



CORPORATE MANAGEMENT PLAN

2023/2028

2nd and Final Draft

June 2023

CONSULTATION & REVIEW PROCESS

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Approved

1.1 Purpose

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

The Corporate Management Plan:

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

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

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

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

1.2 Performance Management Framework

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

- ✓ consideration of the Association's key corporate, strategic and operational objectives;
- ✓ consideration of the environment within which the Association operates;
- ✓ consideration of the Association's key strengths and weaknesses;
- ✓ mechanisms and systems for implementation and performance monitoring;
- ✓ a training and development framework necessary to ensure effective implementation and monitoring;

- ✓ consideration of the risks and opportunities associated with striving to achieve its objectives;
- ✓ consideration of the key priorities of the Association over the period of the plan particularly year 1.

The preparation of this plan has also taken cognisance of guidance issued by the Scottish Housing Regulator - Business Planning Recommended Practice (December 2015), the supplementary guidance issued in August 2020 and October 2022, 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.

1.3 Period Covered

This Corporate Management Plan defines the Association's strategy and priorities for the 5-year period 1st April 2023 to 31st March 2028.

1.4 Preparation & Monitoring

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

The plan is reviewed on a quarterly basis by the Board of Management via a series of Key Performance Indicators (KPIs) and by the relevant sub committees 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 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 34 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 consistently since 2001 and the retention of our Gold Status in February 2022 confirms that a culture of training and development for all staff exists within the organisation with this being aimed at delivering key objectives and continuous business improvement. It also confirms the Association still intends to work towards Platinum status, although this has been delayed somewhat by challenges with staff absence and competing work priorities in the last year and half.

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 2023/2024

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

3.0 VISION, AIMS AND OBJECTIVES

3.1 Introduction

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

3.2 Corporate Goal

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

"To build and maintain affordable, energy efficient, good quality homes whilst 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 of our properties the key operational objectives are as follows;

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

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

3.8 Property Services

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

1. To provide a high-quality home to tenants so that (unless exempt) tenants' homes meet (and where applicable maintain) both the Scottish Housing Quality Standard (SHQS) and the Energy Efficiency Standard for Social Housing (EESH) 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 **annually** ~~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 maximise employee wellbeing.

3.14 Human Resources

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

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

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

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

4.0 A BRIEF HISTORY & FUTURE STRATEGIC DIRECTION

4.1 Introduction

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

It highlights various achievements and key milestones during the past 34 years and considers the key themes and challenges it faces in the future.

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

4.2 Notable Milestones

Registered in March 1989 the Association has grown into a well-respected and valued local housing association with over 1450 properties in management, an annual turnover of over £7m and an annual investment programme of over £2m.

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

4.3 Strategic Direction

Following a period of consolidation between 2013 and 2016 the Association embarked on a new period of "Growth" based on the development of new homes with the aspiration that through building both new homes and acquiring properties "off the shelf" an increase of some 100 units over a 5-year period can be achieved.

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

The rent increase for 2023/2024 has been set at 5.0% (compared to 3.95% in 2022/2023 and 0.7% in 2010/2022). This is much lower than the CPI 12-month inflation rate which has been at more than 10% since October 2022. This is the second year in which the Association has delivered a rent increase lower than inflation - the Association continues to try to keep rents as low as possible, whilst still ensuring long term financial viability.

The latest version of the Association's 30-year financial plans now includes an assumption regarding rent increase of "inflation only" throughout the plan, with the exception of an additional 1% on top of inflation in 2024/25 – this was agreed as part of the consultation with tenants during December 2022, whereby a 5% rent increase was possible for 2023/2024 on the condition that an additional 1% would require to be added to the inflationary increase the following year. Whilst overall cash balances have substantially reduced over the course of the 30-year plans, the Association still forecasts healthy cash balances over the period.

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

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

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

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

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

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

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

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

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

From our Board Reports 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 2022/2023 include directly assisting 558 tenants and securing over **£1.5m** income across all 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				
	2022/2023	2021/2022	2020/2021	2019/2020	2018/2019
Number of tenants directly assisted	558	551	420	391	350
No. of Interviews	1208	1,236	876	827	934
No. assisted with a claim for benefits	1458	1,315	1243	1111	1050
No. of appeals supported against a refusal of benefit	27	15	17	37	82
Additional income secured for Ochil View tenants	£1,537,194	£1,659,917	£1,651,036	£1,696,683	£1,699,463

The table above shows that since 2018/19 the demand for the service has increased and remains at an extremely high level.

The number of appeals have increased significantly as the service has helped more tenants who have been unsuccessful on their first application, this is especially true of Scottish Welfare Fund applications.

The service also:

- ✓ Assisted 16 tenants with applications to the Scottish Welfare Fund where an average claim of £1,329 was achieved.
- ✓ Many onward referrals to other agencies were made for tenants to receive advice on debt, fuel poverty, essential furniture and emergency food including:
 - 107 referrals for food parcels
 - 132 referrals to home energy advice services

Recent developments / changes with the service include;

- ✓ Continuing the partnership working with Clackmannanshire Citizens Advice Bureau;
- ✓ 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. This includes making contact periodically throughout the first year of the new tenancy;
- ✓ whilst continuing to support our tenants' cases are becoming increasingly time consuming because they are more complex under Universal Credit;

- ✓ maintained a referral system for food parcels with both The Gate Foodbank for Clackmannanshire Tenants, and the Trussell Trust in Dunfermline for Fife tenants;
- ✓ continuing to investigate other opportunities to improve the financial situation of our tenants, including many areas that were traditionally covered by Local Authorities and CAB;
- ✓ Accessed funding streams from the Housing Associations' Charitable Trust (HACT), SFHA Scottish Social Housing Fuel Support Fund, SFHA Cost of Living Fund and EVH Cost of Living Fund. This enabled us to support tenants with fuel vouchers, food vouchers, energy saving devices and events;
- ✓ Assisted tenants to maintain connectivity by issuing Vodafone Sim Cards that were accessed through Vodafone's Charities Connected.

The overall additional income secured for tenants since the introduction of the service in 2011 is over **£14.3m**.

5.4 Development Services

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

In terms of delivering the development service the Association entered into a collaborative working agreement with Kingdom Housing Association in 2017 and as a result they, for the foreseeable future, will be the 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 completed at Elm Grove, Alloa (March 2022) where 21 units were also provided for mid-market rented accommodation, owned and managed by Kingdom HA. The Association owns no other sites for development and future development will rely on identifying/purchasing land in line with the development strategy through Kingdom Housing Association.

5.6 Future Development Opportunities

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

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

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

The project 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. Completion of two of the units is expected in June 2023.

5.8 Finance / Corporate Services

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

Approved

6.0 THE EXTERNAL ENVIRONMENT & KEY STAKEHOLDERS

6.1 Introduction

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

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

Current factors of particular importance to the 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 few years.

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

6.3 Local Outcomes Improvement Plan (LOIP)

Replacing the Single Outcome Agreement (SOA), the Council and its' partners 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 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) 2023/2028 defines the priorities for housing investment, as set out in the Clackmannanshire's Housing Strategy (LHS).

The SHIP details an investment programme of over £34M over the 5-year period from 2023 to 2027.

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

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

- ❖ Work with the Health & Social Care Partnership to plan and provide specialist housing for the elderly and adults with particular needs.
- ❖ Explore new models of supported accommodation for young people.
- ❖ Deliver specialist housing on all appropriate new housing developments

6.5 New Housing Supply Targets

The 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) shows a reduction in the level of housing requirements since the last Assessment. This is due to a number of reasons, primarily the reversal in the population projections showing an anticipated decline in the population to 2037.

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

Quotes from most recent LHS:

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

Other policy initiatives include:

- ✓ Council purchase existing housing for social renting
- ✓ RSL purchase existing housing for social renting
During the 5 year period 2015/2016 to 2021/2022 the Association has purchased 34 existing properties with the majority of these being former RSL or local authority properties sold under the former right to buy legislation.
- ✓ Adaptations and Health & Social Care
Action plan focussing on 4 key areas: governance, homelessness, mental health and older people.
- ✓ Reduction in Council Tax Discount on Empty Homes
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

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

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

6.7 Local Housing Context (Fife)

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

Local Housing Strategy (Interim 2022/2027)

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

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

- ✓ Ending homelessness
- ✓ More homes in the right places
- ✓ A suitable home
- ✓ A quality home

- ✓ A warm, low carbon home

LHS Outcomes 2022-2027

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

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

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

6.8 Key Stakeholders

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

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

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

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

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

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

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

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

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

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

6.10 Local Authorities/ Health Boards / Integrated Structures

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

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

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

6.11 Clackmannanshire & Stirling Health and Social Care Partnership

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

6.12 The Scottish Housing Regulator (SHR)

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

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

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

6.13 Annual Assurance Statements / Engagement Plans

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

The Association's fourth engagement plan was published in March 2023 and this confirmed that our Annual Assurance Statement covered all the areas required by the statutory guidance i.e., was compliant.

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

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

6.14 Private Lenders

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

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

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

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

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

6.15 Office of the Scottish Charities Regulator (OSCR)

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

6.16 Other RSL Relationships

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

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

- ✓ Strath For Housing Alliance
In conjunction with our Strath For partners – Forth and Rural Stirling, the Association continues to collaborate in activities where it is deemed beneficial to do so. Regular quarterly meetings have resumed, following a break from these during the pandemic.
- ✓ Kingdom HA: Collaborative Working Agreement / RSL Development Partner
As alluded to in section 5.4 the Association has entered into a collaborative working agreement with Kingdom Housing Association who will, for the foreseeable future, be the Association’s development agents.

6.17 Contractors / Consultants and Suppliers

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

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

6.18 Scottish Government

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

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

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

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

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

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

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

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

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

[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 published its draft Heat in Buildings Strategy.

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

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

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

"Climate change policies and targets must be aligned with the forthcoming Fuel Poverty Strategy, and if we are to ensure a just transition and protect those on the lowest incomes from bearing the costs of future measures, social landlords need

additional grant funding to deliver the required improvements and support tenants in the process.

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

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

6.19 Scotland Act 2016

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

[Social Security Scotland - Benefits](#)

6.20 Non Housing Legislation

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

- ✓ Immigration Act 2016
- ✓ Construction, Design & Management (CDM) Regulations 2020
- ✓ Gas Safety (Installation and Use) Regulations
- ✓ Climate Change (Scotland) Act
- ✓ Serious Crime Act 2015 (re Carers and Domestic Abuse)
- ✓ Data Protection Act (GDPR) 2018
- ✓ Lobbying Act 2018
- ✓ Freedom of Information (Scotland) Act 2018
- ✓ Fire Safety Regulations 2018
- ✓ Domestic Abuse (Scotland) Act 2018
- ✓ Fuel Poverty (Target, Definition and Strategy) (Scotland) Bill 2019
- ✓ Gender Representation on Public Boards (Scotland) Act 2018

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

6.21 Coronavirus Legislation, Guidance and Advice

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

6.22 UK Government

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

6.23 European Parliament / Brexit

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

6.24 PEST Analysis

A consolidated draft PEST analysis incorporating both Board Member and Senior Management Team contributions is shown in **Appendix 3**. This includes any changes discussed in October 2022 and April 2023.

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 2023 is shown in **Appendix 4**.

7.3 Governance Self – Assessment/ Annual Assurance Statement

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.

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

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

The most recent Assurance Statement, submitted in October 2022 confirmed the Association's compliance with all requirements, with the exception of 2 areas:

- Gas servicing – there were a small number of properties that did not have a valid gas safety certificate due to covid-related access issues. Since April 2022 the Association has been compliant
- Electrical Safety Certificates – the Association had been working towards compliance in this area, and achieved full compliance in November 2022. Processes are now in place to ensure compliance in this area moving forward.

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:

There were also some non-material areas for improvement, which are monitored using the Annual Assurance Statement Action plan which is presented to the Board regularly

throughout the year. In particular, the Association can demonstrate good progress towards collecting and using equality information to improve our services and decision-making.

7.4 Scottish Housing Network: Performance Analysis

In addition to utilising the tools available through its membership of the Scottish Housing Network to enhance its self-assessment processes, the Association receives an annual Performance Analysis through SHN. The latest analysis was received in September 2022 and presented to the Board in October 2022.

