



clydebank housing association

Clydebank Housing Association Limited

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1.0 Introduction/Executive Summary

The purpose of this plan is to outline Clydebank Housing Association's (CHA) objectives for the period 2019-2024 with the primary focus on the year 2019/20. The plan will outline organisational priorities, assess resource requirements, identify targets and will ensure that the appropriate action plans are in place to enable their fulfilment.

It will serve as a benchmark for the Association's monitoring and evaluation of its work, ensuring compliance with its Charitable Rules (SFHA Charitable Model Rules (Scotland) 2013) and the Scottish Housing Regulator's Regulatory Standards of Governance and Financial Management (Regulatory Standards) (reviewed April 2019). We have also taken into consideration, the Scottish Housing Regulator's recommended Practice on Business Planning (December 2015) and current Scottish Housing Regulator published priorities.

The plan is designed for the use of various people at all levels within the organisation and for a variety of reasons, namely: -

- To assess the organisations resource requirements over the medium term.
- To set objectives, identify priorities and targets, assess risk and enable monitoring thereof.
- To provide a yardstick for monitoring performance whilst ensuring that the reporting requirements of the Scottish Housing Charter are met.
- To assist in the identification of areas requiring corrective or remedial action.
- To assist in internal communication and co-ordination.

After a full Management Committee and Staff review of our Strengths, Weaknesses, Opportunities and Threats, our business objectives and mission statement, the following **key focus and priorities** for the organisation in 2019/20 were agreed: -

- 1) To seek out development and funding opportunities to increase our stock whilst meeting the requirements of the Local Housing Strategy and contributing to the regeneration of Clydebank.
- 2) Mitigating current risks to CHA, its tenants and other customers in relation to fuel poverty, digital and social inclusion agendas, etc. as well as taking cognisance of our environmental impact, through provision of support and advice, signposting and delivery of our regeneration activities and funded projects.
- 3) Mitigate current risks to CHA and its tenants in relation to welfare reform to ensure tenancies are sustained through provision of support and advice.
- 4) Ensuring SHR governance compliance as well as meeting the requirements of the SSHC including continued customer engagement (via tenants' panel and focus

groups, increase numbers on consultation register as well as increasing numbers of registered tenants and residents associations) and performance reporting.

- 5) Exploring opportunities to address low demand at multi-storey flats including provision of flexible housing options which meet the changing needs of older people and which may prevent or delay a move to a care home and/or reduce hospital admissions.
- 6) Protecting cash flows by exploring new investment opportunities and closely monitoring effects of increasing costs in relation to pensions including auto-enrolment, NI, new energy efficiency standards, arrears and bad debts, etc. and ensuring value for money from our Major Repairs Programme through appropriate procurement practices.
- 7) To identify estate management solutions and work with WDC, other RSL's and agencies to ensure our estates and properties remain desirable.
- 8) Participate in Investors in People (IYP) assessment and maintain standard
- 9) Assessment and promotion of Centre81 and its activities to ensure long-term viability and sustainability

An external Business Plan validation exercise carried out in 2014 showed that, although the Association continues to be financially viable, the combination of welfare reform and the pension crisis could have a severe, negative impact on the Association's cash flows over the medium to long term. The pensions issue was addressed to some degree during 2014 with the Association's withdrawal of its Defined Benefit Final Salary Pension Scheme and replacing with Defined Contribution. Risks in regards to the ongoing pension deficit payment of £145k per annum (until 2022), auto-enrolment commitments (additional c. £2.4k per annum) and the new accounting obligations which require the continued pension liability to be shown on our Balance Sheet, have not proven to have had a significant impact thus far. However, we continue to monitor closely the pension deficit position by attending regular SHAPS training and information sessions and signs are that the deficit position is improving with recent correspondence indicating an 87% funded scheme position.

Welfare reform is, however, proving to have a gradual adverse impact on our finances and staff resources and is proving to be more prevalent following the roll out of Universal Credit in October 2018. It is therefore as important as ever that our Business Plan is robust and provides sufficient 'financial headroom' to ensure that we are able to maintain viability and manage even those risks which may, as yet, be unforeseen.

A further external validation exercise was instructed in May/June 2018 by the Management Committee to coincide with our intention to bid for Dalmuir Park HA stock and further confirmed that the Association continues to have robust financial planning in place and that the business plan assumptions are reasonable and therefore the organisation, from a financial perspective remains strong.

