



# **Cathcart & District Housing Association Ltd - Business Plan**

**2022-2025**

Approved 16 August 2022

**2022-25**

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## **1. EXECUTIVE SUMMARY**

This Business Plan (the Plan) covers the three years to 2025. It is a key strategic document which communicates the strategic direction and ambition of the Management Committee as the Association's governing body.

It provides a framework for action which communicates to staff, tenants, customers and other key stakeholders what the Association aims to achieve over the 3 years of the Plan.

The plan is intended to act as a management tool for use by staff in their functional roles and committee in their strategic and policy making roles.

For more than 30 years, CDHA has built a solid tradition of driving positive change in the Cathcart community through housing led regeneration and excellent service provision.

The asset base is made up of 596 self-contained houses and we factor 497 properties for owners in the area. The stock was acquired through a mixture of tenement rehabilitation and acquisition strategies along with two new build developments. The office is in the heart of the community.

The Plan focuses on providing excellent housing management services and maintaining properties to a high standard in line with targets set by the Scottish Government. At the same time focusing on the long-term financial health; governance; independence and viability of the Association, whilst ensuring strong inspirational leadership. Cultural values and value for money are key factors in our service delivery.

The Management Committee will carry out a strategic review in 2022/23 to assist in the continued strive for continuous improvement in a challenging environment.

The Plan aims to ensure this programme of change and improvement is implemented effectively to support excellent and sustainable services to our tenants and customers. The plan will be used by external stakeholders, Scottish Housing Regulator, Lenders, Glasgow City Council and other partner agencies in carrying out strategic planning and resource allocation.

To achieve this, an updated set of interlinked Strategic Objectives have been set; underpinned by clear delivery plans. The Strategic Objectives reflect the opportunities and threats we face in the evolving external environment in which we operate and the current internal strengths and weaknesses of the Association.

## **2. OUR PURPOSE**

At our Strategic Business Away Day held in May 2022, we considered the future we will operate in and agreed on our main focus going forward. These are detailed in the body of this plan.

## 2.1 Mission Statement

*CDHA accepts the challenge to deliver comprehensive housing services which meet or exceed the needs and aspirations of our clients.*

## 2.2 Values

Our core values are:

**Honesty** We will be honest, consistent and objective in everything we do

**Respect** We aim to treat people with courtesy, politeness and efficiency and we recognise people's rights, opinions and requirements

**Accountable** We will be accountable to our members, tenants, and regulatory bodies and ensure openness in all our business activities

Our Strategic Business Away Day, included two invited external consultants who focussed on the financial future and the considerations we need to make and also landlord compliance in respect of tenants health and safety and the work we require to undertake to ensure continuous compliance.

## 3. BACKGROUND

### 3.1 Brief History

CDHA was registered with Communities Scotland in April 2005 as a Charitable Housing Association (no. SCO37255). The organisation was formed in 1978 from the former Glasgow Fair Housing Association properties. The cumulative stock is 596 properties owned and managed by CDHA. In addition to our stock, we manage the common areas of a further 497 properties for other owners.

The Association is also registered with the Financial Conduct Authority (no: MS1821RS) under the terms of the Co-operative and Community Benefit Societies Act 2014. This means that it cannot distribute any profits and all surpluses are used for the benefit of the organisation. CDHA is also registered with The Scottish Housing Regulator (no: HAL 85). As a result, the Association is subject to regulation and inspection by this agency.

### Stock Breakdown

STOCK STATISTICS				
	2021/2022	2020/21	2019/20	2018/19
<b>1 apt</b>	80	81	81	81
<b>2apts</b>	253	249	247	248
<b>3 apts</b>	204	203	193	193
<b>4 apts</b>	55	55	55	55
<b>5 apts</b>	4	4	4	4
<b>TOTAL</b>	<b>596</b>	<b>592</b>	<b>580</b>	<b>581</b>
<b>RTB Sales</b>			<b>-1</b>	<b>-2</b>

STOCK AGE	
Pre 1919	281
1919 – 1944	113
1945 – 1964	97
1965 – 1982	61
1982 Onwards	44
<b>TOTAL</b>	<b>596</b>

Our Asset Management Plan which is attached at Appendix 2, contains information on our stock base and profile.

In terms of performance, CDHA performs well against its peer group of housing associations in Scotland, as is evidenced by benchmarking our Annual Return on the Charter key performance indicators (Appendix 9).

CDHA delivers a Welfare and Debt Advice service in partnership with Southside Housing Association. Additional services the Project has provided have included starter packs, furniture and carpets.

### 3.2 Our Management Committee

CDHA is led by a Management Committee made up of local tenants & residents and other individuals with an interest and or skill that suits the aims of the Association. Each Management Committee member brings particular skills and experience to the governing body. The Management Committee are tasked with making the key decisions about the Association’s direction and provide challenge and oversight of the staff team to ensure that all decisions and services are provided and delivered in the best interests of our tenants and customers.

The Management Committee is supported in its work by two sub committees:

**Finance & Audit Sub Committee** which has the remit of providing validation to the Management Committee that management systems and controls in place are effective and for internal and external audit. The Committee is also responsible for overseeing the Association’s role in relation to risk management and finance and received reports on budget versus spend along with management accounts. Both the Internal and External Auditors attend the Finance and Audit Sub Committee to present annual plans and give reports on outcomes.

**Staffing Sub Committee** with the remit of overseeing the Association’s role in relation to staffing and all HR functions. This sub committee meets on an adhoc basis.

A summary of the Management Committee’s skills and experience is attached at Appendix 7. This summary demonstrates that the Management Committee has the key skills and experience in governance, finance, asset management and a commitment to the local community and social housing. In order to ensure this is kept up to date a skills audit and appraisal is carried out annually. In 2022 CDHA employed EVH to carry out the Committee skills audit.

### **3.3 Our Staff**

Our staff team of 17 is led by the Association's most senior officer; the Director who is responsible for supporting the Management Committee and inspiring and leading the staff team, to deliver our services and improvement plans, as we move forward through challenging times. The Director is supported by a Management Team consisting of the Finance Officer/Office Manager, Housing Maintenance Manager and the Senior Maintenance Officer. (Appendix 10 Staff Organisation Chart)

The staff team provide housing, factoring, maintenance, wider role and environmental services.

### **3.4 Our Area of Operation**

The Association's properties are in the Cathcart and Mount Florida areas of Glasgow with evidence of poverty albeit on a smaller scale than some other areas. CDHA has an excellent record of performance within the community.

As at 31 March 2022, CDHA had a turnover of 0.12% of voids for our lettable property for the year. There are no low demand properties however we are starting to notice an increase in the number of refusals of some studio deck access properties. This is being closely monitored.

### **3.5 Our Tenants and Customers**

We carried out a full satisfaction survey of our tenants in January 2022. Feedback from our surveys will be used not only to gauge satisfaction with our services but will be used to inform our service improvement plans, report in our ARC submission and will inform our business planning in terms of our tenants and residents priorities.

Our own staff measure satisfaction at the point of service delivery, for example, reactive repairs, allocations, and complaints, and this allows us to capture real-time information so that we can respond quickly to dissatisfaction with our services and consider whether or not our policies and processes need to change.