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

Strengths:

- ✓ Timescales for completing emergency repairs
- ✓ Continuing improvement with regard to EESSH
- ✓ High repairs satisfaction
- ✓ Repairs right first time
- ✓ Relatively low refusals
- ✓ Low rate of abandonment and evictions
- ✓ Tenancy sustainment
- ✓ Rent collection

Areas for improvement

- ✓ Relatively high proportions of complaints, but prompt timescales in responding
- ✓ Reduction in SHQS compliance (due primarily to issues with electrical inspections)
- ✓ Still some gas fails, although covid-related
- ✓ Rent Arrears relatively high
- ✓ Relet times high, but good in wider context

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

- ✓ Information and communication with tenants
- ✓ Opportunities for tenants to participate
- ✓ 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 **1442** the end of March 2023 (excluding shared ownership) can be categorised as follows:

781 principally new build stock in Clackmannanshire;

178 new build stock in West Fife;

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

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

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

In addition the Association had 16 shared ownership properties as at 31st March 2023. The Association also provides a factoring service to 44 owners.

The Association achieved 98.05% compliance with the SHQS by 31st March 2023 (excluding exemptions) and is currently continuing efforts to gain access to the outstanding properties to undertake any necessary work.

8.3 Investment

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

	2020/21 (£)	2021/22 (£)	2022/23 (£)
Reactive & Void Maintenance	677,148	781,822	829,904
Cyclical Maintenance	264,057	480,506	427,436
Other Planned Maintenance	308,344	314,289	263,300
Major Repairs/Capital Works	667,594	1,109,937	1,175,131
Total	1,917,143	2,686,554	2,295,771

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:

	2023/2024 (£)	2024/2025 (£)	2025/2026 (£)
Reactive & Void Maintenance	941,600	963,400	988,600
Cyclical Maintenance	491,648	436,200	471,400
Other Planned Maintenance	335,920	177,500	103,500
Major Repairs/Capital Works	311,700	1,609,400	2,310,300
Total	2,080,868	3,186,500	3,876,800

8.4 EESSH Compliance & Investment

During 2022/23 we completed the outstanding 2 properties within our project for installation of external wall insulation and solar photo-voltaic panels as these had been delayed due to the Covid-19 pandemic and adjacent owner agreement. As at 31st March 2023, our compliance is 95.19%.

During 2022/23 we did not make progress as expected with our proposals to improve the energy efficiency of our remaining 5 electric-heated homes. Although a project was awarded to install internal wall insulation and air-source heat pumps, with funding from the Scottish Government, technical issues and delay by the contractor, resulted in us changing plans during the year to consider an alternative heating source which would impact less on tenants costs. Further proposals are currently being considered and developed.

8.5 Funding

The most updated 30 year plans (May 2023) show that no further borrowing is required to achieve the maintenance plans in the future. Borrowing may be required to fund the Association's contribution to any new build developments acquired from Kingdom HA, although interest rates and current economic climate will impact this decision.

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

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

Approved

9.0 CORPORATE GOVERNANCE & HUMAN RESOURCES

9.1 Introduction

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

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

9.2 Corporate Governance

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

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

The existing governance structure is as follows;

	Key Area of Responsibility	Cycle of Meetings
Board of Management ("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 Association's Office Bearers).

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

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

9.3 Human Resources

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

Board of Management:

Although the programme of meetings is reviewed annually the Association is confident that the existing Governance Structure and the time input involved from voluntary Board Members continues to operate effectively. However, recent Board Member resignations have resulted in low numbers on sub-committees and this will require to be reviewed going forward.

Key aspects of this include:

- ✓ Board of Management 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 4 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.
- ✓ Removal of the Depute Chief Executive position and sharing of the responsibility between the Departmental Directors.

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

Staff Attendance

Staff attendance and turnover continues to be extremely low in general. However, a small number of staff had extended absences (6 weeks or more) in 2022/23 and these absences have affected our attendance figures. Figures for 2022/2023 were 3.2% and 6.9 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.

They 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 since 2001 with the IIP Gold Standard being retained in February 2022.

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 £18,276 for 2023/2024. The Board training budget for the year is £5,876.

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

9.7 Key Policy Objectives

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

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

9.8 Assessment of Organisational Training Requirements

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

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

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

9.9 Board Training Programme

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

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

9.10 Board Development & Performance Review Process

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

9.11 Staff Training and Policy Briefing Programme

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

9.12 Evaluation

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

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

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10.0 IMPLEMENTATION PLAN

10.1 Introduction

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

10.2 Action & Evaluation

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

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

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>
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Investment in its housing stock is a key issue in terms of tenant satisfaction and it is therefore vital that this service meets tenants expectations as well as those of other external bodies.

The Association's 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 Committee 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>
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In order to achieve the above objective the Association ensures that all its housing and property services accord with good practice and comply with regulatory standards and other relevant benchmarks in particular the Social Housing Charter.

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

Additional tenant feedback mechanisms are regularly being developed to enable the Association to monitor the effectiveness of its actions in terms of results against indicators on a more regular basis. This includes the important information available to

the Association through its Complaints Procedure where all expressions of dissatisfaction are recorded and followed up with a view to improving services across the organisation.

Tenancy Sustainment

The 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)
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In order to achieve this objective, the Association has developed a range of policies and procedures, which actively involve tenant participation and tenant feedback including a specific Tenant Engagement and Communication Strategy (and action plan).

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

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

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

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)
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In pursuing development opportunities, the Association will ensure that, either directly or indirectly via our development partner Kingdom HA;

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

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

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

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>
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The Association aims to achieve this objective by having in place a comprehensive package of finance and governance policies, procedures and strategies.

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

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

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

The effective use 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>
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The Board

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

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

Staff

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

The Association is an Investors in People organisation and the most recent assessment was undertaken in February 2022, when the Gold Status was retained and the report showed substantial improvements since the last review in 2019.

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 commitment to developing a comprehensive and effective Employee Wellbeing Strategy.

Health and Safety

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

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

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

Sustainability

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

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

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

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

11.0 FINANCIAL & TREASURY MANAGEMENT

11.1 Introduction

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

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

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

11.2 Annual Budget

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

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

Budget headlines for 2023/2024 include the following;

- ✓ rent increase of 5.0%;
- ✓ expenditure of £2.1m on maintenance;
- ✓ expenditure of £1.45m on staff costs;
- ✓ a projected cash balance of £9.97m at the end of March 2024.

11.3 5 Year Financial Projections

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

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

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

The plans were last updated in May 2023 as part of the 30-year financial planning process.

11.4 30 Year Financial Projections

The Association also produces 30-year projections and these were last updated in May 2023.

In terms of key assumptions (based on 2023/2024 being expressed as year 1) these are as follows;

- ✓ Average unit component replacement costs over the 30 years are £39,859;
- ✓ General inflation rate of 1% in years 2 and 3, followed by 2% throughout the rest of the plan based on current Government targets;
- ✓ Interest rates varying between 4.25% and 3.25% in years 1 to 5, followed by 3.25% thereafter;
- ✓ Maintenance inflation +0.75% in addition to general inflation throughout the plan
- ✓ Voids 0.7% throughout the plan;
- ✓ Bad debts 0.75% throughout the plan;
- ✓ Existing Loan finance – per loan agreements;
- ✓ Additional loan finance to fund development activity in year 4 and 5;
- ✓ Off the shelf purchases funded by own cash reserves;
- ✓ Day to day maintenance + voids – based on outcomes for the past year, taking account of known price increases;
- ✓ Staffing costs based on the approved staff structure in place and on continued participation by the Association in the DB CARE Scheme;
- ✓ No pensions past service deficit contributions (these ceased September 2022)
- ✓ Rent increase – based on agreed rent increase for 2023/25 of 5.0%, thereafter rent increases assumed at the general rate of inflation only (with no “plus”) with the exception of 2024/25 when additional 1% will be levied over and above the inflation rate.

The 30-year financial projections as at May 2023 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 variations
- ✓ Increase in bad debt costs
- ✓ Void loss increases
- ✓ Interest Rate movements

11.6 Financial Viability

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

Cumulative cash surpluses arise in all years with a closing cash balance of over £19m arising at the end of year 30.

11.7 **Treasury Management**

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

In preparing such a report due regard is given to:

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

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

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

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

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

12.0 RISK MANAGEMENT & MITIGATION

12.1 Introduction

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

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

12.2 Risk Management Strategy

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

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

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

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

12.3 Risk Assessment

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

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

12.4 Risk Monitoring & Prioritisation

During 2022/2023 risks have been reviewed on a quarterly basis as a minimum and various risks have fluctuated. The risks assessed as increasing in the most recent review in May 2023 were as follows:

- ✓ Development of New Housing (due to rising costs and effect on viability of developments)
- ✓ Increasing number of void properties (due to high numbers of voids and contractor issues)
- ✓ Insufficient staff resources (due to changes in staff as a result of maternity covers and also vacant positions)
- ✓ Staff Morale Low (as above for insufficient staff resources)

Inflationary pressure and cyber security issues remain very high risk in terms of raw risk, reduced to medium risk with mitigating actions in place.

12.5 Internal Audit Risk Mapping

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

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

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

13.0 PERFORMANCE MANAGEMENT & MONITORING

13.1 Introduction

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

This section:

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

13.2 Performance Management Strategy

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

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

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

A two-tier performance management system of KPIs (Key Performance Indicators) and OPIs (Operational Performance Indicators) is currently in operation with information of strategic importance being reported to the Board of Management and operational performance being reported to the relevant subcommittee.

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 or standard engagement and in March 2023, under the new regulatory framework, the Association was given a standard Engagement Plan which means that only routine information required to be provided to SHR.

13.8 Office of the Scottish Charities Regulator (OSCR)

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

13.9 Internal Audit

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

The Association's internal audit service is delivered by TIAA. Internal audits undertaken during 2022/2023 were as follows;

Subject	Summary Conclusion
Customer Engagement and Complaints Management: January 2023	Overall Assessment: Reasonable Assurance One important area for improvement and two routine areas for improvement were recommended.
Electrical Compliance January 2023	Overall Assessment: Reasonable Assurance Two important area for improvement were recommended.
Treasury Management September 2022	Overall Assessment: Reasonable Assurance One important area for improvement and three routine areas were identified for improvement
Rent Arrears February 2023	Overall Assessment: Substantial Assurance There were no areas identified for improvement
Medical Adaptations (Servicing) January 2023	Overall Assessment: Reasonable Assurance Five routine areas area for improvement were recommended.

Progress with Internal Audit Actions

Within the “Follow Up” report of outstanding actions, received in April 2023, TIAA have confirmed that 6 actions were complete and 2 were not complete. These two outstanding actions will be completed during 2023/24.

Draft Internal Audit Plan 2023/2024

A plan for 2023/2024 has been presented to the Finance, Audit and Corporate Governance Committee in February 2023. Audits are planned to cover the following areas:

- ✓ Corporate Performance Management
- ✓ Cyber Security
- ✓ Duty of Care (Asbestos, electrical, fire and gas safety)

Internal Audit Tender

The internal audit service was tendered in February 2022, following a seven-year period with Azets (formerly known as Scott Moncrieff). In May 2022, TIAA were appointed as internal auditors.

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 18th May 2022 and of the 21 sections reviewed (which considered 81 specific organisational health and safety issues) 16 of these were compliant and five were partially compliant. Partially compliant areas for review were in relation to updated refresher training, COSHH register for cleaning materials purchased as a result of the pandemic and testing of emergency lighting.

An Action Plan was put in place and the partially compliant areas have been addressed.

Landlords Safety Manual

The most recent audit was carried out on 14th April 2022 and of the 17 sections audited (which considered 49 specific landlord health and safety issues) 15 were fully met and 2 were partially met.

An Action Plan was put in place and the partially compliant areas have been addressed.

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

13.12 Customer Satisfaction Monitoring

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

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

13.13 Annual Return on the Charter (ARC)

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

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

recently been agreed that the Association will monitor compliance by way quarterly reporting to the Board.

13.14 Investors in People (IIP)

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

The key findings and statements included in the Assessors feedback report in February 2022 were as follows:

“What to be proud of:

- ✓ *Leaders and managers are very supportive and have an open door policy*
- ✓ *Trust levels are high right across the organisation*
- ✓ *There is a culture of openness and transparency*
- ✓ *People believe in the organisation and are committed to delivering a great service to clients*
- ✓ *People believe Ochil View Housing Association is a great place to work*

What to work on:

- ✓ *Highlight your values more and ask people for examples of when they have behaved in line with one of your values*
- ✓ *Set stretching objectives*
- ✓ *Explore ways in which people wish to be recognised and rewarded*
- ✓ *Give consideration to succession planning and what this means for existing staff*
- ✓ *Ensure all leaders and managers show appreciation to their team when it is appropriate to do so*

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 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 score of 69%.