The Association's property is well maintained and adequate provision has been made to continue a programme of maintenance. The information from the recently updated physical stock condition survey carried out in March 2018, has also been incorporated into our financial plans and provides comfort that our current 30-year major and cyclical repairs plan can be delivered from a financial perspective. The Association's newly adopted Asset Management Strategy sets out the process by which we ensure that the assets, including our housing stock, needed to operate our business are managed effectively and provide value for money. It covers a range of activities which will protect these assets and an action plan is in place and progress reviewed by the Management Committee on a 6-monthly basis

It was confirmed via internal audit and during the most recent external validation that CHA understands the current environment; the main risks identified above as well as those identified in Appendix 4 and has strategies and financial plans in place to mitigate any adverse impact. In order to minimise anticipated additional financial costs, we will continue to seek to identify operational efficiencies where possible without impacting on tenant and other customer service delivery. To this end, an action plan has been drafted, with progress reported to our Management Committee every 6 months, per the requirements of our newly adopted Value for Money Strategy.

1.1 Governance

The Scottish Housing Regulator first published its Regulatory Framework in February 2012 and carried out an extensive review during 2018/19. The new requirements came into force in April 2019 and the document sets out both the Regulator's approach to regulation as well as the 7 regulatory standards with which the Association must comply. The approach, which is risk-based and proportionate, focuses on promoting good outcomes for tenants, people who are homeless and other service users, good quality of tenants' homes and good investment and effective governance and sustained financial performance and management. The Regulator expects that this emphasis will enable it to safeguard and promote the interests of tenants, homeless people, Gypsies/Travellers and owners who receive services from social landlords and it will take decisive and effective action when necessary.

The revised standards stress the requirement for landlords to assure themselves, their tenants and the Scottish Housing Regulator that they are delivering good outcomes and services to tenants and service users and must now prepare and publish Annual Assurance Statements to confirm that we are meeting regulatory requirements. The first assurance statement is due to be published by the Association in October 2019 and therefore the Management Committee will be again embarking on a full self-assessment in the coming months as part of this requirement.

Clydebank Housing Association recognises that good governance means:

- 1) Focusing on our purpose and positive outcomes for tenants and service users;

- 2) The governing body and senior officers working together effectively in clearly defined functions and roles;
- 3) Promoting values for the whole organisation and demonstrating the values of good governance through behaviour;
- 4) Taking informed, transparent decisions and managing risk;
- 5) Developing the capacity and capability of the governing body and senior officers to be effective; and
- 6) Working with stakeholders and being openly accountable to them.

These principles of good governance as well as the 7 Regulatory Standards (which the Management Committee has annually self-assessed itself against to ensure compliance), inform the Association’s business planning process. Applying these principles means that we are able to demonstrate that our management and governing body understand and support the strategy, the business direction and the risks that are implicit in the business plan which has been presented for approval.

During the year, the Association again undertook a comprehensive external ARC review prior to submission to seek assurances that the data being submitted to the Scottish Housing Regulator accurately reflects the performance of the Association. In addition, we have carried out an overhaul of our housing and reporting systems as well as significant staff training undertaken to increase skills and knowledge in the requirements of the ARC. . The Scottish Housing Regulator recently reiterated that *“It is really important that the information landlords provide us with is robust, reliable and accurate and has been validated and verified. It is the responsibility of individual landlords to ensure that this is the case.”* And therefore our continued commitment to ongoing information systems and independent external reviews will go some way to ensuring this.

The Management Committee last conducted its self-assessment on the SHR Regulatory Standards of Governance and Financial Management in March 2018 and determined that it was compliant. The next self-assessment against the new standards will take place between June and September in order that the Management Committee can complete and publish its Assurance Statement. The Management Committee is nearing the end of an agreed 3-year internal audit plan where key areas of our service delivery, policies and procedures are scrutinised by Wylie Bisset. The following areas were reviewed and assessed, recommendations implemented and many areas of good practice noted in 2018/19: -

Development	Strong
Corporate Governance	Strong
Arrears Management	Strong
Maintenance/Contract Management	Strong
Follow Up	Strong

Tenants and other customers will be updated in our June/September 2019 Chit Chat Newsletters.

Clydebank Housing Association Regulatory Status and Regulatory risk assessment 2018/19: low engagement

The Scottish Housing Regular last completed its annual regulatory risk assessment in March last year and informed us of the level of engagement with the Association during 2018/19. Our “low engagement” assessment took account of the most recent information returns from CHA including our Annual Return on the Charter (ARC), the return on the Energy Efficiency Standard for Social Housing (EESH), audited accounts, five year financial projections and loan portfolio return, amongst others. They also took account of the regulatory implications of risks they have identified that could impact on all RSLs.

Due to the introduction of the new standards and the requirement for the Association to publish its first Assurance Statement, the Regulator has not yet included a regulatory status in its recent communication with us. They have confirmed that after they receive the first annual Assurance Statements in October 2019 from all landlords and they complete their annual risk assessment, they will give the Association a regulatory status in line with its Regulatory Framework. The Regulator has confirmed that no further assurance is required from Clydebank HA at this point in time other than the annual regulatory returns required from all RSLs.

