-style-type: none"> ✓ Customer feedback | <ul style="list-style-type: none"> ✓ To enable tenants to access services through the website ✓ To make the website more interactive |
| Increase public profile | <ul style="list-style-type: none"> ✓ "News" release following improvement in results from 2019 CSS ✓ IIP Gold Assessment "News" release ✓ Living Wage anniversary "News" release ✓ Completion of Millers Lade Ave Ph2 Official opening? and "News" release (possibly linking to Scottish Housing Day on 18th September 2019) ✓ Site start at Elm Grove, Alloa Sod cutting ceremony and "News" release ✓ As part of 30 year celebrations - various tenant communications / "News" releases ✓ Centenarian News release | |
| Covid 19 Increased digital working Increased efficiency Improved Work /Life Balance for Employees | | |

| THREATS | From Strategic Risk Management Register (Current High Risks Only included) Q3 2020/2021 | | | | | |
|---------|---|--|--|--|--|--|
|---------|---|--|--|--|--|--|

| Hazard – Threat or Danger | Specific Risk | Risk Category / Type | Raw Risk High, Medium/High, Medium, Medium/Low Low | Controls Key Controls used to Mitigate the Risk | Residual Risk High, Medium/High, Medium, Medium/Low Low | Risk Score & Rank (Per Residual Risk Score) |
|--|--|----------------------|--|---|--|--|
| COVID - 19 | Various Risk | The Association | HIGH | ➤ All Actions | HIGH | 100 |
| Development of New Housing | Various Risks ➤ Failure to deliver the Associations development aspirations. ➤ "Challenge" from lack of public tender process. ➤ Additional Costs. ➤ Potential Impact on Rent Levels. ➤ Challenge re Tender Process. ➤ Increased SHR scrutiny. | Development | HIGH | ➤ Appointed experienced RSL development partner ➤ Follow RSL development partners tried and tested processes and procedures where appropriate ➤ Engage experienced and reputable contractors (use development partners frameworks etc already in place) ➤ Apply appropriate tendering procedures (use development partners frameworks etc already in place) ➤ Developments which require substantially higher rents than those charged for existing properties will not be approved | HIGH | 100 |
| Cyber Security | ➤ Vulnerability to system attack | Corporate Governance | HIGH | ➤ Currently shown as High Risk until controls have been listed | HIGH | 100 |
| Scottish Housing Associations Pension Scheme (SHAPS) | ➤ Impact of proposed changes to financial treatment ➤ September 2018 Valuation Results | Financial Viability | HIGH | ➤ Early awareness of how the financial statements are affected by the movement in pension liability and any impact on loan covenants ➤ Agreement with Auditors as to how pensions movements are disclosed in the financial statements ➤ Keep up to date with SHAPS communications with regard to the 2018 Valuation and the potential impact on the Association ➤ Attendance at Employer Forums (currently planned for September 2019) to inform future participation in the Defined Benefit Scheme. ➤ Committee to be informed of Valuation results and the impact on past service deficit payments and future contribution rates as early as possible in order that consideration can be given to future pension offerings to employees | HIGH | 100 |

Board / Committee Structure 2021 / 2022



EVH
GRADE

Grade 10

Grade 9

Grade 8
PA 28 - 31

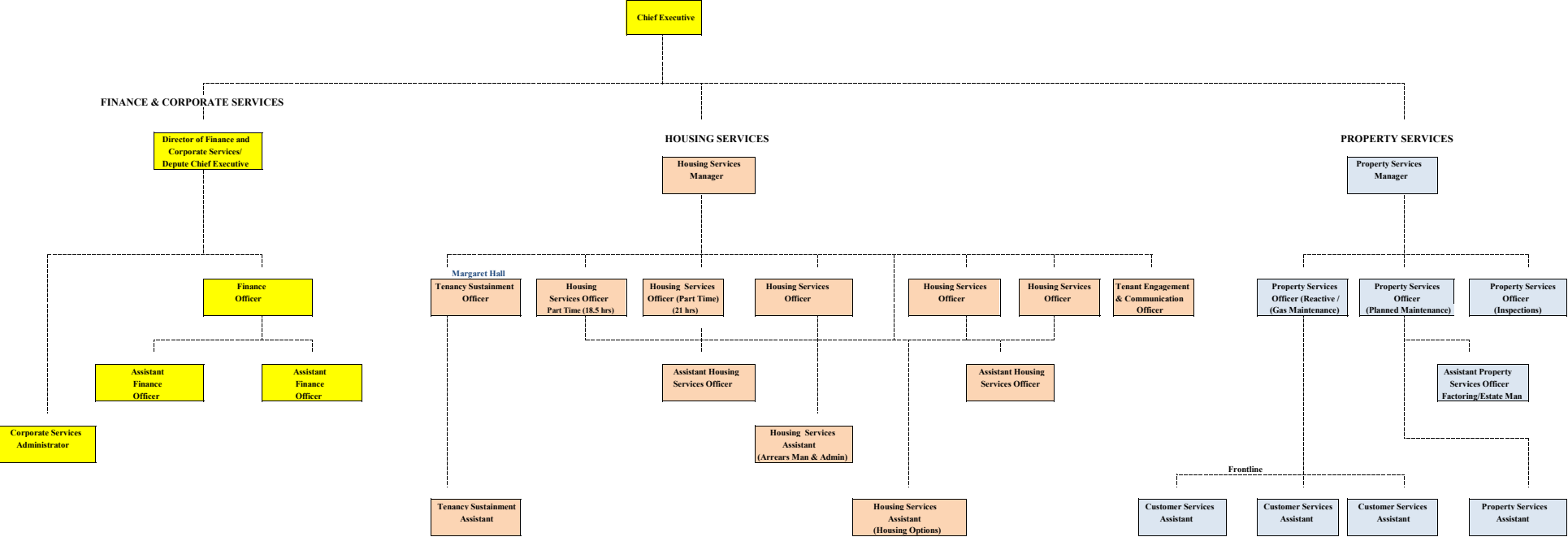
Grade 7
PA 22 - 25

Grade 6
PA 17 - 20

Grade 5
PA 13 - 16

Grade 4
PA9 - 12

Staff Structure from 1st June 2021



Consolidated Statement of Cash Flow | 2021 Plan

| Period: 01 April 2021 - 31 March 2051 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2037 | 2043 | 2051 |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's |
| Total Receipts | 6,554.70 | 6,511.50 | 6,798.70 | 7,024.20 | 7,334.40 | 7,622.20 | 7,831.90 | 8,047.40 | 8,268.80 | 8,496.30 | 9,603.00 | 10,854.60 | 12,782.40 |
| Total Payments | -2,795.20 | -2,474.50 | -2,602.80 | -2,690.40 | -2,294.60 | -2,832.10 | -2,463.00 | -3,034.00 | -2,919.00 | -3,366.40 | -3,367.00 | -3,966.30 | -4,899.70 |
| Cash Paid To Employees | -1,275.90 | -1,311.00 | -1,347.00 | -1,384.10 | -1,422.10 | -1,461.30 | -1,501.40 | -1,542.70 | -1,585.10 | -1,628.70 | -1,916.70 | -2,255.50 | -2,655.80 |
| Cash flow from Operating Activities | 2,483.60 | 2,725.90 | 2,848.80 | 2,949.70 | 3,617.70 | 3,328.80 | 3,867.50 | 3,470.70 | 3,764.70 | 3,501.10 | 4,319.30 | 4,632.80 | 5,226.90 |
| Provisions for tax | | | | | | | | | | | | | |
| Surplus for the year | 2,483.60 | 2,725.90 | 2,848.80 | 2,949.70 | 3,617.70 | 3,328.80 | 3,867.50 | 3,470.70 | 3,764.70 | 3,501.10 | 4,319.30 | 4,632.80 | 5,226.90 |
| Net cash generated from operating activities | 2,483.60 | 2,725.90 | 2,848.80 | 2,949.70 | 3,617.70 | 3,328.80 | 3,867.50 | 3,470.70 | 3,764.70 | 3,501.10 | 4,319.30 | 4,632.80 | 5,226.90 |
| Cash flow from investing activities | | | | | | | | | | | | | |
| Purchase of tangible fixed assets | -724.9 | -7,022.80 | -2,849.00 | -2,710.30 | -6,072.60 | -2,228.00 | -2,075.90 | -1,215.80 | -420 | -1,370.40 | -2,299.60 | -1,083.40 | -794.7 |
| Proceeds from sale of tangible fixed assets | | | | | | | | | | | | | |
| Grants received | 320 | 2,788.90 | 320 | 320 | 2,626.10 | | | | | | | | |
| Interest Received (cash) | 11 | 27.2 | 41.1 | 40 | 30.5 | 312.6 | 296.3 | 40 | 49.4 | 59.7 | 136.3 | 189 | 460.1 |
| Total Cash flow from investing activities | -393.9 | -4,206.60 | -2,487.90 | -2,350.30 | -3,416.00 | -1,915.40 | -1,779.60 | -1,175.70 | -370.5 | -1,310.80 | -2,163.30 | -894.4 | -334.6 |
| Cash flow from financing activities | | | | | | | | | | | | | |
| Interest paid | -593.1 | -562 | -532.6 | -501.5 | -466.7 | -435.3 | -400.3 | -368.4 | -334 | -298.8 | -212.7 | -20.5 | |
| Interest element of finance lease rental payment | | | | | | | | | | | | | |
| New secured loans | 2,159.20 | | | | | | | | | | | | |
| Capital Repayments | -1,331.70 | -1,499.80 | -1,499.80 | -1,499.80 | -1,499.80 | -1,499.80 | -1,499.80 | -1,499.80 | -1,499.80 | -1,499.80 | -1,044.00 | -86.4 | |
| Total Cash flow from financing activities | 234.5 | -2,061.90 | -2,032.40 | -2,001.40 | -1,966.50 | -1,935.20 | -1,900.10 | -1,868.30 | -1,833.90 | -1,798.60 | -1,256.70 | -106.9 | |
| Cash & cash equivalents at the beginning of year | 10,146.20 | 12,470.30 | 8,927.80 | 7,256.30 | 5,854.40 | 4,089.60 | 3,567.80 | 3,755.60 | 4,182.20 | 5,742.50 | 13,218.90 | 17,251.70 | 43,789.80 |
| Net Change in Cash & cash equivalents | 2,324.10 | -3,542.60 | -1,671.50 | -1,401.90 | -1,764.80 | -521.8 | 187.8 | 426.7 | 1,560.30 | 391.8 | 899.4 | 3,631.50 | 4,892.20 |
| Cash & cash equivalents at the end of year | 12,470.30 | 8,927.80 | 7,256.30 | 5,854.40 | 4,089.60 | 3,567.80 | 3,755.60 | 4,182.20 | 5,742.50 | 6,134.30 | 14,118.30 | 20,883.20 | 48,682.00 |