Various recommendations were 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 .

The recommendations from the report were considered by officers during 2020/21 including further assessments of Kippen Place and Talisker with work being undertaken during the year.

Approved

14.0 CORPORATE PERFORMANCE & COMPLIANCE WITH STRATEGIC OBJECTIVES

14.1 Introduction

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

14.2 Summary Review of Corporate Performance 2022/2023

Key Achievements

Key indicators met or exceeded during 2022/2023 include the following;

1. Average length of time to complete emergency repairs;
2. Reactive repairs appointments kept
3. EESSH2: % properties meeting EPC Band D (by 2025);
4. EESSH2: % properties meeting Band B (by 2025);
5. Gross Rent Arrears;
6. Current Non-Technical Arrears;
7. Rent Collected as % of Total Rent Due;
8. % Tenancies Sustained for more than 1 year ;
9. % Of Annual Lets made to Statutory Homeless applicants;
10. % Of homeless referrals that resulted in an offer;
11. Number of formal complaints upheld by the ombudsman;
12. Government subsidised capital programme
13. Void Rent loss (gross accounting);
14. Interest Cover (not less than 110%) (Loan Covenant);
15. Staff Costs / Turnover.
16. Management and maintenance admin costs per unit
17. Staff Absence (% days lost)
18. Gas servicing checks not undertaken

Key Areas for Improvement

Key Areas for improvement are as follows;

1. Emergency repairs response times
2. Time to complete non-emergency repairs
3. Reactive repairs completed right first time
4. Re-let times
5. Void Rent loss
6. % 2nd Stage Complaints resolved within timescale;
7. Board attendance;

Appendix 8 (Corporate Performance 2022/2023) shows performance for the year of **66%** (against a target of 75% and prior year 68%). This includes the KPIs only which are highlighted in yellow. Considering issues experienced with the reactive repairs contract during the last few months, the downward turn in corporate performance is not surprising. A new repairs contractor will be appointed in June 2023 and the Association is optimistic that this will have a positive effect on performance.

14.3 Summary Compliance with Strategic Objectives 2022/2023

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

From this it can be seen that in 2022/2023 levels of compliance were:

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

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

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

Issues with the repairs contract was the main reason for the reduced performance.

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

APPROVED

15.0 KEY PRIORITIES 2023/2024

15.1 Introduction

This section outlines the Associations priorities and performance indicators for 2023/2024.

15.2 Key Priorities

The Association's key priorities for 2023/2024 are as follows;

1. Continue to enhance the tenant engagement and communication service.
2. Deliver tenant equality data collection procedures
3. Deliver new arrears management software
4. Implement biennial tenancy visits for all tenants
5. Review of services and support provided by the Tenancy Sustainment team
6. Tender the reactive maintenance service and implement effectively
7. Retender the contract for medical adaptations installations
8. Review insurances contracts and re-tender as necessary
9. Continue to monitor the impact of Welfare Reform
10. Implement two yearly visits to all tenants
11. Consider My Home tenant incentive scheme
12. Review of development strategy and aspirations
13. Implement dynamic forms with housing online
14. Implement the action plan associated with Customer Satisfaction Survey 2022
15. Maximise compliance with EESSH 1.
16. Consider EESSH 2 requirements and timescales
17. Deliver improvements in the Associations Factoring Service.
18. Implement new repairs functions on MyHome
19. Consider outcomes from DescHA project with Stirling University
20. Complete repairs scrutiny exercise with our tenant group
21. Complete all internal audit actions
22. Complete all Annual Assurance statement actions
23. Deliver an Employee Wellbeing Strategy and Action Plan
24. Progress Investors in People Actions from 2022 review
25. Develop a Green Strategy
26. Achieve at least 70% KPI Performance.
27. Achieve High Compliance in relation to all Strategic Objectives.

These are included as key elements of the Associations Annual Work Plan 2023/2024 as outlined in **Appendix 10**.

15.3 Summary Key Performance Indicators 2023/2024

Following an annual review, the Association will use **39** Key Performance Indicators to measure business performance and **72** Performance Indicators to measure the degree to which the Association is meeting its six Strategic Objectives.

Amendments to the indicators introduced for monitoring during 2023/2024 are as follows:

New indicators

Two new indicators have been introduced for monitoring during 2023/2024. These are;

1. Electrical Checks not undertaken (KPI)
2. Medical adaptation services overdue >1 month (OPI)

Deleted Indicators

There are no proposed deleted indicators.

These are outlined in **Appendix 10**.

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

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

APPROVED

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
EESHS	Energy Efficiency Standard for Social Housing
HWL	Healthy Working Lives
SVQ	Scottish Vocational Qualification
KPI	Key Performance Indicator
LIBOR	London Inter - Bank Offered Rate
FCA	Financial Conduct Authority
ARC	Annual Report on the Charter
NHS	National Health Service
LHS	Local Housing Strategy
HMA	Housing Market Areas
HNDAs	Housing Need and Demand Assessments
HEAT MAP	A graphical representation of data where the individual values contained in a matrix are represented as colours.
PCIP	Procurement & Commercial Improvement Programme
KSB	Keep Scotland Beautiful

APPENDICES

Approved

History / Milestones 1989 – 2023

1989 – 1993

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

1994 - 1998

- 1994 Completed 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
Covid-19 lockdowns still affecting services and staff home-working
- 2022 Completion of 33 new homes at Elm Grove, Alloa
Retained Investors in People Gold accreditation
Participated in Career Ready mentoring programme for one school leaver
Accessed funding streams enabling the Association to support tenants with fuel vouchers, food vouchers, energy saving devices and events during the cost-of-living crisis
- 2023 Limited the rent increase to 5%, despite inflation running at more than 10%, ensuring tenants were supported as much as possible during the current levels of high inflation

Customer Satisfaction Surveys 2019 and 2022

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

PEST ANALYSIS: APRIL 2023

Appendix 3

POLITICAL	Issues / Actions	Other Information / Comment
<p>Change in governments or government direction;</p> <ul style="list-style-type: none"> ➤ Local Government ➤ Scottish Government ➤ Westminster Government 	<ul style="list-style-type: none"> ✓ Influence of UK Government 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 ✓ Changes to governance and local services 	
<p>Best value & efficiency</p>	<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 	
<p>Welfare Reform (Part of New Powers to Scottish Government)</p>	<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 	
<p>Joint Working</p>	<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
<p>General economic situation</p>	<ul style="list-style-type: none"> ✓ Volatile and uncertain economic situation is not good news for any business and the Association is no different – the current cost of living crisis will affect tenants and other customers substantially. ✓ Impact of Covid 19 pandemic on national economy will continue 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	<ul style="list-style-type: none"> ✓ Having previously been a concern, the fixing of our loan portfolio in 2017 and of the loan secured in 2022 means that the Association's future financial wellbeing is no longer directly adversely susceptible to changes in interest rates which in turn increases the robustness of our long-term financial projections. ✓ Less mortgage availability and higher mortgage rates for individuals may lead to a need for more affordable housing 	
Reducing living standards, pressure on wages and increased costs	<ul style="list-style-type: none"> ✓ 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. Inflationary pressures are currently substantial as a result of the highest consumer inflation rate in 30 years. 	

SOCIAL	Issues / Actions	Other Information
Demographic change	<ul style="list-style-type: none"> ✓ 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. ✓ Ageing population, leading to issues with communication and digital inclusion 	
Crime and anti-social behaviour	<ul style="list-style-type: none"> ✓ 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. 	
Mental Health and Addiction	<ul style="list-style-type: none"> ✓ Increased mental health issues, particularly due to covid-19 ✓ Impact on neighbourhood management, ASB, arrears and tenancy sustainment 	Association now in the process of appointing 2 Mental Health First Aiders to support staff
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 	

	<ul style="list-style-type: none"> ✓ Important from an income perspective as additional voids cost the Association valuable revenue income 	
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TECHNOLOGICAL	Issues / Actions	Other Information
ICT systems development and dependency	<ul style="list-style-type: none"> ✓ The Association aims to keep pace with developments in ICT and is very much aware of the importance in having robust security and disaster recovery technologies in place to protect vital data. The Association, having invested in the new server, is now in a position that all staff can work remotely if required. ✓ A pro-active approach should be taken to software development approach ✓ Increasing risk of cyber security issues requires continued investment/training/updates 	Server will be due for renewal in 2025, therefore we will be reviewing the benefits of cloud based server versus in-house prior to this.
Digital Inclusion	<ul style="list-style-type: none"> ✓ Association now has good uptake of MyHome, however room for improvement ✓ Digital Champions are in place to support/assist tenants ✓ Digital Strategy to be considered during 2024/2025 	

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"> ✓ Lower levels of satisfaction expressed in the recent Customer Satisfaction Surveys in 2022 – possibly a result of low engagement/participation in the survey. 	
Tenant Communications	<ul style="list-style-type: none"> ✓ Now substantially improved following recruitment, but we continue to work on the Tenant Engagement Action Plan 	

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"> ✓ Private lenders are now keen to lend to housing associations, a position that has improved compared to that of a few years ago. 	

	<ul style="list-style-type: none"> ✓ 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. ✓ Importance of maintaining loan covenants remains high 	
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LEGAL/ LEGISLATION	Issues / Actions	Other Information
<p>Housing</p> <p>Housing (Scotland) Act 2014</p>	<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 allocations and suspensions, new and amended tenancy conditions around succession, assignation, sub-letting and joint tenancies, streamlined eviction procedures for antisocial behaviour and amendments to the short tenancy regime. 	
<p>Property</p> <p>Property Factors (Scotland) Act 2011</p>	<ul style="list-style-type: none"> ✓ 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: <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>	
<p>Equality & Human Rights</p> <p>2010 Equalities Act</p>	<ul style="list-style-type: none"> ✓ Has implications for all our activities ✓ Guidance issued by SFHA in August 2021 and updated in February 2022 must be considered as part of the Annual Assurance Statement process – an action plan is in place and collection of data commenced towards the end of 2022 (tenant data still to be collected) 	
<p>Procurement</p> <p>Procurement Reform (Scotland) Act 2014, Public Contracts (Scotland) Regulations 2015, Procurement (Scotland) Regulations 2016</p>	<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) 	<ul style="list-style-type: none"> ✓ Applies to the Association as they are classified as “public contracting authorities”.

	<ul style="list-style-type: none"> ✓ 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>Climate Change</p> <p>Climate Change (Scotland) Act 2009 and 2019</p>	<ul style="list-style-type: none"> ✓ The Energy Efficiency Standard for Social Housing aims to improve the energy efficiency of social housing in Scotland. It will help to reduce 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. 	<p>Affordability questions about moving to net zero.</p>
<p>Data Protection Act 2018</p>	<ul style="list-style-type: none"> ✓ GDPR Regulations 2018 	
<p>Freedom of Information</p>	<ul style="list-style-type: none"> ✓ Extended to RSLs from 11th November 2019 ✓ Few requests have been received – however, advice is taken from Information Law Solutions to ensure we are compliant in any response 	

REGULATORY	Issues / Actions	Other Information
<ul style="list-style-type: none"> ✓ Scottish Housing Regulator (SHR) 		
<p>New Regulatory Framework (2019)</p>	<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 from March 2020 ✓ Increased focus on customer opinion when assessing levels of service 	<p>Impacts the way the Association measures corporate performance</p>

	✓ Current focus on resident safety	
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 2023 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, ✓ Board Performance & Development Review Process; ✓ Quarterly Management Reports; ✓ Quarterly Review of Corporate Management and Departmental Service Plans ✓ Annual Assurance process ✓ Corporate Management Plan process ✓ Standard engagement with the SHR 	<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 Board and Staff ✓ Integrated annual budget, 5 year and 30-year financial projections ✓ Annually reviewed Finance Regulations and Procedures ✓ Annual Assurance process 	<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 Board of Management	<ul style="list-style-type: none"> ✓ Board Performance & Development Review Process; ✓ Attendance Records ✓ Participation Evidence from Minutes of Meetings ✓ AGM attendance ✓ Attendance at Training Sessions ✓ Successful recruitment process 	<ul style="list-style-type: none"> ✓ Continue to regularly review Board/Committee composition and take action to strengthen as and when appropriate. ✓ Ensure high levels of attendance at Board/Committee meetings are maintained. ✓ Regularly review Board/Committee structure to ensure continued appropriateness and relevance to changing circumstances, activities and environment. ✓ Ensure high levels of participation in the annual Board training programme.
Strong commitment to continuous development of staff	<ul style="list-style-type: none"> ✓ Investor in People accreditation maintained since 2001 (retained Gold Standard in February 2022). ✓ 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 ✓ Agree an Employee Wellbeing Strategy, undertake staff survey and review recommendations
Staff commitment, knowledge and awareness	<ul style="list-style-type: none"> ✓ Training and Development Plans (departmental and Individual) ✓ Investor in People Assessment Gold 2022 ✓ Strong commitment to customer service 	<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