## **4. ANALYSIS OF OUR OPERATING ENVIRONMENT**

To assist us in the setting of the Plan we have to take cognisance of the environment in which we operate. We have considered:

- the current or future issues relating to our external operating environment and implications;
- our strengths and weaknesses and how we can build on these strengths and deal with areas for improvement;
- the risks we face and how best to address these in terms of being able to avoid, mitigate or manage each.

The purpose of doing so is to align the organisation to the changing environment; to manage threats and take advantage of opportunities that further our Strategic Objectives.

We discussed our operating environment at our Strategic Business Away Day in May 2022 and a summary of the areas we considered in detail is noted below.

#### 4.1 Political, Economic, Social, Technical, Legal & Environmental (PESTLE) Analysis

Political/Legal	Social
<ul style="list-style-type: none"> <li>• Government target which commits to delivering <b>110,000 affordable homes by 2032</b>, of which at least 70% will be for social rent Welfare Reform</li> <li>• SHQS &amp; EESSH</li> <li>• Landlord Compliance and Health and Safety</li> <li>• SHR Regulatory Framework</li> <li>• Assurance Statements</li> <li>• Procurement Regulations</li> <li>• Data Protection Regulations and GDPR</li> <li>• Freedom of Information</li> </ul>	<ul style="list-style-type: none"> <li>• Demographic change</li> <li>• Growth of elderly population</li> <li>• Rising tenant &amp; customer expectations</li> <li>• Reputation of neighbourhood</li> <li>• Demand for social and affordable housing</li> <li>• Condition of Tenements and need for further investment</li> <li>• Plans for meeting EESSH2 in relation to older properties</li> <li>• Tenant poverty trap</li> <li>• Adjusting to life after the Pandemic</li> </ul>
Economic/Environmental	Technological
<ul style="list-style-type: none"> <li>• Rising inflation rate</li> <li>• Unemployment</li> <li>• Inequality and poverty</li> <li>• Fuel poverty</li> <li>• SHAPS pension valuation</li> <li>• Climate change</li> <li>• Rising Energy Prices</li> <li>• Impact of Brexit</li> <li>• Life after the Pandemic</li> <li>• ESG Reporting</li> </ul>	<ul style="list-style-type: none"> <li>• Home/mobile working for staff</li> <li>• ICT requirements for online service</li> <li>• Innovations in energy efficiency</li> <li>• Improved performance management systems</li> <li>• Increased use of mobile technology &amp; social media</li> <li>• Digital inclusion for all service users</li> <li>• More in-depth Tenant Engagement</li> </ul>

## 4.2 Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis

### SWOT Analysis

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> <li>• Financially sound, all reserves cash backed and SHQS works fully funded</li> <li>• Excellent professional reputation</li> <li>• Professional and experienced Staff Team providing services</li> <li>• Low voids improved void turnaround</li> <li>• High levels of tenant satisfaction</li> <li>• Local knowledge, skills &amp; commitment of voluntary Management Committee</li> <li>• Stable, highly motivated experienced staff</li> <li>• Good Quality housing stock</li> <li>• Stable community in which we operate</li> <li>• Strong, affordable asset base</li> <li>• Adaptable to the changing environment</li> <li>• Resilience</li> <li>• Self-awareness</li> <li>• Commitment to ongoing learning</li> <li>• Few SHQS failures or expected EESSH failures that cannot be managed</li> <li>• Welfare Advice Team</li> <li>• Ability to buy-in specialist services</li> <li>• Management Committee/Staff working relationship</li> <li>• Succession Planning</li> <li>• Public access to the office central location to area</li> <li>• Robust plan in place for monitoring landlord safety compliance</li> </ul>	<ul style="list-style-type: none"> <li>• Number of Private Landlords within factored stock and lack of engagement which leads to more environmental issues bulk waste and lack of engagement with improvement work</li> <li>• Lack of engagement with owners could impact on SHQS failures</li> <li>• Pressure on skills base &amp; Management Committee numbers</li> <li>• Lack of diversity on Management Committee</li> <li>• Succession planning for Committee</li> <li>• Future development is limited by the cost of development</li> <li>• Brexit</li> <li>• Inflation</li> </ul>



OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> <li>• New Development sites currently 2 under consideration</li> <li>• Purchase 'one-off' properties</li> <li>• Opportunity to carry out common repairs scheme on damaged tenement properties with support from private sector GCC</li> <li>• Attract new Management Committee members with key skills</li> <li>• Work with GCC/other RSLs on neighbourhood management issues e.g. refuse dumping, youth issues</li> <li>• Working relationship with local police assistance in anti-social behaviour and estate management. Sharing of information</li> </ul>	<ul style="list-style-type: none"> <li>• Welfare reform</li> <li>• Benefit sanctions</li> <li>• Increased rent arrears &amp; void loss</li> <li>• Number of tenants on benefits and benefit system not streamlined</li> <li>• Discretionary housing benefit ceases</li> <li>• Owners within tenements reluctant to contribute to works</li> <li>• Demand for our studio properties in light of more choices from other landlords</li> <li>• SHQS and EESSH standards putting pressure on resources</li> <li>• Staff retention</li> <li>• IT cyber attacks</li> </ul>

### 4.3 Risk Analysis

The management of risk is vital to our success, and we acknowledge that not all risks can be eliminated. Risk management is an integral part of all the functions and activities of the organisation and the services we deliver.

Our approach to risk management extends to our culture, processes and organisational structures, which contribute to the effective management of potential opportunities, threats and weaknesses.

Risk awareness and management will be an integral part of our strategic planning and decision-making processes. For new initiatives and projects, risk analysis will always inform our decision-making process.

The table below details the four key strategic risks facing the association and how these will be managed:

<b>Risk Area</b>	<b>How we will manage risk</b>
<b>Welfare Reform</b>	<ul style="list-style-type: none"> <li>Welfare Advice service</li> <li>Build our tenant knowledge base</li> <li>Identify and work with other partner agencies</li> <li>Develop a communication strategy to improve how we inform customers – New Housing system</li> <li>Consider rent affordability at every rent increase</li> <li>Ensure Value for Money in everything we do</li> <li>Ensuring that benefits are paid into the organisation on time</li> </ul>
<b>Management Committee Capacity</b>	<ul style="list-style-type: none"> <li>Carry out an annual skills audit</li> <li>Fill gaps identified</li> <li>Implement a training plan</li> <li>Use external recruitment for Management Committee members when required</li> <li>Management Committee member induction</li> <li>Succession Planning Policy</li> </ul>
<b>Asset Management</b>	<ul style="list-style-type: none"> <li>Independent stock condition surveys</li> <li>Incorporate outcomes into long term financial plans</li> <li>Ensure compliance with SHQS &amp; EESSH</li> <li>Assess availability of free reserves</li> </ul>
<b>Regulatory Compliance</b>	<ul style="list-style-type: none"> <li>Demonstrate compliance with Regulatory Standards</li> <li>Have a robust landlord safety compliance programme with readily available certification backing this up</li> <li>Assurance statements approved by the Management Committee</li> <li>Continually strive for low engagement with SHR</li> <li>Attain compliance with Regulatory Standards as per SHR</li> <li>Implement any areas for improvement through self-assessment</li> <li>Benchmark our performance against others</li> <li>Continuous review of policies and procedures</li> <li>Independent ARC compliance review</li> </ul>

To ensure we manage our Strategic Risks we have embedded risk in all our Committee reports. Each report identifies the Risk and is detailed on the header sheet. A report on Risk against our policy is delivered quarterly to our Finance & Audit Sub Committee.

