



Rosehill Housing Co-operative Limited

Business Plan

2016 - 2021

“How we will deliver our vision”

Annual Plan 2020/21



1. Introduction

- 1.1 This is the fourth annual review of our 5 Year Business Plan and has been carried out in two parts: the first part is to review what has happened over the past year (2019/20) and what bearing this has on our Business Plan as we move into the final year of it; the second part sets out our “Annual Plan” for 2020/21.
- 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 wider and local 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 4 key priorities and activities been achieved?
 - Any other relevant updates to key information/statistics
- 1.3 Part 2 – Our Annual Plan 2020/21
 - 1.3.1 Under this section we set out the “Annual Plans” for 2020/21:
 - Our planned priorities and activities for 2020/21
 - Our Section Operational Plans for 2020/21
 - Updated financial projections and other Appendices

Part 1. Where are we at?



1. Operating Environment (Chapter 6)

As part of our sessions about the annual review of the business plan, held in July, we reviewed our SWOT analysis. Whilst it was concluded that in the main the current analysis remained relevant, some updates were required which, not surprisingly, were influenced by Covid-19.

It was established that our response to Covid-19 and the associated lockdown had been effective. It was recognised that Covid-19 presented an ongoing challenge relating to future national or local lockdowns which could impact on our ability to return to full service delivery. As well as the negative impact of the pandemic, we also recognised that it presented opportunities, particularly in relation to increasing our involvement with the local community, building new partnerships and increasing digital capacity for Rosehill and its tenants.

The updated SWOT analysis is attached at [Appendix A](#).

1.1 Covid-19

1.1.1 On 11th March 2020, the World Health Organisation declared the Covid-19 outbreak a pandemic. Like all other businesses, Rosehill had to respond quickly to this unprecedented event. One of our biggest challenges was how we continued to function and provide services to our tenants whilst balancing this with the health and safety considerations of our tenants, staff, committee and contractors.

1.1.2 By the time the national lockdown was declared on 23rd March, we had taken the following action:

- two thirds of our staff were working from home and the other third were on stand by to do so if needed.
- prioritisation of key services: emergency repairs and gas servicing to continue. Day-to-day repairs, planned and cyclical maintenance, close cleaning, garden assistance and open space maintenance required to be suspended.
- phone round of elderly and other vulnerable tenants to see how they were doing and to establish what support, if any, they may need in the coming weeks/months.
- communication with all tenants to provide updates on impact of Covid-19/lockdown on service provision.
- “early doors” approach by our Income Team to reach out to those tenants who were at higher risk of being financially impacted by Covid-19.
- exploring appropriate video conferencing tools to hold Committee Meetings, thereby enabling Committee to continue to function and govern effectively during this unprecedented time.

1.1.3 During lockdown and throughout the Scottish Government’s phases for coming out of lockdown, we have closely monitored the situation including: keeping in regular contact with our various contractors in an effort to resume services as soon as it is safe and feasible to do so; monitoring the impact on our performance and financial position and preparing our office for staff safely returning to work by implementing a range of Covid-19 measures.

- 1.1.4 Whilst some of our services were suspended and staff working remotely, we took the opportunity to establish what other support we could offer our tenants and the local community who are facing significant challenges such as financial hardship, isolation and mental health issues because of the pandemic.
- 1.1.5 From our initial contact with our most vulnerable tenants prior to lockdown, we built on this and over the last 6 months have made a number of attempts to reach out to all of our tenants. We have an active list of tenants who are regularly contacted because they have been so isolated and just need someone to talk to. We also provide a basic food and prescription delivery to a small group of tenants.
- 1.1.6 In addition to supporting our own tenants we wanted to support the local community. Our support has included financial donations and providing the services of one our staff, two days a week, to help at local food banks, food parcel deliveries and helping on the G53 Together helpline. The helpline can signpost people to other organisations that can help them but also offers practical advice and assistance to deal with emergency situations e.g. fuel card and mobile phone top ups.
- 1.1.7 We have seen a level of impact on our performance since April because of Covid-19 including:
- Two gas services not carried out within anniversary date (one in April and one in May);
 - Rent arrears increased in April and May but reduced again over the next 3 months. Although the rent arrears rose slightly in September our total rent arrears at 30th September 2020 were 2.56% compared to 2.61% at September last year;
 - Our ability to continue to allocate empty homes was significantly hampered in the first few months of the pandemic. Due to some of the processes we needed to put in place in respect of carrying out repairs to empty homes and following the Scottish Government guidance on virtual lets, we have seen an increase in the length of time it is taking to get properties let. We are actively working to clear any void properties. However, it is recognised that we will have an increase in void rent loss and the average time taken to let properties;
 - When we were able to resume day-to-day repairs in July, we had a small backlog to clear which had a minor impact on our average response times and right first time performance;
 - We have seen an increase in anti-social behaviour complaints which relate in the main to people breaching Covid-19 restrictions such as house parties.
- 1.1.8 We are keeping records of any impact on our performance because of Covid-19. We will need to be able to demonstrate to The Scottish Housing Regulator when submitting next year's ARC return if any negative variation in our performance is due to the pandemic.
- 1.1.9 At the end of our financial year to 30th September 2020, the vast majority of our services were back up and running as normal including day-to-day repairs, close cleaning and garden assistance and open space maintenance. We were also able to

resume some of our cyclical maintenance works. In terms of planned maintenance works, we resumed the contract for installing fire and smoke alarms in our properties. The Scottish Government deadline for completing this work is 1st February 2021. At the end of September 2020 we had completed this work to 84% of our homes. Just recently it has been announced that the Minister for Local Government, Housing and Planning is asking the Scottish Government to approve an extension to the deadline which will cover all tenures, to February 2022. Regardless of this, we are still working to our own deadline of the end of this year, with a month's cushion (January 2021) to mop up any outstanding properties due to access issues. We remain on track to achieve the Scottish Government's current deadline of 1st February 2021.

1.1.10 The contract for radiator replacement in the original stock has been postponed. Due to the duration of suspension of the contract during the national lockdown the contractor decided to terminate the contract due to operational and financial issues. We will aim to deliver these works in a Covid safe manner during financial year 2020/21.

1.1.11 The majority of our staff have returned to working in the office on a part-time basis and continue to work remotely for the rest of the time. However, our office remains closed to all visitors. We hope to be able to introduce an appointment only system for visiting the office in November.

1.1.12 Our plans for having the office fully open are dictated by Scottish Government Guidance and as seen in recent weeks the easing of lock down restrictions has went into reverse. It is anticipated that an increase or extension of restrictions will continue either at local or national level for the foreseeable future.

1.1.13 Not surprisingly Covid-19 will be a key focus of our Annual Plan 2020/21.

1.2. End of Brexit Transitional Period

1.2.1 On 31st January 2020 Britain left the European Union (EU). The transition period, which keeps most pre-departure arrangements in place, ends on 31st December 2020. The deadline is fast approaching and there is still no agreement on the future relationship between Britain and the EU.

1.2.2 Over the last several months the topic of Brexit has been eclipsed by Covid-19. However, we continue to monitor the situation with the Brexit transition and, any information provided by the Scottish Government and The Scottish Housing Regulator will continue to be considered and taken account of.

1.2.3 We still consider the end of the Brexit transition period, particularly if no deal is reached with the EU, as a material risk. This is for reasons 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. 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 the end of the transitional period will bring, with or without a deal in place.

1.3 Welfare Reform

- 1.3.1 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. The mitigating measures we have put in place have helped to reduce the risks posed by the raft of Welfare Reforms, so much so that we rate Welfare Reform as a medium risk to Rosehill. This is because the Scottish Government have put in place some variations to the Universal Credit rules and Bedroom Tax rules which are in force across the rest of the UK. Claimants in Scotland can choose to have their benefit paid directly to their landlord. In the rest of the UK this is only applicable where high arrears or a vulnerability exist. This means that we receive direct payment from Universal Credit for the majority of our tenants. The major risk of UC was the benefit being paid to tenants who may not have had the capability to set up regular bill payments. This risk has now been negated so the risk to Rosehill's income has lessened. The Scottish Government has also made a promise to abolish the bedroom tax when the power to do so is devolved, in the interim they have promised to fund Discretionary Housing Payments to enable people to pay the short fall in their benefit to pay their rent. We have also been working closely with our tenants and with the DWP and have built up good working relationships. We meet regularly with the DWP and have a dedicated liaison link at the local DWP office.

1.4. SIMD 2020

- 1.4.1 The Scottish Index for Multiple Deprivation (SIMD) is a tool for identifying areas with relatively high levels of deprivation. It can help organisations invest in those areas that need it most. SIMD 2020 was published in January 2020. Under SIMD, Scotland is split into 6,976 data zones with 700 -800 people per data zone (based on an overall population of 5.4 million).
- 1.4.2 It looked at indicators to measure the different aspects of deprivation in each data zone e.g. pupil performance, travel times to a GP, crime, unemployment and many others. Over 30 indicators were then grouped into 7 domains:
- Income, Employment, Education, Health, Access to Services, Crime and Housing
- 1.4.3 The 7 domains are then combined into one index, ranking each data zone in Scotland from 1 (most deprived) to 6,796 (least deprived). Focusing on small areas shows the different issues there are in each neighbourhood. These could be poor housing conditions, a lack of skills or good education, or poor public transport.
- 1.4.4 SIMD can be used to: compare overall deprivation of small areas; compare the seven domains of deprivation; compare the proportion of small areas in a council that are very deprived; find areas where many people experience multiple deprivation; find

areas of greater need for support and intervention.