1.2 Business Planning Cycle

The Association’s business planning cycle follows the Scottish Housing Regulator’s guidance and is as follows: -

November	Review vision, objectives and values
December	Environmental analysis and risk assessment
January/February	Gather information and prepare draft business plan
February	Discussions with key stakeholders
April/May	Approval of business plan
May/June	Review performance of previous business plan

A comprehensive update of the strategic direction of CHA will take place every 3 years (last carried out in 2018). The Business Plan will be updated annually and operational plan progress reported every 6 months.

2.0 Aims and Objectives

Our Mission is: -

"Offering our community more than a home"

Clydebank Housing Association will aim to achieve its mission by delivering a range of high quality housing and regeneration services, which meet or exceed the needs and aspirations of our customers. We will maximise both our financial and staff resources to achieve value for money, responding to change and working with others to regenerate Clydebank.

2.1 Strategic Objectives

1. To provide quality, affordable housing that meets the changing needs of our customers and to ensure fair access to housing within our area.
2. To manage the houses provided, in a professional and cost effective manner, for the benefit of our local community and the environment.
3. To provide a first class maintenance service which offers value for money and ensures the comfort and safety of our residents while achieving high levels of satisfaction?
4. To work in partnership with others, supporting our tenants and other customers, to maximise opportunities for physical and socio-economic regeneration in Clydebank.
5. To ensure local decision making and community control, we will encourage our tenants and other customers to influence our policy and participate in decisions, which may affect them.
6. To ensure that our resources are adequate to deliver our objectives by investing in our people, demonstrating value for money and through robust procurement practices.
7. To promote social inclusion by applying principles of equality and diversity to everything we do.

2.2 Action Plans

Appendix 1 details action plans which have been drawn up for each of our seven objectives and these explain how the Association will achieve or work towards the achievement of these. Appendix 2 contains the Association's Equality and Disability Plans.

2.3 Aims and Core Values

Clydebank Housing Association aims to strive for excellence and provide the highest possible quality housing, environment and services to all our customers. We will aim to maximise our contribution to the overall regeneration of our area, addressing wherever possible, the needs of those in the community who are disadvantaged. In order to achieve this, the following **core values** have been formulated: -

"Offering our community more than a home"

We will achieve this by ensuring customers are always our priority and by being

- **Respectful**- we will treat all our customers with courtesy and respect
- **Accountable** – we will be open, honest and approachable and act with the highest integrity at all times
- **Responsive and Informative** – we will listen, respond and inform through effective and timely communication
- **Professional** – we will ensure we have the appropriate skills and strive for excellence in all aspects of our service

Key Activities

3.6 Main Activities and Services

Housing Services

Housing Management –The Association provides a full range of housing management services to tenants and prospective tenants, including allocations, rent collection, rent arrears management, estate management, anti-social behaviour management and void management.

Our gross arrears figure for 2018/19 was 3.8%, whilst our average void re-let time was 15.05 days and our void rent loss figure was a respectable 0.43%.

Welfare Reform continues to impact both the department and the organisation. The last year saw the commencement of the full roll out of Universal Credit in November 2018 and at the end of 2018/19 we had in excess of 80 tenants receiving Universal Credit. Universal Credit continues to create numerous challenges (increasing arrears and impacting on tenancy sustainment). This number is expected to increase in the coming year following the full roll out commencement of UC in October 2018. We provide regular reports to our Management Committee on the impact of Universal Credit and this information includes an impact projection, which is used to assist the finance department in budgeting as well as highlight key management and performance statistics. The report also outlines the financial impact and the counter measures and services etc. which have been put in place in an attempt to mitigate the impact of UC. We continue to use local support services such as the Citizen's Advice Bureau and the Independent Resource Centre in order to assist our tenants in maximizing their incomes and claiming their benefits. All of this helps ensure that the Association is well prepared to deal with ongoing UC and welfare reform issues.

Another remaining challenge is the continued reduction of benefit paid in line with the Local Housing Allowance. This has a direct impact on any rent that we charge making it all the more important to ensure rent increases are kept to the minimum required to effectively deliver our services. This will also be taken into account when setting rents for new build properties.

Our time to re-let houses and our void loss figures are also significantly better than our peer group average, enabling us to minimize the rent loss through empty properties. We were able to limit the rent increase applied from April 2019 to 3.0%, which compares favourably to the increases applied by similar sized housing associations across Scotland. We currently have the lowest rents in the district for both 1 and 2 bedroom properties; which is particularly significant as these types of properties still make up over 80% of our housing stock, meaning a majority of our tenants continue to enjoy the lowest rents per size of house in West Dunbartonshire. The following table shows our

performance in key areas for the financial year 2018/19 as benchmarked against the most recent Scottish National Average for each indicator.

Indicator	Clydebank H.A. 2018/19	Whole of Scotland - average performance 2017/18
Average re-let time (calendar days)	15.05	30.72
Rent lost through voids (%)	0.43	0.85
Gross rent arrears (%)	3.84	5.41

Full details of our Housing Management sections performance can be seen in section 8 of this report.

