Rosehill Housing Co-operative Limited

Business Plan

2016 - 2021

"How we will deliver our vision"

Annual Plan 2019/20

1.   Introduction

1.1   This is the third annual review of our 5 Year Business Plan and follows the joint review session held in July of Committee and the Management Team. The review has been carried out in two parts: the first part is to review what has happened over the past year (2018/19) and what bearing this has on our Business Plan moving forward; the second part sets out our "Annual Plan" for 2019/20.

1.2   Part 1 – Where are we at?

1.2.1   Under this section we have considered the following key matters:

- Has our operating environment changed over the last year both in a local and wider context e.g. have any significant new issues arisen or any significant updates occurred which need to be considered?
- Has this resulted in any new risks being identified or changes to existing risks?
- To what extent has our Year 3 key priorities and activities been achieved?
- Any other relevant updates to key information/statistics

1.2   Part 2 – Our Annual Plan 2019/20

1.2.1   Under this section we set out the "Annual Plans" for 2019/20:

- Our planned priorities and activities for 2019/20
- Our Operational Targets and Section Operational Plans for 2019/20
- Updated financial projections and other Appendices

Part 1.   Where are we at?

1. Operating Environment (Chapter 6)

As part of the joint review session held in July, a review of our SWOT analysis was carried out. It was concluded that in the main the current analysis remained relevant. The next round of EESSH (2) and the introduction of the Child Poverty Act were seen as opportunities to contribute to tackling fuel poverty and poverty.

The updated SWOT analysis is attached at Appendix A.

1.1 Local Context

Tenant Consultation – Tenant Satisfaction Survey 2019

Our 3 Yearly comprehensive survey was carried out in the Summer. The results were very postive with all the main satisfaction indicators being in the 90s.

Satisfaction Measure	Rosehill Results 2019	Rosehill Results 2016	Scottish RSL average 2017-18 (source ARC data – mixed methods)
Satisfaction with Rosehill Housing Co-operative's overall service	**94%**	94%	91%
Satisfaction with being kept informed about services and decision	**98%**	95%	93%
Satisfaction with opportunities to participate in decision making	**97%**	88%	86%
Satisfaction with quality of home	**92%**	87%	88%
Satisfaction with Rosehill Housing Co-operative's contribution to the management of the neighbourhood	**92%**	89%	89%
Rating of rent as very good or fairly good value for money	**93%**	84%	83%

We sustained an overall satisfaction level of 94% and achieved higher levels of satisfaction across the other indicators. In particular we seen a marked improvement in satisfaction levels relating to:

- Opportunities to Participate (increased by 9% since 2016)
- Satisfaction with Quality of home (increased by 5% since 2016)
- Rent as good value for money (increased by 9% since 2016)

These results are significant as all three had fallen in 2016 from 2013. This resulted in us commissioning, Knowledge Partnership, the company who undertook the survey to further engage with tenants who had expressed dissatisfaction in these areas in 2017.   Further information obtained showed that many of the tenants had since changed their opinion and were now satisfied for reasons including: moved to another house within Rosehill and were happy with the quality of it and in turn made the rent better value for money and since had improvements carried out to their homes.

Since 2016 we have continued to roll out our planned maintenance programme and see this as contributing to the increase in satisfaction relating to quality of home and rent as value for money.

In terms of opportunities to participate, the follow up survey in 2017 it was highlighted that in talking things through with tenants, that they were generally satisfied.   Tenants acknowledged our quarterly newsletters, the use of text and email to send links for consultations.

We continue to look at ways to improve how we engage and consult with our tenants, which has included the appointment of a Community Engagement Officer, the development of our new website and the launch of our Tenant Participation and Community Engagement Strategy and Customer Scrutiny Strategy. We have identified realistic and measurable outcomes to ensure we deliver the objectives of these strategies.

Barratt Flats

We continue to be involved with the Barratt Flats development and are in discussions with the Council about progressing with Phase 2 improvement works which relate to internal common works. We are also in discussions with the Council about Rosehill being appointed as the Managing Agent for the development which would enable us to deliver services such as the ongoing maintenance of common environmental areas.

By September 2018 we had acquired 3 flats within one close, with at least 2 more scheduled for acquisition in the next couple of months. As this will give us majority ownership in this close we will look to take on the factoring role. We intend to use this close as a flagship to show owners throughout the development the benefits of factoring and to encourage wider take up of factoring services with Rosehill. In terms of the acquired flats, the next stage is to agree with the Council a programme of improvement works to the flats; the Council will fund at least 50% of the costs of upgrading the flats.

We will continue to pursue acquisitions in other closes where owners are interested in selling, in accordance with our Acquisitions Strategy for the Barratt Flats.

Brexit

Like most organisations Rosehill continues to monitor the potential implications of Brexit and, in particular, a no deal Brexit. We have considered and taken account of any information provided by the Scottish Government and The Scottish Housing Regulator. Due to the general uncertainty about what Brexit/No deal Brexit will mean for the UK and the Social Rented Sector and the identified potential issues relating to supply and costs of materials and labour for new build developments, economic uncertainty on interest rates, rents and the financial health of Rosehill and the impact on our tenants, we have rated Brexit as our highest risk in our Material Risk Register. However, our strong financial position e.g. substantial cash reserves and low debt per unit along with measures including prudent business plan assumptions, robust sensitivity analysis and no plans to borrow put us in a fairly strong position for meeting the associated challenges that Brexit/No deal Brexit may present.

Welfare Reform

Over the last number of years we have closely monitored the progress with the introduction of various welfare reforms and have implemented a range of actions to combat the impact and challenges these reforms presented. Due to the potential significant impact on our financial income, Welfare Reform had been rated the highest risk facing Rosehill. However, during our annual review of our Business Plan including risks, we concluded that whilst Welfare Reform was still a material risk to Rosehill it was no longer the highest risk.

This is because of firstly how we charge rent at Rosehill. As we charge rent monthly in arrears we haven't experienced the two month shortfall which other RSLs are experiencing. We only experience a one month shortfall. We are mitigating this by encouraging tenants, when they first go onto Universal Credit (UC), to ask for the advanced payment and to include housing costs. This has proved successful in a number of cases and the monthly rent has been paid to us.

We have also built up a really good working relationship with the local DWP staff at the Job Centre. We attend quarterly liaison meetings and have named contacts to deal with most queries. The staff at the Job Centre have also assisted us in understanding the payment cycles for each tenant. This has saved a lot of staff time. As UC rent direct to landlord is a monthly amount paid over a four weekly cycle, each tenant skips a payment run once a year. Basically there are 13 payment runs but we will only ever receive 12 payments for each tenant. Before we fully understood this we were ringing the DWP thinking the tenants claim had stopped. The benefit of a full time Welfare Rights Advisor is invaluable, she has been able to support people moving onto UC and assisted with the process of understanding a very complex system. She has also been able to assist people being wrongly transitioned to the benefit to stay on their legacy benefits. An example of this is people who receive the severe disability

premium of Employment and Support Allowance are financially worse off by transitioning and do not have to transition. However some people are being advised to move over. Our Welfare Rights Advisor is successfully supporting people to appeal the transition. She is also assessing along with the rest of the Income maximisation team when it is beneficial to use the Scottish flexibility, this is where landlords can apply to have the rent paid directly to us due to vulnerabilities and the tenant can have twice monthly payment to themselves rather than monthly.

As of the 30th September 2019 we had 157 people on UC, this figure stood at 25 at the same time in 2018, so a 1570% increase. The average arrears for the 157 is £242.89 which is slightly under one month's rent for the whole group. The figure at the same time last year stood at £120, however, the people on Universal credit had been on the benefit for a number of months and were all single claimants. We aren't seeing a significant rise in arrears for people who did not historically have arrears balances. The major cause of higher arrears is non engagement with the benefit agency or with us. We have had a number of people who didn't bother to claim due to chaotic lifestyles. We are putting additional support from the Income Maximisation Team for these people to support them to make their claims. The Income Maximisation Team are also being very successful in getting alternative payment arrangements (APA's) for people with high arrears. This is where a percentage of the person's personal allowance is paid directly to us. This is quite a high amount and can be as high as 20% of the persons personal benefit payment, around £70 per month is the highest payment we are receiving. We also use this as leverage to get people to engage with us to make a voluntary agreement, we don't want to see people in financial hardship and would rather work with the tenant to agree a payment plan they can afford.

We will continue to closely monitor the impact of UC on Rosehill.

Universal Credit Claimants		
Date	Number	Avg arrears
Sep 30th 2018	10	£120
Sep 30th 2019	157	£246.64

Rent Affordability

We continue to deliver on our 5 Year Business Plan commitment to cap any rent increases to inflation only. When we assess the affordability of our 2019/20 (current rent) levels using the affordability tool produced by SFHA (and further developed with HouseMark) we have established that our rents continue to be affordable as demonstrated below.

Key

If the rent is less than 25% of the moderate income
If the rent is between 25% and 30% of the moderate income
If the rent is 30%+ of the moderate income

Carrying out a check of our highest rent levels for 1apt, 2 apt, 3 apt and 4 apt properties, produced the following results:

1 apt (studio)

% of Moderate Income Spent on Rent				
Highest Weekly Rent	Single Person	Couple	Pensioner Couple	Single Pensioner
£57.76	**20.2%**	**N/A**	**N/A**	**N/A**

Currently we only have one newly acquired 1 apartment property. The rent for this property shows that it would be deemed affordable at the current rent on a moderate income.