## 5. OUR STAKEHOLDER MANAGEMENT

The Association has a range of key stakeholders who are individuals or organisations who are interested in or have influence over the activities of the Association.

The Association pays considerable attention to the management and development of its relationships with its stakeholders, as their support can play a key part in the Association being able to achieve its Strategic Objectives. The following table summarises the nature of these relationships and how we will interact with each based on their power and interest.

<b>Regulatory Impact Group:</b>  <b>This group has a significant impact on our business. We consult and involve in governance and decision making</b>	<b>Advisory Impact Group</b> Meet the requirements and be aware that many of these groups inform our work
Tenants and Service Users Scottish Housing Regulator Glasgow City Council Financial Institutions/Lenders Scottish Government Solicitors and Auditors OSCR Welfare Rights Services Council Equalities Unit Employers in Voluntary Housing Information Commissioner	TPAS The Pensions Trust SFHA Chartered Institute of Housing Glasgow & West of Scotland Forum Scotland's Housing Network Positive Action on Housing Glasgow Centre for Inclusive Living SHARE Woman's Aid Glasgow South HSCP

We will ensure that our Plan where appropriate aligns with other stakeholders strategies such as the Council's Strategic Housing Investment Plan, Housing Strategy and key documents produced by the Health and Social Care Partnership.

## 6. ASSET MANAGEMENT

A full life cycle costing exercise was completed in May 2022 and will be revised annually as part of our budget setting process and review of our financial modelling assumptions. A strategic approach to asset management is key to the future viability of the Association. Our Asset Management Strategy (Appendix 2) informs all of our activities surrounding our properties and serves as a database to capture all components, upgrades and improvements.

## **7. STRATEGIC OBJECTIVES**

### **7.1 Strategic Analysis**

The Strategic Objectives are split into two areas, those with an external focus and those with an internal focus. Improving our internal focus allows us in turn to improve our provision of services i.e. our external focus.

#### **EXTERNAL**

**Deliver excellent housing and related services and strengthen our communication and engagement with our customers through our new IT system**

#### **INTERNAL**

**Continually seek ways to strengthen our Governance Structure. Work on Succession planning and continue to self-assess against Regulatory standards to ensure strong financial and risk management**

We link each objective to the appropriate Regulatory Standard that it connects to. We look at what we will do, and when we are satisfied that we are compliant with it.

## 7.2 Strategic Objectives

### EXTERNAL FOCUS

#### Objective 1: Deliver Excellent Housing & Related Services

What we will do	How	How will we know we have achieved our goal
Continually strive for better performance in all areas	<ul style="list-style-type: none"> <li>• Set challenging KPIs</li> <li>• Benchmark ourselves against our peers</li> </ul>	<p style="text-align: center;"><b>We will be a high performing RSL with high levels of tenant &amp; customer satisfaction in all areas of our service delivery</b></p>
Develop & support excellent & sustainable services for our tenants & others	<ul style="list-style-type: none"> <li>• Ensure our service delivery plans meet with the requirements of the intended outcomes</li> <li>• Review rent affordability annually</li> <li>• Take advantage of any initiative to assist with fuel poverty</li> <li>• Be ready to work with other providers to achieve better outcomes for our tenants in relation to digital inclusion or fuel poverty</li> <li>• Continue to provide Welfare Advice services. Review the current service on a regular basis</li> <li>• Work with Housing Officers and Glasgow City Council in relation to better Estate Management</li> <li>• Investing in our community</li> <li>• Ensure services are value for money</li> </ul>	
Develop the knowledge of our stock	<ul style="list-style-type: none"> <li>• Interrogate Stock Condition Survey</li> </ul>	

	<ul style="list-style-type: none"> <li>• Feed survey results into our Asset Management Strategy and new component system within Home Master</li> <li>• Implement Asset Management Strategy</li> <li>• SHQS demonstrate current and future compliance</li> <li>• EESSH work towards EESSH2 through stringent planning.</li> </ul>	
<b>Develop our use of IT</b>	<ul style="list-style-type: none"> <li>• Continue to develop our new system to use to its full potential. Produce Committee reports and ARC indicator reports direct from the system</li> </ul>	

## EXTERNAL FOCUS

### Objective 2: Strengthen our Communication & Engagement with our tenants and other customers

What we will do	How	How will we know we have achieved our goal
<b>Improve Communication with our tenants, customers &amp; others</b>	<ul style="list-style-type: none"> <li>• Review our communications strategy in relation to how we currently communicate and how we can improve practices using our new IT system</li> <li>• Promote existing social and economic inclusion projects</li> <li>• Continue to work on our digital inclusion strategy which has been a significant area of progress during 2021/22</li> <li>• Review and refresh the website throughout the year</li> </ul>	<p style="text-align: center;"><b>We will have increased engagement with focused services that meet the needs of and are shaped by our tenants and other service users</b></p>
<b>Improve consultation with our tenants, customers &amp; others</b>	<ul style="list-style-type: none"> <li>• Consult with other groups of stakeholders</li> <li>• Consult on &amp; review Customer Care Policy</li> </ul>	
<b>Increase our Membership</b>	<ul style="list-style-type: none"> <li>• Continually review Membership Policy and ways to increase Membership</li> </ul>	
<b>Seek our Tenants views</b>	<ul style="list-style-type: none"> <li>• Regularly carry out Tenant Satisfaction Surveys on specific matters and ensure we refresh the overall TSS every three years</li> <li>• Review Landlord Report results against others</li> <li>• Develop our rent consultation processes</li> <li>• Review internal processes relating to SPSO</li> </ul>	

## INTERNAL FOCUS

### Objective 3: Continue to Strengthen our Governance

What we will do	How	How will we know we have achieved our goal
<b>Develop &amp; support our Management Committee</b>	<ul style="list-style-type: none"> <li>• Carry out an annual Skill Assessment &amp; Training Needs Assessment for Management Committee</li> <li>• Implement a rolling training programme</li> <li>• Identify skill gaps and recruit to fill same on a needs based basis</li> </ul>	<p><b>We will have a strong, committed Management Committee and staff team living our vision, mission and values and attaining full compliance with the Regulatory Standards</b></p>
<b>Continue to improve our governance &amp; Meet the SHR's Regulatory Standards</b>	<ul style="list-style-type: none"> <li>• Develop Assurance Statement &amp; obtain Management Committee approval</li> <li>• Implement any areas of improvement as identified through self-assessment</li> <li>• Develop &amp; implement other improvement plans e.g. arising from Internal Audit</li> </ul>	
<b>Raise CDHA's profile</b>	<ul style="list-style-type: none"> <li>• Be willing to enter into partnership working with other RSL's if it benefits our organisation</li> <li>• Attend networking opportunities</li> </ul>	