<p>High levels of customer satisfaction (was previously a Weakness)</p>	<p>✓ Customers Satisfaction Surveys</p>	<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 where possible ✓ Implement tenant scrutiny on processes/procedures
<p>Commitment to continuous improvement in all service areas</p>	<p>✓ Positive feedback from Staff as outlined in the Investor in People Assessment 2016, interim assessment 2017, final 3 yearly assessment 2019, interim assessment October 2020 and full assessment in February 2022</p>	<ul style="list-style-type: none"> ✓ Formal service or functional reviews to be introduced into the monitoring programme. ✓ Ensure staff and Board motivation is maintained
<p>Commitment to partnership working</p>	<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. ✓ Maximise the collaborative opportunities through the partnership agreement with Kingdom HA
<p>Excellent relationship with the Scottish Government, Local Authorities and private lenders</p>	<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) and Bank of Scotland ✓ 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.
<p>Track Record / Reputation</p>	<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 Board to be raised and communicated to tenants ✓ Maintain high standards and reputation gained to date
<p>Standards of Behaviour, Probity and Integrity of Governing Body and Staff</p>	<p>✓ Annual assurance process</p>	<ul style="list-style-type: none"> ✓ Review the process for communicating the outcomes of the Chief Executive's appraisal to the Board of Management

Staff consultation arrangements	✓ <i>Investor in People Assessments</i>	✓ Ensure standards and commitment to consultation are maintained
Corporate Social Responsibility	✓ <i>Investor in People Assessments</i> ✓ <i>Community Benefits strategy reviewed annually</i>	✓ Ensure commitment is maintained
Employee engagement	✓ <i>Investor in People Assessments</i>	✓ Ensure standards of employee engagement are maintained in connection with matters which affect employees ✓ <i>Employee Wellbeing Strategy being progressed</i>
Learning and development strategy (and impact thereof)	✓ <i>Investor in People Assessments</i> ✓ <i>Committee attendance at quarterly Training Sessions</i>	✓ Ensure culture of employee and Board learning and development is maintained
Equality and Human Rights	✓ <i>Investor in People Assessments</i> ✓ <i>Equality and Human Rights strategy and policy in place</i>	✓ Ensure commitment to equality and human rights is maintained
Leadership	✓ <i>Investor in People Assessments</i>	✓ Ensure standards of leadership are maintained and opportunities for training “emerging leaders” are grasped
Management effectiveness	✓ <i>Investor in People Assessments</i>	✓ Ensure standards of management are maintained and training opportunities for existing and potential “managers” are grasped
Tenants Engagement and Communication	✓ <i>Tenant Engagement Strategy and Action Plan in Place</i> ✓ <i>Monthly meetings for interested tenants/residents</i> ✓ <i>New survey tool for customer feedback</i> ✓ <i>Tenant Scrutiny Panel now in place</i>	✓ Possible digital inclusion opportunities for tenants ✓ Increased engagement encouraged
Board/Committee Succession Planning	✓ <i>Successful Board recruitment</i> ✓ <i>Strong Board with various skills</i>	✓ Ensure a robust Board/Committee Succession Plan exists in order to maintain governance effectiveness

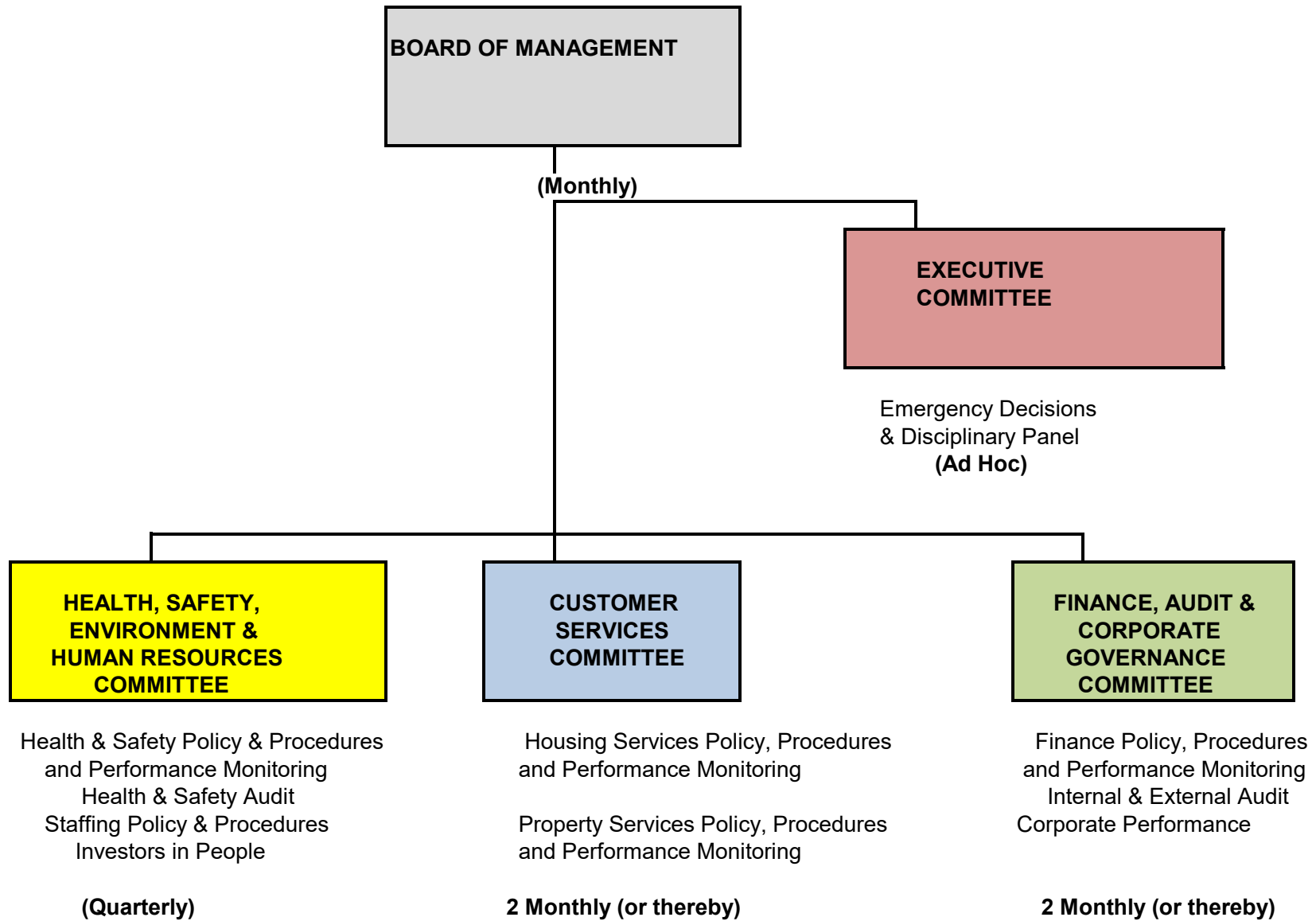
WEAKNESSES	Evidenced By	Statement of Intent
Public Profile		✓ Low public profile culture continues to exist and further consideration as to whether this can be regarded as a weakness is debateable due to the business the Association is in.

OPPORTUNITIES	Evidenced by	Statement of Intent
Potential opportunities for further growth	✓ <i>Track record and reputation</i>	✓ 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	✓ Customer Satisfaction Survey	✓ Maximise the opportunity as expressed in Customer Satisfaction Surveys and other feedback mechanisms
Further develop the Associations website / other communication platforms	✓ Customer feedback	✓ To enable tenants to access services through the website ✓ To make the website more interactive
Increase public profile	✓ "News" release following improvement in results from 2019 CSS ✓ IIP Gold Assessment "News" release ✓ Living Wage anniversary "News" release ✓ Completion of development news release	✓ Publicise work in local magazine (e.g. Love Local)
Covid 19 Increased digital working Increased efficiency Improved Work /Life Balance for Employees	✓ Increased remote IT working ✓ Home Working Policy ✓ Use of remote meeting applications (MS teams, Zoom etc)	✓ Review as part of the Employee Wellbeing strategy

THREATS	From Strategic Risk Management Register (Current Very High Raw Risk High/Residual Medium included) Q4 2022/2023
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Hazard – Threat or Danger	Specific Risk	Controls Key Controls used to Mitigate the Risk
Gas Servicing Breach	Failure to comply with legislation, resulting in harm/increased scrutiny	<ul style="list-style-type: none"> ➤ Suitably qualified contractors and staff ➤ Effective monitoring
Cyber Security Breach	➤ Vulnerability to system attack	<ul style="list-style-type: none"> ➤ Cyber essentials accreditation being progressed ➤ Professional advisors/consultants ➤ Staff training
Inflationary Pressures	<ul style="list-style-type: none"> ➤ Costs become prohibitive ➤ Financial viability impaired 	<ul style="list-style-type: none"> ➤ Financial planning ➤ Treasury management processes ➤ Procurement processes ➤ Budget scrutiny



EVH
GRADE

Ochil View Housing Association: Staff Structure post November 2022

Grade 10

Chief Executive

Grade 9

Director of Finance and Corporate Services

Director of Housing Services

Director of Property Services

Grade 7
PA 22 - 25

Finance Officer

Tenancy Sustainment Officer

Housing Services Officer

Housing Services Officer

Housing Services Officer

Housing Services Officer

Tenant Communication and Engagement Officer

Property Services Officer (Reactive/Gas)

Property Services Officer (Planned Maintenance)

Property Services Officer (Inspections)

Grade 6
PA 17 - 20

Assistant Finance Officer

Assistant Finance Officer

Assistant Tenancy Sustainment Officer

Assistant Housing Services Officer

Assistant Housing Services Officer

Assistant Property Services Officer (Factoring/Estate)

Grade 5
PA 13 - 16

Corporate Services Administrator

Housing Services Assistant (Arrears & Admin)

Property Services Assistant

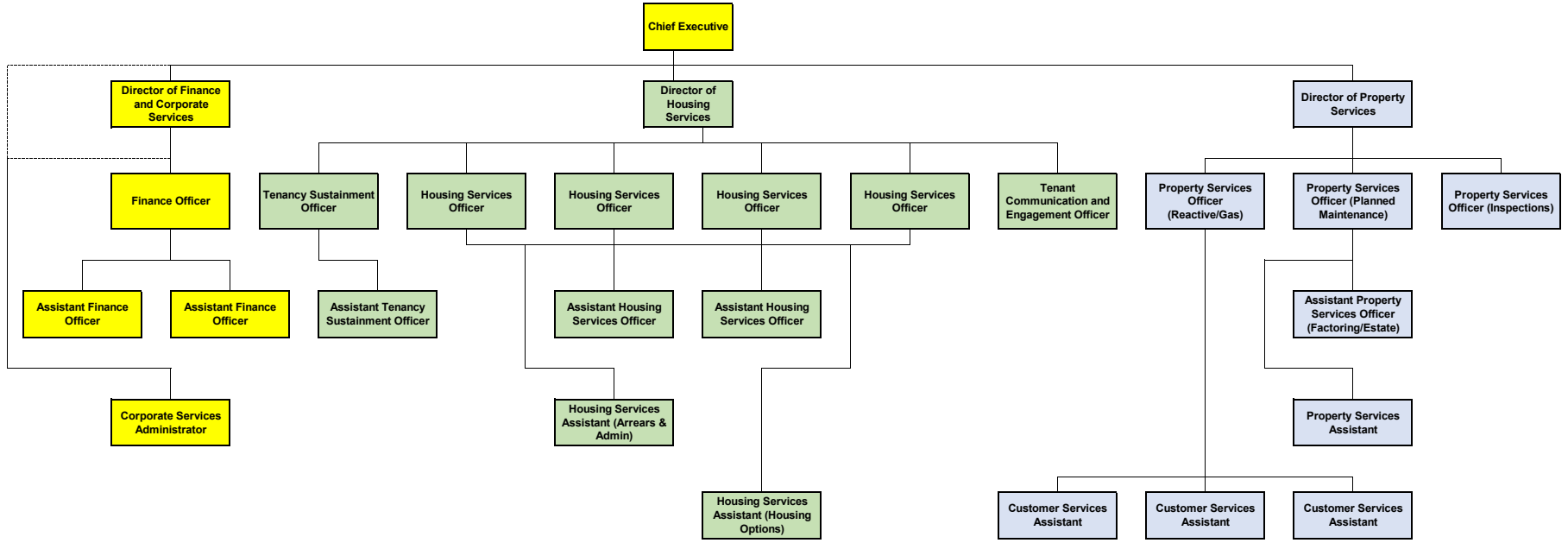
Grade 4
PA9 - 12

Housing Services Assistant (Housing Options)