Detailed Consolidated Statement of Comprehensive Income | 2021 Plan

| Period: 01 April 2021 - 31 March 2051 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2037 | 2043 | 2051 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's | £000's |
| TURNOVER | | | | | | | | | | | | | |
| Gross Rental Income | 6,359.10 | 6,660.00 | 6,953.90 | 7,184.50 | 7,501.90 | 7,796.30 | 8,010.70 | 8,231.00 | 8,457.40 | 8,690.00 | 9,816.30 | 11,090.10 | 13,051.90 |
| Management Charge Income | 13.5 | 13.8 | 14.2 | 14.6 | 15 | 15.4 | 15.8 | 16.3 | 16.7 | 17.2 | 20.2 | 23.8 | 29.5 |
| Less Voids | -63.5 | -65.9 | -68.2 | -70.3 | -72.8 | -75.3 | -77.4 | -79.5 | -81.7 | -83.9 | -94.7 | -106.8 | -125.4 |
| Net Rental Income | 6,309.10 | 6,608.00 | 6,899.90 | 7,128.80 | 7,444.10 | 7,736.40 | 7,949.20 | 8,167.80 | 8,392.40 | 8,623.20 | 9,741.90 | 11,007.10 | 12,956.10 |
| Other Revenue Grants | 116 | 102 | 104 | 106.1 | 108.2 | 110.4 | 112.6 | 114.9 | 117.2 | 119.5 | 134.6 | 151.6 | 177.6 |
| Other Income | 3.5 | 3.6 | 3.6 | 3.7 | 3.8 | 3.9 | 3.9 | 4 | 4.1 | 4.2 | 4.7 | 5.3 | 6.2 |
| Total Turnover From Social Housing Lettings | 6,428.60 | 6,713.50 | 7,007.50 | 7,238.60 | 7,556.10 | 7,850.70 | 8,065.80 | 8,286.70 | 8,513.70 | 8,746.90 | 9,881.20 | 11,164.00 | 13,139.90 |
| Grant Amortisation Accrual Method Total | 865 | 865 | 865 | 865 | 865 | 865 | 865 | 865 | 865 | 865 | 865 | 865 | 865 |
| Total Turnover | 7,293.60 | 7,578.50 | 7,872.50 | 8,103.60 | 8,421.10 | 8,715.70 | 8,930.80 | 9,151.70 | 9,378.70 | 9,611.90 | 10,746.20 | 12,029.00 | 14,004.90 |
| OPERATING EXPENDITURE | | | | | | | | | | | | | |
| Operating Costs Social Housing | | | | | | | | | | | | | |
| Management Costs Total | -2,076.90 | -2,095.20 | -2,144.40 | -2,000.80 | -2,096.20 | -2,160.00 | -2,170.40 | -2,224.20 | -2,285.30 | -2,391.00 | -2,810.90 | -3,260.40 | -3,924.40 |
| Service Costs | -176.1 | -173.7 | -178.4 | -183.3 | -188.4 | -193.6 | -198.9 | -204.4 | -210 | -215.8 | -253.9 | -298.8 | -371.2 |
| Routine Maintenance | -762.8 | -826.6 | -862.2 | -890.5 | -929 | -964.8 | -991.3 | -1,018.60 | -1,046.60 | -1,075.40 | -1,265.50 | -1,489.20 | -1,850.10 |
| Planned Maintenance | -1,116.00 | -732.2 | -796.7 | -1,032.40 | -573.7 | -1,041.40 | -633.2 | -1,153.90 | -987.2 | -1,381.50 | -1,031.10 | -1,217.60 | -1,484.70 |
| Bad Debts | -158.9 | -165.7 | -172.5 | -178 | -185.3 | -192.2 | -197.5 | -202.9 | -208.5 | -214.2 | -241.9 | -273.1 | -321.1 |
| Depreciation of Housing Properties | -1,750.00 | -1,778.20 | -1,837.60 | -1,900.90 | -1,945.60 | -1,994.80 | -2,058.00 | -2,105.60 | -2,128.40 | -2,154.80 | -2,409.10 | -2,929.10 | -3,384.50 |
| Operating Costs Social Housing | -6,040.70 | -5,771.60 | -5,991.80 | -6,186.00 | -5,918.20 | -6,546.90 | -6,249.30 | -6,909.50 | -6,866.00 | -7,432.70 | -8,012.40 | -9,468.10 | -11,336.10 |
| Operating Expenditure Total | 6,040.70 | 5,771.60 | 5,991.80 | 6,186.00 | 5,918.20 | 6,546.90 | 6,249.30 | 6,909.50 | 6,866.00 | 7,432.70 | 8,012.40 | 9,468.10 | 11,336.10 |
| Operating Surplus/(deficit) | 1,252.90 | 1,807.00 | 1,880.70 | 1,917.60 | 2,502.90 | 2,168.90 | 2,681.50 | 2,242.20 | 2,512.70 | 2,179.20 | 2,733.80 | 2,560.90 | 2,668.80 |
| Interest Receivable | 11 | 27.2 | 41.1 | 40 | 30.5 | 312.6 | 296.3 | 40 | 49.4 | 59.7 | 136.3 | 189 | 460.1 |
| Interest and financing costs | -561.3 | -563.3 | -533.9 | -502.8 | -468 | -436.6 | -401.6 | -369.7 | -335.3 | -300.1 | -214 | -21.8 | |
| Surplus before tax | 702.6 | 1,270.90 | 1,387.90 | 1,454.80 | 2,065.50 | 2,044.90 | 2,576.20 | 1,912.50 | 2,226.80 | 1,938.80 | 2,656.10 | 2,728.10 | 3,128.90 |
| Comprehensive Income Brought Forward | 12,339.70 | | | | | | | | | | | | |
| -- Cumulative Retained Profit | 13,042.20 | 14,313.20 | 15,701.10 | 17,155.90 | 19,221.50 | 21,266.30 | 23,842.50 | 25,754.90 | 27,981.70 | 29,920.50 | 45,284.90 | 61,239.90 | 85,844.50 |
| Interest Cover | 388% | 507% | 579% | 638% | 819% | 2660% | 3679% | 1056% | 1321% | 1443% | 5506% | | |

Consolidated Statement of Financial Position | 2021 Plan

| Period: 01 April 2021 - 31 March 2051 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2037 | 2043 | 2051 |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | £ 000's | £ 000's | £ 000's | £ 000's | £ 000's | £ 000's | £ 000's | £ 000's | £ 000's | £ 000's | £ 000's | £ 000's | £ 000's |
| Fixed Assets | | | | | | | | | | | | | |
| Intangible assets and goodwill | | | | | | | | | | | | | |
| Land & Buildings Total | 84,119.90 | 91,122.00 | 93,949.70 | 96,638.10 | 102,643.40 | 104,813.70 | 106,865.90 | 108,057.30 | 108,452.20 | 109,745.50 | 118,651.60 | 135,649.50 | 150,718.80 |
| Depreciation Land & Buildings Total | -29,293.20 | -31,071.30 | -32,908.90 | -34,809.80 | -36,755.50 | -38,750.30 | -40,808.30 | -42,913.90 | -45,042.30 | -47,197.10 | -60,956.50 | -77,373.10 | -103,204.00 |
| Housing Properties NBV | 54,826.70 | 60,050.60 | 61,040.80 | 61,828.30 | 65,887.90 | 66,063.40 | 66,057.60 | 65,143.40 | 63,409.90 | 62,548.40 | 57,695.20 | 58,276.40 | 47,514.80 |
| Other Fixed Assets Tangible | 522.1 | 500.7 | 490 | 479.4 | 476.3 | 467.5 | 461.9 | 462 | 462.1 | 470.8 | 470.5 | 463.8 | 480 |
| Tangible fixed assets | 55,348.80 | 60,551.30 | 61,530.80 | 62,307.70 | 66,364.20 | 66,531.00 | 66,519.40 | 65,605.30 | 63,872.00 | 63,019.10 | 58,165.70 | 58,740.30 | 47,994.80 |
| Fixed Assets Total | 55,348.80 | 60,551.30 | 61,530.80 | 62,307.70 | 66,364.20 | 66,531.00 | 66,519.40 | 65,605.30 | 63,872.00 | 63,019.10 | 58,165.70 | 58,740.30 | 47,994.80 |
| Current Assets | | | | | | | | | | | | | |
| Stock | | | | | | | | | | | | | |
| Trade and other debtors | 658.1 | 694.5 | 730.8 | 767.1 | 803.5 | 839.8 | 876.2 | 912.5 | 948.8 | 985.2 | 1,203.20 | 1,421.20 | 1,711.90 |
| Cash and cash equivalents | 12,470.30 | 8,927.80 | 7,256.30 | 5,854.40 | 4,089.60 | 3,567.80 | 3,755.60 | 4,182.20 | 5,742.50 | 6,134.30 | 14,118.30 | 20,883.20 | 48,682.00 |
| Current Assets Total | 13,128.50 | 9,622.30 | 7,987.10 | 6,621.50 | 4,893.00 | 4,407.60 | 4,631.70 | 5,094.70 | 6,691.30 | 7,119.40 | 15,321.50 | 22,304.50 | 50,393.90 |
| Less - Creditors - amounts due within 1 year | -944.1 | -944.1 | -944.1 | -944.1 | -944.1 | -944.1 | -944.1 | -944.1 | -944.1 | -944.1 | -944.1 | -944.1 | -944.1 |
| Net current assets/liabilities | 12,184.40 | 8,678.10 | 7,043.00 | 5,677.40 | 3,948.90 | 3,463.50 | 3,687.60 | 4,150.60 | 5,747.20 | 6,175.30 | 14,377.40 | 21,360.40 | 49,449.80 |
| Assets less current liabilities Total | 67,533.10 | 69,229.40 | 68,573.80 | 67,985.10 | 70,313.10 | 69,994.50 | 70,207.10 | 69,756.00 | 69,619.20 | 69,194.40 | 72,543.10 | 80,100.60 | 97,444.70 |
| Creditors - amounts due after more than 1 year | | | | | | | | | | | | | |
| Outstanding Loan Balance | -23,849.60 | -22,349.80 | -20,850.00 | -19,350.10 | -17,850.30 | -16,350.40 | -14,850.60 | -13,350.70 | -11,850.90 | -10,351.00 | -3,517.50 | -302.3 | |
| Loan Fees | 31.7 | 30.4 | 29.1 | 27.9 | 26.6 | 25.3 | 24 | 22.7 | 21.4 | 20.1 | 12.3 | 4.5 | |
| Deferred Income | -30,673.00 | -32,596.90 | -32,051.90 | -31,506.90 | -33,268.00 | -32,403.00 | -31,538.00 | -30,673.00 | -29,808.00 | -28,943.00 | -23,753.00 | -18,563.00 | -11,643.00 |
| Creditors - amounts due after more than 1 year | -54,490.90 | -54,916.30 | -52,872.70 | -50,829.20 | -51,091.70 | -48,728.20 | -46,364.60 | -44,001.10 | -41,637.50 | -39,274.00 | -27,258.10 | -18,860.70 | -11,643.00 |
| Net assets Total | 13,042.20 | 14,313.20 | 15,701.10 | 17,155.90 | 19,221.40 | 21,266.30 | 23,842.50 | 25,754.90 | 27,981.70 | 29,920.50 | 45,284.90 | 61,239.90 | 85,844.50 |
| Reserves | | | | | | | | | | | | | |
| Income and Expenditure Reserve | 13,042.20 | 14,313.20 | 15,701.10 | 17,155.90 | 19,221.50 | 21,266.30 | 23,842.50 | 25,754.90 | 27,981.70 | 29,920.50 | 45,284.90 | 61,239.90 | 85,844.50 |
| Total reserves | 13,042.30 | 14,313.20 | 15,701.10 | 17,156.00 | 19,221.50 | 21,266.30 | 23,842.50 | 25,755.00 | 27,981.80 | 29,920.50 | 45,285.00 | 61,239.90 | 85,844.60 |
| Balance Sheet Check | Balanced | Balanced | Balanced | Balanced | Balanced | Balanced | Balanced | Balanced | Balanced | Balanced | Balanced | Balanced | Balanced |
| Gearing covenant (<46%) | 28% | 25% | 22% | 20% | 17% | 16% | 14% | 12% | 11% | 9% | 3% | 0% | 0% |