1.4.5 It cannot be used to: say how much more deprived one area is than another (the difference between two ranks can be tiny or large); compare ranks over time (changes are relative and may not reflect actual changes in the neighbourhood); compare with other UK countries (each country measures deprivation slightly differently); identify all people who are deprived in Scotland (not everyone who is deprived lives in a deprived area); find affluent areas (lack of deprivation is not the same as being rich).

1.4.6 The key findings from the SIMD 2020 are:

- Not all people experiencing deprivation live in deprived areas. About two out of three people on low income do not live in deprived areas.
- Not everyone in a deprived area is experiencing deprivation. About one in three people living in a deprived area are on low income.
- In relation to deep rooted deprivation, some areas include data zones which have been consistently been among the 5% most deprived in Scotland since SIMD 2004.
- Since SIMD 2016, Glasgow is one of 3 council areas which has seen the largest decrease in deprived data zones.
- People who live in the most deprived areas are most likely to experience conditions which limit their opportunities in life. However, people who live in less deprived areas may also experience disadvantage.
- Glasgow is the 2nd of 5 council areas that contains the data zones with most deprivation at 44% (Inverclyde has the highest at 45%). However, it is recognised that these 5 council areas still have data zones that are not deprived. In the case of Glasgow this is 16%.

Rosehill Context

1.4.7 Using the tools on the Scottish Government's website we have established what data zones our properties fall under and how they are ranked. In 2016 our properties came under 10 data zones but this has increased to 11 in 2020 due to the properties we acquired in the former Barratt Flats development.

1.4.8 **Appendix B** shows the overall SIMD ranking for each of these data zones along with the rankings for each of the seven domains. In addition it shows the position of each data zone within the vigintiles, deciles and quintiles. In the bands of 20 each consist of 5% of the data zones with Vigintile 1 containing the 5% most deprived data zones in Scotland. In the bands of 10 each consist of 10% of the data zones with Decile 1 containing the 10% most deprived data zones in Scotland. In the bands of 5 each consist of 20% of the data zones with Quintile 1 containing the 20% most deprived data zones in Scotland.

1.4.9 In terms of overall ranking, (1 being the most deprived to 6976 being the least deprived) **Appendix B** shows that 10 of the 11 of our data zones range in ranking from 94 to 541. This highlights that our properties fall within some of the most deprived data zones in Scotland. The 11th data zone is ranked 1590 and whilst not at the top

end of the spectrum the ranking is far higher than the other 10 data zones. The information also highlights that 6 of the data zones fall within the top 5% most deprived and 4 within the top 10%.

1.4.10 In terms of deep rooted deprivation, the SIMD identified Crookston South as one of the areas in Glasgow. Whilst we don't associate ourselves with this area, under the data zone mapping some of our properties have been grouped under this area. There are 4 data zones under Crookston South and 3 of them take in some of our properties, with 2 of them being classed as deep rooted deprivation.

1.4.11 When we look at the data zones in the terms of their ranking in the 7 domains (see para 1.4.2) we see the following:

- Income and health are ranked very low in 8 of the 11 data zones (based on rankings under 500) closely followed by
- Education and employment (7 of 11 and 6 of 11 respectively)
- Access (relates to local/nearby facilities e.g. Silverburn) all data zones have fairly high ratings, ranging from 2223 to as high as 5151.

1.4.12 These findings continue to reflect our understanding of the local community and our own tenants, with income, health, employment and education being some of the main challenges. One of our aims for the coming year is to continue to work with G53 Together to bring about some real changes which will be to the betterment of the local community and our tenants.

1.5. Rent Affordability

1.5.1 We continue to deliver on our 5 Year Business Plan commitment to cap any rent increases to inflation only. Due to the financial challenges that have arisen because of Covid-19 we are aware of the political pressure for landlords not to apply rent increases during 2021. The Glasgow and West of Scotland Forum was able to shed some light on this recently following a meeting with the Minister for Local Government, Housing and Planning. The focus of the concern relates to Private Landlords, with the Minister acknowledging that it was for social rented landlords to set their rents, in consultation with tenants. However, it was recognised that not all other political parties shared this view of RSLs.

1.5.2 We are mindful that some of our tenants will have experienced or further experienced financial hardship as a direct result of Covid-19. This is why we took a proactive approach in engaging with our tenants very early on in the pandemic and subsequent lockdown, to provide as much advice and support as we could. This included: reviewing and, if necessary, reducing any repayment agreements in place for existing rent arrears, setting up new payment agreements and providing practical assistance with completion of UC applications, which was particularly crucial for people who suddenly found themselves unemployed or on significantly reduced incomes and applying for benefits for the first time.

- 1.5.3 Rosehill has applied inflation increases only for the past 11 years which has resulted in Rosehill's rents being amongst the lowest in Scotland. When determining rent increases we always endeavour to balance the needs of the business with the affordability aspect for our tenants. Our Management Committee will consider its proposals for the 2021/22 rent increase in December, taking account of the challenges our tenants are facing, with consultation with tenants following in January. After which Committee will make its final decision at the end of January.
- 1.5.4 When we assess the affordability of our 2020/21 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 1 apt, 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
£64.55	21.5%	N/A	N/A	19.6%

Currently we only have four 1 apartment properties. 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
£77.54	25.9%	17.2%	17.9%	23.5%

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 8, 2 apt with this rent level, however, there are a further 19, 2 apt with weekly rents that would be on the margins of affordable (signified by amber coding) again for Single Persons. However, the remaining 94, 2 apt (which account for 77% 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 94 properties, the range of income spent on rent is as follows:

2 apt weekly rents (94 Properties) – range of income spent on rent

Single Person	Couple	Pensioner Couple	Single Pensioner
24.4% - 20.1%	16.3% - 13.4%	16.3% - 13.4%	22.2% - 18.2%

*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
£87.43	22.4%	13.9%

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 435 Properties) – range of income spent on rent

Single Parent 1 child	Small family/2 children
22.4% - 17.1%	13.9% - 10.6%

4 apt (3 bedroom)

% of Moderate Income Spent on Rent		
Highest Weekly Rent	Small Family/ 2 children	Large family/3 children
£96.10	15.3%	13.4%

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 360 Properties) – range of income spent on rent

Small Family/ 2 children	Large family/3 children
15.3% - 10.9%	13.4% - 9.6%

5 apt (4 bedroom)

% of Moderate Income Spent on Rent	
Highest Weekly Rent	Large family/3 children
£102.28	14.2%

The above demonstrates that, even using our highest 5 apt weekly rents, our rents are affordable, being significantly less than the below 25% of moderate income measure. This, therefore, means all of our 5 apartment rents are affordable. The range of income spent on our 5 apt rents is as follows:

Large family/3 children
14.2% - 11.5%

Apart from the highest rent for a 2 apt property (28 bungalows) which are borderline affordable for a single person, all our rents are affordable.

1.5.5 Average rent comparisons with other local RSLs

It is also important to consider how our rents compare with our neighbouring RSLs and the Scottish Average. However, at the time of producing our Annual Plan the sector wide results from the ARC returns for 2019/20 were not yet published. This is as a direct result of the deadline for submitting this year's ARC being extended to July 2020. As an interim measure the information below shows our 2019/20 average weekly rents for each of the property sizes compared to other local landlords and the Scottish average from the ARC 2018/19

Size	Rosehill (ARC 2019/20)	Barrhead HA (ARC 2018/19)	Glen Oaks HA (ARC 2018/19)	GHA (ARC 2018/19)	Sanctuary Scotland (ARC 2018/19)	Scottish Average (ARC 2018/19)
1 apt	£57.76	£64.44	N/A	£67.72	£60.39	£70.22
2 apt	£68.77	£76.32	£80.43	£76.91	£76.48	£76.10
3 apt	£77.85	£88.70	£84.73	£81.84	£87.98	£77.70
4 apt	£77.13	£95.47	£92.14	£95.68	£96.53	£84.44
5 apt	£82.07	£116.04	£114.24	£104.80	£102.75	£93.49

The above demonstrates that even after applying the 2019/20 rent increase to our rents, they are still lower than the average rents for the other local landlords and the Scottish average for 2018/19. The exception to this is our 3 apt rent which is on a par with the Scottish average.

1.6. Barratt Flats

- 1.6.1 We continue to be involved with the Barratt Flats development and at 30th September 2020 we owned a total of 11 flats over 3 closes. We are planning to carry out internal close improvement works and refurbishment of the flats we own in one of the closes by March 2021.
- 1.6.2 We are currently reviewing our role within this development and in Quarter 1 of 2020/21 our Management Committee will decide whether we will take on the factoring role for the entire development. If it is decided we will, it is anticipated that we will become the factor from 1st April 2021. There are a number of matters and arrangements to be made before our appointment can happen including: agreed specification of works to the internal common closes and the completion of said works to Rosehill's satisfaction by the beginning of February; agreement with the Council over the detail of the 5 year maintenance programme for the development (including the Council's commitment to underwrite any non-payment from owners) and seeking owners' consent to appoint Rosehill as factor.
- 1.6.3 We will also continue to pursue further acquisitions in the development and project a total of 5 acquisitions over the year.