<b>Develop &amp; Support our team staff</b>	<ul style="list-style-type: none"> <li>• Empower staff to do their jobs effectively</li> <li>• Review Job Descriptions and Person Specifications</li> <li>• Continue to embed our culture and core values</li> <li>• Underpin with training and development plan</li> </ul>	
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## INTERNAL FOCUS

### Objective 4: Continue to Ensure Strong Financial and Risk Management

What we will do	How	How will we know we have achieved our goal
<b>Maintain our solid financial base</b>	<ul style="list-style-type: none"> <li>• Revise our 30 year financial projections annually</li> <li>• Assess the cost impact of ensuring ongoing landlord compliance with the health and safety of tenants</li> <li>• Define &amp; assess rent affordability</li> <li>• Report regularly against our projections and budgets</li> </ul>	<p style="text-align: center;"><b>Continue to be a strong independent organisation financially sound and effectively managing changing risks</b></p>
<b>Develop a Value for Money Framework</b>	<ul style="list-style-type: none"> <li>• Review our KPIs</li> <li>• Review our management costs</li> <li>• Know our cost drivers</li> <li>• Make efficiencies through new IT system</li> </ul>	

<b>Embed Risk Management</b>	<ul style="list-style-type: none"> <li>• Ensure approach to risk management is embedded in organisation</li> <li>• Ensure risk awareness is embedded in the away day with Management Committee &amp; staff</li> <li>• Carry out robust risk assessments for any new projects</li> </ul>	
<b>Increase our housing stock</b>	<ul style="list-style-type: none"> <li>• Investigate development opportunities</li> <li>• Assess funding availability for acquisitions</li> <li>• Review local SHIP for opportunities</li> </ul>	

### **7.3 Strategic KPIs**

We are committed to improving our performance and we will develop our knowledge base and use internal and external sector information to help us gauge and improve our performance.

We monitor our performance against our peer groups, and we benchmark our performance by using data from the SHR's website and by being a member of Scotland's Housing Network.

Our key strategic KPIs are revised annually by the Management Committee and are used in management reporting monthly and quarterly for monitoring and analysis.

### **7.4 Delivery Plans**

To ensure we achieve our 4 Strategic Objectives we have developed practical performance report mechanisms. We believe our Management Committee will be able to receive live reports at meetings by way of dashboards. We will also include direct ARC reporting per indicator for a number of Committee reports. This will mean the ARC will build up over the year with real input from the Management Committee at all times.

Performance is reported monthly and will continue to be done in the new format. The Delivery Plans will be 'live' documents and will be reviewed by the Management Committee and staff annually as part of the annual review of the Business Plan.

## **8 FINANCING OUR PLAN**

### **8.1 Funding the Plan**

To achieve our Strategic objectives, we must understand and control our costs. This is important to maintain an affordable rent structure; to allow us to invest in the development of the business and have the financial strength and flexibility to adapt to external challenges.

Appendix 3 contains our 30 year Financial Forecasts from 2022 to 2052; narrative and assumptions, including scenario testing; realistic costs, contingency planning and monitoring compliance with covenants. Our Financial Forecasts will be revised by the Management Committee on an annual basis as part of our Budget Setting process.

### **8.2 Rent Affordability**

A key priority is to maintain our rents at an affordable level.

Affordability is essentially about the ability of our individual tenants to pay the rent charged by CDHA.

### **8.3 Value for Money**

It is important that we review our approach to affordability, and that the approach takes into account value for money (VFM) in terms of service delivery and the costs. Our Value for Money policy remains under regular review.

VFM has a number of meanings which can vary between housing associations and other organisations. Ultimately our aim is to ensure VFM in all that we do, and we put tenants at the heart of everything we do.

For us delivering VFM means that we will deliver on the following four key objectives:

- Deliver maximum value to our tenants and customers while minimising our costs
- Provide an effective and high-quality service which meets the needs and expectations of our tenants and customers as efficiently and cost effectively as possible
- Make the best use of available resources
- Understand the relationship between our costs and our services

During the period of this plan, we will continue to evolve our approach to VFM in our service delivery. We are members of Scotland's Housing Network, and we will utilise the support provided by SHN to further develop our VFM framework.

## **9 REVIEWING THE PLAN**

The Business Management Plan is reviewed annually through a process commencing with the Away Day in May each year and then by discussion with Committee and adding in new plans.

## **Appendix 1**

### Work Plan Flowing from Away Day for 2022/23

Work flowing from Away Day held on 17 May 2022 and aimed to be carried out during the current financial year. This work will meet the strategic terms of the wider business plan and will all be budgeted for in the current financial year.

The two main themes at our Business Planning Day in 2022 were the prudent use of the organisation's financial resources and the pressures on RSLs to meet Landlord Compliance H & S work; identify work that will go towards compliance with EESSH2 and embrace climate change and the requirement to retrofit older properties. All the while operating in a challenging environment of high inflation and increased costs of living.

### **Landlord Compliance**

The Association commenced a detailed project embracing all aspects of tenant health and safety and not only regulatory compliance but areas of best practice, in September 2021. The areas covered within this project are:

- Annual Gas Servicing
- Expansion Vessel/Tank water heating system
- Smoke Heat and Carbon Monoxide Detectors
- Electrical Installation Condition Report (EICR)
- Asbestos surveys and register
- Fire Risk Assessment surveys
- Emergency Lighting
- Energy Performance Certificates (EPCs)
- Fire Alarms
- Portable Appliance Equipment
- Portable Fire Equipment
- Fixed Appliance Testing
- Stair Light Testing
- Door Entry Systems
- Air conditioning
- Smoke Vent Systems
- Dry/wet risers
- Water Hygiene Management (Legionella)
- Nurse Call System
- CCTV
- Solar Panels
- Disability Bathing, hoists, slings, chair, lifts and wet floors

Contracts have been put in place for each of the above. The main areas were already being carried out such as Gas, Smoke alarms, Legionella and Asbestos.

We have employed a consultant who specialises in the area of Landlord Compliance and as part of his remit, he is auditing each area as it becomes complete. It is anticipated that by end of July 2022 we will be fully compliant in all areas of regulatory requirements and best practice. All information will be contained in our Home Master IT system with relevant certificates attached. This work will feed into our Assurance process.

The Budget for this work overall is £130,000.00

### **Planned Maintenance**

Installation of 36 replacement Gas Boilers £46,690 (ex VAT)

### **Development Work**

Common Repair 25 Holmhead Place £370,246.63

Proposed New Build at Craig Road to planning stage

### **Strategic Review**

Following the presentation by Paul McNeill at our Away Day on the financial future of the organisation in relation to cost of living increase, EESSH 2 requirements and the anticipated inflationary increases the Association will carry out a strategic review which will examine our governance and financial health going forward. This work will commence in July 2022 and the results will be available by September.

The work will look at our Governance processes and policies and will consider how they represent the governance requirement of the regulatory framework. It will take tenant views into consideration along with staff and committee input. All our financial policies, loan agreements and treasury management will be considered with a view to future performance. Landlord compliance work and SHQS and EESSH work will be assessed to ascertain if we are equipped going forward. We have just completed a Stock condition survey and that will inform the process too. In addition, our most recent stock valuation has been completed in June 2022 which will add information for future plans and provisions.