Sensitivity Analysis

| | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2037 | 2043 | 2051 |
|------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|
| | Bank Yr 1 | Bank Yr 2 | Bank Yr 3 | Bank Yr 4 | Bank Yr 5 | Bank Yr 6 | Bank Yr 7 | Bank Yr 8 | Bank Yr 9 | Bank Yr 10 | Bank Yr 16 | Bank Yr 22 | Bank Yr 30 |
| | £000 | £000 | £000 | £000 | £000 | £000 | £000 | £000 | £000 | £000 | | | |
| Base Plan | 12,470.3 | 8,927.8 | 7,256.3 | 5,854.4 | 4,089.6 | 3,567.8 | 3,755.6 | 4,182.2 | 5,742.5 | 6,134.3 | 14,118.3 | 20,883.2 | 48,682.0 |
| Scenarios: | | | | | | | | | | | | | |
| Inflation at 1% throughout | 12,470.3 | 8,918.0 | 7,233.3 | 5,804.7 | 3,940.6 | 3,350.1 | 3,411.7 | 3,682.5 | 4,982.1 | 5,182.7 | 11,219.6 | 16,058.2 | 37,338.5 |
| change | 0.0 | (9.8) | (23.0) | (49.7) | (149.0) | (217.7) | (343.9) | (499.7) | (760.4) | (951.6) | (2,898.7) | (4,825.0) | (11,343.5) |
| Inflation at 2.5% throughout | 12,470.3 | 8,932.7 | 7,267.9 | 5,879.5 | 4,165.4 | 3,678.9 | 3,932.0 | 4,440.0 | 6,137.4 | 6,630.4 | 15,672.4 | 23,535.6 | 55,239.8 |
| change | 0.0 | 4.9 | 11.6 | 25.1 | 75.8 | 111.1 | 176.4 | 257.8 | 394.9 | 496.1 | 1,554.1 | 2,652.4 | 6,557.8 |
| Inflation at 5% for first 3 years | 12,470.3 | 8,957.3 | 7,326.1 | 6,007.5 | 4,476.2 | 4,093.0 | 4,495.4 | 5,137.2 | 7,013.4 | 7,614.3 | 17,187.6 | 25,037.5 | 55,592.6 |
| change | 0.0 | 29.5 | 69.8 | 153.1 | 386.6 | 525.2 | 739.8 | 955.0 | 1,270.9 | 1,480.0 | 3,069.3 | 4,154.3 | 6,910.6 |
| Rent Growth at 0% (over inflation) | 12,470.3 | 8,881.8 | 7,115.9 | 5,568.4 | 3,604.3 | 2,780.7 | 2,634.4 | 2,782.4 | 4,053.8 | 4,146.3 | 10,145.7 | 14,568.6 | 38,597.9 |
| change | 0.0 | (46.0) | (140.4) | (286.0) | (485.3) | (787.1) | (1,121.2) | (1,399.8) | (1,688.7) | (1,988.0) | (3,972.6) | (6,314.6) | (10,084.1) |
| No Loan finance for Elmgrove | 10,396.1 | 6,976.5 | 5,426.8 | 4,145.4 | 2,499.9 | 1,980.9 | 2,169.4 | 2,710.0 | 4,383.0 | 4,886.2 | 13,588.4 | 21,030.7 | 49,197.9 |
| change | (2,074.2) | (1,951.3) | (1,829.5) | (1,709.0) | (1,589.7) | (1,586.9) | (1,586.2) | (1,472.2) | (1,359.5) | (1,248.1) | (529.9) | 147.5 | 515.9 |
| Planned Maintenance cost increa | 12,470.3 | 8,791.4 | 6,959.8 | 5,391.4 | 3,519.3 | 2,771.0 | 2,734.9 | 3,011.5 | 4,459.1 | 4,682.1 | 11,648.5 | 16,878.9 | 42,718.6 |
| change | 0.0 | (136.4) | (296.5) | (463.0) | (570.3) | (796.8) | (1,020.7) | (1,170.7) | (1,283.4) | (1,452.2) | (2,469.8) | (4,004.3) | (5,963.4) |
| Bad Debts increase to 5% | 12,311.7 | 8,605.6 | 6,764.7 | 5,187.4 | 3,241.3 | 2,460.7 | 2,363.0 | 2,583.1 | 3,929.4 | 4,099.6 | 10,616.9 | 15,655.3 | 40,682.5 |
| change | (158.6) | (322.2) | (491.6) | (667.0) | (848.3) | (1,107.1) | (1,392.6) | (1,599.1) | (1,813.1) | (2,034.7) | (3,501.4) | (5,227.9) | (7,999.5) |

30 Year Plans Assumptions

| | 2021-22 Year 1 | 2022-23 Year 2 | 2023-24 Year 3 | 2024-25 Year 4 | 2025-26 Year 5 | 2026-27 Year 6 | 2027-28 Year 7 | 2027-28 Year 8 | 2028-29 Year 9 | 2029-30 Year 10 | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|------------------------|
| Inflation | | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | and thereafter |
| Rent Growth (In addition to inflation) | | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | and thereafter |
| Interest Rates | 0.10% | 0.25% | 0.50% | 0.60% | 0.60% | 0.80% | 0.80% | 1.00% | 1.00% | 1.00% | Rising to 3% from 2037 |
| Management Cost Growth (In addition to inflation) | | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | and thereafter |
| Maintenance Cost Growth (In addition to inflation) | | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | and thereafter |
| Voids | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | and thereafter |
| Bad Debts - Rents | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | and thereafter |

CORPORATE PERFORMANCE KPIs 2020/2021



Appendix 8










| KPI No | Key Performance Indicator | Indicator / Target 2020/2021 | Q1 | Q2 | Q3 | Q4 | Trend | Year to Date | Projected / Actual Year End | | ARC Quartile | SHR Quartile Assessment (Min) 2018/19 | Comparison with SHN Peer Group 2018 / 2019 (Large Urban) |
|--------|---------------------------|------------------------------|----|----|----|----|-------|--------------|-----------------------------|---------|--------------|---------------------------------------|--|
| | | | | | | | | | Figure | Graphic | | | |

Quarter 4



| | | | | | | | | | | | | | |
|----|---|---------|------------|--------------|--------------|--------------|---|-------------|--------------|----|-----|------------|-----------|
| 1 | 1. Emergency Repair Response | 99% | 93.91% | 95.77% | 98.46% | 98.37% | ↑ | 96.95% | <96.95% | ☹️ | N/A | N/A | N/A |
| 2 | 2. Ave length of time to complete emergency repairs | 2hrs | 1hr 45mins | 1 hr 39 mins | 1 hr 25 mins | 1 hr 26 mins | ↔ | 1 hr 32mins | 1 hr 32 mins | 😊 | 1 | 2.83 hours | 2.7 hrs |
| 3 | 3. Ave length of time to complete non- emergency repairs | 5 days | 5.38 days | 6.67 days | 5.05 days | 5.69 days | ↓ | 5.74 days | 5 .74 days | ☹️ | 3 | 6.07 days | 4.8 days |
| 5 | 4. % Reactive Repairs completed right first time | 92% | 89.01% | 85.04% | 92.88% | 91.27% | ↓ | 89.70% | 89.709% | ☹️ | 4 | 91.13% | 89.9% |
| 9 | 5. Planned Maintenance Works v. Programme | 80% | 0.6% | 146.27% | 221.61% | 3.52% | ↓ | 84.37% | 84.37% | 😊 | N/A | N/A | N/A |
| 18 | 6. Re-let Times: All Stock | 17 days | 70.69 days | 66.50 days | 56.74 days | 58.87 days | ↓ | 58.87 days | 58.87 days | ☹️ | 4 | 29.1 days | 27.9 days |
| 20 | 7. Gross Rent Arrears | 6.80% | 6.07% | 5.42% | 5.25% | 5.18% | ↑ | 5.18% | 5.18% | 😊 | 3 | 5.15% | 4.7% |
| 21 | 8. Current Non-Technical Arrears | 4.73% | 5.15% | 4.40% | 4.10% | 4.01% | ↑ | 4.01% | 4.01% | 😊 | 3 | N/A | 3.1% |
| 22 | 9. Rent Collected as% of Total Rent Due | 98.6% | 96.7% | 100.5% | 103.3% | 100.8% | ↓ | 100.3% | 100.3% | 😊 | 1 | 98.79% | 99.4% |
| 25 | 10. % Tenancies Sustained for more than 1 year | 90% | 95.7% | 91.9% | 100% | 100% | ↔ | 94.3% | 94.3% | 😊 | 1 | 86.73% | 89.2% |
| 27 | 11. % of Annual Lets made to Statutory Homeless applicants | 25% | 35.7% | 81.8% | 15.4% | 52.0% | ↑ | 34.4% | 34.4% | 😊 | N/A | 26.25% | N/A |
| 28 | 12. % of homeless referrals received that resulted in an offer (ARC). | 100% | 100% | 100% | 100% | 100% | ↔ | 100% | 100% | 😊 | N/A | N/A | N/A |

| KPI No | Key Performance Indicator | Indicator / Target 2020/2021 | Q1 | Q2 | Q3 | Q4 | Trend | Year to Date | Projected / Actual Year End | | ARC Quartile | SHR Quartile Assessment (Min) 2018/19 | Comparison with SHN Peer Group 2018 / 2019 (Large Urban) |
|--------|---|------------------------------|--------|---------|---------|--------|-------|--------------|-----------------------------|---------|--------------|---------------------------------------|--|
| | | | | | | | | | Figure | Graphic | | | |
| 32 | 13. % 1 st Stage Complaints resolved within timescale | 95% | 100% | 95% | 94% | 91% | ↓ | 93.33% | 93.33% | ☹️ | 3 | 86.82% | 90.21% |
| 33 | 14. % 2 nd Stage Complaints resolved within timescale | 96% | 100% | 100% | 100% | N/A | | 100% | 100% | 😊 | 1 | 80.24% | 87.9% |
| 36 | 15. No. of Formal Complaints upheld by the Ombudsman | 0 | 0 | 0 | 0 | 0 | ↔️ | 0 | 0 | 😊 | N/A | N/A | N/A |
| 45 | 16. Scottish Government Capital Programme (Expenditure) | 100% | 0% | 20% | 20% | 40% | ↑ | 80% | 80% | 😬 | N/A | N/A | N/A |
| 46 | 17. Voids (Gross accounting) | 0.5% | 1.23% | 0.98% | 1.21% | 1.54% | ↓ | 1.21% | 1.21% | 😬 | N/A | N/A | 0.92% |
| 47 | 18. Current Ratio | 3.98 | 6.48 | 5.20 | 5.13 | 4.67 | ↓ | 4.67 | 4.67 | 😊 | N/A | N/A | 1.76 |
| 48 | 19. Net Debt per unit | £10,216 | £9,958 | £9,522 | £9,406 | £9,084 | ↑ | £9,084 | £9,084 | 😊 | N/A | N/A | £9,965 |
| 49 | 20. Borrowed Monies v. Net Worth (not exceeding) (RBS Loan Covenant) | 27.4% | 28.6% | 28.4% | 28.0% | 27.6% | ↑ | 27.6% | 27.6% | ☹️ | N/A | N/A | N/A |
| 50 | 21. Operating Surplus v. Debt Service Liability (not less than) (RBS Loan Covenant) | 500% | 720% | 580.00% | 570.00% | 570% | ↔️ | 570% | 570% | 😊 | N/A | N/A | 294 |
| 51 | 22. Staff Costs / Turnover | 16.8% | 16.50% | 16.00% | 16.20% | 17.0% | ↓ | 16.40% | 16.40% | 😊 | N/A | N/A | 22.87% |
| 52 | 23. Management & Maintenance Administration Costs per Unit | £1,196 | £1,124 | £1,092 | £1,105 | £1,351 | ↓ | £1,167 | £1,167 | 😊 | N/A | N/A | £1,121 |
| 54 | 24. Non-Financial Covenants sent to lenders within timescales | 100% | 100% | 100% | 100% | 100% | ↔️ | 100% | 100% | 😊 | N/A | N/A | N/A |
| 55 | 25. Average Management Committee Attendance | 74% | 81% | 88% | 89% | 90% | ↑ | 90% | 90% | 😊 | N/A | N/A | N/A |


| KPI No | Key Performance Indicator | Indicator / Target 2020/2021 | Q1 | Q2 | Q3 | Q4 | Trend | Year to Date | Projected / Actual Year End | | ARC Quartile | SHR Quartile Assessment (Min) 2018/19 | Comparison with SHN Peer Group 2018 / 2019 (Large Urban) |
|--------|--|------------------------------|------|----|-------|-------|-------|--------------|-----------------------------|---|--------------|---------------------------------------|--|
| | | | | | | | | | Figure | Graphic | | | |
| 60 | 26. Staff Absence (Days lost as % of days available) | 1.13% (0.62 per Q) | 0.2% | 0% | 0.95% | 0.54% | ↑ | 0.43% | 0.43% |  | 1 | 5.47% | 3.72% |
| 61 | 27. Gas Safety Checks Outstanding | 0 | 10 | 13 | 0 | 5 | ↓ | 18 | 18 |  | 1 | 0 | 0 |