1.7. G53 Together

- 1.7.1 The G53 Together Steering Group was formed as a direct result of the local response to Covid-19. A significant amount of good work was being done on the ground, however, it was felt that a more strategic approach was needed to effectively co-ordinate local efforts to dealing with the crisis.
- 1.7.2 The G53 Together Steering Group has the responsibility for the development and implementation of a Strategic Framework in response to the impact of COVID 19 within the Greater Pollok Ward ensuring a collaborative joined up approach between key stakeholders in implementation of framework.
- 1.7.3 The Steering Group is made up of Local Councillors and Senior Staff from the RSLs in the area. Staff from Glasgow City Council and Health and Social Care Partnership South Health Improvement sit on the group in an advisory capacity. The Group is chaired by The Project Manager of SWAMP, which was appointed the anchor organisation.
- 1.7.4 Through the Anchor Organisation, funding was obtained from the Supporting Communities Fund in respect of a community response to Covid-19. A co-ordinated approach was taken to ensure this funding was distributed effectively and as quickly as possible, at local level.
- 1.7.5 Whilst Covid-19 was the catalyst for the formation of the Steering Group, it is recognised that it will continue to have a key role in dealing with the long-term impact of Covid-19 on the community. The Group aims to develop sustainable models which

support the community's needs including: employability initiatives; community gardens/farm; pantry shop and enabling the Community to have control of local services e.g. garden/open space maintenance. The Steering Group aims to build on the work of Priesthill and Househillwood Thriving Place and Pollok 80/20.

- 1.7.6 Rosehill as one of the local RSLs on the Steering Group, is keen to play an active role in the work of G53 Together for the betterment of its tenants and the local community.

2. Risk

2.1 New Risks

- 2.1.1 The arrival of Covid-19 brought new risks to Rosehill and as a result was added to our Material Risk Register at the start of lockdown and is currently rated our highest risk.
- 2.1.2 Covid-19 brought a renewed focus to the importance of digital inclusion amongst our tenants and that Rosehill, as a business, is enhancing its digital capacity. To this end we have added a risk relating to Digital Exclusion to our Medium Register.

2.2 Changes to Existing Risks

- 2.2.1 As part of the Annual Review Processes for the Business Plan, the Management Committee decided the following change was needed:

Recruitment/Retention of Committee Members

- 2.2.2 With the move to virtual meetings in response to Covid-19, this had created an additional risk, due to the reliance on being digitally enabled, which could be a barrier to people staying on or joining the Committee. This new risk element was added to the main risk. Committee subsequently approved a new policy "Digital Inclusion – Supporting our Committee Members" which is a control measure for the aforementioned risk element.

- 2.2.3 The Management Committee also reviewed and reaffirmed the following recent changes to our Risk Registers:

End of Brexit Transitional Period

- 2.2.4 Brexit was down rated due to the controls we have in place as covered in Section 1.2. However, it is still regarded as a high risk and remains on our Material Risk Register.

Welfare Reform

- 2.2.5 As part of our regular monitoring of risks to Rosehill throughout the year, we concluded that Welfare Reform to date has not had the anticipated impact, for the

reasons set out in Section 1.3. As a result it was down rated and moved to our Medium Risk Register.

3. Year 4 Key Priorities/Activities - What will success look like? (Chapter 8)

3.1 Headline Results

3.1.1 The arrival of Covid-19 and the subsequent lockdown, at the start of the second half of our financial year, has had a level of impact on key areas of our performance as follows:

- Unable to deliver the planned maintenance programme of replacement of radiators in the Original Stock along with the replacement of kitchens/boilers/ventilation in Rosehill Cottages and Darvel Street.
- Unable to undertake the new planting and environmental works for the open spaces or the tenant consultation surrounding this.
- Unable to undertake the training for the new Scrutiny Panel members
- Due to the changing priorities brought about by the pandemic, the Digital Strategy has been delayed so that new ideas and a different focus can be incorporated.
- The tenantnet touchpoint surveys are delayed due to the delay in finishing the platform due to covid19.
- The Youth Employability Group had to stop in March due to covid-19
- Thriving Places Meetings have been paused whilst G53 Together supports the local community during the pandemic.

3.1.2 Despite the aforementioned issues, we managed to achieve the following year-end results:

- Our planned programme to deliver the upgrade of fire and smoke alarms in our properties was initially halted by the national lockdown but recommenced during July. At the end of September 2020 we had completed this work to 84% of our homes. This maintained our original target for the year.
- On average we took 2.8 days to complete non-emergency repairs
- 93% of reactive repairs were completed right first time
- 99% of repair appointments were kept

- Arrears levels fell during the reporting year
- Staff created partnerships with third sector organisations to deliver food and essential items such as prescriptions during the pandemic
- Staff contacted all tenants at least once during the pandemic and as well as offering support updated all contact methods.
- Developed contacts independently and through G53 Together to help tenants experiencing fuel poverty.

3.2 Full Outcome of Year 4's Key Priorities/Activities

3.2.1 Attached at **Appendix C** is the complete review of the outcomes for Year 4. A traffic light system is used to show the extent to which we have achieved our priorities/activities. Any results not achieved due to Covid-19 are shown in blue.

Priorities/Activities – Not Achieved

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

Priority/Activity	Reason for non achievement
Seek acquisition of 2 local sites	Works delayed due to Scottish Water delays/issues; outwith our control

4. Other Relevant Updates

4.1 Annual Risk Strategy Statement

4.1.1 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 addition 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.

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

4.2 Covid -19 – Housing Allocations to Homeless Households

- 4.2.1 The Minister for Local Government, Housing and Planning recently issued a letter to all RSLs requesting that they increase or sustain a high level of lets to homeless referrals until March 2021, as part of a housing response to Covid-19. In addition he is asking RSLs to apply flexibility to their allocation policies, with particular reference to the under-occupation of 3 apts by single households.
- 4.2.2 Since the beginning of lockdown until the end of September 2020, Rosehill had let 9 properties, 8 of which went to homeless referral cases, which equates to 89% of the lets. During this time we have encountered problems obtaining the necessary support from the Council's caseworks team due to their workload. We have also struggled with accessing support for furniture from the Scottish Welfare Fund due to the pressures on the system. This has resulted in two of the tenancies being severely delayed whilst awaiting financial support for furniture.
- 4.2.3 In addition we have concerns about the under-occupation of our properties for the following reasons:
- The bedroom tax was originally scheduled for abolition by the Scottish Government in April 2021, there is no assurance in the letter from the Minister that this is still the case. Due to the current pandemic, extra financial pressure will be put on the Government and cost savings will be made. The lack of assurance of the mitigation from 'Bedroom Tax' means that, if Rosehill decides to under-occupy properties, this creates a potential risk that such tenants could be left in financial hardship or forced to move again.
 - Our 3 apt waiting lists show that we have a healthy demand from people in housing need who actually need that size of house. Currently demand outstrips supply, as we have almost 150 people needing 3 apt and based on last year's turnover, only 22 x 3 apt became available.
- 4.2.4 Prior to Covid-19, we aimed to make 30%, at least, of our lets to homeless referral cases. As mentioned previously, from the end of March to the end of September, 89% of our lets have went to homeless cases. Due to the volume of homeless lets, we have not managed to address the housing need of our own tenants and those on our external waiting lists. We have concluded, taking everything into account we can't sustain such high levels of lets to homeless referrals for the next 6 months. We do intend to continue to assist as much as possible during the ongoing crisis but this needs to be balanced with addressing the housing needs of our own tenants and those on our waiting lists. To this end we will provide 50% of lets to homeless referrals. In addition we will keep under review, the level of demand for 3apts and the position with the bedroom tax, which may led to an increase in homelessness lets if appropriate.

4.3 Other Updates

4.3.1 Management Committee

During 2019/20, two new members joined the Committee following election at the AGM in February 2020: Charlene Simpson and Angela Inglis. Both members left the Committee during April and May 2020. In addition Bill Anderson resigned in March following a short period of a leave of absence.

4.3.2 At the start of our new financial year 2020/21 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

4.3.3 Stock Profile

In the financial year 2019/20 the number of our homes increased by 9 due to 1 individual acquisition and 8 acquisitions of flats within the Barratt Flats development.

As at the start of our new financial year 2020/21 our housing stock is as follows:

Size	Number	% of Stock
1 bedroom (2 apts)*	125	12%
2 bedroom (3 apts)	435	42%
3 bedroom (4 apts)	360	35%
4 bedroom (5 apts)	109	11%
5 bedroom +	1	<1%
TOTAL	1030	100%

*This includes 4 studios



5. Year 5: Key Priorities/Activities 2020/21

5.1 5 Year Key Priorities/Activities

- 5.1.1 Within the main 5 Year Business Plan we 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.
- 5.1.2 This year is the last year of our current Business Plan. As well as plans for delivering the last of our priorities and activities under the current Business Plan, we will be undertaking a series of business planning events throughout the second half of our financial year in preparation for launching our new 5 Year Business Plan in October 2021.