Both this piece of work and the landlord compliance work will provide assurance for the board in reporting to the Scottish Housing Regulator against the Regulatory Framework in October.

## Appendix 2

### Asset Management Plan



**“CDHA’s Asset Management Plan identifies, how we will maintain and improve, our housing assets. More importantly to express our vision to transform communities, by providing aspirational homes and services, to enhance the quality of life of our customers”**

### Introduction

Cathcart & District Housing Association (CDHA) was established in 1978 and is a registered charity organisation. We own and manage 596 homes, factor 497 privately owned properties and manage 40 lock up garages. We offer high quality accommodation within the Cathcart & Mount Florida area, on the south side of Glasgow.

***CDHA accepts the challenge to deliver comprehensive housing services which meet or exceed the needs and aspirations of our clients.***

COVID-19 pandemic and Scottish Government restrictions have had a significant overall impact on the Association. This includes all forms of contracts being undertaken, including investment programmes. However, moving forward, we are in a very positive position, in relation to asset management and investment over the next 5 years.

We have defined **Strategic Asset Management** as the strategy which will ensure we manage, maintain and invest in our property assets, to ensure that our properties provide attractive, good quality homes for our customers at an affordable cost to them and the Association.

We also want to ensure our homes and other property assets are in the right location and are fit for purpose. For CDHA, the above definition reflects the process we apply to ensure that the assets we need to operate our Association/business, is managed effectively, provide value for money, support growth and diversity and are sustainable into the future.

In addition to the property assets, we also recognise financial resources, staff, systems and processes as organisational assets.

The Asset Management Plan recognises that effective maintenance is essential to ensure our properties continue to meet housing needs, and demand and remain sustainable in the future.

Various asset management procedures and processes are in place, following a stock condition survey, FRA surveys and asbestos and legionella surveys that have been successfully undertaken during 2022.

## **Aims and Objectives**

Through our Asset Management Plan, we have a commitment to the Association's Business Plan and strategic objectives, in which we are committed to ensuring the following:

- Recognition of our customer needs and high expectations.
- Customer satisfaction.
- Quality standards and specifications.
- Sustaining good quality property data for 30-year life cycle programme.
- Financial viability, affordability, and value for money.
- Delivering added value through our procurement process.
- Investment in our properties is aligned to changing needs and aspirations and is linked to demand.

## **Purpose of an Asset Management Plan**

Strategic Asset Management is essential for the Association, to deliver good services for customers, provide a solid platform for improvement, and make the most of our property assets. It is therefore the aim of the Asset Management Plan to ensure that all assets owned or managed by CDHA are sustainable.

We will take the following strategic approach:

- Ensure that the key objectives of the Asset Management Plan align with and contribute to the delivery of the Business Plan.
- Ensure appropriate Customer Engagement and Stakeholder consultation at relevant stages, leading to improved satisfaction levels.
- Assess the long-term viability of stock to ensure that value for money is delivered by meeting expected standards with investment requirements based on a sound understanding of our customers, our future customers, our assets, and the issues affecting both.
- Ensure quality standards are maintained.
- Ensure regular monitoring and review of the Asset Management Strategy, and how this will be communicated internally and externally.



## Expected outcomes of an Asset Management Strategy, linked to the Business Plan and CDHA Strategic Map;

### Communities:

- Established new standards and specifications for our housing stock.
- Improved Customer Satisfaction levels in relation to their homes.
- Taking forward our revised 5-year investment plan which supports our Business Plan.
- Sustained demand for our properties.

### Financial Leadership:

- Improved Value for Money through strategic procurement

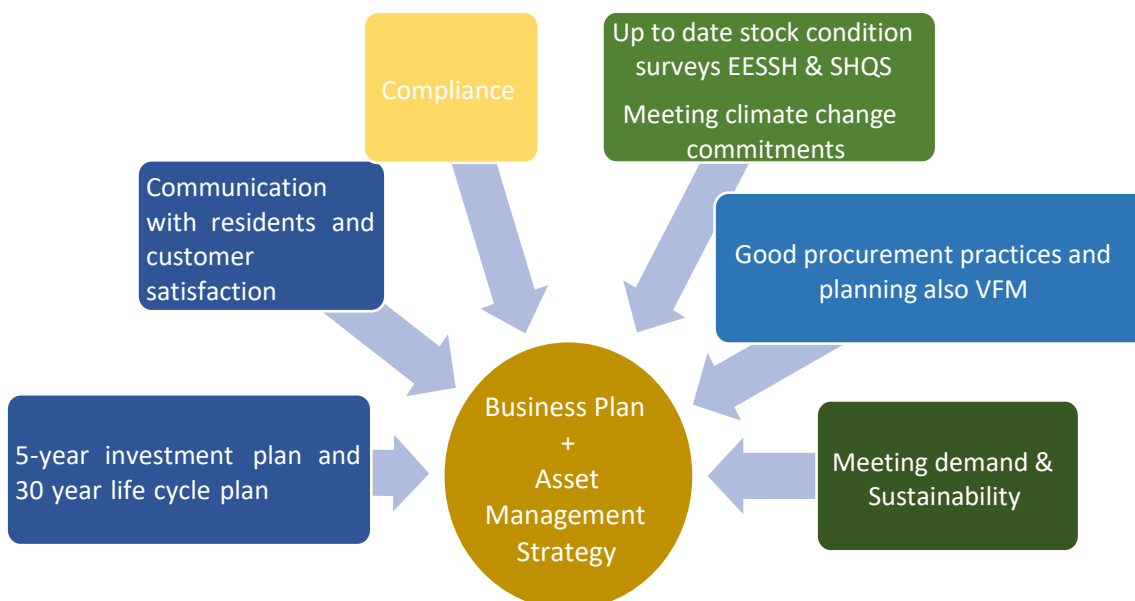
### Services:

- Use of new technology & systems to deliver improvements to homes and services

### Understanding our assets

CDHA assets incorporate all heritable property, including rented housing stock, lock up garages and CDHA offices. We also have responsibilities in relation to Common Areas where we provide Factoring services, although we do not own these assets.

The nature and type of assets owned and managed by the Association are detailed within the property database. This database will be kept up to date at all times, and we will periodically publish a summary of some of the key information on our assets.



## Looking after our Assets

CDHA will operate efficient and effective reactive and planned maintenance services, which have recently been procured, in such a way, as to maximise Value for Money for the Association. To maintain our investment requirements for our assets, we will maintain an accurate record of stock condition, based on the detailed stock condition survey of 42% for year one and to continually increase the information over the period of 3 years. Investment plans have been, prepared for planned investment and improvements, and these have been incorporated into the Association's budgets and financial plans.