| 8 Key Customer Satisfaction Survey Results | | Indicator / Target 2020/2021 | 2020/2021 Q4 | ARC Quartile 2019/20 | SHR Quartile Assessment (Min) 2019/20 | Graphic v. SHR Quartiles | Peer Group Result (SHN) 2019/20 | RSL Average 2019/2020 | Graphic v Peer Group | Trend | 2019 CSS Results | 2018/ 2019 | 2017/ 2018 |
|--|---|------------------------------|--------------|----------------------|---------------------------------------|---|---------------------------------|-----------------------|---|-------|------------------|-----------------|-----------------|
| 1 | % tenants satisfied with overall service (CSS 2019) | 92% | 91% | 3 | 88.66% |  | 91% | 90.9% |  | ↑ | 91% | 2018/19 88.46% | 2015/16 TSS 87% |
| 2 | % tenants who feel their landlord is good at keeping them informed about their services and outcomes (CSS 2019) | 92% | 95% | 3 | 90.69% |  | 92.7% | 93.5% |  | ↑ | 95% | 2017/18 88.55% | 2017/20 18 87% |
| 3 | % tenants satisfied with Opportunities to Participate in Decision Making (CSS 2019) | 85% | 91% | 3 | 83.49% |  | 83.2% | 88.2% |  | ↑ | 91% | 2018/19 83.85% | 2017/18 72% |
| 4 | % satisfaction with repairs service (Most recent In house Survey) | 93% | 100% | 1 | 88.89% |  | 92.1% | 92.5% |  | ↑ | 84% | 2018/19 90.71% | 2017/18 91% |
| 5 | % tenants satisfied that rent represents value for money (CSS 2019) | 75% | 77% | 4 | 77.30% |  | 84.8% | 83.4% |  | ↑ | 77% | 2018/19 71.2% | 2015/16 TSS 70% |
| 6 | % tenants satisfied with the quality of their home (CSS 2019) | 89% | 88% | 3 | 85.15% |  | 86.2% | 88.7% |  | ↑ | 88% | 2017/18 85.14% | 2015/16 TSS 81% |
| 7 | Overall, how satisfied or dissatisfied are you with Ochil View's Management of the Neighbourhood you live in (CSS 2019) | 85% | 83% | 4 | 84.59% |  | 85.5% | 88.4% |  | ↑ | 83% | 2018/19 81.4% | 2017/18 TSS 76% |
| 8 | % of factored owners satisfied with the factoring service they receive (CSS 2019) | 55% | 53% | 4 | 56.06% |  | 64% | N/A |  | ↑ | 53% | 2015/16 TSS 50% | 2015/16 TSS 50% |

| KPI No | Key Performance Indicator | Indicator / Target 2020/2021 | Q1 | Q2 | Q3 | Q4 | Trend | Year to Date | Projected / Actual Year End | | ARC Quartile | SHR Quartile Assessment (Min) 2018/19 | Comparison with SHN Peer Group 2018 / 2019 (Large Urban) |
|--------|---------------------------|------------------------------|----|----|----|----|-------|--------------|-----------------------------|---------|--------------|---------------------------------------|--|
| | | | | | | | | | Figure | Graphic | | | |

| Overall Performance | Target / 2020/2021 | Q1 | Q2 | Q3 | Q4 | Trend | Year to Date | Actual Year End | | | | |
|---------------------|--------------------|-----|-----|-----|-----|---|--------------|-----------------|---|--|--|--|
| | 75% | 66% | 71% | 71% | 68% |  | 71% | 71% |  | | | |

| | | | | | | | | | | | | |
|---|--|----|----|----|----|--|----|----|--|--|--|--|
| Number of Targets / Indicators Achieved | | 23 | 25 | 25 | 23 | | 25 | 25 | | | | |
| Number of Targets / Indicators Applicable | | 35 | 35 | 35 | 34 | | 35 | 35 | | | | |

| Overall Performance (Taking Covid 19 into account) | Target / 2020/2021 | Q1 | Q2 | Q3 | Q4 | Trend | Year to Date | Actual Year End | | | | |
|---|--------------------|-----|-----|-----|-----|-------|--------------|-----------------|---|--|--|--|
| | 75% | 91% | 89% | 83% | 88% | | 89% | 89% |  | | | |












| | | | | | | | | | | | | |
|---|--|----|----|----|----|--|----|----|--|--|--|--|
| Number of Targets / Indicators Achieved | | 32 | 31 | 29 | 30 | | 31 | 31 | | | | |
| Number of Targets / Indicators Applicable | | 35 | 35 | 35 | 34 | | 35 | 35 | | | | |

George Tainsh,
Chief Executive


27th May 2021

| KPI No | Key Performance Indicator | Indicator / Target 2020/2021 | Q1 | Q2 | Q3 | Q4 | Trend | Year to Date | Projected / Actual Year End | | ARC Quartile | SHR Quartile Assessment (Min) 2018/19 | Comparison with SHN Peer Group 2018 / 2019 (Large Urban) |
|--------|---------------------------|------------------------------|----|----|----|----|-------|--------------|-----------------------------|---------|--------------|---------------------------------------|--|
| | | | | | | | | | Figure | Graphic | | | |


Key for KPI Results

| | |
|---|---|
|  | KPI Achieved |
|  | KPI Not Achieved |
|  | Q Figure Not Achieved but Year to Date Figure is Achieved |
|  | Failure at least partly as a result of Covid -19 |
|  | Improving Trend |
|  | Deteriorating Trend |
|  | No real change |
|  | KPI Projected to be Achieved at/by Year End |
|  | KPI Projected Not to be Achieved at/by Year End |
|  | Early Warning of Possible KPI fail at Year end |
|  | KPI Projected to Fail at year End due to Covid |



Key for Graphic V. SHR Quartiles

| | |
|---|---|
|  | Not in bottom (4 th) SHR Quartile |
|---|---|

| KPI No | Key Performance Indicator | Indicator / Target 2020/2021 | Q1 | Q2 | Q3 | Q4 | Trend | Year to Date | Projected / Actual Year End | | ARC Quartile | SHR Quartile Assessment (Min) 2018/19 | Comparison with SHN Peer Group 2018 / 2019 (Large Urban) |
|--------|---------------------------|------------------------------|----|----|----|----|-------|--------------|-----------------------------|---------|--------------|---------------------------------------|--|
| | | | | | | | | | Figure | Graphic | | | |

| | |
|---|---|
|  | In bottom (4 th) SHR Quartile |
|---|---|













Key for Graphic v Peer Group

| | |
|---|--------------------------------------|
|  | As Good as or Better than Peer Group |
|  | Worse than Peer Group |







Strategic Objectives Compliance Report 2020/2021

Appendix 9

Quarter 4

| Strategic Objective | | Q1 2020/2021 | Q2 2020/2021 | Q3 2020/2021 | Q4 2020/2021 | Q Trend | Year to Date | Year End | |
|---|--|-----------------|-----------------|-----------------|-----------------|---|-----------------|----------|---|
| 1. Strategic Objective 1 Reactive & Planned Maintenance Services | To invest in its existing housing stock to ensure that OVHA provides the highest standard of accommodation possible | 44% | 63% | 81% | 69% |  | 56% | 56% |  |
| 2. Strategic Objective 2 Housing Management Service & Tenancy Sustainment | To provide a comprehensive and responsive customer service to tenants, sharing and factored owners which supports sustainable tenancies and delivers customer satisfaction | 58% | 75% | 67% | 75% |  | 75% | 75% |  |
| 3. Strategic Objective 3 Resident Participation and Communication | To actively promote and support resident engagement in the management, maintenance and development of their homes | 100% | 91% | 82% | 91% |  | 82% | 82% |  |
| 4. Strategic Objective 4 Provision of New / Adapted Homes & Residential Property Acquisitions | To contribute to the supply of high quality, accessible, secure, affordable and sustainable homes where financially viable and whilst maximising community benefits | 20% | 60% | 60% | 80% |  | 60% | 60% |  |
| 5. 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 | 83% | 75% | 75% | 83% |  | 92% | 92% |  |
| 6. Strategic Objective 6 Human Resources and 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 | 89% | 78% | 89% | 89% |  | 89% | 89% |  |


SUMMARY KEY

| | | |
|---|---|--|
|  |  | High compliance (75% and over) with Strategic Objectives |
|  |  | Moderate compliance (between 50% and 75%) with Strategic Objectives |
|  |  | Low compliance (less than 50%) with Strategic Objectives |

| | | | | | | | | | | | | | |
|---|---|---------------------|--------------|--------------|--------------|--------------|-----|--------------|-------------|----|-----|------------|-----------|
| Strategic Objective 1 Reactive & Planned Maintenance Services <i>To invest in its existing housing stock to ensure that OVHA provides the highest standard of accommodation possible</i> Measured by 17 Indicators Q1 44% Q2 63% Q3 81% Q4 69% Year to Date 56% Year End 56% | 1. Emergency Repair Response times | 99% | 93.91% | 95.77% | 98.46% | 98.37% | ↓ | 96.95% | 96.95% | ☹️ | N/A | N/A | N/A |
| | 2. Ave length of time to complete emergency repairs (ARC) | 2hrs | 1 hr 45 mins | 1 hr 39 mins | 1 hr 25 mins | 1 hr 26 mins | ↔️ | 1 hr 32 mins | 1hr 32 mins | 😊 | 1 | 2.83 hours | 2.7 hours |
| | 3. Ave length of time to complete non-emergency repairs (ARC) | 5 days | 5.36 days | 6.62 days | 5.15 days | 5.69 days | ↓ | 5.74 days | 5.74 days | ☹️ | 3 | 6.07 days | 5.0 days |
| | 4. Reactive Repair Response Times (all categories) | 93% | 94.55% | 92.10% | 97.49% | 97.99% | ↑ | 95.68% | 95.68% | 😊 | N/A | N/A | N/A |
| | 5. % of reactive repairs completed right first time (ARC) | 92% | 91.06% | 84.97% | 92.88% | 91.27% | ↓ | 89.70% | 89.70% | ☹️ | 4 | 91.13% | 90.5% |
| | 6. % of repair appointments kept | 95% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | | N/A | 93.35% | 94.9% |
| | 7. Tenants satisfied with condition of home on taking up tenancy (New tenants) In house surveys | 96% | 100% | 100% | 100% | 66.67% | ↓ | 94.44% | 94.44% | ☹️ | N/A | 88.79% | 92.1% |
| | 8. % Planned Maintenance Spend v. Budget | 80% | 8% | 29% | 151% | 313% | ↑ | 54% | 54% | ☹️ | N/A | N/A | N/A |
| | 9. Planned Maintenance works v. programme | 80% | 0.60% | 146.27% | 221.61% | 3.52% | ↓ | 84.37% | 84.37% | 😊 | N/A | N/A | N/A |
| | 10. %. of Homes meeting SHQS by year end (excluding exemptions) OVHA measure | 99.8% (by Year End) | 99.80% | 99.80% | 99.71% | 99.71% | ↔️ | 99.71% | 99.71% | 😊 | N/A | N/A | N/A |
| | 11. %. of Homes meeting SHQS by year end (SHR Measure) | 83.99% | 83.84% | 83.78% | 84.23% | 84.10% | ↑ | 84.10% | 84.10% | 😊 | N/A | 93.12% | 94.2% |
| | 12. % properties meeting EESSH | 88.7% (at year end) | 92.03% | 92.10% | 92.11% | 92.12% | ↑ | 92.12% | 92.12% | 😊 | N/A | N/A | 79.3% |