5.2 Year 5 Key Priorities/Activities

- 5.2.1 It is widely recognised that we will be living and working with Covid-19 for some time yet and we need to establish a way we can continue to work and deliver our services with as little disruption to our tenants as possible. Our experience in the early months of lockdown showed the extent of Rosehill's resilience as a business. By the time lockdown was in place, all staff were up and running for home working. Our Management Committee were able to keep functioning and make any necessary business decisions, using video conferencing tools to hold Committee Meetings. We found work rounds to delivering some of our services. Our early intervention in terms of providing advice and assistance to those who were likely to experience financial hardship (including helping tenants apply for UC for the first time), meant we did not see significant spikes in rent arrears. However, we fully recognise that the Government's furlough scheme ends in October which is likely to lead to a fresh round of redundancies. Our Income Team will continue to keep in regular contact with any tenants that might find themselves in this position, to provide all necessary advice and support.
- 5.2.2 We are living in the digital age and in response to this we have developed a Digital Inclusion Strategy over the last year. We want to support our tenants to ensure they can engage digitally both in terms of having the necessary tools/devices and skills. The pandemic put a spotlight on how crucial being digitally enabled is to how people live and work. In the last 6 months we have had to adapt the way we work so we can continue to operate on a remote and virtual basis. Many aspects of people's lives now rely on digital communication. Tenants who lost their jobs in the last few months, found themselves having to navigate the digital journey to access Universal Credit. For some tenants this may not have been a huge challenge depending on their current digital experiences but for others this may have been the first time they had to engage digitally to any real extent.

5.2.3 We see this year as instrumental in laying the foundations for longer term objectives which are driven by what Rosehill will look like post Covid-19 and in the context of “building back better”. In summary these are:

- Develop Digital Capacity – digitalisation of our services; supporting our tenants, staff and committee to be digitally confident;
- Our Engagement Strategy – further develop and, integrate digital communication;
- Future proof our homes - Invest in existing housing to ensure tenant safety and stock continues to be fit for purpose as needs of tenants change (retro-fitting as well as planned/cyclical maintenance and replacement). Build new houses to meet housing needs of the community within Pollok;
- Services that meet tenants’ needs – review what and how we deliver services and engage with our tenants to find out what is important to them;
- Extension of services – establish what role Rosehill should have in providing additional services e.g. those previously provided by the Council such as bulk uplift which is unlikely to resume as before; need to establish our tenants’ appetite for paying for any additional services and provide them with a choice;
- Develop and consolidate partnerships – ensure Rosehill continues to play an effective role in the G53 Together Steering Group and that the model is sustained for the benefit of the local community including Rosehill’s tenants.

5.2.4 Attached at **Appendix E** is the Plan of Priorities/Activities for 2020/21 which has been developed taking account of the above and the following:

- Our Covid-19 recovery plans
- Any priorities that failed to be delivered in Year 4
- Any priorities from Year 4 that need to be moved onto the next stage/phase
- Remaining priorities from the 5 year Programme of Priorities/Activities
- Any new priorities identified as a result of our Annual Review
- Our current operating environment

6. Operational Targets and Section Operational Plans 2020/21

6.1 Annual Operational Targets 2020/21

6.1.1 Having considered our performance outcomes for 2019/20, we have identified our Operational Targets, with the input from the Staff Team, for 2020/21. These are attached at Appendix 10 (same number referencing as in main Business Plan).

6.2 Section Operational Plans 2020/21

6.2.1 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

- 7.1.1 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 projection each year to reflect the changes that we identify as part of our annual business plan review.
- 7.1.2 Our revised financial projections cover the period from 1st October 2020 to 30th September 2050 and are attached at Appendix 12 (same number referencing as in main Business Plan).

7.2 Assumptions

7.2.1 Key Assumptions

We have always been prudent with the assumptions we use in our financial projections. However we recognise that Covid-19 has created a level of uncertainty in the economy that we haven't experienced for many years. The end of the Brexit transition period in December 2020 has also contributed to this uncertainty.

7.2.2 Inflation

We have reduced our base inflation assumption from 2% to 1% throughout the duration of the projections. A reduction in the inflation rate can have a negative impact on our projected bank balances with our projected income being lower than we anticipated. As we have relatively small amounts of borrowing the reduction in the inflation rate will not have as great an impact on our projections as it would for those RSLs who are more reliant on borrowings.

7.2.3 Rental Income

We have continued to assume that rent increases will be restricted to inflation only throughout the duration of the projections.

We have assumed a void and bad debt loss of 2% in the first year of the projections with this increasing to 3% from year 2 onwards providing some cushioning against the ongoing impact that Covid-19 may have on the timescales for letting void properties and to our tenants' incomes. The actual rent and void loss for the financial year to 30th September 2020 was 0.8% and 0.2% respectively.

7.2.4 Maintenance Costs

Our planned maintenance programme was suspended during lockdown and some works have been postponed to the current year. We recognise that there is potential for further lockdowns which may delay the programme further. It is impossible to predict the impact that Covid-19 and the end of the Brexit transition period will have. For the purposes of the projections we have assumed that the planned maintenance programme will proceed without further interruption. The planned maintenance costs included within the projections are based on life cycle costings prepared by external consultants. We have assumed that these costs will increase by inflation plus 0.5%.

7.2.5 Salaries

Staff levels are assumed to remain constant for the duration of the projections. We have assumed that all of our management costs, including salaries, will increase by inflation plus 0.5%.

7.2.6 Pension Costs

Our staff are offered a choice of two pension schemes; a defined benefit scheme and a defined contribution scheme.

For the purposes of the projections we have assumed that all staff will join the final scheme from year 2 onwards.

We have also assumed that the past service deficit payments will continue to be paid beyond the current repayment date.

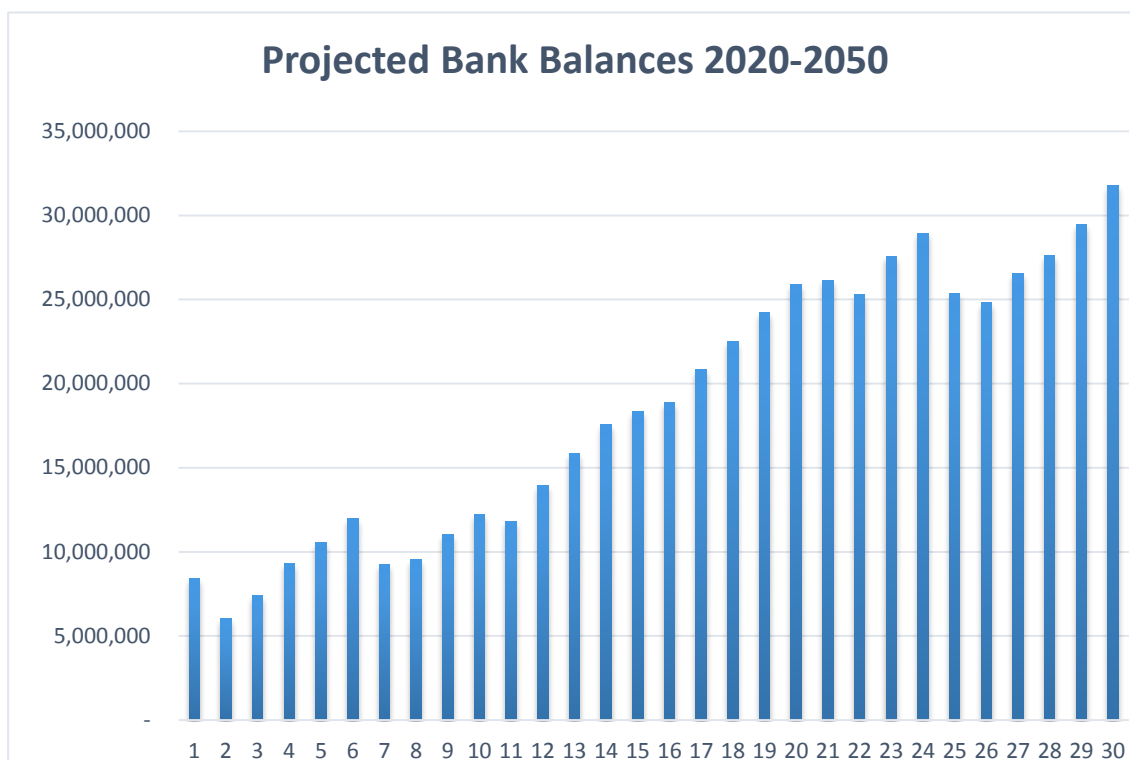
7.2.7 Development

We are in the process of completing a feasibility study to build new homes at the former Gowanbank Primary School and Craigbank Nursery School sites. We had previously hoped to build up to 72 units on this site, however following our site investigations this will now likely be in the region of 45 units. This has had a positive impact on our projections with the previously projected low cash balances in the early years of the plan no longer materialising.

7.2.8 Our accumulated cash resources means that we will be able to fund this development without any additional borrowing.

7.3 Outcomes

7.3.1 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 £31.0m. Cash reserves are not anticipated to fall below £6m throughout the 30 year period. The projected cash profile is shown below:



7.4 Financing and Loan Covenants

7.4.1 Our borrowings are now less than £2m and based on the existing profile will be repaid in 2034. Our loan covenants have been recalculated based on the revised financial projections. Our loan covenants continue to be met throughout the plan.

7.5 Sensitivity Analysis

7.5.1 In addition to updating our financial projections we have updated our sensitivity analysis on the revised figures. The potential impact of Covid-19 and the end of the Brexit transition period may be substantial and we must ensure that we are able to withstand any variation from our core assumptions. However we are in a strong financial position with significant cash reserves. We are also in the fortunate position that we have low levels of borrowing.