2 apt (1 bedroom)

% of Moderate Income Spent on Rent				
Highest Weekly Rent	Single Person	Couple	Pensioner Couple	Single Pensioner
£75.94	**26.4%**	**17.6%**	**19.3%**	**19.3%**

The results show that for our highest 2 apt rents, the rent is on the margins of affordable for Single Persons and would be deemed affordable for Couples, Single Pensioners, and Pensioner Couples. There are only 9, 2 apts with this rent level, however, there are a further 22, 2 apts with weekly rents that would be on the margins of affordable (signified by amber coding) again for Single Persons. These properties are all bungalows. However, the remaining 90, 2 apts (which account for 75% of our 2 apt stock) are all deemed to be affordable to each of the client groups shown i.e. the weekly rent accounts for less than 25% of the moderate income. In terms of the 90 properties, the range of income spent on rent is as follows:

2 apt weekly rents (90 Properties) – range of income spent on rent

Single Person	Couple	Pensioner Couple	Single Pensioner
25% down to 20.6%	**16.8% down to 10.3%***	**16.8% down to 13.8%***	**22.8% down to 18.8%**

*All 2 apt rents (121 properties) account for less than 25% of the moderate income for Couples, single pensioners and Pensioner Couples

3 apt (2 bedroom)

% of Moderate Income Spent on Rent		
Highest Weekly Rent	Single Parent 1 child	Small family/2 children
£85.63	**23.1%**	**14.3%**

The above shows that our highest 3 apt rents are still below 25% of the moderate incomes for the client groups shown, therefore all of our 3 apt rents would be deemed to be affordable. The range of income spent on rents for our 3 apts is as follows:
3 apt weekly rents (total of 431 Properties) – range of income spent on rent

Single Parent 1 child	Small family/2 children
23.1% down to 17.6%	**14.3% down to 10.9%**

4 apt (3 bedroom)

% of Moderate Income Spent on Rent		
Highest Weekly Rent	Small Family/ 2 children	Large family/3 children
£94.12	**15.7%**	**13.7%**

The above demonstrates that, even using our highest 4 apt weekly rents, our rents are affordable, being significantly less than the below 25% of moderate income measure. This, therefore, means all of our 4 apartment rents are affordable. The range of income spent on our 4 apt rents is as follows:

4 apt weekly rents (total of 356 Properties) – range of income spent on rent

Small Family/ 2 children	Large family/3 children
15.7% down to 11.3%	**13.7% down to 9.9%**

Apart from the highest rent for a 2 apt property (30 bungalows) which are borderline affordable for a single person, all our rents are affordable.

Rent Comparability

It is also important to consider how our rents compare with our neighbouring RSLs and the Scottish Average. Taken from the ARC returns for 2018/19, the information below shows our average weekly rents for each of the property sizes compared to other local landlords and the Scottish average.

Size	Rosehill	Barrhead HA	Glen Oaks HA	GHA	Sanctuary Scotland	Scottish Average
2 apts	**£66.47**	£76.32	£80.43	£76.91	£76.48	£76.10
3 apts	**£75.13**	£88.70	£84.73	£81.84	£87.98	£77.70
4 apts	**£74.37**	£95.47	£92.14	£95.68	£96.53	£84.44
5 apt	**£79.45**	£116.04	£114.24	£104.80	£102.75	£93.49

The above shows that our average weekly rent for each property size is lower, and in some cases considerably lower, than the 4 neighbouring landlords and the Scottish Average.

2. Risk

2.1 New Risks

2.1.1 Introduction of Freedom of Information

Early in 2019 the implementation date for Freedom of Information (FOI) being extended to RSLs was announced as 11th November 2019. Whilst this deadline occurs within our new financial year 2019/20, much of the preparatory work had to be undertaken by September 2019.

Due to the importance of ensuring compliance by the deadline and the extent of preparatory work required, we identified the extension of FOI to RSLs as a potential risk. Due to the measures we were putting in place to ensure compliance we didn't rate FOI as a high risk and added it to our Medium Risk Register. We will review the position by the deadline and anticpate being able to remove a number of the associated risks and, as a result, potentially be able to downgrade the risk rating.

2.1.2 New Regulatory Framework

Following consultation, The Regulator launched its new Regulatory Framework for implementation from April 2019. One of the most significant changes under the new framework is the requirement for Social Landlords to produce Annual Assurance Statements, with the first statements being due by 31st October 2019.

The vast majority of the preparatory work required to be undertaken by the end of September 2019. Due to the importance of the changes and requirements under the new framework, we identified the new framework as a potential risk, with the main risk being non-compliance and this was added to our Medium Risk Register.

2.2 Changes to Existing Risks

2.2.1 Welfare Reform

As part of our annual Business Plan Review, in terms of risk, we concluded that Welfare Reform to date has not had the anticipated impact, for the reasons set out in Section 1.2. As a result it was down rated, however, it remains a high risk and is still within our Material Risk Register.

2.2.2 Brexit

As part of the aforementioned review, Brexit was upgraded to our highest risk due to its imminent implementation.

3. Year 3 Key Priorities/Activities - What will success look like? (Chapter 8)

3.1   Headline Results

In the past year we:

- we achieved the following year-end results:
    - Gross Rent Arrears – 2.87%
    - 99% of new tenants were satisfied with the standard of their home when moving in
    - 100% of anti-social complaints were resolved within timescales
    - On average we took 2.87 days to complete non-emergency repairs
    - 95% of reactive repairs were completed right first time
    - 99% of repair appointments were kept
    - 100% of gas safety checks were completed by the anniversary date

- renewed external doors and windows in over 200 of our properties
- completed our latest new build development, consisting of 48 new homes, which saw us break through the 1000 houses barrier
- capped the rent increase for 2019/20 to rate of inflation in line with our business plan commitments
- achieved 3 new members joining our Management Committee
- employed a Community Engagement Officer
- launched a handyperson service (via Southside Housing Association's Care and Repair Scheme)
- took on 2 Modern Apprenticeships
- carried out our comprehensive satisfaction survey 2019 and achieved satisfaction levels in the 90s for all ARC satisfaction indicators
- published and distributed our 5th Annual Performance Report
- held our first Christmas Pantomine which was a huge success
- held our second Community Fun Day which saw almost 1000 local people attend

3.2   Full Outcome of Year 3's Key Priorities/Activities

Attached at Appendix B is the complete review of the outcomes for Year 3. A traffic light system is used to show the extent to which we have achieved our priorities/activities.

Priorities/Activities – Not Achieved

By the year end the following priorties/activities had either not been achieved or only partially.

Priority/Activity	Reason for non achievement
Replacement of windows and doors in Original Stock (100% completion) Replacement of radiators in Original Stock (50% completion)	Window installation currently behind due to poor contractor performance reported previously to Committee; anticipated completion during November 2019 with exception of no access cases. Radiators - Design issues have delayed these works; Committee approved additional design input. Contract awarded during September 2019 with works commencing during 2020.
Acquisition of former Gowanbank School site (provisional target of 60 new homes)	Delays are out with our control. Unable to acquire site as currently no viable scheme due to Scottish Water constraints. This priority will be pursued in 2019/20
Development of Digital Strategy (incorporating Digital Inclusion Plan) Introduction of Mobile Working and use of IT software products to support this	This part is delayed awaiting new website and tenant net so that new functionality can be included into strategy. Tablets issued to each team. Looked at two systems of mobile working which were not fit for purpose. In the process of setting up a bespoke system but this will not be ready for testing until December
Set up contact with relevant agency and produce a timetable of events Promote service to tenants through newsletters, email and text alerts -	Fuel Poverty (Scotland) act to ensure all requirements are covered. In initial talks with energy angels regarding energy advice and cost saving switching for tenants.
Continue to work with System software provider to develop ways to gather, record and update tenant data Better use of system to monitor this Make better use of ICT to deliver services e.g. mobile working, online services/info.	Tablets issued to each team. Looked at two systems of mobile working which were not fit for purpose. In the process of setting up a bespoke system but this will not be ready for testing until December
Deliver Year 1 of programme of interlinked smoke alarms and heat detectors in properties	Delayed publication of Scottish Government requirements resulted in a delay to tendering these works.Contractor appointed and works commencing December 2019

Attached at Appendix C is the year end Organisational Performance Report which covers all the key ARC related targets. A traffic light system is used to show the extent to which we have achieved our targets.

4.   Other Relevant Updates

4.1   Annual Risk Strategy Statement

In line with our Risk Management Policy and framework, the risks facing Rosehill are monitored throughout the year by the Audit Sub-Committee (quarterly) and the Management Team (monthly). In additon to this and as part of the Annual Review of our Business Plan, the Management Committee review the risks and determine what are the material risks to Rosehill. This includes consideration of any risks that have crystallised in the last year and what action is required in response to this, such as further   controls   and identification of further risks.

This process results in the production of the Annual Risk Strategy Statement which is attached at Appendix D.

4.2   Greater Pollok Local Lettings Plan 2020/21

The Scottish Government set a challenging target to eradicate homelessness in Scotland in 5 years. As part of the framework to deliver this target, all Local Authorities were required to produce a Rapid Rehousing Transition Plan. Glasgow's Plan states that it sets out how City partners will work together over the next 5-years to deliver a housing led approach to tackling and ending homelessness in Glasgow.

Glasgow has recently published local lettings plans for each of area of the city and we have received the plan for Greater Pollok for 2020/21 (April 2020 to March 2021) which is attached at Appendix E.

The Plan recognises "Glasgow faces a unique set of challenges in relation to homelessness. The City Council no longer owns any housing stock and this in turn necessitates an exclusive reliance on the Section 5 Referral Process with the City's 67 Housing Associations and Co-operatives to meet its statutory obligations."

The Plan sets out the required number of lets from each RSL in Greater Pollok for homeless lets. The calculation is based on 30% of the average number of lets in the past 3 years and equates to a projected number of 12 lets.

The Management Committee considered the Plan and decided that it would provide 30% of its lets for this purpose. This is in keeping with our previous target of a minimum of 25% which has resulted in anything between 25% and 30% of our lets going to homeless referrals over the last few years.

The Management Committee further decided that as the plans are produced on an annual basis, the percentage of lets for homeless referrals will be kept under review. Committee is fully aware of its legal obligations in relation to homelessness and has always assisted the Council in this matter and, at times, has been very proactive in ensuring we allocate a minimum of 25% of lets to homeless referrals. However, Committee believes that it needs to balance the needs of homeless cases with the needs of people on our own waiting lists. It believes it contributes to preventing homelessness through some of its allocations to

external applicants e.g. living care of friends or family but the circumstances are rather precarious.

4.2   Other Updates

4.2.1   Management Committee

During 2018/19, three new members joined the Committee following election at the AGM in February 2019: Karen Leitch, Bill Anderson and Joanne McArthur (came off Management Committee in October 2019).