Strategic Objectives Compliance Report 2020/2021

Appendix 9

| | | | | | | | | | | | | | |
|--|---|-----|--------|--------|------|--------|---|--------|--------|---|---|--------|-------|
| | 13. % tenants satisfied with Reactive Repairs service (In – house surveys) (ARC) | 93% | 98.73% | 99.05% | 100% | 96.88% |  | 98.60% | 98.60% |  | 1 | 88.89% | 91.5% |
| | 14. % tenants satisfied with quality of home (ARC) | 89% | 88% | 88% | 88% | 88% |  | 88% | 88% |  | 3 | 85.15% | 86.9% |
| | 15. % tenants satisfied with the landlord's contribution to the management of neighbourhood | 85% | 83% | 83% | 83% | 83% |  | 83% | 83% |  | 4 | 84.59% | 85.8% |
| | 16. % of factored owners satisfied with the factoring service they receive. | 55% | 53% | 53% | 53% | 53% |  | 53% | 53% |  | 4 | 56.06% | 64% |
| | 17. % tenants satisfied with overall service | 92% | 91% | 91% | 91% | 91% |  | 91% | 91% |  | 3 | 88.66% | 89.5% |












Strategic Objectives Compliance Report 2020/2021

Appendix 9

| | | | | | | | | | | | | | |
|---|---|---------|------------|------------|------------|------------|--|------------|------------|--|-----|-----------|-----------|
| Strategic Objective 2 Housing Management Service & Tenancy Sustainment <i>To provide a comprehensive and responsive customer service to tenants, sharing and factored owners which supports sustainable tenancies and delivers customer satisfaction</i> Measured by 12 Indicators Q1 58% Q2 75% Q3 67% Q4 75% Year to Date 75% Year End 75% | 18. Re-let Times: All Stock (ARC) | 17 days | 70.69 days | 66.50 days | 56.74 days | 58.87 days | | 58.87 days | 58.87 days | | 4 | 29.1 days | 27.7 days |
| | 19. Void Rent Loss (Net) (ARC) | 0.40% | 1.25% | 1.08% | 1.11% | 1.17% | | 1.17% | 1.17% | | 3 | 0.78% | 0.7% |
| | 20. Gross Rent Arrears (ARC) | 6.80% | 6.07% | 5.42% | 5.25% | 5.18% | | 5.18% | 5.18% | | 3 | 5.15% | 5.0% |
| | 21. Current non-Technical Arrears | 4.73% | 5.15% | 4.40% | 4.10% | 4.01% | | 4.01% | 4.01% | | N/A | 3.99% | 3.3% |
| | 22. Rent Collected as% of Total Rent Due (ARC) | 98.6% | 96.7% | 100.5% | 103.3% | 100.8% | | 100.3% | 100.3% | | 1 | 98.79% | 99.2% |
| | 23. Percentage of anti-social behaviour cases reported in the last year which were resolved (ARC) | 95% | 100.0% | 98.0% | 100.0% | 99.2% | | 98.0% | 98.0% | | 2 | 84.85% | 86.2% |
| | 24. % tenancy offers refused (no more than) | 30% | 22.2% | 34.0% | 32.5% | 32.4% | | 31.7% | 31.7% | | 3 | 37.67% | 31.6% |
| | 25. % tenancies sustained for more than 1 year (ARC) | 90% | 95.7% | 91.9% | 100% | 100% | | 94.3% | 94.3% | | 1 | 86.82% | 89.6% |
| | 26. % Tenants satisfied with tenancy sustainment service | 95% | 100% | 100% | 100% | 100% | | 100% | 100% | | N/A | N/A | N/A |
| | 27. % of Annual Lets made to Homeless Applicants (ARC) | 25% | 35.7% | 81.8% | 15.4% | 52.0% | | 34.4% | 34.4% | | N/A | 18.77% | 29.5% |
| | 28. % of homeless referrals received that resulted in an offer (ARC). | 100% | 100% | 100% | 100% | 100% | | 100% | 100% | | N/A | N/A | N/A |
| | 29. % of those homeless offers that resulted in a let (ARC) | 50% | 45.5% | 57% | 61% | 62% | | 60.0% | 60.0% | | N/A | N/A | N/A |

Strategic Objectives Compliance Report 2020/2021

Appendix 9

| | | | | | | | | | | | | | |
|---|--|---------|-----------|-----------|------------|-----------|---|------------|------------|---|-----|--------|--------|
| Strategic Objective 3 Resident Participation & Communication <i>To actively promote and support resident engagement (and communication) in the management, maintenance and development of their homes</i> Measured by 11 Indicators Q1 100% Q2 91% Q3 82% Q4 91% Year to Date 82% Year End 82% | 30. Tenant representation on Management Committee (including former tenants) | 4 | 4 | 5 | 5 | 5 | | 5 | 5 |  | N/A | N/A | N/A |
| | 31. % Tenant Satisfaction Response Rate – Reactive Repairs (In-house surveys) | 15% | 22.20% | 11.17% | 14.57% | 15.46% | ↑ | 15.17% | 15.17% |  | N/A | N/A | N/A |
| | 32. % 1 st Stage Complaints resolved within timescale ARC | 95% | 100% | 95% | 92% | 91% | ↓ | 93.33% | 93.33% |  | 4 | 86.82% | 90.21% |
| | 33. 2 nd Stage Complaints resolved within timescale (ARC) | 96% | 100% | 100% | 100% | N/A | ↔ | 100% | 100% |  | 1 | 80.24% | 87.9% |
| | 34. Average time in working days for a full response at Stage 1 (ARC) | 4 days | 2.71 days | 2.56 days | 2.29 days | 1.87 days | ↑ | 2.25 days | 2.25 days |  | N/A | N/A | N/A |
| | 35. Average time in working days for a full response at Stage 2 (ARC) . | 20 days | 8.50 days | 9.43 days | 16.67 days | N/A | ↔ | 12.20 days | 12.20 days |  | N/A | N/A | N/A |
| | 36. No of Complaints 0referred to the SPSO | 0 | 0 | 0 | 1 | 0 | ↑ | 1 | 1 |  | N/A | N/A | N/A |
| | 37. No of Formal Complaints Upheld by the Ombudsman | 0 | 0 | 0 | 0 | 0 | ↔ | 0 | 0 |  | N/A | N/A | N/A |
| | 38. Increase in positive comments from service users (Number per quarter) | 15 / 60 | 454 | 67 | 34 | 28 | ↓ | 583 | 583 |  | N/A | N/A | N/A |
| | 39. % tenants who feel their landlord is good at keeping them informed about services / outcomes | 92% | 95% | 95% | 95% | 95% | ↔ | 95% | 95% |  | 3 | 90.69% | 92.7% |
| | 40. % tenants satisfied with Opportunities to Participate | 85% | 91% | 91% | 91% | 91% | ↔ | 91% | 91% |  | 3 | 83.49% | 86.8% |

Strategic Objectives Compliance Report 2020/2021

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| | | | | | | | | | | | | | |
|---|---|---------|---------|---------|---------|---------|--|---------|---------|--|-----|------------|-----------|
| Strategic Objective 4 Provision of New / Adapted Homes & Property Acquisitions/ Community Benefits <i>To contribute to the supply of high quality affordable and sustainable homes where financially viable</i> Measured by 5 Indicators Q1 20% Q2 60% Q3 60% Q4 80% Year to Date 60% Year End 60% | 41. Open Market Property Acquisitions (No. per annum) | 8 | 0 | 1 | 1 | 2 | | 4 | 4 | | N/A | N/A | N/A |
| | 42. Stage 3 Adaptations % Expenditure (min) | 100% | 12% | 107.0% | 147% | 110% | | 104% | 104% | | N/A | N/A | N/A |
| | 43. Ave time to complete medical adaptations (ARC) | 65 days | 34 days | 64 days | 22 days | 29 days | | 42 days | 42 days | | 3 | 80.39 days | 52.3 days |
| | 44. % approved medical adaptations completed (ARC) | 90% | 14% | 67.0% | 82% | 93% | | 93% | 93% | | N/A | 77.77% | 79.7% |
| | 45. % Scottish Government Capital Programme Spend (min) | 100% | 0% | 20% | 20% | 40% | | 80% | 80% | | N/A | N/A | N/A |

Strategic Objectives Compliance Report 2020/2021

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| | | | | | | | | | | | | | |
|--|--|---------|--------|---------|---------|--------|---|--------|--------|---|-----|-----|--------|
| Strategic Objective 5 Financial Management / Corporate Governance <i>To ensure that OVHA's work is underpinned by effective financial, administrative, and management processes within a framework of effective corporate governance</i> Measured by 12 Indicators Q1 83% Q2 75% Q3 75% Q4 83% Year to Date 92% Year End 92% | 46. Voids (Gross accounting) | 0.5% | 1.23% | 0.98% | 1.21% | 1.54% | ↓ | 1.21% | 1.21% | 😬 | N/A | N/A | 0.87% |
| | 47. Current Ratio | 3.98 | 6.48 | 5.20 | 5.13 | 4.67 | ↓ | 4.67 | 4.67 | 😊 | N/A | N/A | 2.12 |
| | 48. Net Debt per unit | £10,216 | £9,958 | £9,522 | £9,406 | £9,084 | ↑ | £9,084 | £9,084 | 😊 | N/A | N/A | £4,768 |
| | 49. Borrowed Monies v. Historic Cost of Assets (not exceeding 46%) (RBS Loan Covenant) | 27.4% | 28.6% | 28.4% | 28.0% | 27.6% | ↑ | 27.6% | 27.6% | 😊 | N/A | N/A | N/A |
| | 50. Interest Cover (not less than 110%) (RBS Loan Covenant) | 500% | 720% | 580.00% | 570.00% | 570% | ↔ | 570% | 570% | 😊 | N/A | N/A | N/A |
| | 51. Staff Costs / Turnover | 16.8% | 16.50% | 16.00% | 16.20% | 17.0% | ↓ | 16.40% | 16.40% | 😊 | N/A | N/A | 21% |
| | 52. Management & Maintenance Admin Costs per Unit | £1,196 | £1,124 | £1,092 | £1,105 | £1,351 | ↓ | £1,167 | £1,167 | 😊 | N/A | N/A | £1,121 |
| | 53. Total Management & Maintenance cost per unit (£) | £2,404 | £1,446 | £2,339 | £2,052 | £2,386 | ↓ | £2,055 | £2,055 | 😊 | N/A | N/A | £2,081 |
| | 54. % Non-financial loan covenant information sent to lenders within timescales | 100% | 100% | 100% | 100% | 100% | ↔ | 100% | 100% | 😊 | N/A | N/A | N/A |
| | 55. Average Management Committee Attendance | 74% | 81% | 88% | 89% | 90% | ↑ | 90% | 90% | 😊 | N/A | N/A | N/A |
| | 56. Risk Management actions completed on time | 90% | 90% | 90% | 100% | 100% | ↑ | 100% | 100% | 😊 | N/A | N/A | N/A |
| | 57. % tenants satisfied that rent represents value for money | 75% | 77% | 77% | 77% | 77% | ↔ | 77% | 77% | 😊 | 4 | 77% | 82.1% |

Strategic Objectives Compliance Report 2020/2021













Appendix 9

| | | | | | | | | | | | | | |
|---|--|-------------------------|-----------|--------|-----------|-----------|--|-----------|-----------|--|-----|--------|-------|
| Strategic Objective 6 Human Resources & Health & Safety <i>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</i> Measured by 9 Indicators Q1 89% Q2 78% Q3 89% Q4 89% Year to Date 89% Year End 89% | 58. % Staff turnover in the year (Max) (ARC) | 8% | 0% | 0% | 0% | 0% | | 0% | 0% | | 1 | 17.66% | 14.9% |
| | 59. Staff Absence (Average Days per annum) | 2.5 days 0.625 per Q | 0.11 days | 0 days | 0.52 days | 0.26 days | | 0.89 days | 0.89 days | | N/A | N/A | N/A |
| | 60. Staff Absence (Days lost as% of days available) (ARC) | 1.13% | 0.20% | 0% | 0.95% | 0.54% | | 0.43% | 0.43% | | 1 | 5.47% | 3.72% |
| | 61. Failure to complete a gas safety check within 12 months of a gas appliance being fitted or its last check (number of times a year) (ARC) | 0% | 10 | 13 | 0 | 5 | | 18 | 18 | | 4 | 100% | 99.9% |
| | 62. % Gas Maintenance Programme per Q (25% / 50% / 75% & 100%) | 100% by year end | 26.28% | 56.62% | 86.25% | 100% | | 100% | 100% | | N/A | N/A | N/A |
| | 63. Breaches of H&S Legislation (Office) (Number per annum) | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | | N/A | N/A | N/A |
| | 64. Health & Safety Monitoring Checks Fulfilled | 100% | 100% | 100% | 100% | 100% | | 100% | 100% | | N/A | N/A | N/A |
| | 65. No of No Accesses (Gas maintenance) | 70 | 10 | 24 | 42 | 58 | | 58 | 58 | | N/A | N/A | N/A |
| | 66. No of Forced Entries / Capped properties (Gas maintenance) at end Q | 10 | 10 | 11 | 11 | 10 | | 10 | 10 | | N/A | N/A | N/A |