7.5.2 Eight adverse scenarios were tested. All of the scenarios show positive cashflows throughout the 30 year period.

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

Revised assumptions	Cash flow impact		Minimum Cash Balance	Sensitivity	Loan Covenants Met
2% increase in the rate of borrowing	- £258,482	-0.8%	£5.9m	low	Yes
2% increase in voids and bad debts	-£3,271,889	-10.3%	£5.8m	low	Yes
10% increase in planned, cyclical and reactive maintenance costs	-£8,043,709	-25.3%	£5.4m	medium	Yes
1% reduction in assumed inflation rate	-£3,648,503	-11.5%	£6.0m	low	Yes
10% increase in management costs	-£4,780,262	-15.1%	£5.8m	low	Yes
£20k increase per unit for development costs	-£921,010	-2.9%	£5.6m	low	Yes
All of the Above	-£12,041,035	-62.1%	£4.4m	high	No
1% reduction in assumed rent increase p.a.	-£23,036,034	-72.6%	£5.9m	significant	No

7.6 Financial Summary

7.6.1 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. We recognise that the economic climate is very unpredictable and may have a substantial impact on or projected income and costs. We are fortunate that we have large cash reserves and are not reliant on borrowings. This places us in a good position to withstand any changes to our underlying assumptions going forward.

7.7 Other Updated Business Plan Appendices

7.7.1 The following supporting information for the Business Plan required updating for 2020/21 and is attached:

Staff Structure	(Appendix 2 in main Business Plan)
5 Year Planned Maintenance Programme 2021 - 2026	(Appendix 5 in main Business Plan)

Appendix A

SWOT Analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> • 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); • Effective maintenance programme; • Good quality housing stock; • Good Demand/Low Turnover; • Lowest Rent Levels Locally/amongst lowest in Scotland; • Stable Community; • Very low levels of vandalism; • Good Relationships with Key Partners; • Close links to community; • Good Reputation; • Recent external assurance/validation of our BP; • Effective response to Covid-19 	<ul style="list-style-type: none"> • 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) • Neighbourhood Management and Anti-social behavior management (challenge during Covid-19) • Type of stock – will it continue to be fit for purpose?

Opportunities	Threats
<ul style="list-style-type: none"> • Scottish Social Housing Charter; • FOI; • Single house acquisitions; • New Build; • Raised Profile; • Improve efficiency through mobile working and connected Committee Members; • Child Poverty Act; • Improve green spaces; • Develop new services; • Promote healthy living partnership working; • G53 Together; • Partnership with other agencies; • More involvement with the community; • Access funding to support tenants to become digital • ESSH 2 	<ul style="list-style-type: none"> • No Deal Brexit – end of transition period; • Economic uncertainty; • Cuts in welfare benefits; • Losing Key Senior Staff; • Losing Committee Members; • Regulatory and Legislative Changes; • Pensions Liabilities; • RPI/CPI; • Tax increases; • Mental health; • Financial exclusion; • Impact of local lockdowns on resuming full service delivery; • Increased domestic abuse

SIMD 2020 - Findings for Rosehill area

Data Zone	SIMD2020 Rank	Vigintile - data zones grouped into 20 bands	Decile - data zones grouped into 10 bands	Quintile - data zones grouped into 5 bands	Total population	Working Age population	SIMD2020_Income_D	SIMD2020_Employment_Do	SIMD2020_Health_D	SIMD2020_Education_D	SIMD2020_Access_	SIMD2020_Crime_D	SIMD2020_Housing_Do
		Vigintile 1 contains the 5% most deprived data zones	Decile 1 contains the 10% most deprived data zones	Quintile 1 contains the 20% most deprived data zones			omain_Rank	main_Rank	omain_Rank	omain_Rank	Domain_Rank	omain_Rank	main_Rank
S01009787*	94	1	1	1	755	450	118	192	101	62	4129	1355	552
S01009775	100	1	1	1	773	473	101	217	19	485	5151	83	471
S01009776	106	1	1	1	652	409	65	137	176	482	2939	810	519
S01009778	190	1	1	1	809	466	77	276	186	429	4777	2379	614
S01009784*	247	1	1	1	715	476	210	512	139	306	2479	2034	962.5
S01009779	296	1	1	1	625	374	157	1165	187	170	4928	700	688
S01009783	358	2	1	1	689	487	529.5	368	178	452	2660	4814	423
S01009785	468	2	1	1	778	517	474	621	254	504	4526	1740	1652
S01009781	541	2	1	1	583	360	328	887	532	554	4597	1624	1273
S01009782	1590	5	3	2	754	523	2042	1971	1603	848	2223	1954	851
S01009777	492	2	1	1	483	331	500	399	784	826	4055	927	162
					7616	4866							
						63.9%							

Scotland split into 6,976 datazones which are ranked 1 (most deprived) to 6,976 (least deprived)

Our stock is contained in 10 data zones (same as 2016 SIMD), however acquisition of some BF flats has meant we now have an 11th data zone.

6 of the 11 data zones are in the top 5% most deprived; 4 are in the top 10% most deprived data zones and 1 which falls out with the top 5%, 10% and 20% deprived data zones.

*signifies data zones that are deemed as deep rooted deprivation because they have featured in the 5% most deprived areas since 2004.

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 -Year End Position - works delayed due to Covid carried forward to 20/21	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.) -Year End Position - works delayed due to Covid carried forward to 20/21	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 -Year End Position - works delayed due to Scottish Water delays/issues; outwith our control	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) - delayed due to covid restrictions	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 exercises more interesting and retain membership Year End Position -training has been delayed due to Covid	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) Year End Position - Digital Strategy is still being developed due to changes in the priorities due to covid Introduction of Mobile Working and use of IT software products to support this Introduce touch point satisfaction surveys via tenant net Year End Position - the technology is still being developed to encompass this) Launch Rosehill App in conjunction with tenant net and website	Housing Services Mgr Director Housing Services Mgr Housing Services Mgr
(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 Mgr
Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities 2019/20	Lead Role
(4) Be innovative in developing services and activities that support our communities	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 Year End Position - review did not happen due to changes in the priorities due to covid	Management Team
	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 Year-end Position - due to ongoing restrictions, our office and committee room remain closed to all visitors	Director

<p>(5) Build and contribute to effective partnerships to support the delivery of our vision and values</p>	<p>Develop Digital Strategy/Digital Inclusion Plan</p> <p>Identify and utilise funding streams and, where necessary, provide funding, to support community initiatives e.g. employment and training opportunities</p> <p>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</p>	<p>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</p> <p>Increased tenant/community satisfaction Contributed to the development of local people Assisted local people in obtaining employment</p> <p>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.</p>	<p>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 - Year End Position - the national lottery have granted permission to utilise funday funding for this purpose</p> <p>Research other such initiatives and any possible funding streams Youth employability club further promotion (Aberfour 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 Year end position- this carried on until the lockdown in March - all employability initiatives are now carried out by G53 together</p> <p>Regular attendance at Quarterly Thriving Places Forum Regular attendance at other Thriving Places groups Link Rosehill with relevant initiatives, projects under Thriving Places</p> <p>Year end position: TP meetings all initially cancelled due to Covid-19, only some of the sub groups have begun holding virtual meetings; G53 Together Steering Group formed in late June in direct response to Covid-19 challenges in community. Rosehill's Director is a member of the group. The group will build on the work of Thriving Places and Pollok 80/20</p>	<p>Housing Services Manager</p> <p>Housing Services Manager</p> <p>Director Housing Services Mgr Director</p>
<p>Strategic Objective</p> <p>(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential</p>	<p>Key Activity/Priority</p> <p>Strengthen our working relationship with key departments within Glasgow City Council e.g. to tackle issues of dog fouling, litter and fly tipping</p> <p>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.</p> <p>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</p> <p>Continue to develop our knowledge and understanding of our tenants and other customers' needs and expectations and shape our services accordingly</p> <p>Benchmark our costs and outcomes against other landlords to find performance gaps, identify areas for action and promote a culture of continuous improvement</p> <p>Provide training for our staff to enable them to be experts in their field</p> <p>Empower front-line staff to enable them to make effective decisions and to deal with as many issues as possible without needing approval</p>	<p>Key Outcomes</p> <p>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</p> <p>Improved performance Improved/extended service delivery Improved cost efficiencies in service delivery Improved partnership working</p> <p>Improved partnership working Supported Third Sector Organisations Improved/extended service delivery</p> <p>Have accurate and up-to-date relevant information about our tenants Continued compliance with General Data Protection Regulation Improved Service Delivery Improved ICT systems</p> <p>Be clear on how we compare with other Landlords Are better informed of improvements needed Staff driven improvements</p> <p>Enhanced staff knowledge and skills leading to improved individual and team performance</p> <p>Motivated and empowered Staff Team More routine decisions made at frontline</p>	<p>Specific Activities for Year 2019/20</p> <p>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.</p> <p>Attend various HouseMark Clubs; establish links with other Scottish Members to assist with learning opportunities Year End Position: Rosehill decided not to renew its Membership of HouseMark earlier in the year. Looking to develop more local benchmarking mechanisms</p> <p>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</p> <p>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</p> <p>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</p> <p>Year-end Performance and Training Reviews 2018/19 Training Plans 2019/20</p> <p>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</p>	<p>Lead Role</p> <p>Housing Services Manager Technical Services Manager</p> <p>Director ManagementTeam</p> <p>Housing Services Manager Housing Services Manager Finance Manager</p> <p>Director Management Team Director Director</p> <p>Director</p> <p>Director Director Director Housing Services</p>