At the start of our new financial year 2019/20 our Management Committee is as follows:

1. Kerry Stevenson   Chairperson
2. Ellen Henderson   Vice Chairperson
3. Michelle Cameron
4. Nicki Finlayson
5. Marie Baldie
6. Karen Thomson
7. Jim Thomson
8. Sadie Bannerman
9. Karen Leitch
10. Bill Anderson

4.2.2   Stock Profile

In the financial year 2018/19 the number of our homes increased by 33 due to the completion of our new build development, individual acquisitions and acquisitions of a small number of flats within the Barratt Flats development.
As at the start of our new financial year 2019/20 our self-contained housing stock is as follows:

Size	Number	% of Stock
1 bedroom (2 apts)*	123	12.05%
2 bedroom (3 apts)	432	42.31%
3 bedroom (4 apts)	356	34.87%
4 bedroom (5 apts)	109	10.68%
5 bedroom +	1	0.10%
TOTAL	1021	100%

*This includes 2 studios

5.   Year 4: Key Priorities/Activities 2019/20

5.1   5 Year Key Priorities/Activities

Within the main 5 Year Business Plan we have set out the key priorities and activities that we intend to deliver over the life of this Plan. These were reached following consultation with our tenants and other stakeholders. It is important to acknowledge that a number of more detailed tasks will flow from these priorities/activities and as such it is important that these are applied in a logical and manageable way over the life of the Plan to ensure their successful delivery.

When the various priorities will be delivered will be driven by what is happening in our operating environment at any given period. We fully recognise that whilst we have mapped out the key 5 year priorities/activities these need to be responsive to change as our operating environment changes. Priorities may be adapted, dropped, pulled forward, pushed back and new priorities may be added.

5.2   Year 4 Key Priorities/Activities

Our Plan of Priorities/Activities for 2019/20 has been developed taking account of the following:

- Any priorities that failed to be delivered in Year 3
- Any priorities from Year 3 that need to be moved onto the next stage/phase
- Selected priorities from the 5 year Programme of Priorities/Activities
- Any new priorities identified as a result of our Annual Review
- Our current operating environment
- Tenant Consultation

The Plan is attached as Appendix 9 (same number referencing as in main Business Plan.

6.   Operational Targets and Section Operational Plans 2019/20

6.1   Annual Operational Targets 2019/20

Having considered our performance outcomes for 2018/19, we have identified our Operational Targets, with the input from the Staff Team, for 2019/20. These are attached at Appendix 10 (same number referencing as in main Business Plan.

6.2   Section Operational Plans 2019/20

Following on from the process of identifying our key priorities/activities and performance targets for the coming year, the next stage is to allocate these across our 4 main business areas in the form of Section Operational Plans: Governance & Corporate Services, Housing Services, Technical Services and Finance

Services. These are attached at Appendix 11 (same number referencing as in main Business Plan).

7. Updated Financial Projections and Other Appendices

7.1 Updated Financial Projections

We recognise that changes to our strategy and future plans, together with changes in our operating environment can have a significant impact on our financial position in the short, medium and long term. We therefore update our long term financial projections each year to reflect the changes that we identify as part of our annual business plan review.

Our revised financial projections cover the period from 1st October 2019 to 30th September 2049 and are attached at Appendix 12 (same number referencing as in main Business Plan).

Key Assumptions
The income and expenditure reflected in the first year of the revised financial projections reflects that of the annual budget approved by our Management Committee in September 2019.

The majority of our base assumptions have remained unchanged. Our Inflation assumption remains at 2% for the duration of the projections and void and bad debt assumptions remain at 1% and 2% respectively. Other costs, including maintenance costs, are assumed to increase by inflation plus 0.5% throughout the 30 year period.

Development
We have incorporated the potential new build developments at Gowanbank Primary School and Craigbank Nursery School into the financial projections. Investigations into the feasibility of these developments are still at an early stage therefore the costs and timescales involved in the building of these units have been estimated. We have estimated that 73 units will be built across the two sites.

We have also assumed an addition 49 property acquisitions in the first 5 years of the projections.

Outcomes
Surpluses are projected each year with the maximum surplus generated being £2,880,224 in Year 30 and the lowest surplus being £345,100 in year 1. A profile of our projected surpluses is shown below:

Projected Surpluses
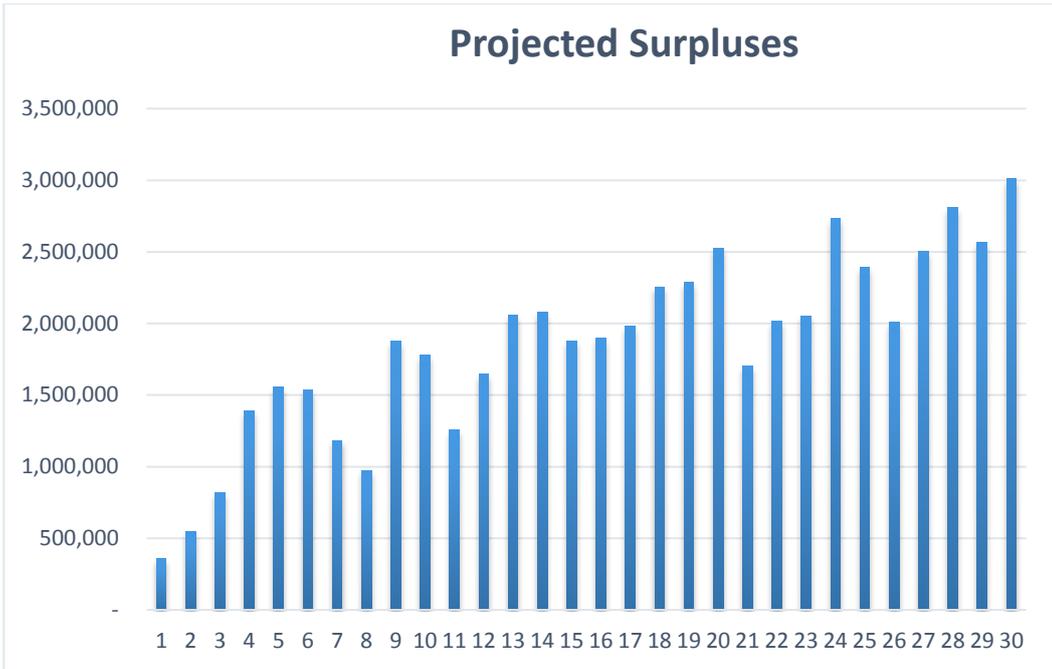
Total net assets are projected to increase to over £89m by the end of the thirty year period. A profile of our total net assets is shown below:

Projected Net Assets
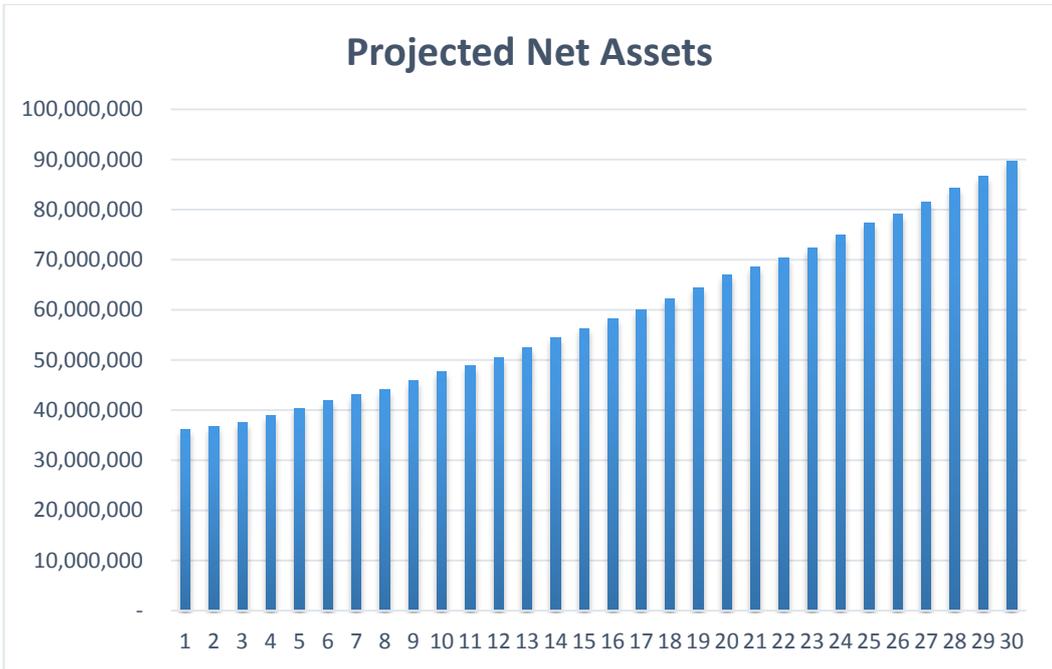
The revised projections show that our cash position will remain healthy over the whole 30 year period. The final cash position at Year 30 is over £34.7m which is equivalent to £19.2m in today's terms. The projected cash profile is shown below:

Projected Cash Balances
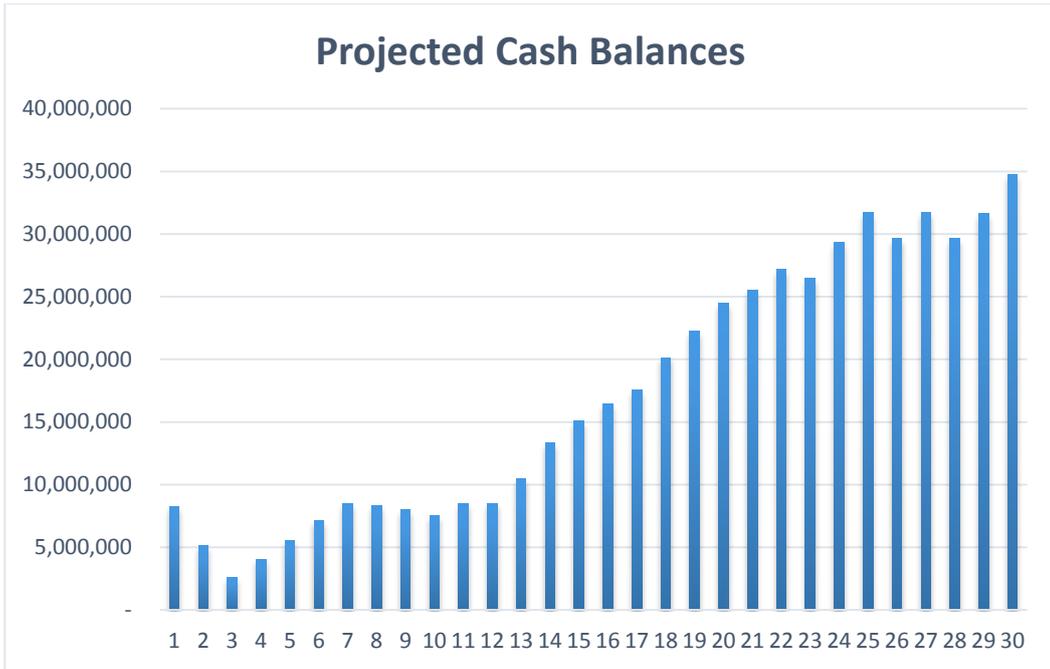
Loan Covenants

We must ensure that our loan covenants are not breached as a result of changes to our future plans. Our loan covenants have been recalculated based on the revised financial projections. Our loan covenants continue to be met throughout the 30 year period.