George Tainsh
Chief Executive

27th May 2021

KEY


| | |
|---|--|
|  | Target Achieved |
|  | Target Not Achieved |
|  | Q Figure Not Achieved but Year to date Figure is Achieved |
|  | Failure / Poor Result at least partly as a result of Covid -19 |
|  | Improving Trend |
|  | Deteriorating Trend |
|  | No real change |
|  | KPI Projected to be Achieved at/by Year End |
|  | KPI Projected to Fail at/by Year End |
|  | Early Warning of Possible KPI fail at Year end |
|  | KPI Projected to Fail at year End due to Covid |
|  | Also, a Corporate Performance Indicator |

Key for Graphic V. SHR Quartiles



| | |
|---|---|
|  | Not in bottom (4 th) SHR Quartile |
|---|---|



















Strategic Objectives Compliance Report 2020/2021

Appendix 9

| | |
|---|---|
|  | In bottom (4 th) SHR Quartile |
|---|---|







Key for Graphic v Peer Group

| | |
|---|--------------------------------------|
|  | As Good as or Better than Peer Group |
|  | Worse than Peer Group |

| 8 Key Customer Satisfaction Survey Results | | Indicator / Target 2020/2021 | 2020/2021 Q4 | ARC Quartile 2018/19 | SHR Quartile Assessment (Min) 2018/19 | Graphic v. SHR Quartiles | Peer Group Result (SHN) 2018/19 (Oct 2019) | RSL Average 2018/2019 | Graphic v Peer Group | Trend | 2019 CSS Results | 2018 / 2019 | 2017 / 2018 |
|--|---|------------------------------|--------------|----------------------|---------------------------------------|---|--|-----------------------|---|---|------------------|-------------------|-----------------------|
| 1 | % tenants satisfied with overall service (CSS 2019) | 92% | 91% | 3 | 88.66% |  | 91% | 90.9% |  |  | 91% | 2018/19 88.46% | 2015/16 TSS 87% |
| 2 | % tenants who feel their landlord is good at keeping them informed about their services and outcomes (CSS 2019) | 92% | 95% | 3 | 90.69% |  | 92.7% | 93.5% |  |  | 95% | 2017/18 88.55% | 2017/20 18 87% |
| 3 | % tenants satisfied with Opportunities to Participate in Decision Making (CSS 2019) | 85% | 91% | 3 | 83.49% |  | 83.2% | 88.2% |  |  | 91% | 2018/19 83.85% | 2017/18 72% |
| 4 | % satisfaction with repairs service (Most Recent Monthly Tracker Survey) | 93% | 100% | 1 | 88.89% |  | 92.1% | 92.5% |  |  | 84% | 2018/19 90.71% | 2017/18 91% |
| 5 | % tenants satisfied that rent represents value for money (CSS 2019) | 75% | 77% | 4 | 77.30% |  | 84.8% | 83.4% |  |  | 77% | 2018/19 71.2% | 2015/16 TSS 70% |
| 6 | % tenants satisfied with the quality of their home (CSS 2019) | 89% | 88% | 3 | 85.15% |  | 86.2% | 88.7% |  |  | 88% | 2017/18 85.14% | 2015/16 TSS 81% |

Strategic Objectives Compliance Report 2020/2021

Appendix 9

| | | | | | | | | | | | | | |
|---|---|-----|-----|---|--------|---|-------|-------|---|---|-----|-----------------------|-----------------------|
| 7 | Overall, how satisfied or dissatisfied are you with Ochil View's Management of the Neighbourhood you live in (CSS 2019) | 85% | 83% | 4 | 84.59% |  | 85.5% | 88.4% |  |  | 83% | 2018/19 81.4% | 2017/18 TSS 76% |
| 8 | % of factored owners satisfied with the factoring service they receive (CSS 2019) | 55% | 53% | 4 | 56.06% |  | 64% | N/A |  |  | 53% | 2015/16 TSS 50% | 2015/16 TSS 50% |

Annual Work Plan 2021/2022

| Quarter | Business Item | Area of Activity | Responsibility | PROGRESS | | | | | Projected / Actual Year End Review | Graphic |
|----------------------------------|---|------------------------|--|----------|----|----|----|--|------------------------------------|---------|
| | | | | Q1 | Q2 | Q3 | Q4 | | | |
| "STRATEGIC" REPORTS TO THE BOARD | | | | | | | | | | |
| Quarter 1 | Corporate Management Plan (1st Draft) | Governance | Chief Executive | | | | | | | |
| Quarter 1 | Board Training Session 1 Standing Orders / Notifiable Events) | Governance | Chief Executive | | | | | | | |
| Quarter 1 | Year End Performance Management Reports | Performance Management | Chief Executive | | | | | | | |
| Quarter 1 | Corporate Performance Framework | Performance Management | Chief Executive | | | | | | | |
| Quarter 1 | Asset Management Strategy/Plan (Annual Review) | Property Services | Property Services Manager | | | | | | | |
| Quarter 1 | ARC and EESSH Returns | Governance | Property Services Manager | | | | | | | |
| 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 | Review of Committee Objectives, Composition & Skills (Annual Review) | Governance | 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 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 | Board Training Session 2 | Governance | Chief Executive | | | | | | | |
| Quarter 2 | SHR Annual Assurance Statement 1st Draft | Compliance | Chief Executive | | | | | | | |
| Quarter 2 | AGM | Governance | Chief Executive | | | | | | | |
| Quarter 2 | Election of Office Bearers and Sub Committee Composition | Governance | Chief Executive | | | | | | | |
| Quarter 2 | Committee Remits (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 | Bad Debt Write Off | Financial Management | Director of Finance & Corporate Services | | | | | | | |
| Quarter 2 | Annual Assurance Statement 2nd Draft | Compliance | Chief Executive | | | | | | | |
| Quarter 2 | Community Benefits Strategy | Community Initiatives | Chief Executive | | | | | | | |
| Quarter 3 | Strategic Planning Event | Governance | Chief Executive | | | | | | | |
| Quarter 3 | Board Training Sessions 3 and 4 (including SHN Performance Analysis 2020/2021; In house Presentation) | Governance | Chief Executive | | | | | | | |

| | | | | | | | | | |
|--|--|-----------------------------------|--|--|--|--|--|--|--|
| Quarter 3 | Q2 Performance Management Reports | Performance Management | Chief Executive | | | | | | |
| Quarter 3 | SHR Annual Assurance Statement Final Draft | Compliance | Chief Executive | | | | | | |
| Quarter 3 | Rent Policy | Financial Management | Director of Finance & Corporate Services | | | | | | |
| Quarter 3 | Customer Payments Policy | 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 2022/2023 | Financial Management | Director of Finance & Corporate Services | | | | | | |
| Quarter 4 | Review of Committee Structure & Schedule of Meetings | Governance | Chief Executive | | | | | | |
| Quarter 4 | Board Training Session 5 | 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 | Review of Performance Indicators (1) | Performance Management | Chief Executive | | | | | | |
| Quarter 4 | Bad Debt Write Off | 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 | | | | | | |
| Quarter 4 | Digital Development Strategy (Annual Review) | Tenant Engagement & Communication | | | | | | | |
| | | | | | | | | | |
| REPORTS TO CUSTOMER SERVICES COMMITTEE | | | | | | | | | |
| Quarter 1 | Abandoned Properties Policy | Housing Services | Housing Services Manager | | | | | | |
| Quarter 1 | Planned Maintenance and Improvement Policy Review (from 2020/21) | Property Services | Property Services Manager | | | | | | |
| Quarter 1 | Shared Ownership Policy (NEW) | Housing Services | Housing Services Manager | | | | | | |
| Quarter 1 | Housing & Property Services Departmental Plans (1st Draft) Year End Performance Management Reports | Performance Management | HSM & PSM | | | | | | |
| Quarter 1 | Housing & Property Services Departmental Plans Year End Review | Performance Management | HSM & PSM | | | | | | |
| Quarter 1 | Welfare Reform Mitigation Plan Review | Housing Services | Housing Services Manager | | | | | | |
| Quarter 1 | Tenants Handbook Review | Housing Services | HSM & PSM | | | | | | |
| Quarter 2 | Protection of Vulnerable Persons | Housing Services | Housing Services Manager | | | | | | |
| Quarter 2 | Property Factoring Policy | Property Services | Property Services Manager | | | | | | |
| Quarter 2 | Q1 Housing / Property Services Performance Management Reports | Performance Management | HSM & PSM | | | | | | |
| Quarter 2 | Housing / Property Services Departmental Plans (Final Draft) | Performance Management | HSM & PSM | | | | | | |
| Quarter 2 | Q1 Housing / Property Services Departmental Plans Review | Performance Management | HSM & PSM | | | | | | |
| Quarter 2 | Q1 Planned Maintenance Programme Review | Performance Management | Property Services Manager | | | | | | |
| Quarter 2 | Tenant Participation Strategy | Housing Services | Housing Services Manager | | | | | | |
| Quarter 2 | Customer Services & Standards Policy | Property Services | Property Services Manager | | | | | | |
| Quarter 3 | Q2 Housing / Property Services Performance Management Reports | Performance Management | HSM & PSM | | | | | | |
| Quarter 3 | Q2 Housing / Property Services Departmental Plans Review | Performance Management | HSM & PSM | | | | | | |
| Quarter 3 | Q2 Planned Maintenance Programme Review | Performance Management | Property Services Manager | | | | | | |

| | | | | | | | | | |
|---|---|------------------------|--|--|--|--|--|--|--|
| Quarter 3 | Reactive Maintenance Policy | Property Services | Property Services Manager | | | | | | |
| Quarter 3 | Premises, Fitness and Repair | Property Services | Property Services Manager | | | | | | |
| Quarter 3 | Lettable Standard | Property Services | Property Services Manager | | | | | | |
| Quarter 3 | Hygiene in Tenancies | Property Services | Property Services Manager | | | | | | |
| Quarter 3 | Infestations | Property Services | Property Services Manager | | | | | | |
| Quarter 4 | Q3 Housing / Property Services Performance Management Reports | Performance Management | HSM & PSM | | | | | | |
| Quarter 4 | Q3 Housing / Property Services Departmental Plans Review | Performance Management | HSM & PSM | | | | | | |
| Quarter 4 | Q3 Planned Maintenance Programme Review | Performance Management | Property Services Manager | | | | | | |
| | | | | | | | | | |
| REPORTS TO FINANCE & CORPORATE SERVICES COMMITTEE | | | | | | | | | |
| Quarter 1 | Q4 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 | SHAPS Pension Review | Financial Management | Director of Finance & Corporate Services | | | | | | |
| Quarter 1 | Elm Grove Funding | Financial Management | Director of Finance & Corporate Services | | | | | | |
| Quarter 1 | Tender of External Audit Services | Governance | Director of Finance & Corporate Services | | | | | | |
| 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 | Review (overhaul) of Rent Setting Mechanism | Financial Management | 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 | Governance | Director of Finance & Corporate Services | | | | | | |
| Quarter 2 | Treasury Management (Annual Report and Policy Review) | Financial Management | Director of Finance & Corporate Services | | | | | | |
| Quarter 2 | Equalities and Diversity (Annual Report) | Governance | Chief Executive | | | | | | |
| 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 | Tender of Internal Audit Services | Governance | Director of Finance & Corporate Services | | | | | | |
| Quarter 3 | Rent Restructuring Report | Financial Management | Director of Finance & Corporate Services | | | | | | |
| Quarter 3 | Rent Policy Review | Financial Management | Director of Finance & Corporate Services | | | | | | |
| Quarter 3 | Tender of Legal Services | Governance | Chief Executive | | | | | | |
| Quarter 3 | Business Continuity & Disaster Recovery Plan Annual Review | Governance | Director of Finance & Corporate Services | | | | | | |