The section continues to operate a team structure, with two separate teams in place, one for rent & arrears and the other for allocations, estate management and anti-social behaviour complaints. This structure enables us to provide a more tailored service to our customers, as well as tackle threats such as universal credit and other welfare reform issues. Improvements in performance in some of our keys areas, in particular lettings were noted during 2018/19.

The Housing Management department is also a key player in partnership working with West Dunbartonshire Council and other housing associations in the district. Examples of this include the prevention of homelessness, anti-social behaviour management, tenancy sustainment and Housing Benefit to name but a few. Through this partnership approach, we have ensured that our policies and procedures take account of local factors and housing strategies, as well as required national factors and legislation.

Our homeless nomination agreement with the Council allows West Dunbartonshire Council to refer homeless applicants to us for rehousing and therefore fulfills our obligation in assisting the Council in its duty of rehousing those who are homeless. This was again shown in 2018/19 when 49% of our available lets went to homeless persons or others as nominated by the Council.

All this is complemented by our membership of the SFHA’s West of Scotland Housing Management Forum and the Glasgow and West of Scotland Forum, which enables us to participate at a wider level in the development of policies, legislation and good practice. We also benchmark our performance on a quarterly basis through the Scottish Housing Network (SHN).

Partnership working can also be demonstrated with non-housing bodies such as the Clydebank Independent Resource Centre which, in a perfect example of this type of working, offers a specialised welfare rights service to our tenants through a twice weekly surgery at our office. This surgery enables our tenants to tap into a resource that we would otherwise be unable to offer and will provide a further tool to enhance our performance. We also work alongside the Police, Environmental Health Department, Social Work department and numerous other external agencies. During 2018/19, the partnership with CIRC regenerated almost £700,000 for our tenants in terms of new and increased benefits, income maximisation and debt management. This underpins the importance of this partnership to both the Association and its tenants. During 2019/20, securing the future of this project will be paramount in continuing to combat universal credit and other welfare reform measures.

As well as the above, we also take our tenants views and needs seriously. Our tenant consultation process ensures that all tenants are given an opportunity to input into the important policies which affect them most. We engage with Focus Groups when reviewing major policies such as Allocations, Rent Arrears and Estate Management. This ensures our tenants are at the very heart of our policy reviews and allows greater scope for them to directly influence the policies which affect them during their tenancy. Our Tenant Panel introduced in 2015/16 has enabled scrutiny of our service delivery, policies, performance, etc. and recommending improvements to procedures, shaping services, etc. This can be seen from our targets for 2019/20 where the Panel again had direct input and decision making in the target setting process. During the year, the panel also examined our allocations process, policy and procedure.

As part of our annual rent review process we continue to use all available affordability and rent comparison data to ensure that our rents remain affordable and competitive whilst at the same time ensuring continued high service standards and thereby achieving value for money for tenants. We also subscribe to the SFHA's affordability measure and use this to ensure value for money when setting our rent increase for 2019/20. All of our rents passed this affordability measure.

On an annual basis, we also consult with tenants regarding our rent setting process. We individually write to all tenants offering them clear options and choices on rent and service charge setting and where possible incorporate views received into our policies. We also consult through our quarterly newsletter, directly with our registered tenants and residents groups and as required, through our tenant panel and/or a specially convened focus group. We also held a drop in session in January 2019. We provide information on costs versus services and in our policy we are clear on how our tenant's views are taken into account. We were able to afford our tenants a choice of three rent increase options during 2018/19, each of which offered varying service enhancements over and above the standard minimum increase required to continue to manage and maintain homes in the current manner.

On an annual basis the Housing Management Department continues to carry out a number of surveys on new tenants and current tenants. The results of all these surveys greatly assist in our review of relevant policies and we always look at every comment made be it positive or negative. Questions asked vary from satisfaction with the length of time to view a house, through to how well things are explained at sign up. These annual surveys complement the Association's overall tenant satisfaction survey and feed into to our Annual Return on the Charter (ARC).

2018-19 saw the second full year of our Tenancy Sustainment Policy. This will afford us the tools to help tenants sustain their tenancy and moreover prepare for a tenancy at the housing application stage. Areas include interviewing younger housing applicants to gauge skills or lifestyle gaps that need to be filled to allow them to take on their own home, support or sign posting for tenants with addiction, medical or other needs etc. This should enable us to reduce the turnover of void homes and consequently associated void loss and refusals of housing. Our tenancy sustainment figures improved during the year up to 92% at the end of 2018/19 from the 88% achieved the previous year.

Demand for our properties is constantly monitored and at present there are no difficult to let properties or areas, however, we constantly monitor demand. In recognition of the changing profile of our waiting list applicants and the lower demand for our multi-storey flats, we are actively exploring initiatives to make the best use of the stock including ways in which we can link in to the health a social care agenda to maximise the take up of our multi-storey flats. This is particularly pertinent in view of the reported ageing population in West Dunbartonshire.