Sensitivity Analysis

In addition to updating our financial projections we have also carried out a sensitivity analysis on the revised figures. Eight adverse scenarios were tested. All of the scenarios show positive cashflows throughout the 30 year period.

The overall impact of these scenarios is summarised in the following table.

Revised assumptions	Cash flow impact		Sensitivity	Loan Covenants Met
1% increase in the rate of borrowing	- £157,764	-0.5%	low	Yes
1% increase in voids and bad debts	-£2,276,988	-6.5%	low	Yes
5% increase in planned & cyclical maintenance costs	-£4,125,959	-11.9%	low	Yes
1% reduction in assumed inflation rate	-£8,180,720	-23.5%	medium	Yes
5% increase in management costs	-£3,358,594	-9.7%	low	Yes
10% increase in reactive repair costs	-£3,158,465	-9.1%	low	Yes
Development Costs increase by £10,000 per unit	-£1,138,003	-3.3%	Low	Yes
All of the Above	-£17,110,270	-49.2%	high	Yes

Summary

The financial projections indicate that we will be able to implement all of our strategic plans and operational plans and remain financially strong throughout the thirty year period.

7.2   Other Updated Business Plan Appendices

The following supporting information for the Business Plan required updating for 2019/20 and is attached:

Staff Structure   (Appendix 2 in main Business Plan)

5 Year Planned Maintenance Programme   (Appendix 5 in main Business 2020 - 2025   Plan)

Appendix A

SWOT Analysis 2019/20

Strengths	Weaknesses
• Financial Strength; • Not reliant on borrowing; • High Value Asset Base; • Excellent performance against loan covenants; • Amongst lowest debt per unit in Scotland; • Low Engagement with Regulator; • Qualified and experienced Senior Staff; • Driven and committed Management Committee; • Effective Governance; • Professional Relationship between Committee and Staff; • Strong awareness of Regulatory expectations re: taking external advice; • Good Performance; • Good Satisfaction Rates Amongst Tenants; • All Stock meets SHQS; • All Stock meets EESSH (2020); • Good Demand/Low Turnover; • Lowest Rent Levels Locally/amongst lowest in Scotland; • Stable Community; • Very low levels of vandalism; • Good Relationships with Key Partners; • Good Reputation; • Recent external assurance/validation of our BP	• Losing Key People (Committee and Staff); • Limited Engagement with Wider Community; • Low Profile; • Tenant Engagement; • No Partnership Working with Local RSLs; • ICT; • Limited Availability of Sites for Development • Limited ability to carry out environmental improvements to mix tenured blocks (SST stock)
Opportunities	**Threats**
Scottish Social Housing Charter Extension of FOI to RSLs Single House Acquisitions New-Build Raised Profile Promote/Support/Engage Local Groups	• Brexit/No Deal Brexit • Welfare Reform • Losing Key Senior Staff • Losing Committee Members • Regulatory and Legislative Changes • Pensions Liabilities • RPI/CPI

Improve Green Spaces Develop New Services Improve efficiency through mobile working and connected Committee Members Promote Healthy Living Partnership Working Thriving Places – tackling isolation EESSH 2 Child Poverty Act	

Annual Programme of Key Activities/Priorities: 2018/19				
Strategic Objective	**Key Activity/Priority**	**Key Outcomes**	**Specific Activities for 2018/19**	**Lead Role**
(1) Provide high quality and affordable homes through the maintenance and improvement of and investment in our housing and, the building of new houses that are well designed and efficient and meet identified needs.	Continue to roll out our planned maintenance programme	Maintaining high quality homes	Replacement of windows and doors in Original Stock (100% completion) Replacement of radiators in Original Stock (50% completion) Year End Position: Window installation currently behind due to poor contractor performance reported previously to Committee; anticipated completion during November 2019 with exception of no access cases. Radiators - Design issues have delayed these works; Committee approved additional design input. Contract awarded during September 2019 with works commencing during 2020.	Technical Services Manager
	Ensure all of our houses meet EESSH by 2020	Continue to ensure properties are energy efficient	Additional Energy Performance Certificates to be carried out (number to be confirmed)	Technical Services Manager
	Develop new homes	Increased supply of high quality and affordable homes Met the need of housing applicants (external/internal) Contributed to Glasgow's Strategic Priority to build 15,000 new homes by 2022	Site investigations and acquisition of former Gowanbank School site (provisional target of 60 new homes) Year End Position: Unable to acquire site as currently no viable scheme due to Scottish Water constraints	Technical Services Manager
	Make better use of our open spaces e.g. potential car parking provision or make them more attractive spaces e.g. planting flowers/shrubs	Increased Tenant Satisfaction Reduction in car parking issues Improved environment	Review consultants report and incorporation of recommendations into the Open Spaces tender for future delivery	Technical Services Manager
(2) Engage effectively with tenants and service users so that our service delivery meets their requirements.	Continue to promote and support our Tenants' Group	Active Group Series of scrutiny exercises completed which result in improved services Improved Tenant Engagement	Production and implementation of Scrutiny Strategy	Housing Services Manager
	Aim to increase membership of Tenants' Group to 8 members	Increased membership of Tenants' Group	Newsletter article in Autumn edition. Targeted marketing of group using complaint information. Review of Tenant Participation strategy	Housing Services Manager
	Create a dedicated resource to support and deliver tenant and wider community engagement	Improved Tenant Engagement	Recruitment and Selection of Community Engagement Officer post	Depute Director
	Make better use of technology to communicate and consult with our tenants and other service users	Increased Tenant Satisfaction Improved Tenant Engagement Improved efficiency of service delivery	Development of Digital Strategy (incorporating Digital Inclusion Plan) Introduction of Mobile Working and use of IT software products to support this Year-end Position Looked at two systems of mobile working which were not fit for purpose. In the process of setting up a bespoke system but this will not be ready for testing until December	Depute Director/Housing Services Manager Depute Director
(3) Provide houses and services that are Value for Money for people who want to live in our communities	Continue to cap any rent increases to rate of inflation only	Maintaining Affordable Rents Continued lower rents than other Local Landlords	Annual Rent Review Carry out benchmarking of rents levels and proposed rent increases 2019/20 Consult with tenants over inflation only increase	Depute Director Depute Director Housing Services Manager
	Work with key agencies such as G-Heat or Home Energy Scotland to tackle fuel poverty amongst our tenants by providing a range of information and advice	Tenants better informed about energy efficiency Reduction in Tenants' fuel costs	Set up contact with relevant agency and produce a timetable of events Promote service to tenants through newsletters, email and text alerts - Year End Position Working through the Fuel Poverty (Scotland) act to ensure all requirements are covered. In initial talks with energy angels regarding energy advice and cost saving switching for tenants.	Technical Services Manager/Housing Manager

	Review our running costs and service delivery costs to achieve greater Value for Money. Our aim is to reduce costs where feasible, without reducing the quality of services we receive and provide.	Achieve cost efficiency Increased Tenant Satisfaction Improved efficiency of service delivery	Produce an annual programme for reviewing running and service delivery costs Implement measures to achieve cost efficiencies	Management Team
Strategic Objective	**Key Activity/Priority**	**Key Outcomes**	**Specific Activities 2018/19**	**Lead Role**
(4) Be innovative in developing services and activities that support our communities	Provide community access to our meeting room	Uptake of Local groups using meeting room Improved links with Local Groups	Continue to promote our meeting room as a local venue	Depute Director
	Develop Digital Strategy/Digital Inclusion Plan	Have a Digital Strategy/Inclusion Plan in place which leads to tenants having a better understanding of digital services and helping enable tenants to be part of digital age	**Produce and begin implementation of Digital Strategy/Inclusion Plan- This part is delayed awaiting new website and tenant net so that new functionality can be included into strategy.** **Research training opportunities with colleges re: digital training for tenants/use of committee room as venue and supply of laptops** **Provide Committee with tablets and provide any necessary digital training**	Depute Director/Housing Services Manager Depute Director
	Explore feasibility and demand for providing handyperson service to elderly/disabled tenants	Established if there is a demand for a Handyperson service Determined tenants' needs and expectations	Carry out consultation over proposed Handyperson service. Decide whether service will be introduced. **Service being provided via Southside HA and was launched in the summer**	Housing Services Manager (Community Engagement Officer) Depute Director
	Create a Modern Apprenticeship Post	Young person in post at Rosehill	Set up and arrange creation and filling of M.A. post Comply with all requirements of Modern Apprenticeship scheme	Depute Director
	Identify and utilise funding streams and, where necessary, provide funding, to support community initiatives e.g. employment and training opportunities	Increased tenant/community satisfaction Contributed to the development of local people Assisted local people in obtaining employment	Work with workingrite glasgow to support work placements for young people aged between 16 and 24. Research other such initiatives and any possible funding streams **Year-end Position** **As previously reported 4 young people from Rosehill had received placements through the project. However as Committee is aware our own plans for a placement didn't progress as there was an issue with the paperwork. The local Mgr for the project indicated in March 19 that the funding ran out in June and wasn't sure if further funding would be secured to date have not had any contact with Workingrite.** **We run a youth employability group here on a Tuesday night in partnership with Aberlour childrens charity. The group is for 16 to 25 year olds and has 4 regular attendees and a number of drop in visitors.**	Depute Director
(5) Build and contribute to effective partnerships to support the delivery of our vision and values	Contribute to the "Thriving Places" approach in Priesthill/Househillwood which is a localised approach involving more intensive working between Public, Private, Voluntary and Third Sector organisations and residents across a range of issues	Know who Key Partners in Thriving Places are Have a clear understanding of what our role is and be able to translate this into a strategy for our involvement with Thriving Places.	Regular attendance at Priesthill/Househillwood Neighbourhood Forum Regular attendance at other Thriving Places groups	Housing Services Manager Depute Director
	Strengthen our working relationship with key departments within Glasgow City Council e.g. to tackle issues of dog fouling, litter and fly tipping	Continued reduction in complaints about dog fouling, litter and fly tipping Increased Tenant Satisfaction with neighbourhood management Sustained improvement in appearance of Neighbourhood Development and funding opportunities	Continue to monitor and report on the number complaints made to us and by us to GCC. Carry out two telephone surveys a year to guage levels tenant satisfaction with neighbourhood. Identify and transform any neglected areas of land into vibrant blooming spaces using funds from the neighbourhood budget. Progress opportunity to develop former Gowanbank School. Deliver Stage 3 Adaptations and achieve the required spend.	Housing Services Manager