| | | | | | | | | | |
|---|--|------------------------|--|--|--|--|--|--|--|
| Quarter 3 | Entitlements, Payments & Benefits Policy | Governance | Chief Executive | | | | | | |
| Quarter 4 | 1st Draft Budget 2022/2023 | Financial Management | 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 | 2nd & Final Budget 2022/2023 | 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 | | | | | | |
| | | | | | | | | | |
| REPORTS TO HEALTH, SAFETY & HUMAN RESOURCES COMMITTEE | | | | | | | | | |
| Quarter 1 | Investors in People Report | HR | Chief Executive | | | | | | |
| Quarter 1 | Year End Quarterly HR and HSE Performance Reports | Performance Management | Chief Executive | | | | | | |
| Quarter 1 | D & C Training Review Q4 | HR | Chief Executive | | | | | | |
| Quarter 1 | H&S Control Manual Audit Report | Health & Safety | Chief Executive | | | | | | |
| Quarter 1 | Corporate Communication Strategy | Corporate | Chief Executive | | | | | | |
| Quarter 1 | Unacceptable Actions / Expected Behaviours Policy | Health & Safety | Chief Executive | | | | | | |
| Quarter 2 | Q1 Quarterly HR and HSE Performance Reports | Performance Management | Chief Executive | | | | | | |
| Quarter 2 | Q1 D & C Training Review | HR | Chief Executive | | | | | | |
| Quarter 2 | H&S Control Manual Audit Action Plan & Progress | Health & Safety | Chief Executive | | | | | | |
| Quarter 2 | Staff Development & Review Process Report / Senior Staff Succession Plan (Annual Review) | HR | Chief Executive | | | | | | |
| Quarter 3 | Q2 Quarterly HR and HSE Performance Reports | Performance Management | Chief Executive | | | | | | |
| Quarter 3 | Q2 D & C Training Review | HR | Chief Executive | | | | | | |
| Quarter 3 | Health & Safety Manual (Annual Review) | Health & Safety | Chief Executive | | | | | | |
| Quarter 3 | Landlords Safety Manual (Annual Review) | Health & Safety | Chief Executive | | | | | | |
| Quarter 3 | Mental Health Policy | Health & Safety | Chief Executive | | | | | | |
| Quarter 3 | Investors in People Report (Platinum) | HR | Chief Executive | | | | | | |
| Quarter 4 | Q3 Quarterly HR and HSE Performance Reports | Performance Management | Chief Executive | | | | | | |
| Quarter 4 | Q3 D & C Training Review | HR | Chief Executive | | | | | | |
| Quarter 4 | Health & Safety Manual (Jan 2022 Updates) | Health & Safety | Chief Executive | | | | | | |
| Quarter 4 | Attendance & Absence Management Policy | HR | Chief Executive | | | | | | |
| Quarter 4 | Substance Misuse Policy | Health & Safety | Chief Executive | | | | | | |
| Quarter 4 | Smoke Free Policy | Health & Safety | Chief Executive | | | | | | |

| KEY | | |
|-------------|--|---|
| Complete | |  |
| In Progress | |  |
| Incomplete | |  |

Proposed Performance Indicators 2021/2022

Appendix 11

| Performance Activity and Corresponding Strategic Objective | Performance Indicator | Indicator / Target 2020/2021 | Out-turn 2020/2021 | Proposed Indicator / Target 2021/2022 | 2019/2020 SHN Peer Group Ave (Ige Urban) | Min SHR Quartile Assessment (Quartile 3) 2019/2020 | Comment | 2020/2021 Target v. SHR Quartile |
|--|-----------------------|------------------------------|--------------------|---------------------------------------|--|--|---------|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

| | | | | | | | | |
|--|---|---------|-------------|-----------------|-----------|------------|--|-----|
| Strategic Objective 1 Reactive & Planned Maintenance Services <i>To invest in its existing housing stock to ensure that OVHA provides the highest standard of accommodation possible</i> Measured by 19 Indicators Q1 Q2 Q3 Q4 | 1. Emergency Repair Response times (KPI) | 99% | 96.95% | 99% | N/A | N/A | No longer an ARC indicator but proposed to continue to measure as a KPI | N/A |
| | 2. Ave length of time to complete emergency repairs (ARC) (KPI) | 3 hours | 1hr 32 mins | 3 hours | 2.7 hours | 2.83 hours | Proposed No Change (per contract) | 1 |
| | 3. Ave length of time to complete non- emergency repairs (ARC) (KPI) | 5 days | 5.74 days | 5 days | 5.0 days | 6.07 days | Proposed No Change (per contract) | 2 |
| | 4. Reactive Repair Response Times (all categories) | 93% | 95.68% | 94% | N/A | N/A | Proposed Improvement from 93% | N/A |
| | 5. % of reactive repairs completed right first time (ARC) (KPI) | 92% | 89.70% | 92% | 90.5% | 91.13% | Proposed No Change | 3 |
| | 6. % of repair appointments kept | 95% | N/A | 95% | 94.9% | 93.35% | No longer an ARC indicator but proposed to continue to measure as an OPI | N/A |
| | 7. % tenants satisfied with condition of home on taking up tenancy (New tenants) In house surveys | 96% | 94.44% | 96% | 92.1% | 88.79% | No longer an ARC indicator but proposed to continue to measure as OPI. | 2 |
| | 8. % Planned Maintenance Spend v. Budget | 80% | 54% | 80% | N/A | N/A | Proposed No Change | N/A |
| | 9. Planned Maintenance works v. programme (KPI) | 80% | 84.37% | 80% | N/A | N/A | Proposed No Change | N/A |
| | 10. %. of Homes meeting SHQS by year end (excluding exemptions) OVHA measure | 99.8% | 99.71% | 99.8% | N/A | N/A | Proposed No Change | N/A |
| | 11. %. of Homes meeting SHQS by year end (ARC/SHR measure) | 84% | 84.24% | 84% | 94.2% | 93.12% | Continues to be an ARC indicator Continue to measure as an OPI | 4 |
| | 12. % properties meeting EESSH | 88.5% | 92.12% | 96.8% (Per ARC) | 79.3% | N/A | No longer an ARC indicator but proposed to continue to measure as an OPI | N/A |

Proposed Performance Indicators 2021/2022

Appendix 11

| Performance Activity and Corresponding Strategic Objective | Performance Indicator | Indicator / Target 2020/2021 | Out-turn 2020/2021 | Proposed Indicator / Target 2021/2022 | 2019/2020 SHN Peer Group Ave (Ige Urban) | Min SHR Quartile Assessment (Quartile 3) 2019/2020 | Comment | 2020/2021 Target v. SHR Quartile |
|--|---|------------------------------|--------------------|---------------------------------------|--|--|-------------------------------------|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 13. EESSH 2: % properties meeting EPC Band D (by 2025) | N/A | NEW | 99% | | | Proposed New KPI | |
| | 14. EESSH 2: % properties meeting, or can be treated as meeting, EPC Band B (by 2032) | N/A | NEW | 99% | | | Proposed New KPI | |
| | 15. % tenants satisfied with Reactive Repairs (In – house surveys) (ARC) (KPI) | 93% | 98.60% | 95% | 91.5% | 88.89% | Proposed Improvement from 93% | 3 |
| | 16. % tenants satisfied with condition of home (ARC) (KPI) | 89% | 88% | 89% | 86.9% | 85.15% | Proposed No Change | 2 |
| | 17. % tenants satisfied with the landlord's contribution to the management of neighbourhood (KPI) | 85% | 83% | 85% | 85.8% | 84.59% | Proposed No Change (until CSS 2022) | 3 |
| | 18. % of factored owners satisfied with the factoring service they receive. (KPI) | 55% | 53% | 55% | 70.4% | 56.06% | Proposed No Change (until CSS 2022) | 3 |
| | 19. % tenants satisfied with overall service (KPI) | 92% | 91% | 92% | 89.5% | 88.66% | Proposed No Change | 2 |

Proposed Performance Indicators 2021/2022

Appendix 11

| Performance Activity and Corresponding Strategic Objective | Performance Indicator | Indicator / Target 2020/2021 | Out-turn 2020/2021 | Proposed Indicator / Target 2021/2022 | 2019/2020 SHN Peer Group Ave (Ige Urban) | Min SHR Quartile Assessment (Quartile 3) 2019/2020 | Comment | 2020/2021 Target v. SHR Quartile |
|--|---|------------------------------|--------------------|---------------------------------------|--|--|---|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Strategic Objective 2 Housing Management Service & Tenancy Sustainment <i>To provide a comprehensive and responsive customer service to tenants, sharing and factored owners which supports sustainable tenancies and delivers customer satisfaction</i> Measured by 12 Indicators Q1 Q2 Q3 Q4 | 20. Re-let Times: All Stock (KPI) | 17 days | 58.87 days | 25 days | 27.7 days | 29.1 days | Proposed relaxation due to impact of Covid 19 | 2 |
| | 21. Void Rent Loss (Net) | 0.40% | 1.17% | 0.5% | 0.7% | 0.78% | Proposed relaxation due to impact of Covid 19 | 2 |
| | 22. Gross Rent Arrears (KPI) | 6.80% | 5.18% | 5.4% | 5.0% | 5.15% | Proposed improvement from 6.8% | 3 |
| | 23. Current non-Technical Arrears (KPI) | 4.73% | 4.01% | 4.2% | 3.3% | 3.99% | Proposed improvement from 4.73% | N/A |
| | 24. Rent Collected as% of Total Rent Due (KPI) | 98.6% | 100.3% | 99.5% | 99.2% | 98.79% | Proposed improvement from 98.6% | 2 |
| | 25. Percentage of anti-social behaviour cases reported in the last year which were resolved | 95% | 98.0% | 95% | 86.2% | 84.85% | Proposed No Change | 2 |
| | 26. % tenancy offers refused (no more than) | 30% | 31.7% | 30% | 31.6% | 37.67% | Proposed No Change | 3 |
| | 27. % tenancies sustained for more than 1 year (KPI) | 90% | 94.3% | 92% | 89.6% | 86.82% | Proposed improvement from 90% | 3 |
| | 28. % Tenants satisfied with tenancy sustainment service | 95% | 100% | 95% | N/A | N/A | Proposed No Change | N/A |
| | 29. % of Annual Lets made to Homeless Applicants (ARC) (KPI) | 25% | 34.4% | 25% | 29.5% | 18.77% | Proposed No Change | 2 |
| | 30. % of homeless referrals received that resulted in an offer (ARC) | 100% | 100% | 100% | | | | |
| | 31. % of Section 5 referrals allocated (ARC) | 50% | 60.0% | 50% | N/A | N/A | Proposed No Change | |