Housing Services

Property Maintenance – The Association provides a full range of property management to tenants and factored owners involving reactive, planned and cyclical maintenance.

The Association continually assesses and invests in its stock to ensure that it is of good quality, remains desirable and meets regulatory standards. We do this by maintaining accurate information and by continually assessing our stock through regular inspections and by carrying out physical stock condition surveys. We will be carrying out surveys of 20% of our stock each year till we reach 100% surveyed and will then revert to a 5 yearly programme. This strategy ensures that our current properties, and any future property acquisitions, meet SHQS requirements and any potential failures are identified and brought back to the standard. Efforts are now being concentrated on compliance with the Energy Efficiency Standard for Social Housing (ESSH). We now have Energy Performance Certificates (EPC) for 1097 properties and cloned data for a further 17. This leaves 8 properties where data has still to be determined. We were successful in 2018 in securing a HEEPS loan to carry out both internal and external insulation works and will continue to explore similar grant and loan funding opportunities for our non-traditional

constructed properties. We have a member of staff who is a trained EPC assessor and who will continue to drive our energy efficiency and carbon management programmes. We will also be prioritising energy efficiency advice for tenants to assist with any fuel poverty issues they may have.

Following the tragic fire at Grenfell Tower in June 2017 we commissioned a fire risk assessment at our multi-storey flats. A number of improvements were recommended and where they affect major components like upgrading of fire doors, these have been incorporated into our reviewed life cycle costings. We will continue to respond to requests for information from the Ministerial Working Group on Buildings and Fire Safety. In anticipation of new regulations relating to installation of heat detectors/additional smoke alarms, we have reviewed our standard specification for these items and implemented these in ongoing contracts.

programmes have been updated in line with the recent Stock Condition Survey results and will be continuing in the coming year with renewal of , bathrooms, painter work , electrical rewiring and inspections and installation of heat detectors and upgraded smoke alarms in all properties We will continue to explore options and associated costs to have amenity standard housing at the multi-storey flats to meet the demands of an increasing aging population. We have submitted an application of HAG funding to install ramps and handrails at all 7 multi-storey blocks. The programme will take account of our responsibilities in terms of owner occupied properties and our obligations in this regard.

We will continue to be committed to ensuring best value for money and quality of service when securing contracts and purchasing goods and services. To assist us with this commitment we volunteered to have a Procurement & Commercial Improvement Plan (PCIP) carried out by Scotland Excel. The PCIP focuses on the policies and procedures driving procurement performance and the delivery of results. An action plan is in place to drive forward the recommendations from the PCIP assessment.

To comply with current procurement legislation, we are advertising a contract for our small works contractors on Public Contracts Scotland and towards the end of 2019 will be advertising our open space maintenance and legionella testing contracts.

We will continue to seek value for money and quality of service in all aspects of the maintenance service through procurement of contracts, framework agreements and monitoring performance. We will also continuously monitoring contractor performance in relation to costs, quality of workmanship and feedback from tenants. We keep up to date with latest technologies, materials and components to ensure we are meeting the needs and expectations of our tenants.

To comply with legal requirements, meters have now been installed in each of our 7 multi-storey blocks and we will be monitoring consumption and engaging with our tenants to both identify ways to reduce the running costs of our CHP scheme and to promote responsible usage to ensure its long term sustainability.

We continue to aim for excellent customer service and liaise with our tenants and other customers through regular surveys, focus groups to ensure we are delivering the service they want and expect from us. We ensure our policies, procedures and strategies are regularly reviewed to ensure our properties are maintained and invested in to protect these assets for current and future tenants. To further improve our internal and external maintenance service, our department has now been split into sub-teams to ensure more targeted and specific responses for key categories of repair.

A breakdown of our Major Repairs programme over the next 5 years is detailed below; the new programme has been incorporated into our financial plans and details shared with our tenants.