This will ensure that:

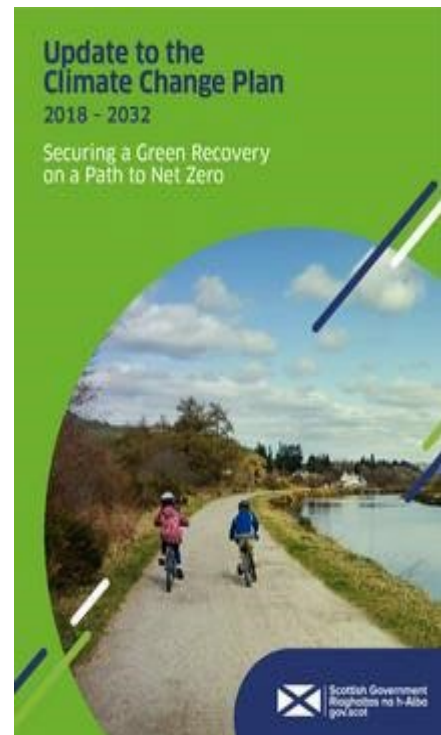
- The condition of our assets is maintained through regular reactive and cyclical maintenance and component replacement
- Our assets meet or exceed quality standards, such as the Scottish Housing Quality Standard and the Energy Efficiency Standard for Social Housing
- We begin to plan for future standards such as EESSH2
- We will meet or exceed all legislative and statutory requirements.
- Internal and external funding is in place and aligned to meet business needs.

## Climate Change

The Scottish Government has published Scotland's 2018-2032 Climate Change Plan which sets out the Scottish Government's pathway to new ambitious targets set by the Climate Change Act 2019. This sets out their vision and path to a low carbon economy while helping to deliver sustainable economic growth and secure the wider benefits to a greener, fairer, and healthier Scotland in 2032.

Housing is identified as a key contributor to CO2 emissions, roughly 13% of the nation's total emissions. The introduction of a new Energy Efficiency Standard for Social Housing (EESSH2) will become the key driver to reducing CO2 emissions in the social housing sector, however, there are many other objectives that will impact the Association, including:

- Energy efficiency targets for commercial premises
- Stringent energy efficiency targets for new housing
- The electrification of energy supplies, leading to the phasing out of heating systems using fossil fuels
- An aim to phase out petrol and diesel vehicles by 2032, with the resultant impact this will have on residents and staff requirements in terms of being able to charge their electric vehicles



## **Stock Condition Surveys**

### **Findings from the Updated Stock Condition Survey**

The stock condition survey identified the current condition of the houses and made recommendations as to the estimated replacement dates for each of the main building components. CDHA standard schedule of rates was agreed and was used in conjunction with the findings of the survey to generate a 5-year investment programme, commencing 2022/23 and a 30-year life Cycle investment plan for the ongoing maintenance of the housing stock. The Stock Condition report concluded that the housing stock can be considered as being in good condition overall.

Verification was also obtained for regulatory compliance within the following areas.

A small number of properties were identified as failing SHQS for minor issues such as missing kitchen units altered by tenants, shortage of sockets in very small kitchens, or uneven common footpaths. These issues will all be addressed before 31 March 2023, with much of the work being carried out under day-to-day repairs.

A separate Fire Risk Assessment and Asbestos Survey was undertaken concurrently with the condition survey and in summary, however, no asbestos was noted, and no notable fire risk concerns were identified.

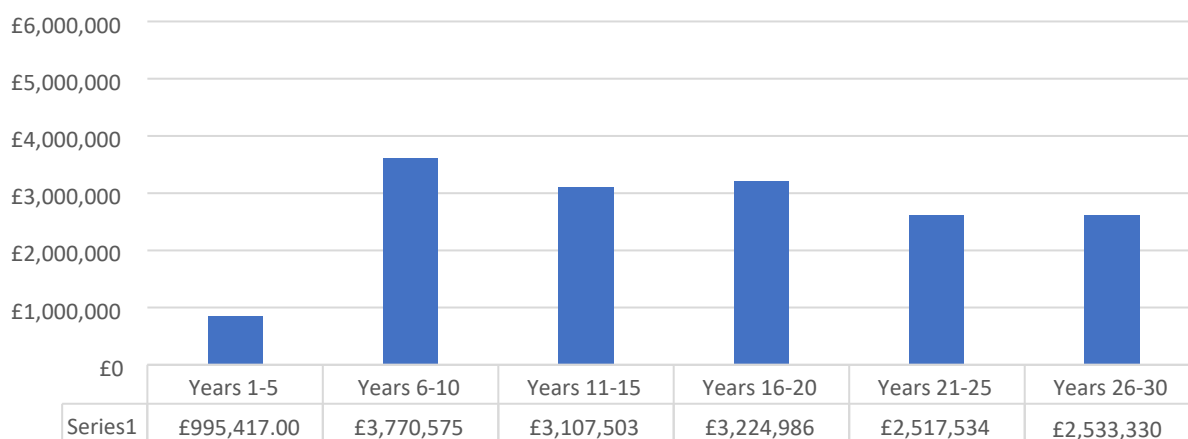
The housing stock data collected will then be uploaded onto the component and planned maintenance system (Home Master) and will replace existing cloned stock data. This will increase the overall percentage of the housing stock that has had a physical survey, with the intention that by continuous updating of the system and investment going forward by the time the next Stock Condition Survey is undertaken we will have around 60% of stock detail. Home Master has developed an asset management system specifically for the social housing sector. It is a web-based system that allows our staff, access to all property data/details, through a simple log-in screen.

## Investment levels

Overall investment in CDHA properties is detailed below over the period of the 5-year investment & 30 year life cycle plan and Budget.

Overall investment in CDHA individual properties amounts to over £27k (includes VAT and fees)/property over a 30-year life cycle plan

### CDHA 30-year Life Cycle Plan (excludes VAT & fees)



## CDHA Housing Assets

As from 1st April 2022, the Association's rented housing stock totalled 596 dwellings. The stock consists of predominantly tenement and modern flatted property archetypes. We do not have any non-traditional properties.

### Housing Stock by house age and type (as of 1<sup>st</sup> April 2022)

Pre 1919	1919-1944	1945-1964	1965-1982	Post 1982	Total
281	113	97	61	44	596
47%	19%	17%	10%	7%	100%

All our New Build stock (44) flats were built between 1999 and 2020. The remainder of our stock is fully improved and refurbished either as stock owned and refurbished through the Comprehensive Tenemental Improvement contracts of the 1980s and 1990s or improved properties transferred through second stage stock transfer from GHA in 2010.

The Association has a wide variety of apartment sizes, including some large, some of which also include significant alterations for families with members with disabilities.

RENTED HOUSING STOCK BY SIZE (as of 1 <sup>ST</sup> April 2021)						
	1 Apt	2 Apt	3 Apt	4 Apt	5 Apt+	Total
Total	80	253	204	55	4	596
%	4%	15%	55%	22%	4%	100

## Organisational Approach

Good asset management requires understanding and ownership right across the organisation.

Everyone in the organisation has some part to play in getting the most out of our homes as assets.

We will:

- **Seek** the views of all staff on the Plan.
- **Examine** key internal processes to ascertain how these can be changed to improve the let ability of housing stock and thereby maximising rental income generated.
- **Involve** a range of staff from housing management to repairs and maintenance teams, in option appraisals for problematic/difficult to let stock to spread the local knowledge of the problem and seek innovative solutions.
- **Investigate** all aspects of procurement to maximise, value for money.
- **Ensure** that investment is linked to demand.