Proposed Performance Indicators 2021/2022

Appendix 11

| Performance Activity and Corresponding Strategic Objective | Performance Indicator | Indicator / Target 2020/2021 | Out-turn 2020/2021 | Proposed Indicator / Target 2021/2022 | 2019/2020 SHN Peer Group Ave (Ige Urban) | Min SHR Quartile Assessment (Quartile 3) 2019/2020 | Comment | 2020/2021 Target v. SHR Quartile |
|--|-----------------------|------------------------------|--------------------|---------------------------------------|--|--|---------|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

| | | | | | | | | |
|---|--|---------|------------|---------|--------|--------|---------------------------------|-----|
| Strategic Objective 3 Resident Participation & Communication <i>To actively promote and support resident engagement (and communication) in the management, maintenance and development of their homes</i> Measured by 11 Indicators Q1 Q2 Q3 Q4 | 32. OVHA tenant representation on Management Committee | 4 | 5 | 4 | N/A | N/A | Proposed No Change | N/A |
| | 33. % Tenant Satisfaction Response Rate – Reactive Repairs (In - house surveys) | 15% | 15.17% | 15% | N/A | N/A | Proposed No Change | N/A |
| | 34. % 1 st Stage Complaints resolved within timescale (ARC) (KPI) | 95% | 94.03% | 95% | 90.21% | 86.82% | Proposed No Change | 2 |
| | 35. 2 nd Stage Complaints resolved within timescale (ARC) (KPI) | 96% | 100% | 96% | 87.9% | 80.24% | Proposed No Change | 2 |
| | 36. Average time in working days for a full response at Stage 1 (ARC) | 4 days | 2.27 days | 4 days | N/A | N/A | Proposed No Change (per SPSO) | N/A |
| | 37. Average time in working days for a full response at Stage 2 (ARC). | 20 days | 12.20 days | 20 days | N/A | N/A | Proposed No Change (per SPSO) | N/A |
| | 38. No of Complaints referred to the SPSO | 0 | 1 | 0 | | N/A | Proposed No Change | |
| | 39. No of Formal Complaints Upheld by the Ombudsman (KPI) | 0 | 0 | 0 | N/A | N/A | Proposed No Change | N/A |
| | 40. Increase in positive feedback from service users recorded on Complaints Register (Number per quarter / per year) | 15 / 60 | 583 | 20/80 | N/A | N/A | Proposed improvement from 15/60 | N/A |
| | 41. % of complaints upheld by OVHA | N/A | NEW | 45% | | | Proposed New KPI | |
| | 42. % of complaints not upheld by OVHA | N/A | NEW | 55% | | | Proposed New KPI | |

Proposed Performance Indicators 2021/2022

Appendix 11

| Performance Activity and Corresponding Strategic Objective | Performance Indicator | Indicator / Target 2020/2021 | Out-turn 2020/2021 | Proposed Indicator / Target 2021/2022 | 2019/2020 SHN Peer Group Ave (Ige Urban) | Min SHR Quartile Assessment (Quartile 3) 2019/2020 | Comment | 2020/2021 Target v. SHR Quartile |
|--|-----------------------|------------------------------|--------------------|---------------------------------------|--|--|---------|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

| | | | | | | | | |
|--|--|-----|-----|-----|-------|--------|-------------------------------------|---|
| | 43. % of complaints resolved by OVHA | N/A | NEW | 95% | | | Proposed New KPI | |
| | 44. % tenants who feel their landlord is good at keeping them informed about their services and outcomes (KPI) | 92% | 95% | 95% | 92.7% | 90.69% | Proposed No Change (until CSS 2022) | 3 |
| | 45. % tenants satisfied with Opportunities to Participate in Decision Making (KPI) | 85% | 91% | 91% | 86.8% | 83.49% | Proposed No Change (until CSS 2022) | 2 |

Proposed Performance Indicators 2021/2022

Appendix 11

| Performance Activity and Corresponding Strategic Objective | Performance Indicator | Indicator / Target 2020/2021 | Out-turn 2020/2021 | Proposed Indicator / Target 2021/2022 | 2019/2020 SHN Peer Group Ave (Ige Urban) | Min SHR Quartile Assessment (Quartile 3) 2019/2020 | Comment | 2020/2021 Target v. SHR Quartile |
|--|--|------------------------------|--------------------|---------------------------------------|--|--|-----------------------------|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Strategic Objective 4 Provision of New / Adapted Homes & Property Acquisitions/ Community Benefits <i>To contribute to the supply of high quality affordable and sustainable homes where financially viable</i> Measured by 5 Indicators Q1 Q2 Q3 Q4 | 46. Open Market Property Acquisitions (No. per annum) | 8 | 4 | 10 | N/A | N/A | Target based on grant award | N/A |
| | 47. Stage 3 Adaptations % Expenditure (min) | 100% | 104% | 100% | N/A | N/A | Proposed No Change | N/A |
| | 48. Ave time to complete approved applications for medical adaptations | 65 days | 42 days | 65 days | 52.3 days | 80.39 days | Proposed No Change | N/A |
| | 49. % Approved medical adaptations completed | 90% | 94% | 90% | 79.7% | 77.77% | Proposed No Change | 3 |
| | 50. Scottish Government Subsidised Capital Programme (Expenditure) excluding Stage 3 Adaptations | 100% | 80% | 100% | N/A | N/A | Proposed No Change | 3 |

Proposed Performance Indicators 2021/2022

Appendix 11

| Performance Activity and Corresponding Strategic Objective | Performance Indicator | Indicator / Target 2020/2021 | Out-turn 2020/2021 | Proposed Indicator / Target 2021/2022 | 2019/2020 SHN Peer Group Ave (Ige Urban) | Min SHR Quartile Assessment (Quartile 3) 2019/2020 | Comment | 2020/2021 Target v. SHR Quartile |
|--|-----------------------|------------------------------|--------------------|---------------------------------------|--|--|---------|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

| | | | | | | | | |
|--|---|---------|--------|---------|--------|--------|---|-----|
| Strategic Objective 5 Financial Management / Corporate Governance <i>To ensure that OVHA's work is underpinned by effective financial, administrative, and management processes within a framework of effective corporate governance</i> Measured by 12 Indicators Q1 Q2 Q3 Q4 | 51. Voids (Gross accounting) (KPI) | 0.5% | 1.24% | 0.8% | 0.87% | N/A | Derived from the annual budget | N/A |
| | 52. Current Ratio (KPI) | 3.98 | 4.67 | 4.86 | 2.12 | N/A | Derived from the annual budget | N/A |
| | 53. Net Debt per unit (KPI) | £10,216 | £9,084 | £10,156 | £4,768 | N/A | Derived from the annual budget | N/A |
| | 54. Borrowed Monies v. Historic Cost of Assets (not exceeding 46%)(RBS Loan Covenant) (KPI) | 27.4% | 27.6% | 26.5% | N/A | N/A | Derived from the annual budget | N/A |
| | 55. Interest Cover (not less than 110%) (RBS Loan Covenant) (KPI) | 500% | 570% | 433% | N/A | N/A | Derived from the annual budget | N/A |
| | 56. Staff Costs / Turnover (KPI) | 16.8% | 16.40% | 17.3% | 21% | N/A | Derived from the annual budget | N/A |
| | 57. Management & Maintenance Admin Costs per Unit (KPI) | £1,196 | £1,167 | £1,252 | £1,121 | N/A | Derived from the annual budget | N/A |
| | 58. Total Management & Maintenance cost per unit (£) | £2,404 | £2,055 | £2,543 | £2,081 | N/A | Derived from the annual budget | N/A |
| | 59. % Non-financial loan covenant information sent to lenders within timescales (KPI) | 100% | 100% | 100% | N/A | N/A | Proposed No Change | N/A |
| | 60. Average Management Committee Attendance (KPI) | 74% | 90% | 85% | N/A | N/A | Proposed improvement to reflect year end result. | N/A |
| | 61. Risk Management actions completed on time | 90% | 100% | 90% | N/A | N/A | Proposed No Change | N/A |
| | 62. % tenants satisfied that rent represents value for money (KPI) | 77% | 77% | 77% | 82.1% | 77.30% | ARC CSS Aim to achieve 79% over 2/3 years Proposed No Change | 4 |

Proposed Performance Indicators 2021/2022

Appendix 11

















| Performance Activity and Corresponding Strategic Objective | Performance Indicator | Indicator / Target 2020/2021 | Out-turn 2020/2021 | Proposed Indicator / Target 2021/2022 | 2019/2020 SHN Peer Group Ave (Ige Urban) | Min SHR Quartile Assessment (Quartile 3) 2019/2020 | Comment | 2020/2021 Target v. SHR Quartile |
|--|--|------------------------------|--------------------|---------------------------------------|--|--|--|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Strategic Objective 6 Human Resources & Health & Safety <i>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</i> Measured by 9 Indicators Q1 Q2 Q3 Q4 | 63. % Staff turnover in the year (Max) | 8% | 0% | 8% | 14.9% | 17.66% | Proposed No Change | 1 |
| | 64. Staff Absence (Average Days per annum) | 2.5 days | 0.89 days | 2.5 days | N/A | N/A | Proposed No Change | N/A |
| | 65. Staff Absence (Days lost as% of days available) (KPI) | 1.13% | 0.43% | 1.13% | 3.72% | 5.47% | Proposed No Change | 1 |
| | 66. Failure to complete a gas safety check within 12 months of a gas appliance being fitted or its last check (number of times a year) (KPI) | 0 | 18 | 0 | 99.9% | | Proposed relaxation due to impact of Covid 19 | 1 |
| | 67. % Gas Maintenance Programme per Q | 100% | 100% | 100% | N/A | N/A | Proposed No Change | N/A |
| | 68. Breaches of H&S Legislation (Office) (Number per annum) | 0 | 0 | 0 | N/A | N/A | Proposed No Change | N/A |
| | 69. Health & Safety Monitoring Checks Fulfilled | 100% | 100% | 100% | N/A | N/A | Proposed No Change | N/A |
| | 70. No of No Accesses (Gas maintenance) | 70 | 58 | 60 | N/A | N/A | Proposed improvement to reflect year end result. | N/A |
| | 71. No of Forced Entries / Capped properties (Gas maintenance) | 10 | 10 | 10 | N/A | N/A | Proposed No Change | N/A |

George Tainsh
Chief Executive
21st May 2021

Proposed Performance Indicators 2021/2022

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|--|-----------------------|------------------------------|--------------------|---------------------------------------|--|--|---------|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |



| 8 Key Customer Satisfaction Survey Results | | 2019/2020 | 2018/2019 | 2017/2018 | 2016/2017 | Trend | SHR Quartile Assessment (Min) | Graphic | 2018/2019 SHN Peer Group Ave (Lge Urban) | Graphic |
|--|--|-----------|--------------------|--------------------|--------------------|-------|-------------------------------|---|--|---|
| 1 | % tenants satisfied with overall service (Most Recent Monthly Tracker Survey) | | 2018/19 88.46% | 2015/16 TSS 87% | 2015/16 TSS 87% | ↑ | 87.36% |  | 89.9% |  |
| 2 | % tenants who feel their landlord is good at keeping them informed about their services and outcomes (Most Recent Monthly Tracker Survey) | | 2017/18 88.55% | 2017/2018 87% | 2015/16 TSS 85% | ↑ | 88.54% |  | 92.3% |  |
| 3 | % tenants satisfied with Opportunities to Participate in Decision Making (Most Recent Monthly Tracker Survey) | | 2018/19 83.85% | 2017/18 72% | 2015/16 TSS 72% | ↑ | 79.64% |  | 85.8% |  |
| 4 | % satisfaction with repairs service (Most Recent Monthly Tracker Survey) | | 2018/19 90.71% | 2017/18 91% | 2015/16 TSS 84% | ↔ | 89.21% |  | 91.8% |  |
| 5 | % tenants satisfied that rent represents value for money (Most Recent Monthly Tracker Survey) | | 2018/19 71.2% | 2015/16 TSS 70% | 2015/16 TSS 70% | ↑ | 78.49% |  | 82.5% |  |
| 6 | % tenants satisfied with quality of their home (Most Recent Monthly Tracker Survey) | | 2017/18 85.14% | 2015/16 TSS 81% | 2015/16 TSS 81% | ↑ | 84.97% |  | 86.4% |  |
| 7 | Overall how satisfied or dissatisfied are you with Ochil View's Management of the Neighbourhood you live in (Most Recent Monthly Tracker Survey) | | 2018/19 81.4% | 2017/18 76% | 2015/16 TSS 76% | ↑ | 84.68% |  | 85.6% |  |
| 8 | % of factored owners satisfied with the factoring service they receive | | 2015/16 TSS 50% | 2015/16 TSS 50% | 2015/16 TSS 50% | ↔ | 53.23% |  | 65.71% |  |

Proposed Performance Indicators 2021/2022

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|--|-----------------------|------------------------------|--------------------|---------------------------------------|--|--|---------|----------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

Key

| | |
|---|---|
|  | As Good as Peer Group result / Not in bottom SHR Quartile |
|  | Worse than Peer Group result / In bottom SHR Quartile |

| | |
|---|----------------|
| 1 | SHR Quartile 1 |
| 2 | SHR Quartile 2 |
| 3 | SHR Quartile 3 |
| 4 | SHR Quartile 4 |