(7) Demonstrate the highest standards of governance, accountability and compliance	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 Year End Position: TNA and Committee training programme delayed due to Covid-19. Some virtual training undertaken including H&S, mental health	Director
	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 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 Year End Update - Panel promotion and recruitment has taken place but the training is delayed due to covid	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
	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



Annual 2019/20 Review of Business Plan - Annual Risk Strategy Statement 2020/21

1. Introduction/Purpose

1.1 September 2020 saw the end of Year 4 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:

- Covid-19
- End of Brexit Transitional Period
- Inability to recruit/sustain Committee Members
- Development Activities

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

Material Risk	Controls	Additional Controls Required
Covid-19	Disaster Recovery and Business Continuity Plan; Daily monitoring by Director and CMT; Arrangements/capacity for home working; Keeping tenants up-to-date with our service delivery plans; Restricting access to office and home visits; Following Government and NHS advice; SHR return deadlines have been extended;	

	Arrangements being put in place with contractors;	
End of Brexit Transitional Period (31/12/20)	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) Induction training - online modules SHARE	Need to develop digital support systems for Committee Members
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 appointed Clerk of Works appointed Regular project updates to Committee Accepted contract sum Instructions only issued by Contract Administrator Fixed design Approvals in place prior to tender acceptance Scheme of delegated authority Comprehensive financial development appraisals undertaken	
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3. Crystallised Risks

- 3.1 Committee didn't identify any risks that crystallised in the last 12 months. However, the risks relating to Covid-19 had been added to the Risk Register at the outset of the pandemic. As we are still operating in a Covid-19 climate and further challenges may still arise e.g. ending of furlough scheme and potential for further significant local or national lockdowns, we continue to monitor the situation closely. We will continue to develop our control measures to ensure our response is robust and effective.
- 3.2 Any proposed changes to Risk Management Methods
- 3.2.1 Notwithstanding the position with Covid-19, no further changes were required.

Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities for 2020/21	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, Darvel Street, Turnberryhill and Craigbank 1A&B (subject to reprogramming due to Covid 19) Replacement external doors to Lindens	Technical Services Manager
	Ensure our homes meet EESSH by end 2020	Continue to ensure properties are energy efficient	Carry out EPCs to demonstrate our compliance	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 to acquire 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)	Housing Services Manager / Technical Services Manager
(2) Engage effectively with tenants and service users so that our service delivery meets their requirements.	Develop Digital Capacity	Service delivery meets tenants needs/expectations; Enhance digital skills of staff;	Tenant survey on needs/expectations of service delivery (taking account of tenants' experiences during lockdown)	Director/Housing Manager
	Develop Rosehill's Engagement Strategy	Service delivery meets tenants needs/expectations; Engage effectively with our tenants	Review the current engagement strategy with input from staff and tenants to look at delivering more activities remotely and look to integrate with the digital strategy to focus more on activities which can be undertaken remotely. Ensure to maintain a balance between old and new methods and ensure inclusivity.	Housing Services Manager
	Continue to promote and support our Tenants' Group and aim to increase its membership to 8 tenants	Have effective and meaningful tenant scrutiny	Increase membership of scrutiny panel to 8 members and ensure that the new panel is fully trained to undertake effective scrutiny	Housing Services Manager
	Continue to develop our knowledge and understanding of our tenants and other customers expectations shape our services accordingly	Service delivery meets tenants needs/expectations	review range of services offered to tenants to look at including non-core function services such as bulk uplift. Ensure to include tenant scrutiny group and include wider consultation.	Housing Services Manager
(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 2021/22 Consult with tenants over inflation only increase	Director Director Housing Services 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
	Strengthen our working relationship with key departments within Glasgow City Council to tackle issues of dog fouling, litter and fly tipping	Better relationship with GCC to ensure better services to Rosehill tenants	Continue to work with GCC to try to influence delivery of service to tenants. Where services are to be withdrawn e.g bulk uplift look at ways this service can be continued.	Housing Services Manager
	Contribute to the strategic role of G53 Together to provide a cohesive approach to the delivery of a local vision to support and facilitate services which are responsive to the needs of the community. Use influence on G53 Together to drive partners' contributions to improve Pollok: ensuring that partners each play their part as well as collaborating for the benefit of the community	Additional or alternative support and services available to tenants	Attend and actively participate in G53 Together meetings; Explore/research feasibility of proposed local services	Director Director
(4) Be innovative in developing services and activities that support our communities	Develop Digital Capacity	Enhanced staff and Committee digital skills; Improved efficiency of service delivery;	Review software and hardware needs and provide adequate and suitable systems and devices; Review service delivery model and determine how best this can be achieved moving forward;	Director Director
	Develop Rosehill's Engagement Strategy and digital strategy	Service delivery meets tenants needs/expectations;	research and apply for funding to help increase tenant access to digital services. Look at access to the internet as well as the hardware requirements of tenants. (affordability vs accessibility)	Housing 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	Service delivery meets tenants needs/expectations;	Look at sharing best practice with other RSL's and explore the provision of joint services e.g bulk uplift in the event that the service is withdrawn by GCC	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 HS Manager Director/HS Mgr

Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities for 2020/21	Lead Role
	Contribute to the strategic role of G53 Together to provide a cohesive approach to the delivery of a local vision to support and facilitate services which are responsive to the needs of the community. Use influence on G53 Together to drive partners' contributions to improve Pollok: ensuring that partners each play their part as well as collaborating for the benefit of the community	Increased access to support and services to our tenants and the wider community; Further raise Rosehill's profile and reaffirm its position as a key local stakeholder	Attend and actively participate in G53 Together meetings; Consider and determine Rosehill's contribution to achieving the objectives of the group e.g. level of support (financial or otherwise) Rosehill can provide; Monitor and review the benefits of our role and contribution to our tenants	Director
(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	Develop our Digital Capacity	Making best use of digital technology; Enhanced capacity of staff to achieve their work efficiently and effectively; Enhanced digital skills of staff and Committee	Review software and hardware needs and provide adequate and suitable systems and devices; Review service delivery model and determine how best this can be achieved moving forward;	Director Director
	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 2019/20; Research more varied benchmarks to monitor and report performance according to tenant priorities; Identify Improvement/Action Plans re: outcome of benchmarking results; Continue to promote Staff Ideas Recognition Scheme;	Director Director/Mgt Team Director/Mg Team
	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	Annual Training Plans 2020/21	Director/Mgt Team
	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/HS Mgr HS Mgr
(7) Demonstrate the highest standards of governance, accountability and compliance	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
	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 Director
	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements Ongoing Data Protection and FOI compliance	Implementation of Annual Policy Review Timetable; Carry out Tenant Consultation where needed; Review role of DPO - potentially needs to be outsourced; Annual data cleansing exercise in accordance with Retention procedure;	Director HS Mgr Director/Fin. Mgr Director/Mgt Team
	Undertake meaningful internal audit and publish outcomes	Carried out 3 Audits Tenants informed of findings and points for action Continuous improvement	Implement Annual Internal Audit Programme 2020/21 Publish key findings in quarterly newsletters	Director Director
	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
	Annual Assurance Statement	Committee assured that Rosehill continues to be compliant with all Regulatory and Legal requirements; Assurance provided to SHR and tenants;	Production and ongoing development of assurance exercises; Review and update assurance exercises; Submit Annual Assurance Statement for SHR; Publish Annual Assurance Statement for tenants	Director

Planned Maintenance Programme (5 Year) 2020/21 - 2025/26

	1	2	3	4	5
	20/21	21/22	22/23	23/24	24/25
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			
Bathroom Fittings					Bath
New Hurler (1998)					
External Doors			Ext. Doors		
Windows			Windows		
Bathroom Fittings				Bath	
Rosehill Cottages (2000)					
Kitchen Fittings	Kitchen				
Ventilation	Vent.				
Central Heating System (Boilers)	Heating				
External Doors					Ext. Doors
Windows					Windows
Bathroom Fittings					Bath
Turnberryhill (2001)					
Kitchen Fittings	Kitchen				
Ventilation	Vent.				
Central Heating System (Boilers)	Heating				
Hurlehill (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				
Craigbank 1C (2010)					
Kitchen Fittings					Kitchen
Central Heating System (Boilers)					Heating

Appendix 10 - Annual Operational Targets 2020/21

To further support the achievement of our strategic objectives we have set the following operational targets for 2020/21:

ARC Indicator No.	Measure	Target
30	Rent Collected as % of Total Rent Due	100%
31	Gross Rent Arrears as a % of Total Rent Due	3.95%
34	Rent Loss through voids as % of Total Rent Due	0.15%
35	Average Days Taken to Re-Let Void Properties	13 (for new covid regs)
9	% of New Tenants Satisfied with Standard of Home when Moving In	95%
18	% of Tenancy Offers Refused	15%
20	% of New Tenancies Sustained for more than 1 year	95%
21	% of Lettable Houses that became Vacant	3%
19	% of Anti-Social Behaviour Cases Resolved within locally agreed targets	100%
16	% of Tenants Satisfied with Repairs and Maintenance Service	95%
11	Average Length of Time Taken to Complete Emergency Repairs	4 hours
12	Average Length of Time Taken to Complete Non-Emergency Repairs	4 days
13	% of Reactive Repairs Carried Out and Completed Right First Time	90%
14	% of Repair Appointments Kept	97%
15	% of gas safety checks and records completed by the anniversary date	100%
22	% of approved applications for medical adaptations completed	80%
23	Average time taken to complete approved applications for medical adaptations	60 days
4&5	Percentage of Stage 1 Complaints responded to in full within SPSO timescale (5 working days)	98%
4&5	Percentage of Stage 2 Complaints responded to in full within SPSO timescale (20 working days)	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 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%
NA	Post Inspections: % of Staff Satisfaction with Quality of Work	98%

Section Operational Plan 2020/21: Governance and Corporate Services

Strategic Objective	Key Activity/Target	Outcome(s)	Specific Activities for Year 4	Deadline
(1) Provide high quality and affordable homes through the maintenance and improvement of and the investment in our housing and, the building of new houses that are well designed and efficient and meet identified needs	Develop new homes	Increased supply of high quality and affordable homes. Met the needs 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	Q2
(2) Engage effectively with tenants and service users so that our service delivery meets their requirements.	Develop digital capacity	Enhance digital skills of staff	Establish digital skills gap of staff; Identify and implement digital training;	Q2-Q3
(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	Q1
	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	Q1 Q2-Q4
	Contribute to the strategic role of G53 Together to provide a cohesive approach to the delivery of a local vision to support and facilitate services which are responsive to the needs of the community. Use influence on G53 Together to drive partners' contributions to improve Pollok: ensuring that partners each play their part as well as collaborating for the benefit of the community	Additional or alternative support and services available to tenants	Attend and actively participate in G53 Together meetings; Explore/research feasibility of proposed local services	Q1-Q4
(4) Be innovative in developing services and activities that support our communities	Develop Digital Capacity	Enhanced staff and Committee digital skills; Improved efficiency of service delivery;	Review software and hardware needs and provide adequate and suitable systems and devices;	Q1-Q3
			Review service delivery model and determine how best this can be achieved moving forward;	Q1-Q3
(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 Link Rosehill with relevant initiatives, projects under Thriving Places	Q1-Q4 Q1-Q4
			Attend and actively participate in G53 Together meetings; Consider and determine Rosehill's contribution to achieving the objectives of the group e.g. level of support (financial or otherwise) Rosehill can provide; Monitor and review the benefits of our role and contribution to our tenants	Q1-Q4
(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	Develop our Digital Capacity	Making best use of digital technology; Enhanced capacity of staff to achieve their work efficiently and effectively; Enhanced digital skills of staff and Committee	Review software and hardware needs and provide adequate and suitable systems and devices;	Q1-Q3
			Review service delivery model and determine how best this can be achieved moving forward;	Q1-Q3
	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 2019/20;	Q1
			Research more varied benchmarks to monitor and report performance according to tenant priorities;	Q2
			Identify Improvement/Action Plans re: outcome of benchmarking results; Continue to promote Staff Ideas Recognition Scheme; Improve Staff Engagement across service delivery	Q1-Q4 Q1-Q4
	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	Annual Training Plans 2020/21	Q1
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)	Q1-Q4 Q1-Q4 Q1-Q4	

(7) Demonstrate the highest standards of governance, accountability and compliance	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	Q1 Q1 Q2-Q4 Q1-Q4
	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	Q2 Q2 Q2
	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements Ongoing Data Protection and FOI compliance	Implementation of Annual Policy Review Timetable; Review role of DPO - potentially needs to be outsourced; Annual data cleansing exercise in accordance with Retention procedure;	Q1-Q4 Q1 Q3
	Undertake meaningful internal audit and publish outcomes	Carried out 3 Audits Tenants informed of findings and points for action Continuous improvement	Implement Annual Internal Audit Programme 2020/21 Publish key findings in quarterly newsletters	Q2 & Q3 Q4
	Publish an Annual Performance Report	Tenants provided with clear information on how we are performing Complied with Regulatory Requirement	Annual Performance Report Y/E 30/09/19 Production of Annual Performance Report Y/E 30/09/20	Q1 Q4
Annual Assurance Statement	Committee assured that Rosehill continues to be compliant with all Regulatory and Legal requirements; Assurance provided to SHR and tenants;	Submit Annual Assurance Statement for SHR; Publish Annual Assurance Statement for tenants; Production and ongoing development of assurance exercises; Review and update assurance exercises	Q1 Q1 Q1-Q4 Q1 -Q4	

Other Key Tasks

Strategic Objective

Strategic Objective	Area	Task	Timescale/Deadline/Target
Build and contribute to effective partnerships to support the delivery of our vision and values	Our role in the Barratt Flats	Committee decision - factoring role Discussions with GCC re: agreement on factoring standard Preparations for taking on factoring role	Q1 Q1 Q1,Q2
Provide houses and services that are Value for Money for people who want to live in our communities		Improvement works to 36 Linnhead - close and flats	Q1, Q2
Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	4th Year Review of 5 Year Business Plan	Co-ordinate results of 2019/20 Section Operational Plans Co-ordinate production of Section Operational Plans 2020/21 Produce Governance & Corporate Services Section Operational Plan 2020/21 Production of Work Plans 2020/21 for all staff Publish outcome of BP Year 3 key activities to tenants	Projected Y/E Results (Aug 20) Final Results - Q1 Q1 Q1 Q1 Q1
Demonstrate the highest standards of governance, accountability and compliance		Production of Annual Plan 2020/21	Q1
Demonstrate the highest standards of governance, accountability and compliance	Health and Safety	Completion of H&S training for staff Review of H&S training manual	Q1 Q2, Q3
	Preparations for new 5 year Business Plan 2021-26	Arrange BP review sessions for Committee and Mgt Team Consultation with tenants on BP priorities Draft of new 5 Year plan Finalised new 5 Year Plan	Q2, Q3 Q3, Q4 Q4 Q1 of 2021/22
	The Charter and ARC	Co-ordinate and implement findings of ARC Pre-submission Audit Submission of ARC 2020/21 Return	Q2 Q3
	Regulatory Requirements	Preparations for compliance re SHR requirements on Equalities and Human Rights Provide assurance of our position in AAS	Q2-Q4 Q4
	Risk Management	Ongoing monitoring of risks	Q1-Q4
	Sub-Committees	Service/Support Audit and Staffing and H&S Sub-Committees	Q1-Q4

Housing Services Ops Plan 2020-2021

Strategic Objective	Key Activity/Target	Outcome(s)	Specific Activities for Year 4	Deadline
(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.	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)	
(2) Engage effectively with tenants and service users so that our service delivery meets their requirements.	Continue to promote and support our Tenants' Group	scrutiny exercises completed which result in improved services Improved Tenant Engagement	Implementation of Scrutiny Strategy. Look at increasing panel members digital skills so that virtual meetings can take place.	Q1-4 Q2
	Develop digital capacity	Enhance digital skills of tenants/applicants	Establish digital skills training for customers;	Q1-Q4
	Develop digital capacity	Enhance digital skills of tenants/applicants	Implement Digital Strategy	Q2
	Develop digital capacity	Enhance digital skills of tenants/applicants	Seek further funding to develop tenancy sustainability programme for tenant and applicants	Q2
	Further Promote Tenant Net	Further promote use of the tenant net to better engage with our tenants and the wider community	Include tenant net in the digital strategy. Ensure as wide a take up as possible for its use. Look at utilising the system for other services such as estate management and neighbourhood issues.	Q2
	Community Engagement	Look to increase our profile within the wider community	Continue to hold community activities e.g. community funday and panto. Look for sources of funding to engage further with the wider community. (Covid restrictions permitting) consider other ways of involving community during current restrictions	Q1-4
(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 (once back up and running)	ongoing

	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. Identify and transform any neglected areas of land into vibrant blooming spaces using funds from the neighbourhood budget.	ongoing
	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	Explore potential for "shared services/initiatives"	ongoing
	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	Continue to work in partnership with third sector organisations and increase the use of funding bids to better work for community building activities	ongoing
(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	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	ongoing
	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.	Q1-4
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	Carry out programme of House visits (over 3 year cycle)	Carry out programme of House visits (over 3 year cycle)	Continue to work towards achieving the agreed target	Q1-Q4
Engage effectively with tenants and service users so that our service delivery meets their requirements	Make better use of technology to communicate and consult with our tenants and other service users	Reduce the number of tenants receiving paper information	Ensure HM staff are continuing to gather information from tenants on how they want to be contacted and receive information	Q1-Q4