Customer Services Assistant

Customer Services Assistant

Customer Services Assistant



Detailed Consolidated Statement of Comprehensive Income | 2023 30 Year Plan | Plan

Period: 01 April 2023 - 31 March 2053	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2043	2053
	£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												
Rent Receivable	7,211.20	7,401.90	7,539.00	7,812.90	8,152.00	8,409.60	8,577.80	8,749.40	8,924.40	9,102.90	11,096.30	13,526.40
Factoring Income	13.1	13.3	13.5	13.9	14.2	14.6	14.9	15.3	15.7	16.1	20.6	26.4
Less Voids	-50.2	-51.6	-52.5	-54.4	-56.8	-58.6	-59.8	-61	-62.2	-63.4	-77.3	-94.3
Net Rental Income	7,174.10	7,363.70	7,500.00	7,772.40	8,109.40	8,365.60	8,533.00	8,703.70	8,877.90	9,055.50	11,039.60	13,458.50
Other Revenue Grants	211	101	102	104.1	106.1	108.3	110.4	112.6	114.9	117.2	142.8	174.1
Other Income	4	4	4.1	4.2	4.2	4.3	4.4	4.5	4.6	4.7	5.7	7
Total Turnover From Social Housing Lettings	7,389.10	7,468.70	7,606.10	7,880.60	8,219.80	8,478.20	8,647.80	8,820.90	8,997.40	9,177.40	11,188.20	13,639.60
Grant Amortisation Accrual Method Total	856.7	856.7	856.7	856.7	856.7	856.7	856.7	856.7	856.7	856.7	856.7	856.7
Total Turnover	8,245.80	8,325.40	8,462.80	8,737.20	9,076.40	9,334.80	9,504.50	9,677.50	9,854.00	10,034.00	12,044.80	14,496.20
OPERATING EXPENDITURE												
Management Costs Total	-2,220.60	-2,246.20	-2,310.10	-2,361.20	-2,430.20	-2,516.00	-2,560.50	-2,654.40	-2,706.80	-2,776.10	-3,641.30	-4,620.00
Service Costs	-217.9	-221.7	-225.6	-231.8	-238.2	-244.7	-251.5	-258.4	-265.5	-272.8	-357.8	-469.3
Routine Maintenance	-941.6	-963.4	-988.6	-1,032.20	-1,085.10	-1,127.70	-1,158.80	-1,190.60	-1,223.40	-1,257.00	-1,648.80	-2,162.60
Planned Maintenance	-973.8	-707.9	-672.5	-915.7	-792.4	-991.8	-954.4	-919.1	-832.3	-1,049.10	-1,634.60	-1,831.90
Bad Debts	-53.8	-55.3	-56.3	-58.3	-60.9	-62.8	-64	-65.3	-66.6	-68	-82.8	-101
Depreciation of Housing Properties	-1,855.40	-1,880.50	-1,909.50	-1,943.60	-1,989.90	-2,030.30	-2,064.50	-2,098.30	-2,156.40	-2,210.80	-2,891.10	-3,753.50
Operating Costs Social Housing	-6,263.10	-6,075.10	-6,162.60	-6,542.80	-6,596.70	-6,973.30	-7,053.70	-7,186.10	-7,251.00	-7,633.80	-10,256.50	-12,938.30
Operating Expenditure Total	6,263.10	6,075.10	6,162.60	6,542.80	6,596.70	6,973.30	7,053.70	7,186.10	7,251.00	7,633.80	10,256.50	12,938.30
Operating Surplus/(deficit)	1,982.70	2,250.30	2,300.20	2,194.40	2,479.70	2,361.50	2,450.80	2,491.40	2,603.00	2,400.30	1,788.30	1,557.90
Interest Receivable	272.3	283.6	253.3	292.5	200.8	166.9	173.2	182.1	181.2	182.2	247.3	352.1
Interest and financing costs	-562.6	-527.9	-493.2	-727.8	-686	-645.1	-603.8	-562.1	-520.6	-480.1	-155.8	
Surplus before tax	1,692.50	2,006.00	2,060.30	1,759.00	1,994.50	1,883.30	2,020.30	2,111.40	2,263.60	2,102.30	1,879.80	1,910.10
RBS and Bank of Scotland Covenant												
Interest Covenant (not less than 110%)	927%	1240%	1298%	654%	645%	639%	750%	882%	1050%	1160%	n/a	n/a
Opening Units Owned	1,458.00	1,466.00	1,474.00	1,490.00	1,520.00	1,558.00	1,558.00	1,558.00	1,558.00	1,558.00	1,558.00	1,558.00
Additions	8	8	16	30	38	1558.00	1558.00	1558.00	1558.00	1558.00	1558.00	1558.00
Average Units	1462	1470	1482	1505	1539	1558	1558	1558	1558	1558	1558	1558
Gross Rent Per Average Unit	4932	5035	5087	5191	5297	5398	5506	5616	5728	5843	7122	8682
Management Costs Per Average Unit	1519	1528	1559	1569	1579	1615	1643	1704	1737	1782	2337	2965
Service Costs Per Average Unit	149	151	152	154	155	157	161	166	170	175	230	301
Routine Maintenance Per Average Unit	644	655	667	686	705	724	744	764	785	807	1058	1388
Planned Maintenance Per Average Unit	666	482	454	608	515	637	613	590	534	673	1049	1176

Consolidated Statement of Financial Position | 2023 30 Year Plan | Plan

Period: 01 April 2023 - 31 March 2053	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2043	2053
	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's
Land & Buildings Total	91,928.90	93,952.00	96,978.40	103,614.50	111,920.20	113,108.30	114,328.10	115,519.00	118,181.40	119,294.70	143,963.70	172,824.30
Depreciation Land & Buildings Total	-32,440.30	-34,320.80	-36,230.40	-38,174.00	-40,163.90	-42,194.20	-44,258.70	-46,357.00	-48,513.40	-50,724.20	-75,833.00	-110,400.40
Housing Properties NBV	59,488.60	59,631.20	60,748.00	65,440.50	71,756.30	70,914.20	70,069.40	69,162.00	69,667.90	68,570.50	68,130.70	62,423.80
Other Fixed Assets Tangible	484.7	474	467.8	452.8	442.2	431.6	430.4	435.5	430.7	430.8	432.5	434.6
Fixed Assets Total	59,973.30	60,105.20	61,215.80	65,893.30	72,198.50	71,345.80	70,499.80	69,597.50	70,098.60	69,001.30	68,563.20	62,858.50
Current Assets												
Stock												
Trade and other debtors	271.9	286.2	300.5	314.8	329.1	343.5	357.8	372.1	386.4	400.7	543.9	687
Cash and cash equivalents	9,951.00	9,804.20	9,531.00	11,821.70	8,374.80	8,646.50	9,039.90	9,572.00	8,843.40	9,884.30	12,358.10	19,077.80
Current Assets Total	10,222.90	10,090.40	9,831.50	12,136.50	8,703.90	8,990.00	9,397.70	9,944.10	9,229.90	10,285.00	12,901.90	19,764.80
Less - Creditors - amounts due within 1 year	-910.3	-910.3	-910.3	-910.3	-910.3	-910.3	-910.3	-910.3	-910.3	-910.3	-910.3	-910.3
Net current assets/liabilities	9,312.70	9,180.10	8,921.20	11,226.30	7,793.70	8,079.70	8,487.40	9,033.80	8,319.60	9,374.70	11,991.70	18,854.50
Assets less current liabilities Total	69,285.90	69,285.30	70,137.00	77,119.60	79,992.20	79,425.50	78,987.30	78,631.30	78,418.20	78,376.00	80,554.90	81,713.00
Creditors - amounts due after more than 1 year												
Outstanding Loan Balance	-20,996.30	-19,526.40	-18,054.40	-21,689.50	-20,101.10	-18,504.60	-16,899.60	-15,285.70	-13,662.60	-12,371.60	-2,997.70	
Loan Fees				74.9	71.7	68.6	65.5	62.3	59.2	56.1	24.8	
Deferred Income	-31,798.10	-31,261.50	-31,524.80	-33,188.20	-35,651.50	-34,794.90	-33,938.20	-33,081.50	-32,224.90	-31,368.20	-22,801.70	-14,235.20
Creditors - amounts due after more than 1 year	-52,794.40	-50,787.80	-49,579.20	-54,802.70	-55,680.80	-53,230.80	-50,772.30	-48,304.90	-45,828.20	-43,683.70	-25,774.70	-14,235.20
Net assets Total	16,491.50	18,497.50	20,557.80	22,316.80	24,311.40	26,194.70	28,215.00	30,326.40	32,590.00	34,692.30	54,780.20	67,477.80
Reserves												
Income and Expenditure Reserve	16,491.50	18,497.40	20,557.70	22,316.80	24,311.30	26,194.70	28,214.90	30,326.30	32,589.90	34,692.30	54,780.10	67,477.70
Stockholders Equity Total	0	0	0	0	0	0	0	0	0	0	0	0
Total reserves	16,491.50	18,497.50	20,557.80	22,316.80	24,311.40	26,194.70	28,215.00	30,326.40	32,590.00	34,692.30	54,780.20	67,477.80
Balance Sheet Check	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced	Balanced
RBS Covenant												
Loan Balance versus Cost of Housing Assets (less than 46%)	22.8%	20.8%	18.6%	20.9%	18.0%	16.4%	14.8%	13.2%	11.6%	10.4%	2.1%	0.0%
Bank of Scotland Covenant												
Financial Indebtedness Per Unit (<£25,000)	7,534	6,596	5,720	6,492	7,527	6,327	5,045	3,667	3,093	1,596	-6,008	-12,245

Sensitivity Analysis

	31-Mar-24	31-Mar-25	31-Mar-26	31-Mar-27	31-Mar-28	31-Mar-29	31-Mar-30	31-Mar-31	31-Mar-32	31-Mar-33	31-Mar-43	31-Mar-53
	Bank Yr 1 £000	Bank Yr 2 £000	Bank Yr 3 £000	Bank Yr 4 £000	Bank Yr 5 £000	Bank Yr 6 £000	Bank Yr 7 £000	Bank Yr 8 £000	Bank Yr 9 £000	Bank Yr 10 £000	Bank Yr 20 £000	Bank Yr 30 £000
Base Plan - Cash Balance at end of year	9,951	9,804	9,531	11,822	8,375	8,647	9,040	9,572	8,843	9,884	12,358	19,078
Scenarios:												
Inflation at 4% (Years 2 and 3)	9,951	9,863	9,754	12,159	8,843	9,267	9,822	10,524	9,891	11,113	14,719	22,462
change	0.0	58.8	222.5	336.8	468.0	620.9	781.8	951.7	1,047.1	1,228.5	2,360.7	3,384.2
Rent Growth at 1% (over inflation) to Yr 5	9,951	9,804	9,604	12,045	8,830	9,342	9,986	10,778	10,319	11,640	17,548	29,111
change	0.0	0.0	72.8	222.9	454.7	695.6	946.0	1,205.9	1,475.8	1,755.9	5,190.2	10,032.7
Rent Growth at 0.5% (over inflation) for Yrs 3-5 yrs	9,951	9,804	9,567	11,933	8,601	8,993	9,511	10,172	9,578	10,758	14,941	24,070
change	0.0	0.0	36.4	111.2	226.6	346.5	471.1	600.4	734.7	874.1	2,582.9	4,992.4
Rent Growth at 0% in Yr 2 and throughout	9,951	9,733	9,386	11,599	8,073	8,263	8,571	9,014	8,194	9,139	10,447	15,527
change	0.0	(71.5)	(145.5)	(222.3)	(301.5)	(383.7)	(469.1)	(557.8)	(649.7)	(745.1)	(1,911.0)	(3,550.9)
Bad Debts increase to 1.5%	9,897	9,693	9,361	11,590	8,081	8,288	8,614	9,076	8,274	9,240	10,794	16,226
change	(54.4)	(111.5)	(170.4)	(231.3)	(293.9)	(358.9)	(426.4)	(496.5)	(569.1)	(644.5)	(1,563.7)	(2,851.8)
No Loan finance in Year 4 & 5	9,951	9,804	9,531	6,952	3,783	4,338	5,020	5,846	5,418	6,765	12,651	22,731
change	0.0	0.0	0.0	(4,869.5)	(4,591.8)	(4,308.7)	(4,020.0)	(3,725.7)	(3,425.4)	(3,119.4)	293.0	3,653.1
Void loss increases to 1%	9,929	9,760	9,463	11,729	8,257	8,503	8,869	9,373	8,616	9,627	11,733	17,937
change	(21.7)	(44.6)	(68.2)	(92.5)	(117.6)	(143.6)	(170.5)	(198.6)	(227.6)	(257.8)	(625.5)	(1,140.6)
Bad Debts at 1.5% and Void loss at 1%	9,875	9,648	9,292	11,498	7,963	8,144	8,443	8,877	8,047	8,982	10,169	15,078
change	(76.1)	(156.1)	(238.6)	(323.8)	(411.5)	(502.5)	(597.0)	(695.1)	(796.7)	(902.2)	(2,189.2)	(3,999.4)
Interest Rates 2% from Yr 3	9,951	9,804	9,531	11,880	8,479	8,798	9,239	9,820	9,142	10,233	13,274	20,589
change	0.0	0.0	0.0	57.9	104.1	151.2	199.2	248.1	298.1	348.9	916.3	1,511.1