Planned Repairs		Lifespan	Yrs 1-5 2019-2024
ELP01	Steel sheet roof coverings MSF	40	-
ELP02	Stone cleaning	60	88,549
ELP03	Roof replacements	60	79,650
ELP04	Windows	35	1,185,359
ELP05	Metal railings to french windows	35	-
ELP06	Timber solid doors UF	30	-
ELP07	Entrance doors	30	2,621
ELP08	Timber balcony doors	30	-
ELP09	Upvc patio doors	30	-
ELP10	Entrance doors and frames MSF	60	703,950
ELP11	Kitchen Floor & wall units etc.	20	1,060,417
ELP12	Sanitary ware	25	255,500
ELP13	Gas boiler	15	136,800
ELP14	Electric boiler	15	3,000
ELP15	Heating distribution (radiators)	30	9,200
ELP16	Heating distribution (radiators - electric)	30	-
ELP17	District heating installation	20	-
ELP18	Consumer unit/Rewire	30	664,842
ELP19	Ventilation fans	10	160,199
ELP20	Carbon monoxide detectors	10	17,925
ELP21	Heat/Smoke detectors	10	317,100
ELP22	TV: communal aerial system	30	12,600
ELP23	Entry call system	15	175,050
ELP24	Bin chutes	30	-
ELP25	Common windows and rooflights	35	716,184
ELP26	Front/rear close entry doors	20	-
ELP27	Front doors and screens/ironmongery/glazing	20	86,970
ELP28	Timber glazed screens	35	-
ELP29	Stair lighting	30	98,900
ELP30	Aircraft warning lights	10	-
ELP31	Emergency lighting batteries	10	27,690
ELP32	Emergency lighting invertors	20	71,760
ELP33	Communal fans	20	-
ELP34	Lift cars & gears	20	-
ELP35	Roughcast/Render	50	-
ELP36	Common Doors MSF	30	292,500
ELP37	PRV Pumped system MSF	40	-
ELP38	Replacement common carpets MSF	25	-
			6,166,766
	VAT	20%	1,233,353
	Fees	6%	370,006
	VAT on fees	20%	74,001
	TOTALS		7,844,126

Development – We aspire to grow through development activity to fulfil our objectives and to broaden the range of properties for affordable rent available to our customers. We will

take a risk based approach to development and ensure that development activity does not jeopardise the ongoing viability of our business. We will also take cognisance of the Scottish Housing Regulator's expectation that developing RSLs should self-assess to ensure the principles set out in their Development Thematic Study (March 2017) are being met (carried out in November 2018). The Association adopted its first Development Strategy in March 2018 (reviewed in March 2019) and this sets out the approach that will be taken by Clydebank Housing Association to housing and related development in the period 2019/20 – 2020/21 and determines the following: -

- CHA's role as a developer.
- Whether or not it is appropriate and viable for a specific initiative to be progressed.
- CHA's activity in respect of individual schemes.
- The sound governance required of CHA in its development activities.

Building more affordable houses is a priority for the Scottish Government in the coming years with significant investment planned and therefore, we intend to continue exploring development opportunities at the Queens Quay and Linnvale sites and any other sites that are presented to us.

Clydebank HA is an efficient and viable Housing Association with over £7m in the bank at the year-end, there to fund our major/cyclical repairs obligations over the next 30 years (c. £2.1m expenditure planned for 2019/20). The Association is lowly geared and is expected to have over 300 unencumbered assets by the end of 2019 and a further 230 by mid-2022 (excluding the multi-storey flats). This means that Clydebank Housing Association has the capacity to contribute further to the physical regeneration in our area.

In light of this increased development activity, the Association undertook a comprehensive review of its development policies and procedures as well producing an up to date new build development design guide and technical brief during the year.

Wider Role - wider action activities are largely focused on community engagement and capacity building. In April 2014 (reviewed in 2017), the Association's Management Committee adopted a comprehensive Wider Role Policy and we plan to continue to take this forward in the year ahead.

Wider Role can be defined as activities undertaken by registered social landlords over and above the strict remit of the functions of a landlord which help to improve the economic, social and environmental conditions of individuals and communities. Physical regeneration is core business for housing associations but increasingly socio-economic regeneration has also become an essential part of a Housing Associations activities. Essentially wider role or regeneration activities should serve to enhance the quality of life of the association's tenants and provide a lasting transformation for the better of people, places and communities.

The Scottish Government describes regeneration as “the lasting transformation of places to benefit those who live and work there.” The Government goes on to identify regeneration as targeted action in the most disadvantaged areas, with power devolved locally to find sustainable solutions.

Regeneration covers a wide range and scale of activity, from major urban regeneration companies delivering long-term multi-agency strategies, to small-scale local projects. It must always be about empowering and engaging communities to address challenging local issues, particularly where there is deprivation.

We are aware that CHA currently shows an operating deficit on some of its wider role activities; however, we have made a conscious decision to support activities that we feel improve the quality of life of our tenants, residents and the wider community. Through its high quality housing and delivery of its wider role activities, the Association has become a significant presence in our local community and local people continue to look to CHA to provide services well beyond those of the traditional landlord. It is our ambition that Centre81 maintains its position as a community hub which delivers a wide range of services and we will be focussing on the medium to long-term sustainability of the project in the year ahead. We continue to believe that wider regeneration and community capacity building deliver clear benefits to and are undoubtedly in local tenants’ interests.

Last year saw the Association secure significant funding (c. £383k) for its socio-economic and environmental wider role projects including the following: -

Aspiring Communities Fund	-Connecting Clydebank	-	£124,000
(completes in July 2019)			
Climate Challenge Fund	-Growing Spaces, Growing Skills	-	£174,000
(completes in March 2019)			
People & Communities Fund	-Confident Clydebank	-	£ 85,000
(extended to September 2019)			

This funding has enabled the Association to create 5 new posts which have assisted in the delivery of the projects. Importantly, the ACF funding has focussed on bringing new business, clients and customers to Centre81 thereby hopefully contributing to its long-term sustainability.