(7) Demonstrate the highest standards of governance, accountability and compliance	Continue to develop frontline delivery of Tenant Participation/Engagement	Staff are utilising contact with tenants to support tenant participation/engagement	Staff to be encouraged to continue to promote the benefits of getting involved.	Q1-Q4
			ASB package develop further reporting function	Q3
			Implement new arrears system	Q2
			Trial Omni void letting package	Q3
	Aim to increase membership of Tenants' Group to 8 members	Increased membership of Tenants' Group	Targeted marketing of group using complaint information. Articles in Newsletters, direct tenant contact and better use of locality of office to directly engage with customers (doorknocking etc)	
	Tenant Satisfaction Survey 2019	Full analysis and action plan from results c	Undertake a full analysis and implement an action plan from results of TSS 19	ongoing Q1-2
	Publish an Annual Performance Report	Tenants provided with clear information on how we are performing Comply with Regulatory Requirement	Co-ordinate writing, consultation on and production of Annual Performance Report	Q1
	Gross Rent Arrears as a % of Total Rent Due - 3.95% or <	Minimise current and former tenant rent	Minimise current and former tenant rent arrears	Q1-Q4
	Rent Collected as a % of Total Rent Due - 100%	Maximise Rental Income	Maximise Rental Income	Q1-Q4
	Average time taken to re-let empty properties - 12 days or <	Void properties are let as quickly and efficiently as possible without impacting negatively on the void standard	Void properties are let as quickly and efficiently as possible without impacting negatively on the void standard	Q1-Q4
Rent Loss through voids properties as a % of total rent due - 0.2%	Minimise rent loss through void propertie	Minimise rent loss through void properties	Q1-Q4	
% of new tenancies sustained for more than 1 year - 95%	Provision of support to enable tenants to manage their tenancies	Provision of support to enable tenants to manage their tenancies	Q1-Q4	
Resolution of Anti-Social complaints within locally agreed timescales: Category A - 100% resolved within 2 weeks Category B - 100 % resolved within 4 weeks Category C - 100 % resolved within 4 weeks	Anti-social complaints are resolved within locally agreed timescales	Anti-social complaints are resolved within locally agreed timescales	Q1-Q4	
% of lettable houses that became vacant - 4.5%	Low turnover in stock	Low turnover in stock	Q1-Q4	

Other Key Tasks

	% of tenancy offers refused - 20%	Low refusal rate on tenancy offers made	Low refusal rate on tenancy offers made	Q1-Q4 Q1-Q4
Demonstrate the highest standards of governance, accountability and compliance	Annual Assurance Statement	Completion of the 2021 Assurance Statement	Ensure information is collected to enable the completion of the 2021 assurance statement	
Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	4th Year Review of 5 Year Business Plan	4th Year Review of 5 Year Business Plan	Produce Housing Services Section Operational Plan 2020/21	Q1
Demonstrate the highest standards of governance, accountability and compliance			Production of Work Plans 2020/21 for all staff assist with publishing outcome of BP first 4 years' key activities to tenants	Q1
				Q1
Demonstrate the highest standards of governance, accountability and compliance	Annual Assurance Statement	Completion of the 2021 Assurance Statement	Ensure information is collected to enable the completion of the 2021 assurance statement	Q1-Q4

Section Operational Plan 2020/21: Technical Services

Strategic Objective	Key Activity/Target	Outcome(s)	Specific Activities for Year 4	Deadline
(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, Darvel Street, Turnberryhill and Craigbank 1A&B Replacement external door to Lindens	Q4 Q4 Q4
	Ensure all of our houses meet EESSH by 2020	Continue to ensure properties are energy efficient	Additional Energy Performance Certificates to be carried out (30 nr) and radiator / boiler replacement contracts as above	Q1-Q4
	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	Q2
(3) Provide houses and services that are Value for Money for people who want to live in our communities	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)	Q1 -Q4
	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	Q1 Q2 -4
(5) Build and contribute to effective partnerships to support the delivery of our vision and values	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	Progress opportunity to develop former Gowanbank School. Deliver Stage 3 Adaptations and achieve the required spend.	Q1 - Q4 Q2
(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	Annual Training Plans 2020/21	Q1
(7) Demonstrate the highest standards of governance, accountability and compliance	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements	Update policies as required and carry out tenant consultation for review of service policies	As required
	Ensure compliance with New Fire Regulations	All properties to have interlinked smoke and heat alarms by compliance date	Deliver Year 2 of programme for February 2021 deadline	Q2

Other Key Tasks

Strategic Objective	Area	Task	Deadline
(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.	Delivery of the cyclical maintenance and planned programme during current year and beyond	Post Contract Management: Painterwork Gutter Cleaning Original Stock Windows and External Doors	On going On going On going
	Set challenging targets for repairs and maintenance services	Meet or better the agreed Operational Targets	Q4
(3) Provide houses and services that are Value for Money for people who want to live in our communities	Our role in the Barratt Flats	Committee decision - factoring role	Q1
		Discussions with GCC re: agreement on factoring standard Preparations for taking on factoring role	Q1 Q1,Q2
(5) Build and contribute to effective partnerships to support the delivery of our vision and values		Improvement works to 36 Linnhead - close and flats	Q1, Q2
		Contractor appointment for Open Space Improvement works and ongoing contract management	Q1, Q2

(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	4th Year Review of 5 Year Business Plan	Produce results of 2019/20 Technical Services Section Operational Plan	Projected Y/E Results (Aug 20)
		Produce Technical Services Services Section Operational Plan 2020/21	Final Results - Q1
(7) Demonstrate the highest standards of governance, accountability and compliance		Production of Work Plans 2020/21 for Technical Services staff	Q1
		Contribute to the production of Annual Plan 2020/21	Q1
	Preparations for new 5 year Business Plan 2021-26	Participate in BP review sessions with Committee and Mgt Team	Q2, Q3
		Contribute to draft of new 5 Year plan	Q4
	The Charter and ARC	Co-ordinate and implement findings of ARC Pre-submission Audit for Technical Services	Q2
		Completion/Submission of ARC 2020/21 Return for Technical Services	Q3
	Assurance Exercise	Monitoring and maintenance of Assurance Exercise	Q1-Q4
	Regulatory Requirements	Monitoring and maintenance of Tenant/Resident Safety Matters	Q1-Q4
	Risk Management	Ongoing monitoring of risks	Q1-Q4

Section Operational Plan 2020/21: Finance Services

Strategic Objective	Key Activity/Target	Outcome(s)	Specific Activities for Year 4	Deadline
(1) Provide high quality and affordable homes through the maintenance and improvement of and the investment in our housing and, the building of new houses that are well designed and efficient and meet identified needs	Develop new homes	Increased supply of high quality and affordable homes. Met the needs of housing applicants (external/internal) Contributed to Glasgow's Strategic Priority to build 15,000 new homes by 2022	Complete financial appraisals as necessary e.g. New Build at Gowanbank & Nursery	as required
(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	Contribute to Annual Rent Review	Q1
	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	Prepare tender for Legal Services	Q2
(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	Benchmark results from SHR AFS 2019/20;	Q2
	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	Annual Training Plans 2020/21	Q1
(7) Demonstrate the highest standards of governance, accountability and compliance	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	Manage all FOI requests to ensuring a timely response Monitor ongoing compliance with GDPR	Q1-Q4 Q1-Q4
	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements Ongoing Data Protection and FOI compliance	Update Finance & Factoring policies as required Review role of DPO - potentially needs to be outsourced; Annual data cleansing exercise in accordance with Retention procedure;	as required Q1-Q4 Q3
	Publish an Annual Performance Report	Tenants provided with clear information on how we are performing Complied with Regulatory Requirement	Annual Performance Report Y/E 30/09/19 Production of Annual Performance Report Y/E 30/09/20	Q1 Q4
	Annual Assurance Statement	Committee assured that Rosehill continues to be compliant with all Regulatory and Legal requirements; Assurance provided to SHR and tenants;	Review and update assurance exercises	Q1 -Q4

Other Key Tasks

Strategic Objective	Area	Task	Timescale/Deadline/Target
(5) Build and contribute to effective Partnerships to support the delivery of our vision and values	Potential Factoring at Barratt Flats	Make preparations to take on factoring role at Barratt flats (if approved) , including the appointment of a designated factoring officer / assistant, review of potential services, costs and documentation	Q1-Q2
	Potential Acquisitions at Barratt Flats	Implement agreed Acquisition Strategy	as required

(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	Management Accounts	Prepare Management Accounts and Supporting Schedules	Q1-Q4
	Annual Budget	Collate budget information provided by Section Managers	Q4
		Prepare Annual Budget and Supporting Schedules	Q4
	30 Year Financial Projections	Collate information provided by Section Managers	Q1
Prepare 30 Year Financial Projections including KPIs, loan covenants & sensitivity analysis		Q1	
Treasury Management	Collate loan & deposit information	Q3	
	Prepare annual treasury management review and report to Management Committee	Q3	
(7) Demonstrate the highest standards of governance, accountability and compliance	Financial Statements	Prepare Financial Statements and Supporting Schedules	Q1
		Liaise with Auditors whilst on-site collating any additional information requirements	Q1
		Present Financial Statements to Management Committee for Approval	Q2
		Present Financial Statements at AGM	Q2
	SHR Loan Portfolio Return	Prepare return and present to Management Committee for approval	Q3
	SHR Five Year Financial Projections Return	Prepare return and present to Management Committee for approval	Q3
	SHR Audited Financial Statements Return	Prepare return and present to Management Committee for approval	Q4
Statutory returns	Preparation and submission of FOI, EIR, VAT, CIS, Payroll, Pension and Factoring Returns as they fall due	Q1-Q4	
Covenant compliance	Monitor and report on loan covenants	Q1-Q4	