Strategic Objectives/Operational Indicators Summary		2022/2023	2022/2023	2022/2023	2022/2023	2022/2023	2022/2023	2022/2023	
		Result 2021/2022	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End
Strategic Objective 1 Reactive & Planned Maintenance Service	To invest in existing housing stock to ensure that OVHA provides the highest possible standard of accommodation possible	58.0%	47.4%	42.1%	52.6%	47.4%	↓	42.1%	42.1%
Strategic Objective 2 Housing Management & Tenancy Sustainment	To provide a comprehensive and responsive customer service to tenants, sharing and factored owners which supports sustainable tenancies and delivers customer satisfaction	92.0%	75.0%	83.3%	66.7%	66.7%	↔	66.7%	66.7%
Strategic Objective 3 Resident Participation & Communication	To actively promote and support resident engagement in the management, maintenance and development of their homes	64.0%	75.0%	83.3%	67.7%	58.3%	↓	58.3%	58.3%
Strategic Objective 4 Provision of New/Adapted Homes & Property Acquisitions	To contribute to the supply of high quality accessible, secure, affordable and sustainable homes where financially viable and whilst maximising community benefits	60.0%	60.0%	60.0%	80.0%	100.0%	↑	100.0%	100.0%
Strategic Objective 5 Financial Management/Corporate Governance	To ensure that OVHA's work is underpinned by effective financial, administrative and management processes within a framework of effective corporate governance	67.0%	58.3%	58.3%	58.3%	58.3%	↓	75.0%	75.0%
Strategic Objective 6 Human Resources & Health & Safety	To ensure that OVHA recruits and retains sufficiently trained and experienced committee members and suitably qualified staff, and satisfies all health, safety and environmental requirements and legislation	44.0%	80.0%	80.0%	100.0%	90.0%	↓	90.0%	90.0%

Summary Key:

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

Strategic Objective	KPI Number	Performance Indicator (KPI yellow)	2021/22 Result	Target 2022/23	2022/23	2022/23	2022/23	2022/23	Trend	2022/23	2022/23	Peer Average 2020/21	Quartile	Quartile (min) 2020/21
					Q1	Q2	Q3	Q4		Year to Date	Projected / Actual Year End			
Percentage on Target					47.4%	42.1%	52.6%	47.4%		42.1%	42.1%			
Strategic Objective 1	1	Emergency Repair Response times	99.30%	99.00%	99.26%	99.35%	98.69%	98.36%	↓	98.86%	98.86%	N/A	N/A	N/A
	2	Ave length of time to complete emergency repairs (ARC)	1h 32m	3 hours	1 hour 11 minutes	1 hour 11 minutes	1 hour 18 minutes	1 hour 24 minutes	↓	1 hour 14 minutes	1 hour 14 minutes	2 hr 52m	1	3 hr 20m
Reactive and Planned Maintenance Services	3	Ave length of time to complete non-emergency repairs (ARC)	8.64 days	5 days	5.39 days	5.03 days	6.22 days	7.17 days	↓	6.09 days	6.09 days	8.6 days	3	9.0 days
	4	Reactive Repair Response Times (all categories)	96.48%	95.00%	96.10%	95.05%	93.81%	89.78%	↓	93.33%	93.33%	N/A	N/A	N/A
To invest in its existing housing stock to ensure that the Association provides the highest standard of accommodation possible	5	Reactive Repairs completed right first time (ARC)	92.15%	92.00%	91.93%	89.43%	87.98%	83.22%	↓	87.62%	87.62%	86.80%	2	84.2%
	6	Reactive Repairs appointments kept	N/A	90.00%	95.09%	94.43%	92.03%	89.21%	↓	92.29%	92.29%	N/A	N/A	N/A
19 indicators	7	Tenants satisfied with condition of home on taking up tenancy (New tenants) In house surveys	94.12%	96.00%	92.31%	90.91%	75.00%	100.00%	↑	90.00%	90.00%	N/A	N/A	N/A
	8	Planned Maintenance Spend v. Budget	94.00%	85.00%	83.00%	72.00%	89.00%	119.0%	↑	83.00%	83.00%	N/A	N/A	N/A
	9	Planned Maintenance works v. programme	94.54%	85.00%	64.23%	70.99%	161.11%	287.37%	↑	109.22%	85.00%	N/A	N/A	N/A
	10	% of Stock meeting SHQS by year End (OVHA Measure)	91.10%	99.20%	93.00%	96.72%	98.12%	98.05%	↑	98.12%	98.12%	N/A	N/A	N/A
	11	% of Stock meeting SHQS by year End (ARC)	75.26%	94.00%	78.59%	90.71%	93.51%	93.31%	↔	93.51%	93.51%	76.4%	3	73.4%
	12	% properties meeting EESSH 1 ARC)	95.40%	97.20%	95.45%	95.11%	94.98%	95.19%	↑	95.19%	95.19%	94.2%	3	91.0%
	13	EESSH 2: % properties meeting EPC Band D (by 2025)	99.79%	99.00%	99.79%	99.79%	99.79%	99.79%	↔	99.79%	99.79%	N/A	N/A	N/A
	14	EESSH 2: % properties meeting, or can be treated as meeting, EPC Band B (by 2032)	11.28%	99% by 2032 (or 9% per annum)	11.34%	11.39%	11.44%	11.49%	↔	11.49%	99.00%	N/A	N/A	N/A
	15	% tenants satisfied with Reactive Repairs (In – house surveys) (ARC)	97.80%	90.00%	84.00%	85.00%	83.00%	85.00%	↑	84.00%	84.00%	85.5%	1	83.2%
	16	% tenants satisfied with quality of home (ARC)	88.00%	89.00%	88.00%	88.00%	84.56%	84.56%	↔	84.56%	84.56%	86.8%	2	82.7%
	17	% tenants satisfied with the landlords contribution to the management of neighbourhood (ARC)	83.00%	85.00%	83.00%	83.00%	89.10%	89.10%	↔	89.10%	89.10%	82.0%	3	81.0%
	18	% of factored owners satisfied with the factoring service they receive (ARC)	53.00%	55.00%	53.00%	53.00%	31.30%	31.30%	↔	31.30%	31.30%	67.1%	4	53.7%
	19	% tenants satisfied with overall service (ARC)	91.00%	92.00%	91.00%	91.00%	89.30%	89.30%	↔	89.30%	89.30%	86.6%	3	84.2%

	KPI Number	KPI	2021/22 Result	Target 2022/23	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End			
Percentage on Target					75.0%	83.3%	66.7%	66.7%		66.7%	66.7%			
Strategic Objective 2	20	Re-let Times: All Stock (ARC)	38.57 days	25 days	29.48 days	20.86 days	19.63 days	27 days	↓	27 days	27 days	32.8 days	3	44.7 days
	21	Void Rent Loss (ARC)	0.62%	0.50%	0.93%	0.65%	0.57%	0.68%	↓	0.68%	0.68%	N/A	N/A	N/A
Housing Management Service & Tenancy Sustainment	22	Gross Rent Arrears (ARC)	4.89%	5.20%	4.69%	4.67%	4.81%	4.83%	↓	4.83%	4.83%	4.3%	3	4.9%
To provide a comprehensive and responsive customer service to tenants, sharing owners and factored owners which supports sustainable tenancies and delivers customer satisfaction	23	Current non-Technical Arrears	3.80%	4.00%	3.72%	3.46%	3.44%	3.29%	↑	3.29%	3.29%	N/A	N/A	N/A
	24	Rent Collected as % of Total Rent Due (ARC)	100.00%	99.50%	98.90%	100.20%	100.20%	104.10%	↑	99.90%	99.90%	99.8%	3	99.2%
	25	Anti-social cases resolved with in target timescale (ARC)	98.40%	97.00%	98.80%	98.50%	100.00%	98.40%	↓	98.60%	98.60%	94.9%	2	93.7%
	26	Tenancy offers refused (no more than) (ARC)	21.30%	30.00%	21.82%	23.68%	34.15%	52.50%	↓	32.20%	32.20%	N/A	N/A	N/A
12 Indicators	27	Tenancies sustained for more than 1 year (ARC)	95.80%	94.00%	97.90%	96.40%	95.70%	95.70%	↔	95.70%	95.70%	91.5%	2	88.7%
	28	Tenants satisfied with tenancy sustainment service	100.00%	98.00%	100.00%	100.00%	100.00%	100.00%	↔	100.00%	100.00%	N/A	N/A	N/A
	29	% of Annual Lets made to Homeless Applicants (ARC)	28.99%	25.00%	27.91%	31.03%	22.22%	31.58%	↑	29.66%	29.66%	N/A	N/A	N/A
	30	% of homeless referrals received that resulted in an offer (ARC)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	↔	100.00%	100.00%	74.9%	1	58.3%
	31	% of Section 5 referrals allocated (ARC)	91.70%	80.00%	100.00%	100.00%	50.00%	37.50%	↓	37.50%	37.50%	80.3%	2	77.4%

		KPI	2021/22 Result	Target 2022/23	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End			
Percentage on Target					75.0%	83.3%	67.7%	58.3%		58.3%	58.3%			
Strategic Objective 3 Resident Participation & Communication <i>To actively promote and support resident engagement in the management, maintenance and development of their homes</i> 12 Indicators	32	OVHA Tenant representation on the Board	4	4	3	4	4	3	↓	3	3	N/A	N/A	N/A
	33	Tenant Satisfaction Response Rate – Reactive Repairs (In - house surveys)	15.00%	20.00%	35.00%	30.00%	26.00%	33.00%	↑	31.00%	31.00%	N/A	N/A	N/A
	34	1 st Stage Complaints resolved within timescale (ARC)	96.62%	95.00%	95.83%	89.47%	90.91%	97.83%	↑	93.42%	93.42%	98.60%	3	98.30%
	35	2 nd Stage Complaints resolved within timescale (ARC)	84.20%	96.00%	100.00%	100.00%	100.00%	83.33%	↓	95.45%	95.45%	97.20%	4	93.90%
	36	Average time in working days for a full response at Stage 1 (ARC)	2.39 days	4 days	2.04 days	2.76 days	2.73 days	1.61 days	↑	2.28 days	2.28 days	3.4 days	1	4.4 days
	37	Average time in working days for a full response at Stage 2 (ARC)	14.1 days	20 days	9.83 days	10.00 days	9.50 days	11.17 days	↓	10.18 days	10.18 days	14.7 days	2	19.2 days
	38	% of complaints upheld by OVHA (ARC)	70.06%	65.00%	80.00%	55.56%	76.60%	75.47%	↑	71.43%	71.43%	N/A	N/A	N/A
	39	% of complaints not upheld by OVHA (ARC)	29.90%	35.00%	20.00%	44.44%	23.40%	24.53%	↑	28.57%	28.57%	N/A	N/A	N/A
	40	No of Formal Complaints Upheld by the Ombudsman	0	0	0	0	0	0	↔	0	0	N/A	N/A	N/A
	41	Positive comments from service users (Number per quarter)	129	25/100	37	24	56	157	↑	274	274	N/A	N/A	N/A
	42	% tenants who feel their landlord is good at keeping them informed about their services and outcomes (ARC)	95.00%	95.00%	95.00%	95.00%	94.9%	94.9%	↔	94.9%	94.9%	91.0%	2	89.4%
	43	% tenants satisfied with Opportunities to Participate (ARC)	91.00%	91.00%	91.00%	91.00%	85.70%	85.70%	↔	85.70%	85.70%	84.2%	3	82.6%