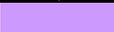| Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities for Year 2	Lead Role
	Establish partnerships with other landlords which create opportunities to: learn from each other where there are shared experiences and challenges; deliver joint services and solutions where there is a shared need and demand.	Improved performance Improved/extended service delivery Improved cost efficiencies in service delivery Improved partnership working	Make more use of HouseMark clubs e.g. value for money, asset management and tenancy sustainment. Explore potential for "shared services/initiatives"	Management Team Depute Director
	Work with third sector organisations e.g. Pollok Credit Union/Greater Pollok Enterprise Trust, C.A.B. and SCVO to deliver local services and solutions	Improved partnership working Supported Third Sector Organisations Improved/extended service delivery	Re-establish services available from Third Sector Continue to work with such organisations where possible Explore potential funding streams to support delivery of local services and solutions	Depute Director (Community Engagement Officer)
	Continue to develop our knowledge and understanding of our tenants and other customers' needs and expectations and shape our services accordingly	Have accurate and up-to-date relevant information about our tenants Continued compliance with General Data Protection Regulation Improved Service Delivery Improved ICT systems	Continue to work with System software provider to develop ways to gather, record and update tenant data Better use of system to monitor this Make better use of ICT to deliver services e.g. mobile working, online services/info. Year-end Position Looked at two systems of mobile working which were not fit for purpose. In the process of setting up a bespoke system but this will not be ready for testing until December	Depute Director/Housing Services Manager
	Benchmark our costs and outcomes against other landlords to find performance gaps, identify areas for action and promote a culture of continuous improvement	Be clear on how we compare with other Landlords Are better informed of improvements needed Staff driven improvements	Benchmark results from ARC 2017/18 Data analysis of Housemark Annual Submission 2017/18 Continue to promote Staff Ideas Recognition Scheme	Depute Director
(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	Provide training for our staff to enable them to be experts in their field	Enhanced staff knowledge and skills leading to improved individual and team performance	Carry out year-end Performance and Training Reviews Set up formal Training Plans 2018/19	Depute Director
Strategic Objective	**Key Activity/Priority**	**Key Outcomes**	**Specific Activities for Year 2**	**Lead Role**
	Empower front-line staff to enable them to make effective decisions and to deal with as many issues as possible without needing approval	Motivated and empowered Staff Team More routine decisions made at frontline	Neighbourhood budgets allocated to frontline staff Continued operation of Staff Ideas Recognition Scheme Upkeep of central library which is key source of a variety of important info for staff Sessions with staff re: improvements needed to empower staff	Depute Director
	Provide training for and support the development of our Committee Members to ensure they have the required skills to function effectively as our Governing Body	Strengthened Governing Body	Annual self assessments Training needs analysis Set up programme of training (personal and collective) Explore "online modules" as mechanism for delivering some training	Depute Director
Demonstrate the highest standards of governance, accountability and compliance	Recruit people to our Management Committee with the right skills to strengthen and enhance the effectiveness of our Committee	Strengthened Governing Body Increased Membership of Governing Body	Identify any skills gap and target recruitment accordingly	Depute Director
	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements	Create timetable of policy reviews across organisation and implement Carry out tenant consultation for review of service policies	Depute Director Housing and Technical Services Managers
	Enable our Tenants' Group to act as a scrutiny panel to examine areas of our work	Scrutiny of at least 2 areas of work carried out Effective Tenants' Group Improved processes/performance	Write Scrutiny strategy in partnership with group. Identify new members to the group. Carry out promotion of the group and fully train and empower new members.	Housing Services Manager
	Undertake meaningful internal audit and publish outcomes	Carried out 2 Audits Tenants informed of findings and points for action	Co-ordinate Audits and implement recommendations Publish summary of findings of Audits/action plans through newsletters	Depute Director

Review the amount and type of information we make publicly available and ensure we make it easily available to anyone who is interested in it	Compliant with Freedom of Information legislation Wide range of information available through website, newsletters and other publications Effective system in place to deal with requests for information	**Keep updated on introduction of extension of Freedom of Information to RSLs** Review model for publishing information (SFHA/GWSF) and finalise own version Put system in place to ensure published information is regularly updated Put system in place re: FOI requests **Year End Position** **Due to the overall deadline for compliance being 11th November the finalisation of the Guide to Information took place in October 2019. However, alot of the ground work was carried out in the financial year 2018/19. The FOI Policy and procedures were put in place in October. The last two tasks listed above are currently being developed.**	Depute Director
Ensure compliance with New Fire Regulations	All properties to have interlinked smoke and heat alarms by compliance date	Create 2 year programme to upgrade existing systems and deliver Year 1 of programme Year End Position: Delayed publication of Scottish Government requirements resulted in a delay to tendering these works.Contractor appointed and works commencing December 2019	Technical Services Manager
Publish an Annual Performance Report	Tenants provided with clear information on how we are performing Complied with Regulatory Requirement	Co-ordinate writing and production of Annual Performance Report	Depute Director

Organisational Performance Report 2018/19

Quarter 1	February Management Committee Meeting
Quarter 2/Half Year	May Management Committee Meeting
Quarter 3/9 Month Position	August Management Committee Meeting
Quarter 4/Year End	November Management Committee Meeting

Key for Performance Report:		
Meeting or bettering target	🟩	
slight failure of target (within 10% margin)	🟨	
siginificant failure of target	🟥	
Performance Improving	↑	(indicates change from previous reporting period)
Performance Deteriorating	↓	(indicates change from previous reporting period)
No change in performance	↔	(indicates change from previous reporting period)
Year End Results:		
Meeting or bettering target and performance improving	⬆	(indicates comparison with last year's performance)
Meeting or bettering target and performance is being maintained	⬌	(indicates comparison with last year's performance)
Meeting or bettering target but performance has reduced compared to last year	⬇	(indicates comparison with last year's performance)
Failing Target but performance has improved compared to last year	⬆	(indicates comparison with last year's performance)
Failing Target and performance has reduced compared to last year	⬇	(indicates comparison with last year's performance)
Targets for 2018/19	🟪	
Outcomes for previous year 2017/18	🟦	
ARC Results 2017/18	🟧	

Rosehill Housing Co-operative Limited

Organisational Performance Management Information October 18 to September 19

Service/Business Area	Charter Indicator	Outcome 17/18	Target Sep 19	Scottish Avg ARC 17/18	Q1 Dec-18	Q2 Mar-19	YTD 1/2 Year Point	Change	Q3 Jun-19	YTD 3/4 Year Point	Change	Q4 Sep-19	Year End	Change	Comparison to last year's outcome
1. Rental Income/Income Maximisation															
1.1 Rent collected as % of total rent due in the reporting year	30	100.21%	100%	99.38%	98.56%	99.33%	98.97%	↑	97.28%	98.39%	↓	103.87%	99.71%	↑	↓
1.2 Total Gross rent arrears as % of total rent due for the reporting year	31	2.38%	3.95%	5.18%	2.49%	2.67%	2.67%	↓	2.76%	2.76%	↑	2.87%	2.87%	0.49%	↓
1.3 % of court actions initiated which resulted in eviction															
1.3.1 for rent arrears	24	33.30%		15.70%	0.00%	0.0%	0.0%	↔	0.00%	0.0%	↔	0.00%	20.00%	-13.30%	↑
1.3.2 for anti-social behaviour	24	0.00%		0.97%	0.00%	100.00%	100.00%	↓	0.00%	100.00%	↔	0.00%	100.00%	100%	↑
1.3.3 for other reasons	24	0.00%		0.18%	0.00%	0.0%	0.0%	↔	0.00%	0.0%	↔	0.00%	0.00%	0	↔
1.3.4 combined total	24	33.30%		16.84%	0.00%	100.0%	100.0%	↓	0.00%	100.0%	↔	0.00%	33.33%	0	↔
2. Void Management															
2.1 Average length of time taken to re-let properties	35	9.69	9 days	30.72	8.8	13.89	12.48	↓	14.55	13.45	↓	12.2	10.5	0.80	↓
2.2 % of new tenancies sustained for more than a year	20	100.00%	95%	88.66%	96%	94.00%	94.00%	↓	92.00%	92.00%	↓	91.00%	91.00%	-9.00%	↓
2.3 Void rent loss as % of total rent due	34	0.09%	0.15%	0.74%	0.04%	0.04%	0.08%	↓	0.09%	0.16%	↓	0.02%	0.15%	0.06%	↓
2.4 % of lettable houses which became vacant (turnover)	21	3.75%	3.00%	8.56%	1.40%	0.89%	2.28%	N/A	2.07%	4.30%	↓	0.80%	5.10%	1.35%	↓
3. Allocations															
3.1 % of lets to external waiting list applicants	C8	57%	45%	N/A	56.00%	45%	52%		59%	58%		60.00%	56%	-1%	↑
3.2 % of lets to internal transfer applicants	C8	17%	25%	N/A	19.00%	22%	20%		14%	17%		20.00%	18%	1%	↑
3.3 % of lets to Section 5 Homeless Referrals	C8	26%	25% +	N/A	25.00%	33%	28%	↑	27%	28%	↔	20%	26%	0.00%	↔
3.4 % of tenancy offers refused	18	6.67%	15%	35.86%	9.7%	14.3%	11.5%	↓	12.0%	12.0%	↓	27%	14.0%	7.33%	↓
3.6 % of tenants satisfied with the standard of their home when moving in	9	100%	95%	90.24%	100%	96%	98%	↓	100%	99%	↑	100%	99%	-1.00%	↓
4. Anti-Social Behaviour															
4.1 No. of complaints received	19	36			6	17	23		2	25		8	33	-3	↑
4.2 No. and % of cases resolved	19	36 (100%)			6(100%)	17	23		2	25		8(100%)	33(100%)	down 3	↑
4.3 No. and % of cases resolved within locally agreed timescales	19	36 (100%)	100%	87.88%	100%	100%	100%	↔	100%	100%	↔	100%	100%	0.00%	↔
5. Repairs and Maintenance															
5.1 Reactive Repairs Service															
5.1.1 Average time taken to complete emergency repairs (hours)	11	2.69 hrs	4 hours	3.96	3.19 hrs	2.49 hrs	2.86 hrs	↓	2.49 hrs	2.75 hrs	↑	2.82 hrs	2.75 hrs	↔	↓
5.1.2 Average time taken to complete non emergency repairs (days)	12	2.82 days	4 days	6.38	2.89 days	2.99 days	2.94 days	↓	2.89 days	2.92 days	↑	2.84 days	2.87 days	↓	↑
5.1.3 % of reactive repairs completed right first time	13	94.73%	90%	92.23%	95.93%	94.76%	95.36%	↑	93.81%	94.86%	↓	95.28%	95.08%	↑	↑
5.1.4 % of repairs appointments kept	14	98.59%	97%	95.45%	98.08%	99.31%	98.67%	↑	99.57%	98.92%	↑	99.81%	99.09%	↑	↑
5.3 Quality Satisfaction Surveys															
5.3.1 Tenant satisfaction with the repairs service provided by Rosehill	16	100%	95%	92.13%	98.78%	100.00%	99.32%	↑	100%	99.49%	↑	100.00%	100.00%	↑	↔
5.5 Annual Gas Safety Checks															
5.5.1 % of annual gas safety checks and records completed by the anniversary date	15	100%	100%	99.81%	100%	100.0%	100.0%	↔	100.0%	100.0%	↔	100%	100.00%	↔	↔
5.6 Medical Adaptations															
5.6.1 % of approved applications for medical adaptations completed	22	90.32%	80%	84.30%	77.77%		100.00%	↑		95.83%	↓		81.25%	↓	↑
5.6.2 The average time to complete applications	23	44 days	60 days	51.28	38.71 days		37.93 days	↑		33.26 days	↑		38.88 days	↓	↑
7. Governance and Staffing															
7.2 Total staff turnover in the year, as a % of total staff	C1	16.67%	6.00%	N/A	6.25%	0.00%	6.25%	↔	0.00%	6.25%	↔	0.00%	6.25%	↔	↓
7.3 % of days lost through staff sickness absence	C1	8.47%	5.7%	N/A	5.10%	2.46%	3.82%	↑	7.18%	4.94%	↓	5.18%	5.00%	↑	↑
8. Complaints															
8.1 % of All Stage 1 Complaints Responded to in Full	4	100%		98.24%	100%	100%	100%	↑	100%	100%	↔	100%	100%		↔
8.2 % of All Stage 2 Complaints Responded to in Ful	4	78%		94.16%	100%	0%	100%	↑	100%	100%	↔	100%	100%		↑
8.3 % of All Stage 1 Complaints Responded to in Full within SPSO Timescales	5	100%	98%	86.27%	100%	100%	100%	↔	100%	100%	↔	100%	100%		↔
8.4 % of All Stage 2 Complaints Responded to in Full within SPSO Timescales	5	78%	98%	83.36%	67%	100%	84%	↑	100%	88%	↑	100%	95.23%		↑