The Association also secured c. £66k of funding from Sustrans’ Community Links programme to develop a feasibility study and design proposals in conjunction with the community for a canal access path from Centre81. An application for capital funding will also be submitted in the coming year and it is hoped that when formed, will generate more footfall into Centre81 and increased income as a result.

A Centre81 Business Plan is currently being drafted and will form the basis of our plans for the future of the Centre and ultimately our planned wider role activities in the next 5 years.

Our completed and ongoing wider role projects include: -

- The refurbishment of a former Bank of Scotland building to create **Clydebank Social Economy Centre** to provide quality, inclusive accommodation for social economy, voluntary and community businesses. Community Links Scotland (our wider role partner) has remained a long standing tenant and we secured a 5-year lease with Citizens Advice Bureau in 2014, which has recently been extended for a further 5 years. We have further expanded our services to include Disaster Recovery facilities to local housing organisations.
- Our Subsidiary company, **CHA Power Ltd** was established in 2005. CHA Power generates electricity, which produces heat used to supply tenants at Radnor Park with low cost, environmentally friendly central heating and hot water. Surplus electricity, not sold to tenants through our Green Energy partner, is sold to the national grid and the proceeds are offset against the heating charges to our tenants, who pay a low, fixed, monthly tariff. Heating the flats this way combats greenhouse gases by using a heat network supplying more than one building or customer. It provides a carbon saving of 11,313 tonnes over 25 years and gives the flats supplied an 84%+ Energy Performance Rating, the same as our new purpose-built eco-friendly flats.

We have been approached by West Dunbartonshire Council with a view to connecting some of their residential and non-residential properties to our scheme and the viability of options together with the benefits to our tenants is currently being explored.

The ongoing viability to the subsidiary will continue to be closely monitored and in particular we will convey to our tenants the importance of using the system responsibly. Individual metering to each block has been installed primarily due to new legislation but also enables consumption to be monitored more closely to identify unusual consumption. The Housing Services sub-committee will monitor usage across all 7 multi-storey blocks.

- Construction of **Centre81 (formerly Whitecrook Regeneration Centre)** was completed in April 2008. Over the years our focus has remained constant. Through Centre81 activities and in partnership with a number of organisations and community groups, we have addressed inequality within our community by delivering employability services, skills development, training, further education, community capacity building and health improvement (including a variety of regular fitness classes, gym provision, community garden provision, healthy eating programmes). We recognise our community's needs are ever changing and we promote social integration and embrace diversification by maximising access and opportunity for all. But most of all, we bring the community together on a regular basis through different social activities to celebrate different cultures and to have fun.

CHA has been successful in securing Scottish Government PCF funding (2012/ 2019 and extended to September 2019), as well as Climate Challenge Funding and Aspiring Communities Fund monies to deliver these much needed activities and projects and will continue in its endeavors to ensure that Centre81 is sustainable and progress towards being fully self-financing in the future. A full review of the service will take place towards during 2019/20 once the outcomes of the projects are known and the position in relation to increased business is assessed. .

Finance and Corporate Services - The Association's finance and corporate services department works closely with all sections to support each service delivered ensuring high levels of customer care, compliance with procurement legislation and ensuring Value for Money in all aspects of our business. It takes the lead in policy development and provision of the factoring service to owner-occupiers and the administration of our subsidiary companies. Following the restructure, this department now oversees our communications and wider role functions and in particular ensuring that our funded projects are delivered and stated outcomes and outputs achieved per our funding applications.

In order to ensure our activities are financed and our resources are safeguarded, annual budgets are set and monitored on a quarterly basis throughout the year. Furthermore, our business plan and financial plans are reviewed on an annual basis and includes short, medium and long term projections, sensitivity analyses to reflect different economic/legislative scenarios as well as loan covenant information.

Current financial plans demonstrate that the Association remains on a sound financial footing through prudent financial planning and by ensuring income maximisation and cost efficiencies throughout the organisation.

3.7 Tenant and Service User Involvement

The Association recognises the importance of tenant participation and consultation, as a way of monitoring both the effectiveness of our policies and the quality of services provided. We welcomed the Tenant Participation provisions of the Housing (Scotland) Act 2001, as amended by the Housing (Scotland) Act 2010 (the Act) and we use a variety of methods to involve and consult tenants and tenant's groups, regardless of whether these groups choose to register with us.