	KPI Number	KPI	2021/22 Result	Target 2022/23	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End			
Percentage on Target					60.0%	60.0%	80.0%	100.0%		100.0%	100.0%			
Strategic Objective 4	44	Residential Property Acquisitions (No. per annum)	4	8	2	2	3	2	↓	9	9	N/A	N/A	N/A
Provision of New/Adapted Homes & Property Acquisitions <i>To contribute to the supply of high quality, accessible, secure, affordable and sustainable homes where financially viable</i>	45	Stage 3 Adaptations % Expenditure (min)	100.0%	100.0%	92.00%	17.00%	109.0%	190.0%	↑	100.00%	100.00%	N/A	N/A	N/A
	46	Ave time to complete approved applications for medical adaptations (ARC)	28 days	45 days	24 days	28 days	24 days	31 days	↓	28 days	28 days	77.9 days	1	80.2 days
	47	% Approved medical adaptations completed	94.00%	90.00%	50.00%	85.71%	66.28%	96.49%	↑	96.49%	96.49%	N/A	N/A	N/A
	48	Government Subsidised Capital Programme (Expenditure) excl Stage 3 Adaptations (25% per Q)	40.00%	100.00%	25.00%	25.00%	25.00%	25.00%	↔	100.00%	100.00%	N/A	N/A	N/A
5 Indicators														
	KPI Number	KPI	2021/22 Result	Target 2022/23	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End			
Percentage on Target					58.3%	58.3%	58.3%	58.3%		75.0%	75.0%			
Strategic Objective 5	49	Voids (Gross accounting)	0.62%	0.70%	0.95%	0.50%	0.55%	0.73%	↓	0.68%	0.68%	1.1%	2	1.68%
Financial Management, Corporate Governance & Corporate Sustainability <i>To ensure the Association's work is underpinned by effective financial, administrative and management processes set within a framework of effective corporate governance</i>	50	Current Ratio	4.28	4.34	3.82	3.90	3.87	4.04	↑	4.04	4.04	3.1%	1	1.1%
	51	Net Debt per unit	£9,610	£8,947	£9,327	£9,420	£9,252	£8,984	↑	£8,984	£8,984	£8,588	3	£13,245
	52	Borrowed Monies v. Historic cost of Assets(not exceeding)	27.50%	24.50%	26.30%	25.70%	25.20%	24.70%	↑	24.70%	24.70%	N/A	N/A	N/A
	53	Operating Surplus v. Debt Service Liability (not less than) (RBS Loan Covenant)	490.00%	463.00%	540.00%	560.00%	490.00%	630.00%	↑	630.00%	630.00%	N/A	N/A	N/A
	54	Staff Costs / Turnover	16.90%	17.20%	16.80%	16.50%	15.50%	16.10%	↓	16.20%	16.20%	20.6%	1	25.4%
	55	Management & Maintenance Admin Costs per Unit	£1,284	£1,408	£1,315	£1,364	£1,397	£1,457	↓	£1,383	£1,383	£1,218	2	£1,647
	56	Total management & maintenance cost per unit (£)	£2,384	£2,628	£2,294	£2,260	£2,603	£2,551	↑	£2,427	£2,427	£2,249	2	£2,729
	57	% Non financial loan covenant information sent to lenders within timescales	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	↔	100.00%	100.00%	N/A	N/A	N/A
	58	Average Board Meeting Attendance	78.00%	80.00%	69.00%	76.00%	64.00%	66.00%	↔	70.00%	70.00%	N/A	N/A	N/A
	59	Risk management actions progress/completed on time.	100.00%	100.00%	100.00%	86.00%	96.00%	100.00%	↑	100.00%	100.00%	N/A	N/A	N/A
60	% tenants satisfied that rent represents value for money (ARC)	77.00%	77.00%	77.00%	77.00%	83.00%	83.00%	↔	83.00%	83.00%	78.4%	4	76.8%	
12 Indicators														

		KPI	2021/22 Result	Target 2022/23	Q1	Q2	Q3	Q4	Trend	Year to Date	Projected / Actual Year End			
Percentage on Target					80%	80%	100%	90%		90%	90%			
Strategic Objective 6 Human Resources & Health & Safety <i>To ensure that OVHA recruits and retains sufficiently trained and experienced Board members and suitably qualified staff and satisfies all health, safety and environmental requirements and legislation</i> 10 Indicators	61	Staff turnover in the year	4.00%	11.10%	3.70%	3.70%	3.70%	0.00%	↑	11.10%	11.10%	16.7%	1	20.9%
	62	Staff Absence (Average Days per annum)	9.1 days	8 days	2.8 days	2.8 days	0.6 days	0.7 days	↓	6.9 days	6.9 days	N/A	N/A	N/A
	63	Staff Absence (% days Lost) (ARC)	4.20%	3.40%	5.00%	5.10%	1.00%	1.40%	↓	3.20%	3.20%	5.8%	3	3.0%
	64	Gas Servicing Checks Not Undertaken (CP12) (ARC)	6	0	0	0	0	0	↔	0	0	7	4	3
	65	Gas Maintenance Programme on (or ahead of) Schedule	100.00%	100.00%	30.09%	64.68%	87.60%	100.00%	↑	100.00%	100.00%	N/A	N/A	N/A
	66	Breaches of H&S Legislation (Office) (Number per annum)	1	0	0	0	0	0	↔	0	0	N/A	N/A	N/A
	67	Health & Safety Monitoring Checks Fulfilled - Fire/Panic alarms	100%	100%	100%	100%	100%	100%	↔	100%	100%	N/A	N/A	N/A
	68	Health & Safety Monitoring Checks Fulfilled - Legionella	100%	100%	100%	100%	100%	100%	↔	100%	100%	N/A	N/A	N/A
	69	Number of No Access's	75	70	17	32	53	80	↓	80	80	N/A	N/A	N/A
	70	Number of Forced Entries or Capped Properties	9	10	10	9	7	8	↓	9	9	N/A	N/A	N/A

KEY

Target met
Target not met
Target not met due to covid
Target narrowly missed

Annual Work Plan 2023/2024

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	Strategic Planning Event	Governance	Chief Executive							
Quarter 1	Year End Performance Management Reports	Performance Management	Chief Executive							
Quarter 1	Corporate Performance Framework Review	Performance Management	Chief Executive							
Quarter 1	Asset Management Strategy/Plan (Annual Review)	Property Services	Director of Property Services							
Quarter 1	ARC Return	Governance	Director of Finance & Corporate Services							
Quarter 1	Loan Portfolio Return	Financial Management	Director of Finance & Corporate Services							
Quarter 1	Community Initiatives Fund Annual Report	Community Initiatives	Chief Executive							
Quarter 1	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	SYFP	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 Nominations 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	Governance	Chief Executive							
Quarter 2	SHR Annual Assurance Statement 1st Draft	Compliance	Chief Executive							
Quarter 2	Election of Office Bearers and Sub Committee Composition	Governance	Chief Executive							
Quarter 2	Board of Management/Committee Remits (Annual Review)	Governance	Chief Executive							
Quarter 2	Board Members Performance and Development Review Process 2022/23	Governance	Chief Executive							
Quarter 2	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 3	Annual Report 2022.2023	Governance	Chief Executive							
Quarter 2	Annual Assurance Statement 2nd Draft	Compliance	Chief Executive							
Quarter 3	Board Training Sessions (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	Annual Rent Review/Tenant Consultation	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Q3 Performance Management Reports	Performance Management	Chief Executive						
Quarter 4	Annual Rent Review	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Budget 2024/2025	Financial Management	Director of Finance & Corporate Services						
Quarter 4	Review of Committee Structure & Schedule of Meetings	Governance	Chief Executive						
Quarter 4	Board Training Session	Governance	Chief Executive						
Quarter 4	Corporate Management Plan (Initial Report)	Governance	Chief Executive						
Quarter 4	Development Strategy (Annual Review)	Corporate	Chief Executive						
Quarter 4	Residential Property Acquisition Strategy (Annual Review)	Corporate	Chief Executive						
Quarter 4	Procurement Statement (Annual Report)	Governance	Chief Executive						
Quarter 4	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						
REPORTS TO CUSTOMER SERVICES COMMITTEE									
Quarter 1	Void Management Policy Review	Property Services	Director of Property Services						
Quarter 1	Adaptations Policy Review	Property Services	Director of Property Services						
Quarter 1	Housing & Property Services Departmental Plans (1st Draft) Year End Performance Management Reports	Performance Management	DHS/DPS						
Quarter 1	Housing & Property Services Departmental Plans Year End Review	Performance Management	DHS/DPS						
Quarter 1	Year End Performance Management Reports	Performance Management	DHS/DPS						
Quarter 1	Asset Management Strategy Annual Review	Property Services	Director of Property Services						
Quarter 1	Welfare Reform Mitigation Plan Review	Housing Services	Director of Housing Services						
Quarter 1	Debt Collection Annual Review	Housing Services	Director of Housing Services						
Quarter 1	Tenants Handbook Review	Housing Services	DHS/DPS						
Quarter 2	Q1 Housing / Property Services Performance Management Reports	Performance Management	DHS/DPS						
Quarter 2	Housing / Property Services Departmental Plans (Final Draft)	Performance Management	DHS/DPS						
Quarter 2	Q1 Housing / Property Services Departmental Plans Review	Performance Management	DHS/DPS						
Quarter 2	Q1 Planned Maintenance Programme Review	Performance Management	Director of Property Services						
Quarter 3	Q2 Housing / Property Services Performance Management Reports	Performance Management	DHS/DPS						
Quarter 3	Q2 Housing / Property Services Departmental Plans Review	Performance Management	DHS/DPS						
Quarter 3	Q2 Planned Maintenance Programme Review	Performance Management	Director of Property Services						
Quarter 3	Lettable Standard Review	Property Services	Director of Property Services						
Quarter 3	Property Leasing Policy Review	Housing Services	Director of Housing Services						
Quarter 4	Q3 Housing / Property Services Performance Management Reports	Performance Management	DHS/DPS						
Quarter 4	Q3 Housing / Property Services Departmental Plans Review	Performance Management	DHS/DPS						
Quarter 4	Q3 Planned Maintenance Programme Review	Performance Management	Director of Property Services						
Quarter 4	Decant Policy Review	Housing Services	Director of Housing Services						

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	Corporate Sustainability Policy Review	Governance	Chief Executive						
Quarter 1	Treasury Management Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 1	Fraud Prevention Policy Review	Financial Management	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	Q1 Performance Management Reports	Performance Management	Director of Finance & Corporate Services						
Quarter 2	Q1 Departmental Plan Review	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Q1 Management Accounts	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Auditors Management Letter and Response	Governance	Director of Finance & Corporate Services						
Quarter 2	Treasury Management (Annual Report and Policy Review)	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Equalities and Diversity (Annual Report)	Governance	Chief Executive						
Quarter 2	Board Members Induction Policy Review	Governance	Chief Executive						
Quarter 2	Data Retention Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Information Security Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Data subject Request Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Data Breach Management Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Privacy Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Records Management Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Access to Information Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 2	Board Members Induction Policy Review	Governance	Chief Executive						
Quarter 2	Whistleblowing Policy Review	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	Rent Restructuring Report	Financial Management	Director of Finance & Corporate Services						
Quarter 3	Rent Policy Review	Financial Management	Director of Finance & Corporate Services						
Quarter 3	Review of IT Support Services	Financial Management	Director of Finance & Corporate Services						
Quarter 3	Business Continuity Plan Annual Review	Governance	Director of Finance & Corporate Services						