20 ARC Indicators

2 ARC Contextual Indicators (with 5 parts)

Annual 2018/19 Review of Business Plan - Annual Risk Strategy Statement 2019/20

1.   Introduction/Purpose

1.1   September 2019 saw the end of Year 3 of Rosehill's 5 Year Business Plan.

1.2   A Business Plan annual review session in July included a review of our SWOT analysis which was taken into account when considering what Rosehill should be doing in the coming year.

1.3   The purpose of this Annual Statement is to:

- Identify key strategic risks during the Business Plan review period, and summary of risk management methods;
- Report material risks which crystallised during the previous 12 months, and their impact;
- Report proposals for changing risk management methods, in response to material risks which crystallised.

2.   Key Strategic Risks

2.1   As part of the Annual Review process, Committee considered the risks facing Rosehill and concluded, that currently the key strategic risks to Rosehill are:

- Brexit/No deal Brexit
- Inability to recruit/sustain Committee Members
- Development Activities
- The impact of various Welfare Reforms on our financial resources

2.2   A summary of the risk management methods are as follows:

Material Risk	Controls	Additional Controls Required
Brexit/No deal Brexit	low debt per unit; substantial cash reserves; prudent business plan assumptions; robust sensitivity analysis; no current commitment to developing new homes; no plans to borrow; 30 Year Planned Maintenance Programme - is flexible	

Inability to recruit/sustain Committee Members	Succession Plan in Place including periodic recruitment drives Induction Process including buddy system for new members Training/briefing sessions Opportunities to network including attending conferences Crèche facilities Learning & Development Policy Provision of tablets Board Portal Annual Training Programme (SHARE)	Formalise training pack (online modules) for induction process
Development Activities	Our Technical Services Manager is a QS and the consultants we have appointed have up-to-date and relevant development experience Detailed local knowledge, good understanding of our waiting list demand and Glasgow's local housing strategy, strategic housing investment plan and housing need and demand assessments Robust site investigations Best guess programme time allowed Design Team to maintain relationships with relevant parties Similar use proposed as surrounding area Monthly progress meetings and cost reports Experienced and known contractor appointedClerk of Works appointedRegular project updates to CommitteeAccepted contract sumInstructions only issued by Contract AdministratorFixed designApprovals in place prior to tender acceptanceScheme of delegated authorityComprehensive financial development appraisals undertaken	

| Welfare Reform | Employment of Welfare Rights Advisor Sub-division of Housing Services Team - dedicated Income Maximisation Team Building Tenant Profile Extended choice of payment options including direct debit Subscribing to key UC advice services e.g. www.ucadvice.co.uk Regular training for staff on WR changes including new processes to be used Continue to raise tenants' awareness of WR changes/implications Application of Scottish Flexibilities Trusted Partner status with DWP

Increase in void and bad debt provision, assume higher rent arrears. Budget increases for rent collection and legal costs. | Production and implementation of Digital Inclusion Strategy. Production and Implementation of Financial Inclusion Strategy to include Universal credit full service roll out action plan. - |
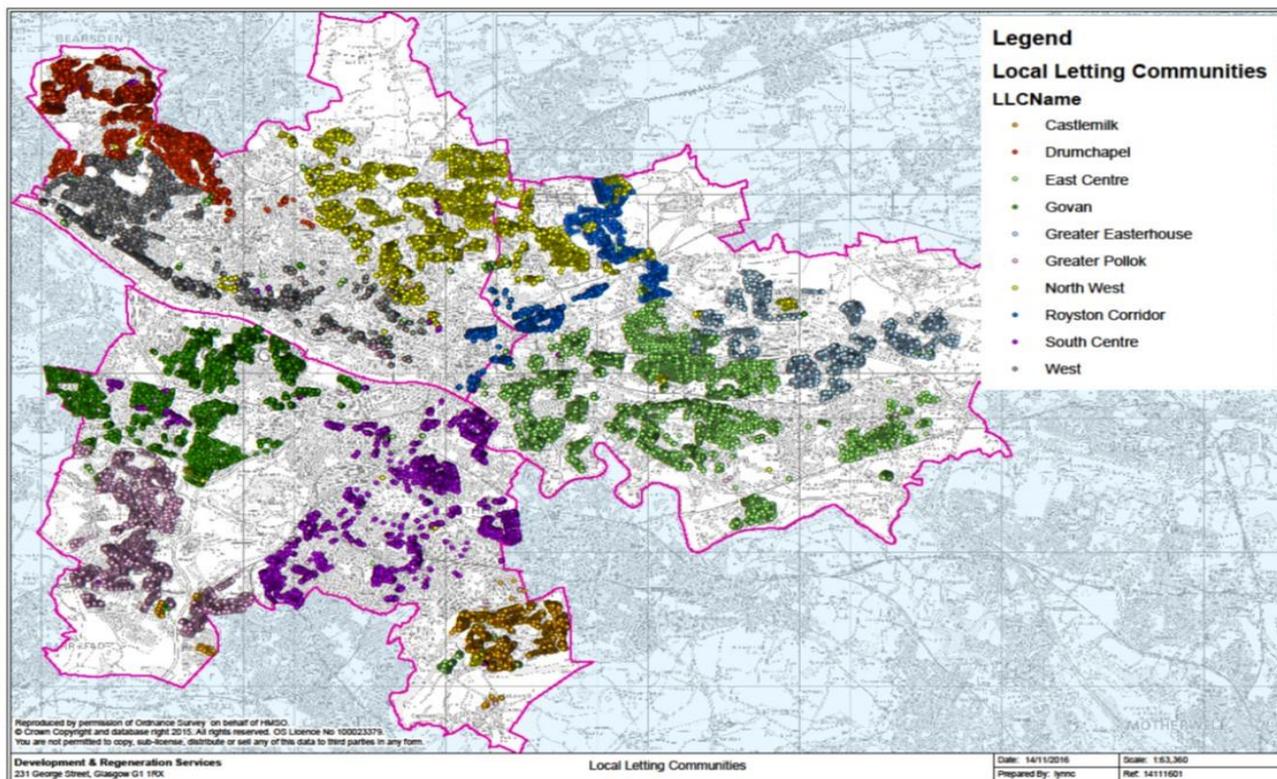|---|---|---|

3.   Crystallised Risks

3.1   Committee didn't identify any risks that crystallised in the last 12 months.

3.2   Any proposed changes to Risk Management Methods

3.2.1 This is not applicable.

Greater Pollok LLC
Local Lettings Plan (LLP) for 2020 / 21

1. **Introduction – Background and Rationale for LLP 2020/21**

- The purpose of the Glasgow Local Lettings Plan (LLP) for 2020/21 is to meet the objectives detailed in the Rapid Rehousing Transition Plan for Glasgow (see link for full details: https://glasgowcity.hscp.scot/index.php/publication/glasgow-rapid-rehousing-transition-plan-201920-202324). The LLP aims to reduce the time spend in temporary accommodation by enabling homeless households to access settled accommodation quickly and with the right support to sustain their housing outcome.
- It is widely acknowledged that Glasgow faces a unique set of challenges in relation to homelessness. The City Council no longer owns any housing stock and this in turn necessitates an exclusive reliance on the Section 5 Referral Process with the City's 67 Housing Associations and Co-operatives to meet its statutory obligations.
- To ensure consistency around respective roles and timescales the LLCs have adopted the Homelessness End to End Process, monitored on an on-going basis at LLC meetings, and aligned with the Homelessness Duty Protocol provides a solid foundation for positive partnership working between the Council and RSLs in relation to the prevention and alleviation of homelessness. Processes are currently being interrogated by the "Vanguard" model with a view to implementing any recommendations that maximize efficiency, minimize waste.
- The effectiveness of the entire homelessness system depends on the efficient operation of a rigorous planning framework for Section 5 Referrals. The Glasgow Local Lettings Plan 2020/21 contains a plan for the each RSL within the LLC in the table below.