In April 2012, the Scottish Government published the first Scottish Social Housing Charter setting out the outcomes we should achieve when delivering services to tenants and other customers. At the same time, the Scottish Housing Regulator published its Regulatory Framework (updated in April 2019), setting out how it will regulate and scrutinise landlords as well as how it will assess landlord achievement towards the charter outcomes. As a result, tenant engagement is even more critical than before and our key priority in the plan period will be to further increase our consultation register to ensure that we have an adequate pool of customers willing to comment on and shape our services. We also intend to draft an action plan which will set out the key areas of

the Charter in relation to how we will consult with a variety of other customers/groups and we will be focussing on in this on the year ahead.

2015/16 saw the creation of CHA’s Tenant Panel which is charged with scrutinising our services and procedures and making recommendations for improvement. In the year to 31 March 2019, the Panel concluded their review of the voids and allocations processes and presented a thorough report to the Management Committee in December 2018 detailing observations and recommendations. As well as this, they again assisted in reviewing and setting our performance targets and commenced their next chosen scrutiny topic in March, ESSH performance. Three consultations and three focus groups also looked at/commented on the following areas in the year: -

2018/2019			Business Plan Target 2019/2024
Customer consultations:	3	Close Cleaning, Rent Setting, Customer Care (463 responses)	6
Focus Groups:	3	Charter Report (5/7 & 22/8), Allocations Policy (14/11, 7/2, 21/2), Rent Setting (16/1)	

Going forward, we intend to further support our Tenant Panel to expand their knowledge to increase their capacity to meaningfully influence our decisions and practices. We will do this by striving to provide them with excellent information during scrutiny exercises, provide training on scrutiny to the Panel, staff and Management Committee and promote vacancies through our newsletters and direct contact. Training on Tenant Participation & Scottish Social Housing Charter took place with the Management Committee in June 2018.

As well as promoting the interests of tenants, the contribution of owner-occupiers who we factor and other customers, is also recognised and valued. Two tenant/owner events in Linnvale were attended by the Communications Officer in March 2019 solely to promote this. We encourage owners and other customers (e.g. applicants, owners, etc.) to contribute within consultation processes and help shape our services.

Articles on the variety of ways to get involved, including joining our Tenant Panel, and joining our Management Committee featured in a Clydebank Post ‘cover wrap’ in May 2018.

As a community based Registered Social Landlord, our primary and principal function is to provide well maintained, rented accommodation. It is therefore appropriate that we should promote the empowerment of our tenants and other customers in the decision-making and implementation of our housing and related policies. Our tenant satisfaction results for 2018/19 dictate that 90% (404/450) of tenants surveyed are satisfied with the

opportunities given to participate in and influence Clydebank Housing Association's decision making processes. Our Tenant Participation Strategy underwent a minor annual review, approved by the Management Committee in September 2018, and this was promoted in our December 2018 newsletter.

The shareholding membership stands at 162 (as at 31 March 2019) and is expected to increase over the next few years as a result of increased promotion. Membership of the Association is open to anyone aged 16 or over and who is interested in housing and regeneration in Clydebank.

3.8 Equality and Diversity

Clydebank Housing Association is committed to developing an organisational culture which values people from all sections of the community and the contribution that individuals make to that community. As such, the Association seeks to promote an environment of respect, understanding, encouraging diversity and eliminating discrimination by providing equality of access and opportunity for all in relation to all its services.

The Scottish Housing Regulator requires all registered social landlords to develop and implement an Equality and Diversity Action Plan (See Appendix 2) and as well as our statutory responsibility, contained within the Housing (Scotland) Act 2001, as amended by the Housing (Scotland) Act 2010, we are dedicated to create safe and inclusive neighbourhoods and an environment where people can live and work without experiencing any form of discrimination or harassment. Centre81 offers access and opportunity for all tenants and residents within the community by providing a range of services and projects which enhance their social, environmental and economic wellbeing.

In the year ahead we aim to evaluate all aspects of our business in terms of equality and diversity to enable us to focus on areas where we need to attract people from under-represented groups.

3.9 Complaints

The Association has a comprehensive complaints handling procedure in place for anyone who is dissatisfied with our services and reflects our commitment to valuing, improving and learning from complaints. The procedure, based on the Scottish Public Services Ombudsman's (SPSO) Model procedure, clearly sets out the process for making complaints which can ultimately lead to the tenant exercising their right to complain to the Public Services Ombudsman when appropriate. To ensure customers are aware of how to make a complaint, information about the procedure is readily available; displayed in our reception areas, on our website and it is periodically referred to in newsletters.

The complaints handling procedure will help us do our job better, improve relationships with our service users and enhance public perception of Clydebank Housing Association.

It will help us keep the customer at the heart of the process, while enabling us to better understand how to improve our services and increase customer satisfaction by learning from complaints.

It is imperative that individual employees, contractors and the organisation as whole not only learn from complaints but make improvements to our services and processes accordingly. Complaints information and complaints statistics are reviewed regularly across all departments to ensure this is the case.

Information recorded throughout the year forms part of the annual Scottish Social Housing Charter reporting requirements (Annual Return on Charter – ARC).