Quarter 3	Committee Members expenses policy review	Financial Management	Director of Finance & Corporate Services						
Quarter 4	1st Draft Budget 2023/2024	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	Year End Quarterly HR and HSE Performance Reports	Performance Management	Chief Executive						
Quarter 1	D & C Training Review Q4	HR	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 2	Investors in People Report	Governance	Chief Executive						
Quarter 2	Dignity at Work Policy Review	HR	Chief Executive						
Quarter 2	Mental Health Policy Review	Health & Safety	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	Senior Officer Remuneration Review	HR	Chief Executive						
Quarter 3	Severance and Redundancy Policy Review	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 (Annual Review)	Health & Safety	Chief Executive						
Quarter 4	Landlords Safety Manual (Annual Review)	Health & Safety	Chief Executive						

KEY		
Complete		
In Progress		
Incomplete		

Strategic Objective	KPI Number	Performance Indicator (KPI yellow)	2021/22 Result	Target 2022/23	2022/23 Result	Peer Average 2021/22	Quartile	Quartile (min) 2021/22	Comment	2023/24 Target
Strategic Objective 1 Reactive and Planned Maintenance Services <i>To invest in its existing housing stock to ensure that the Association provides the highest standard of accommodation possible</i> 19 indicators	1	Emergency Repair Response times	99.30%	99.00%	98.86%	N/A	N/A	N/A	Proposed no change	99.00%
	2	Ave length of time to complete emergency repairs (ARC)	1h 32m	3 hours	1 hour 14 minutes	2 hr 52m	1	3 hr 20m	Proposed no change	3 hours
	3	Ave length of time to complete non-emergency repairs (ARC)	8.64 days	5 days	6.09 days	8.6 days	3	9.0 days	Proposed decrease	6 days
	4	Reactive Repair Response Times (all categories)	96.48%	95.00%	93.33%	N/A	N/A	N/A	Proposed no change	95.00%
	5	Reactive Repairs completed right first time (ARC)	92.15%	92.00%	87.62%	86.80%	2	84.2%	Proposed no change	92.00%
	6	Reactive Repairs appointments kept	N/A	90.00%	92.29%	N/A	N/A	N/A	Proposed no change	90.00%
	7	Tenants satisfied with condition of home on taking up tenancy (New tenants) In house surveys	94.12%	96.00%	90.00%	N/A	N/A	N/A	Proposed decrease (last 2 years we have not met)	95.00%
	8	Planned Maintenance Spend v. Budget	94.00%	85.00%	83.00%	N/A	N/A	N/A	Proposed increase	90.00%
	9	Planned Maintenance works v. programme	94.54%	85.00%	109.22%	N/A	N/A	N/A	Proposed increase	90.00%
	10	% of Stock meeting SHQS by year End (OVHA Measure)	91.10%	99.20%	98.12%	N/A	N/A	N/A	Proposed no change	99.20%
	11	% of Stock meeting SHQS by year End (ARC)	75.26%	94.00%	93.51%	76.4%	3	73.4%	Proposed no change	94.00%
	12	% properties meeting EESSH 1 ARC)	95.40%	97.20%	95.19%	94.2%	3	91.0%	Proposed no change	97.20%
	13	EESSH 2: % properties meeting EPC Band D (by 2025)	99.79%	99.00%	99.79%	N/A	N/A	N/A	Proposed no change	99.00%
	14	EESSH 2: % properties meeting, or can be treated as meeting, EPC Band B (by 2032)	11.28%	99% by 2032 (or 9% per annum)	11.49%	N/A	N/A	N/A	Proposed 0% for 2023.2024 as no works planned for current year	0%
	15	% tenants satisfied with Reactive Repairs (In – house surveys) (ARC)	97.80%	90.00%	84.00%	85.5%	1	83.2%	Proposed no change	90.00%
	16	% tenants satisfied with quality of home (ARC)	88.30%	89.00%	84.56%	86.8%	2	82.7%	Proposed no change (Satisfaction Survey 2022)	84.56%
	17	% tenants satisfied with the landlords contribution to the management of neighbourhood (ARC)	83.00%	85.00%	89.10%	82.0%	3	81.0%	Proposed no change (Satisfaction Survey 2022)	89.10%
	18	% of factored owners satisfied with the factoring service they receive (ARC)	53.00%	55.00%	31.30%	67.1%	4	53.7%	Proposed no change (Satisfaction Survey 2022)	31.30%
	19	% tenants satisfied with overall service (ARC)	91.00%	92.00%	89.30%	86.6%	3	84.2%	Proposed no change (Satisfaction Survey 2022)	89.30%

	KPI Number	KPI	2021/22 Result	Target 2022/23	2022/23 Result	Peer Average 2020/21	Quartile	Quartile (min) 2020/21	Comment	2023/24 Target
Strategic Objective 2 Housing Management Service & Tenancy Sustainment <i>To provide a comprehensive and responsive customer service to tenants, sharing owners and factored owners which supports sustainable tenancies and delivers customer satisfaction</i> 12 Indicators	20	Re-let Times: All Stock (ARC)	38.57 days	25 days	27 days	32.8 days	3	44.7 days	Proposed no change	25 days
	21	Void Rent Loss (ARC)	0.62%	0.50%	0.68%	0.68%	3	1.1%	Proposed no change	0.50%
	22	Gross Rent Arrears (ARC)	4.89%	5.20%	4.83%	4.3%	3	4.9%	Proposed reduced target due to past two years outcomes	5.00%
	23	Current non-Technical Arrears	3.80%	4.00%	3.29%	N/A	N/A	N/A	Proposed reduced target due to past two years outcomes	3.80%
	24	Rent Collected as % of Total Rent Due (ARC)	100.00%	99.50%	99.90%	99.8%	3	99.2%	Proposed no change	99.50%
	25	Anti-social cases resolved with in target timescale (ARC)	99.20%	97.00%	98.60%	94.9%	2	93.7%	Proposed no change	97.00%
	26	Tenancy offers refused (no more than) (ARC)	21.30%	30.00%	32.20%	N/A	N/A	N/A	Proposed no change	30.00%
	27	Tenancies sustained for more than 1 year (ARC)	95.80%	94.00%	95.70%	91.5%	2	88.7%	Proposed no change	94.00%
	28	Tenants satisfied with tenancy sustainment service	100.00%	98.00%	100.00%	N/A	N/A	N/A	Proposed no change	98.00%
	29	% of Annual Lets made to Homeless Applicants (ARC)	28.99%	25.00%	29.66%	N/A	N/A	N/A	Remove (ARC) as this is not an ARC target. Proposed no change to target.	25.00%
	30	% of homeless referrals received that resulted in an offer (ARC)	100.00%	100.00%	100.00%	74.9%	1	58.3%	Propose to amend wording to ARC indicator -% of referrals under Section 5 and other referrals that result in an offer . Propose no change to target	100%
	31	% of Section 5 referrals allocated (ARC)	91.70%	80.00%	37.50%	80.3%	2	77.4%	Propose to amend wording to ARC indicator -% of referrals under Section 5 and other referrals that offers result in a let. Propose no change to target.	80%

	43	% tenants satisfied with Opportunities to Participate (ARC)	91.30%	91.00%	85.70%	84.2%	3	82.6%
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Proposed no change (Satisfaction Survey 2022) 91.00%

	KPI Number	KPI	2021/22 Result	Target 2022/23	2022/23 Result	Peer Average 2020/21	Quartile	Quartile (min) 2020/21	Comment	2023/24 Target
Strategic Objective 4										
Provision of New/Adapted Homes & Property Acquisitions <i>To contribute to the supply of high quality, accessible, secure, affordable and sustainable homes where financially viable</i>	44	Residential Property Acquisitions (No. per annum)	4	8	9	N/A	N/A	N/A	Proposed no change	8
	45	Stage 3 Adaptations % Expenditure (min)	100.0%	100.0%	100.00%	N/A	N/A	N/A	Proposed no change	100%
	46	Ave time to complete approved applications for medical adaptations (ARC)	28 days	45 days	28 days	77.9 days	1	80.2 days	Proposed no change	45 days
	47	% Approved medical adaptations completed	94.00%	90.00%	96.49%	N/A	N/A	N/A	Proposed no change	90%
	48	Government Subsidised Capital Programme (Expenditure) excl Stage 3 Adaptations (25% per Q)	40.00%	100.00%	100.00%	N/A	N/A	N/A	Proposed no change	100%
5 Indicators										

	KPI Number	KPI	2021/22 Result	Target 2022/23	2022/23 Result	Peer Average 2021/22	Quartile	Quartile (min) 2021/22	Comment	2023/24 Target
Strategic Objective 5										
Financial Management, Corporate Governance & Corporate Sustainability <i>To ensure the Association's work is underpinned by effective financial, administrative and management processes set within a framework of effective corporate governance</i>	49	Voids (Gross accounting)	0.60%	0.70%	0.68%	0.98%	2	1.40%	Derived from annual budget	0.70%
	50	Current Ratio	3.00	4.34	4.04	2.4%	2	1.0%	Derived from annual budget	3.91
	51	Net Debt per unit	£9,520	£8,947	£8,984	£9,304	3	£14,114	Derived from annual budget, reducing quarterly pro rate	£7,526
	52	Borrowed Monies v. Historic cost of Assets(not exceeding)	27.50%	24.50%	24.70%	N/A	N/A	N/A	Derived from annual budget, reducing quarterly pro rata	22.90%
	53	Operating Surplus v. Debt Service Liability (not less than) (RBS Loan Covenant)	490.00%	463.00%	630.00%	N/A	N/A	N/A	Derived from annual budget, increasing quarterly pro rata	1028%
	54	Staff Costs / Turnover	16.50%	17.20%	16.20%	21.7%	1	25.9%	Derived from annual budget	17.50%
	55	Management & Maintenance Admin Costs per Unit	£1,301	£1,408	£1,383	£1,294	2	£1,737	Derived from annual budget	£1,487
	56	Total management & maintenance cost per unit (£)	£2,517	£2,628	£2,427	£2,517	2	£3,062	Derived from annual budget	£2,696
57	% Non financial loan covenant information sent to lenders within timescales	100.00%	100.00%	100.00%	N/A	N/A	N/A	Proposed no change	100%	
12 Indicators										

	58	Average Board Meeting Attendance	78.00%	80.00%	70.00%	N/A	N/A	N/A
	59	Risk management actions progress/completed on time.	100.00%	100.00%	100.00%	N/A	N/A	N/A
	60	% tenants satisfied that rent represents value for money (ARC)	77.00%	77.00%	83.00%	78.4%	4	76.8%

Propose reduced target, but increase on 2022-23 outcome	75%
Proposed no change	100%
Proposed no change (Satisfaction Survey 2022)	83.00%

		KPI	2021/22 Result	Target 2022/23	2022/23 Result	Peer Average 2020/21	Quartile	Quartile (min) 2020/21
Strategic Objective 6								
Human Resources & Health & Safety	61	Staff turnover in the year	4.00%	11.10%	11.10%	16.7%	1	20.9%
	62	Staff Absence (Average Days per annum)	9.1 days	8 days	6.9 days	N/A	N/A	N/A
	63	Staff Absence (% days Lost) (ARC)	4.20%	3.40%	3.20%	5.8%	3	3.0%
	64	Gas Servicing Checks Not Undertaken (CP12) (ARC)	6	0	0	7	4	3
	65	Electrical Safety Checks not undertaken (within 5 year period)	n/a	n/a	n/a	N/A	N/A	N/A
	66	Medical Adaptation services no undertaken (more than 1 month overdue)	n/a	n/a	n/a	N/A	N/A	N/A
	67	Gas Maintenance Programme on (or ahead of) Schedule	100.00%	100.00%	100.00%	N/A	N/A	N/A
	68	Breaches of H&S Legislation (Office) (Number per annum)	1	0	0	N/A	N/A	N/A
	69	Health & Safety Monitoring Checks Fulfilled - Fire/Panic alarms	100%	100%	100%	N/A	N/A	N/A
	70	Health & Safety Monitoring Checks Fulfilled - Legionella	100%	100%	100%	N/A	N/A	N/A
10 Indicators	71	Number of No Access's	75	70	80	N/A	N/A	N/A
	72	Number of Forced Entries or Capped Properties	9	10	9	N/A	N/A	N/A

Comment	2023/24 Target
Proposed no change	11.1%
Proposed reduction (based on no long term absence)	2.5 days (0.62 per quarter)
Proposed reduction (based on current figures with no long term absence)	1.25%
Proposed no change	0
New indicator - target no checks overdue	0
New indicator - target no checks overdue by more than 1 month	0
Proposed no change	100%
Proposed no change	0
Proposed no change	100%
Proposed no change	100%
Proposed no change	70
Proposed no change	10