This will ensure that all staff can contribute to the Asset Management Plan and influence the ongoing contribution it makes to ensuring the viability of our assets.

## Customer Engagement

It is essential that we understand existing and prospective customers, and their needs and aspirations so that we can match these with our assets to ensure that people will continue to want to live in our properties long into the future. Customers' needs and aspirations will change, and we will seek their views on all aspects of the services we will deliver.

The knowledge gained, will be used to add, or improve services for customers, including regular review of strategy, policy and procedural documents. This approach will assist us to deliver the objectives of the Asset Management Strategy by improving both the quality of homes and the environment in which our customers live and the services we provide to them.

## Planning approach

Planning is important to include enough time to consult with Tenants and owners in order that they have an opportunity, to influence and be fully involved in any planned investment plans.

CDHA, tenants satisfied with the opportunity to participate is currently 99%, compared to a Scottish average of 86.6%.

We will use a variety of methods to contact our client group:

- Newsletters/information leaflets
- Committee meetings, and Annual General Meetings
- Door-to-door surveys, interviews, and other face-to-face contact
- Letters
- Telephone/emails through our digital strategy
- Customer satisfaction surveys (including resident satisfaction and repair surveys)

In some cases, we may set up pilot schemes or sample sessions to inform our clients and information sessions would be held with key personnel involved in attendance, to ensure that any questions and issues raised can be addressed and allow for choice and flexibility wherever practical and financially possible.

Regular meetings will continue with customer groups, to ensure consultation is being carried out and good information is provided. Tenants would also be kept informed of updated information leading up to the works.

To cause as little inconvenience as possible, tenants and owners would be made aware as far in advance as possible as to when their property is scheduled for improvements. This will allow those who may have to check with their place of employment and anyone wishing to book holidays to have plenty of time to prepare. Consultation feedback will help us further develop our asset management strategy and improve how we deliver future maintenance and improvement services.

### **Making best use of our properties – asset performance**

Through the development of a separate sustainability plan, CDHA will develop an analysis of the individual and collective performance of our properties using asset, individual stock performance and social value appraisal methods. This will allow us to:

- Measure the medium and long-term performance of our assets
- Provide an objective baseline on which to make investment decisions for example a traffic light system R.A.G (Red, Amber, Green)
- Identify any low performing assets for options appraisals

This approach will produce a Net Present Value (NPV) of CDHA Assets by individual property and by specific stock groups. The NPV will be based on a calculation of the costs to manage and maintain a property against the income it generates. A negative NPV means that a property costs more to manage than the income it generates but it does not mean that all negative NPV properties should be disposed of as other factors should be considered such as stock performance management adjustments, localised stock strategy and appraised social value.

## Performance Management

The success of an asset management strategy is determined by several factors, but a crucial factor is monitoring performance and effecting improvements from the information obtained. Since the work will be procured largely through framework agreements there will also be reviews at the end of each stage as well as annual reviews. A number of review mechanisms will be utilised.

- I. An annual review of contractor's performance against KPI's and in line with the contractual protocols and monthly progress meetings.
- II. A quarterly review of the financial position.
- III. A tenant satisfaction survey for each contract.
- IV. A five yearly full revaluation.
- V. An annual review of demand which will take into consideration, cultural and economic changes.
- VI. An annual review of materials to ensure allowances for sustainability options and energy efficiency to help combat fuel poverty.
- VII. A review of costs against the building price indices.
- VIII. A review of the local context in which the contracts are being delivered and monitored.
- IX. A test against housing for varying needs disability legislation and sustainability guidance for all projects.
- X. An appraisal of the contractor's performance by staff.
- XI. An overview of operational performance indicators (KPI's and OPI's) that link to targets and risks associated with the delivery objectives.

## Housing Demand

The stock is generally in good condition and there is demand for the majority, of our homes and services. Our most recent tenants' satisfaction survey stated that 94.5% of our tenants were very or fairly satisfied with the overall service supplied by CDHA compared to the Scottish average of 89% and a peer group average of 90.5%.

All our stock is located within the Cathcart & Mount Florida area. The Associations stock by age profile is contained within Table 1 below:

Table 1

Pre 1919	1919-1944	1945-1964	1965-1982	Post 1982	Total
281	113	97	61	44	596
47%	19%	17%	10%	7%	100%

Whilst not a comprehensive needs/demands assessment, our housing waiting and transfer lists by apartment size gives an indication of demand within table 2 below. This is a fluid list and is regularly cleansed so as to remain as live as possible.

Table 2 (July 2022)

Apartment Size	Waiting List	Transfers	Waiting List + Transfer
1 / 2 apt	207	7	214
2 apt	250	42	292
2 / 3 apt	31	3	34
3 apt	171	22	193
3 / 4 apt	26	1	27
4 apt	64	11	75
4 / 5 apt	15	3	18
5 apt	26	0	26
<b>Total</b>	<b>790</b>	<b>89</b>	<b>879</b>

The strategic challenge facing the association is maintaining and carrying out an assessment of house types and size within the demand for our stock to ensure the financial viability of the organisation and be demand led. Potential demand challenges arise from the impact of further welfare reform and the aftereffects of the Covid-19 pandemic.

### CDHA priorities and challenges

Action by CDHA	Measures of Success
<b>Provide CDHA tenants with a reactive repairs service that is fast, efficient, and effective</b>	<ul style="list-style-type: none"> <li>• Embed a new repair service from Everwarm who was appointed in August 2021</li> <li>• Maintain local office and staff based in our communities</li> <li>• In house teams' performance in meeting CDHA quality standards and delivering service within available financial resources</li> <li>• Inspections provide assurance about quality of works carried out by external contractors</li> </ul>
<b>Reactive repairs service is valued highly by tenants</b>	<ul style="list-style-type: none"> <li>• High levels of tenant satisfaction maintained, and tenant feedback used to make changes where needed</li> <li>• Staff monitor repair timescales and report regularly to team leaders. Any issue is quickly taken up with contractors</li> <li>• Excellent performance achieved in relation to Charter Indicators and CDHA's own key performance indicators</li> </ul>
<b>Future proof CDHA's housing, by protecting and sustaining our ageing housing stock</b>	<ul style="list-style-type: none"> <li>• CDHA's approach makes greater use of proactive inspections of our stock and the introduction of the Home Master asset management system</li> </ul>