2. **Housing Supply and Homelessness Demand**

- The Housing Access Project went live in April 2016, with the explicit intention to better understand and align these 2 key variables that determine the effective operation of the homelessness system.
- Over the last 2 years the accumulated experience, learning and data have permitted a more nuanced understanding of both supply and demand in conjunction with the SHR report 'Customer Journey' (March 2018) and subsequent GCC Action Plan aligned to the Rapid Rehousing Transition Plan for Glasgow published in April 2019. This alongside the analysis and modelling carried out by Arneil Johnstone informed the development of the LLP for 2020/21

Stock Balance, Turnover and Totals

- There are around 105,000 social rented houses in Glasgow, owned and managed by 67 RSLs. Since stock transfer in 2003, there has been a significant shift in the proportion of social housing stock owned and managed by GHA/Wheatley Group compared to other RSLs in the city. The Wheatley Group's share of Glasgow's social housing stock is now only 40% of the total, while the other RSL's stock combined provides 60% of the total.
- The tables below provide details on the average turnover of properties across social housing stock in The LLC over the past 3 years.
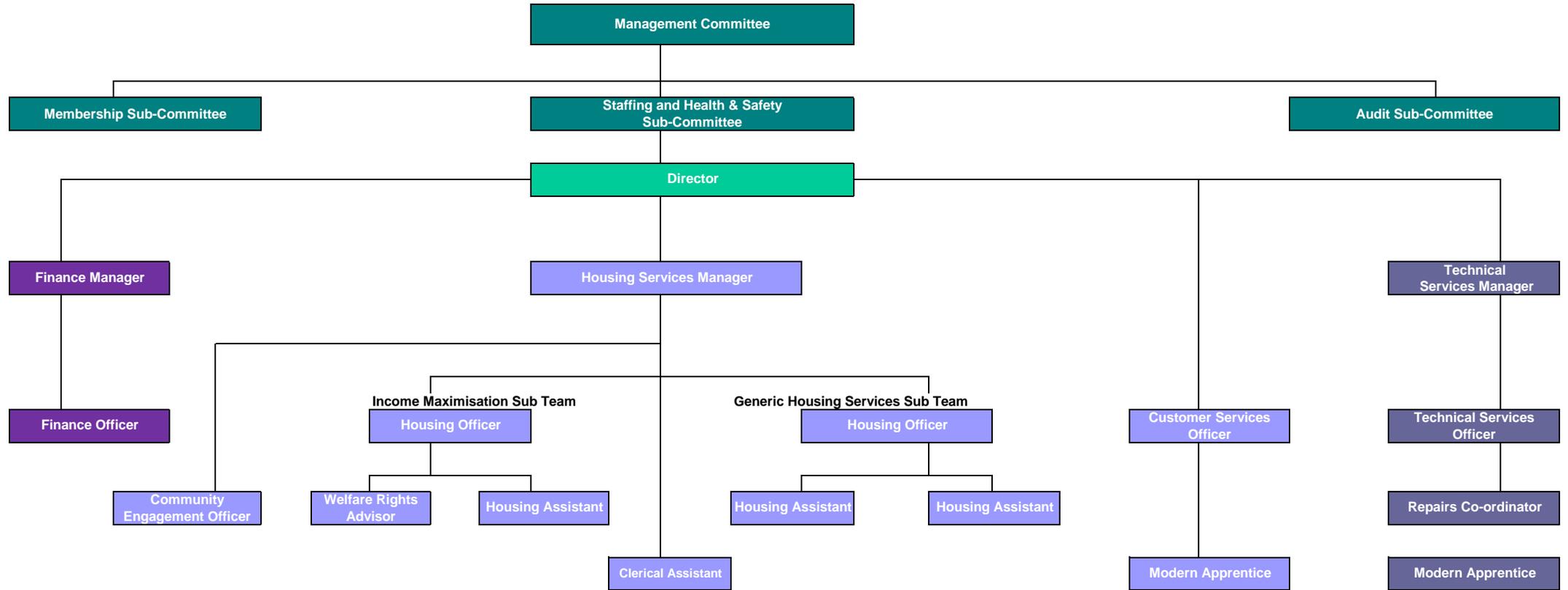
3. Methodology and Monitoring of the LLP 2020/21

- The LLP sets out the key factors, in relation to both demand and supply that determine the broad functioning of the Homelessness/Housing system. In general, the intention is to effect an offer of housing for each household for whom a homelessness full duty has been accepted.
- RRTP modelling tool has been further developed to facilitate analysis, scenario testing and reporting across the 10 Local Letting Communities
- The outputs of this modelling tool will help inform an annual Local Lettings Plan (LLP) for each LLC, estimating the projected number of Section 5 Referrals to be issued to each Housing Association in line with expected offers and housing vacancies.
- The LLP will constitute the local planning framework for the delivery of rapid rehousing and Housing First, creating a partnership framework between the Council and local RSLs.
- The tool will enable projections for each year for the duration of the RRTP to allow Housing Associations to plan for, consult on and anticipate the levels of demand form homeless households they will receive annually.
- In terms of monitoring, a citywide strategic focus will be maintained by the Housing Access Board. The LLCs will continue to function as planned by focusing on practical discussions in localised collectives to ensure the effective and efficient delivery of the Section 5 Referral process in each area of the city.
- The table below contains all relevant details of the activity required by respective partners to achieve the required number of offers of housing and settled lets for homeless applicants in 2020/21.

SL/LLC	Stock Totals	Av Supply (3 Years)	% from Model	HL Lets 2020 / 21
Greater Pollok LLP				
Glen Oaks HA	1245	145	30	44
Rosehill Co-op	957	39	30	12
Sanctuary (Pollok)*	680	179	30	54
Total*	**2882**	**363**	**30**	**110**

- Denotes No information on Glasgow only stock

Management Committee

Membership Sub-Committee

Staffing and Health & Safety Sub-Committee

Audit Sub-Committee

Director

Finance Manager

Housing Services Manager

Technical Services Manager

Finance Officer

Income Maximisation Sub Team
Housing Officer

Generic Housing Services Sub Team
Housing Officer

Customer Services Officer

Technical Services Officer

Community Engagement Officer

Welfare Rights Advisor

Housing Assistant

Housing Assistant

Housing Assistant

Repairs Co-ordinator

Clerical Assistant

Modern Apprentice

Modern Apprentice

Plannned Maintenance Programme (5 Year)
2019

		1	2	3	4	5
		19/20	20/21	21/22	22/23	23/24
Original Stock						
Central Heating Radiators		Rads				
Rosewood (1995)						
External Doors				Ext. Doors		
Windows				Windows		
Bathroom Fittings				Bath		
The Lindens (1995)						
External Doors			Ext. Doors			
Bathroom Fittings				Bath		
Central Heating Radiators						Rads
Johnsburn (1996)						
External Doors				Ext. Doors		
Windows				Windows		
Bathroom Fittings						Bath
Priesthill Tenements (Refurb 1998)						
External Doors				Ext. Doors		
Windows				Windows		
New Hurlet (1998)						
External Doors					Ext. Doors	
Windows					Windows	
Bathroom Fittings						Bath
Rosehill Cottages (2000)						
Kitchen Fittings		Kitchen				
Ventilation		Vent.				
Central Heating System (Boilers)		Heating				
Turnberryhill (2001)						
Kitchen Fittings			Kitchen			
Ventilation			Vent.			
Central Heating System (Boilers)			Heating			
Hurlethill (2002)						
Kitchen Fittings				Kitchen		
Central Heating System (Boilers)				Heating		
Overtown Cottages (2001)						
Kitchen Fittings				Kitchen		
Central Heating System (Boilers)				Heating		
Darvel Street (2004)						
Kitchen Fittings		Kitchen				
Central Heating System (Boilers)		Heating				
Craigbank 1 & 1B (2006)						
Kitchen Fittings			Kitchen			
Central Heating System (Boilers)			Heating			

Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities for 2019/20	Lead Role
(1) Provide high quality and affordable homes through the maintenance and improvement of and investment in our housing and, the building of new houses that are well designed and efficient and meet identified needs.	Continue to roll out our planned maintenance programme	Maintaining high quality homes	Replacement of radiators in Original Stock Replacement of kitchens/boilers/ventilation in Rosehill Cottages and Darvel Street	Technical Services Manager
	Ensure all of our houses meet EESSH by 2020	Continue to ensure properties are energy efficient	Additional Energy Performance Certificates to be carried out (20 nr.)	Technical Services Manager
	Develop new homes	Increased supply of high quality and affordable homes Met the need of housing applicants (external/internal) Contributed to Glasgow's Strategic Priority to build 15,000 new homes by 2022	Seek acquisition of 2 local sites	Technical Services Manager
	Make better use of our open spaces e.g. potential car parking provision or make them more attractive spaces e.g. planting flowers/shrubs	Increased Tenant Satisfaction Reduction in car parking issues Improved environment	Expenditure of Sum in Open Space Contract for enhanced planting at open spaces (tenant consultation)	Technical Services Manager and Housing Services Manager
(2) Engage effectively with tenants and service users so that our service delivery meets their requirements.	Continue to promote and support our Tenants' Group	Active Group Series of scrutiny exercises completed which result in improved services Improved Tenant Engagement	Implement Tenant Scrutiny and Tenant Engagement Strategies Refresh Tenant Scrutiny Group. Implement the Rosehill Community net to enable virtual engagement to take place. Recruit new scrutiny panel members.	Housing Services Manager
	Aim to increase membership of Tenants' Group to 8 members	Increased membership of Tenants' Group	Newsletter article in Autumn edition. Targeted marketing of group using complaint information. Use the data from TSS to target recruitment to group Get training for members on customer journey mapping to make scrutiny excercises more interesting and retain membership	Housing Services Manager
	Make better use of technology to communicate and consult with our tenants and other service users	Increased Tenant Satisfaction Improved Tenant Engagement Improved efficiency of service delivery	Development of Digital Strategy (incorporating Digital Inclusion Plan) Introduction of Mobile Working and use of IT software products to support this Introduce touch point satisfaction surveys via tenant net launch Rosehill App in conjunction with tenant net and website	Housing Services Manager Director
(3) Provide houses and services that are Value for Money for people who want to live in our communities	Continue to cap any rent increases to rate of inflation only	Maintaining Affordable Rents Continued lower rents than other Local Landlords	Annual Rent Review Carry out benchmarking of rents levels and proposed rent increases 2020/21 Consult with tenants over inflation only increase	Director Director Housing Services Manager

Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities 2019/20	Lead Role
	Work with key agencies such as G-Heat or Home Energy Scotland to tackle fuel poverty amongst our tenants by providing a range of information and advice	Tenants better informed about energy efficiency Reduction in Tenants' fuel costs	Set up contact with relevant agency and produce a timetable of events Promote service to tenants through newsletters, email and text alerts Include a service which looks at lowering all bills not just energy to maximise income e.g broadband mobile phone etc - e.g Energy Savers.	Technical Services Manager/Housing Manager
	Review our running costs and service delivery costs to achieve greater Value for Money. Our aim is to reduce costs where feasible, without reducing the quality of services we receive and provide.	Achieve cost efficiency Increased Tenant Satisfaction Improved efficiency of service delivery	Produce new annual programme for reviewing running and service delivery costs Implement measures to achieve cost efficiencies	Management Team
(4) Be innovative in developing services and activities that support our communities	Provide community access to our meeting room	Uptake of Local groups using meeting room Improved links with Local Groups	Continue to promote our meeting room as a local venue	Director

Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities for Year 2019/20	Lead Role
	Develop Digital Strategy/Digital Inclusion Plan	Have a Digital Strategy/Inclusion Plan in place which leads to tenants having a better understanding of digital services and helping enable tenants to be part of digital age	Produce and begin implementation of Digital Strategy/Inclusion Plan Research training opportunities with colleges re: digital training for tenants/use of committee room as venue and supply of laptops (8 already acquired) look to include mobile devices for training (include in future funding bids) Develop online resource to assist with tenancy sustainability (funding bid) Set up inter-generational group to develop digital skills in older people	Housing Services Manager
	Identify and utilise funding streams and, where necessary, provide funding, to support community initiatives e.g. employment and training opportunities	Increased tenant/community satisfaction Contributed to the development of local people Assisted local people in obtaining employment	Research other such initiatives and any possible funding streams Youth employability club further promotion (Aberlour have committed a youth worker for a further 12 months) Use the tenants net to promote local job/training activities Look at funding opportunities to develop an employability group for all age groups	Housing Services Manager
(5) Build and contribute to effective partnerships to support the delivery of our vision and values	Contribute to the "Thriving Places" approach in Priesthill/Househillwood which is a localised approach involving more intensive working between Public, Private, Voluntary and Third Sector organisations and residents across a range of issues	Know who Key Partners in Thriving Places are Have a clear understanding of what our role is and be able to translate this into a strategy for our involvement with Thriving Places.	Regular attendance at Quarterly Thriving Places Forum Regular attendance at other Thriving Places groups Link Rosehill with relevant initiatives, projects under Thriving Places	Director Housing Services Manager Director

Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities for Year 2019/20	Lead Role
	Strengthen our working relationship with key departments within Glasgow City Council e.g. to tackle issues of dog fouling, litter and fly tipping	Continued reduction in complaints about dog fouling, litter and fly tipping Increased Tenant Satisfaction with neighbourhood management Sustained improvement in appearance of Neighbourhood Development and funding opportunities	Continue to monitor and report on the number complaints made to us and by us to GCC. Set up tenants net platform to enable engagement with tenants about improvements to areas Identify and transform any neglected areas of land into vibrant blooming spaces using funds from the neighbourhood budget. Progress opportunity to develop other sites. Deliver Stage 3 Adaptations and achieve the required spend.	Housing Services Manager Technical Services Manager
	Establish partnerships with other landlords which create opportunities to: learn from each other where there are shared experiences and challenges; deliver joint services and solutions where there is a shared need and demand.	Improved performance Improved/extended service delivery Improved cost efficiencies in service delivery Improved partnership working	Attend various HouseMark Clubs; establish links with other Scottish Members to assist with learning opportunities	Director ManagementTeam
	Work with third sector organisations e.g. Pollok Credit Union/Greater Pollok Enterprise Trust, C.A.B. and SCVO to deliver local services and solutions	Improved partnership working Supported Third Sector Organisations Improved/extended service delivery	Explore potential funding streams to support delivery of local services and solutions Ensure local 3rd sector organisations are promoted through online and traditional communication methods	Housing Services Manager
	Continue to develop our knowledge and understanding of our tenants and other customers' needs and expectations and shape our services accordingly	Have accurate and up-to-date relevant information about our tenants Continued compliance with General Data Protection Regulation Improved Service Delivery Improved ICT systems	Implementation of Tenant Engagement and Scrutiny Strategies Improve understanding/knowledge of issues such as mental health, isolation and child poverty amongst our tenants Look at customer segmentation and tailored services Ongoing Compliance with GDPR	Housing Services Manager Housing Services Manager Finance Manager
(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	Benchmark our costs and outcomes against other landlords to find performance gaps, identify areas for action and promote a culture of continuous improvement	Be clear on how we compare with other Landlords Are better informed of improvements needed Staff driven improvements	Benchmark results from ARC 2018/19 Data analysis of Housemark Annual Submission 2018/19 Continue to promote Staff Ideas Recognition Scheme Improve Staff Engagement across service delivery	Director Management Team Director Director
	Provide training for our staff to enable them to be experts in their field	Enhanced staff knowledge and skills leading to improved individual and team performance	Year-end Performance and Training Reviews 2018/19 Training Plans 2019/20	Director
	Empower front-line staff to enable them to make effective decisions and to deal with as many issues as possible without needing approval	Motivated and empowered Staff Team More routine decisions made at frontline	Continued operation of Staff Recognition Scheme Improve Staff Engagement across service delivery Upkeep and promotion of Central Library - key information resource for staff (look to move central library to rosehill.net) Allocation of neighbourhood management budgets	Director Director Director Housing Services

Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities for Year 2019/20	Lead Role
	Provide training for and support the development of our Committee Members to ensure they have the required skills to function effectively as our Governing Body	Strengthened Governing Body	Committee Annual self assessments Training needs analysis of Committee Annual Programme of Training Use of on-line module training	Director
(7) Demonstrate the highest standards of governance, accountability and compliance	Recruit people to our Management Committee with the right skills to strengthen and enhance the effectiveness of our Committee	Strengthened Governing Body Increased Membership of Governing Body	Identify any skills gap and target recruitment accordingly Recruitment campaign Implementation of Induction Processes for New Committee Members	Director
	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements	Implementation of Annual Policy Review Timetable Carry out Tenant Consultation where needed	Director Housing and Technical Services Managers

Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities for Year 2019/20	Lead Role
	Enable our Tenants' Group to act as a scrutiny panel to examine areas of our work	Scrutiny of at least 2 areas of work carried out Effective Tenants' Group Improved processes/performance	Identify new members to the group. Carry out promotion of the group and fully train and empower new members. Recruit members to virtual panel using tenants net as a platform	Housing Services Manager
	Undertake meaningful internal audit and publish outcomes	Carried out 2 Audits Tenants informed of findings and points for action Continuous improvement	Implement Annual Internal Audit Programme 2019/20 Publish key findings in quarterly newsletters	Director
	Review the amount and type of information we make publicly available and ensure we make it easily available to anyone who is interested in it	Compliant with Freedom of Information legislation Wide range of information available through website, newsletters and other publications Effective system in place to deal with requests for information Ongoing compliance with GDPR	Develop and implement FOI framework Monitor ongoing compliance with FOI Monitor ongoing compliance with GDPR	Director Finance Manager Finance Manager
	Ensure compliance with New Fire Regulations	All properties to have interlinked smoke and heat alarms by compliance date	Deliver Year 1 of programme	Technical Services Manager
	Publish an Annual Performance Report	Tenants provided with clear information on how we are performing Complied with Regulatory Requirement	Production of Annual Performance Report	Director

Appendix 10 - Annual Operational Targets 2019/20

To further support the achievement of our strategic objectives we have set the following operational targets for 2018/19:

ARC Indicator No.	Measure	Target
26	Rent Collected as % of Total Rent Due	**100%**
27	Gross Rent Arrears as a % of Total Rent Due	**3.5%**
18	Rent Loss through voids as % of Total Rent Due	**0.15%**
30	Average Days Taken to Re-Let Void Properties	**12**
14	% of Tenancy Offers Refused	**15%**
16	% of New Tenancies Sustained for more than 1 year	**95%**
17	% of Lettable Houses that became Vacant	**3%**
15	% of Anti-Social Behaviour Cases reported in the last year which were resolved	**100%**
12	% of Tenants Satisfied with Repairs and Maintenance Service	**95%**
8	Average Length of Time Taken to Complete Emergency Repairs	**4 hours**
9	Average Length of Time Taken to Complete Non-Emergency Repairs	**4 days**
10	% of Reactive Repairs Carried Out and Completed Right First Time	**92.5%**
11	How many times in the reporting year did you not meet your statutory obligations to complete a gas safety check within 12 Months of a gas appliance being fitted or its last check	**0**
21	Average time to complete adaptations	**60 days**
3	The % of all complaints responded to in full at Stage 1 The % of all complaints responded to in full at Stage 2	**98%**
4	The average time in working days for a full response at Stage 1 The average time in working days for a full response at Stage 2	4 18
N/A	% of New Tenants Satisfied with Standard of Home when	**98%**
N/A	% of Successful Housing Benefit Claims	**90%**
N/A	% of Successful Other Benefit Claims	**80%**
N/A	% of void repairs Category 1 completed within 1 working day	**100%**
N/A	% of void repairs Category 2 completed within 5 working day	**100%**
N/A	% of void repairs Category 3 completed within 10 working days	**90%**
N/A	% of void repairs Category 4 completed within 20 working days	**80%**
N/A	% of Repair Appointments Kept	**97%**
N/A	% of Tenants satisfied with how staff dealt with them when reporting repairs	**98%**
N/A	% of Repairs Post Inspected	**15%**
N/A	Post Inspections: % of Tenants Satisfied with Quality of Work	**98%**
N/A	Post Inspections: % of Staff Satisfaction with Quality of Work	**98%**