	<ul style="list-style-type: none"> <li>• All CDHA stock continues to meet the Scottish Housing Quality Standard (other than exemptions and abeyances) and EESSH</li> <li>• CDHA's spending on major repairs and replacements is planned effectively, with reference to the Asset Management Strategy, up to date stock condition survey data, life cycle costings and Financial Business Plan</li> <li>• Plan and deliver the programmes of major repairs and cyclical maintenance approved by SMT and Committee of Management, also review/update programmes annually</li> <li>• Strategy in place to guide CDHA's approach to achieving the Scottish Government's 2032 climate change targets, with an initial emphasis on replacing heating systems</li> <li>• Positive feedback received from tenants about CDHA's communications on works to be carried out, and the quality of the completed works</li> </ul>
<b>Maintain the quality of the housing stock and ensure tenant safety through CDHA's cyclical maintenance programmes</b>	<ul style="list-style-type: none"> <li>• CDHA meets all legal obligations relating to stock/tenant safety (e.g., gas servicing, fire safety, asbestos management, water hygiene)</li> <li>• Life cycle assumptions and up to date property inspections are used to decide programming of cyclical work of an elective nature (e.g., painter work, programmes and environmental works etc.)</li> </ul>
<b>Getting the best value from CDHA's assets</b>	<ul style="list-style-type: none"> <li>• Maintain present high levels of demand for CDHA's stock</li> <li>• Achieve continued improvements in void relet times and void rent losses, also review current let standards in accordance with</li> </ul>
<b>Action by CDHA</b>	<b>Measures of Success</b>
	KPIs set annually by SMT and Committee of Management
<b>Provide services that deliver good value for money</b>	<ul style="list-style-type: none"> <li>• Up to date property surveys allow evidence-based targeting of resources.</li> <li>• Repairs and planned maintenance are affordable under the budgets set by SMT and Committee of Management</li> </ul>

- CDHA's best value approach delivers added value for residents (e.g., enhanced estate and environmental services by in house teams)
- Best practice approach to procurement, to achieve affordable solutions and community benefits

## Components life cycle replacements and mandatory checks

The table below shows our component list and life cycle expectancy.

Component	Component Life (in years)
Bathroom replacement	25
Combi boiler	18
Radiators and pipework	36
Door Entry	30
EICR Tenancy	5
EICR Close	5
Emergency Lighting test	1
Close Door	30
Flat entrance door	30
Rear Close door	30
Close decoration	7
Fences/bin store surrounds	30
Kitchen replacement	18
Pathways	40
Rewire	35
Roof Replacement	45
Wet room replacement	25
Window Replacement (flat)	30
Window Replacement (close)	30

## Appendix 3

Financial Projections 2022-2052

Financial Projections Five Year Forecast

Financial Projections 2022-2052 attached to document (spreadsheet)

### Five Year Financial Forecast

STATEMENT OF COMPREHENSIVE INCOME	22/23	23/24	24/25	25/26	26/27
	£'000	£'000	£'000	£'000	£'000
Turnover	2,520	2,631	2,721	2,801	2,883
Operating costs	(2,043)	(2,194)	(2,141)	(2,222)	(2,282)
Operating surplus	477	437	580	579	601
Interest Income	-	13	16	20	23
Interest Payable & Pension Movements	(105)	(120)	(122)	(124)	(124)
<b>Surplus / (Deficit)</b>	<b>372</b>	<b>330</b>	<b>474</b>	<b>475</b>	<b>500</b>

STATEMENT OF FINANCIAL POSITION	22/23	23/24	24/25	25/26	26/27
	£'000	£'000	£'000	£'000	£'000
Housing NBV	13,834	13,572	13,308	13,060	13,025
OFA NBV	125	106	86	91	66
Working Capital	1,532	1,864	2,334	2,765	3,035
Loans	(3,844)	(3,630)	(3,408)	(3,185)	(2,960)
Deferred Income	(3,960)	(3,895)	(3,829)	(3,764)	(3,699)
<b>Net Assets</b>	<b>7,687</b>	<b>8,017</b>	<b>8,491</b>	<b>8,967</b>	<b>9,467</b>

STATEMENT OF CASH FLOWS	22/23	23/24	24/25	25/26	26/27
	£'000	£'000	£'000	£'000	£'000
Opening Cash	1,966	1,602	1,928	2,400	2,834
Net Revenue Inflow	2,455	2,579	2,672	2,755	2,840
Net Revenue Outflow	(1,672)	(1,743)	(1,679)	(1,740)	(1,776)
Loans Payments	(335)	(334)	(344)	(347)	(349)
Capital Grant Income	1,020	-	-	-	-
Capital Expenditure	(1,820)	(170)	(179)	(237)	(446)
Debtors/Creditors	(12)	(6)	2	3	4
<b>Closing Cash</b>	<b>1,602</b>	<b>1,928</b>	<b>2,400</b>	<b>2,834</b>	<b>3,107</b>

LOAN COVENANTS	22/23	23/24	24/25	25/26	26/27
	%	%	%	%	%
Gearing Covenant	<60%	<60%	<60%	<60%	<60%
Gearing Outturn	23%	22%	20%	19%	17%
Headroom – in Loans	6,036	6,353	6,682	7,030	7,523
Interest Cover Covenant	>=110%	>=110%	>=110%	>=110%	>=110%
Interest Cover Outturn	490%	628%	733%	733%	563%
Headroom – in Surplus	419	551	661	648	459

MAIN FINANCIAL ASSUMPTIONS	22/23	23/24	24/25	25/26	26/27
	%	%	%	%	%
Inflation (CPI)	4.2	3.5	2.5	2.0	2.0
Rental Increase	4.2	4.5	3.5	3.0	3.0
Housing Voids	2.1	2.1	2.1	2.1	2.1
Bad Debts	1.0	1.0	1.0	1.0	1.0
UK BASE / SONIA	1.25	2.0	2.5	3.0	3.5

INCREASES MARGIN ABOVE/(BELOW) INFLATION - CPI	22/23	23/24	24/25	25/26	26/27
	%	%	%	%	%
Rents	0.0	1.0	1.0	1.0	1.0
Salaries	0.5	0.5	0.5	0.5	0.5
Maintenance	0.5	0.5	0.5	0.5	0.5

## Appendix 4

### Policy Review Timetable

This review timetable and programme has been set to ensure policies are reviewed at appropriate intervals to reflect the needs of our Risk Strategy and to ensure sufficient time for tenant and member consultation.

Review dates may be brought forward in light of new legislation, guidance or best practice.

Policy	Review Interval	Last Review	Next Review	Consult
Abandonment Policy	3 years	February 2020	February 2023	No
Absence Management Policy	3 years	December 2019	December 2022	No
Acceptable Usage Policy	3 years	November 2021	November 2024	No
Allocations Policy	3 years	November 2019	November 2022	Yes
Alcohol and Substance Misuse Policy	3 years	November 2019	November 2022	No
Asbestos Management	3 years	April 2022	April 2025	No
Asset Management Strategy	3 years	August 2022	August 2025	No
Audit Policy	3 years	August 2020	August 2023	No
Anti-Bribery Policy	3 years	February 2022	February 2025	No
Anti-Fraud and Corruption Policy	3 years	February 2022	February 2025	No
Bad Debts Provision Policy	3 years	August 2021	August 2024	No
Breach of Tenancy Misuse of Drug Policy	3 years	April 2022	April 2025	No
Breach Notification Policy	3 years	April 2021	April 2024	No
Bring Your Own Device Policy	3 years	November 2021	November 2024	No
Business Continuity Policy	3 years	October 2021	October 2024	No
Capability Policy	3 years	January 2020	January 2023	No
Clear Desk and Clear Screen Policy	3 years	August 2021	August 2024	No
Committee Appraisal Policy	3 years	April 2020	April 2023	No
Committee Code of Governance	1 year	February 2022	September 2022	No
Communications Policy (Use of Social Media & Email)	3 years	January 2022	January 2025	No
Communications Strategy	3 years	May 2022	May 2025	No
Complaints about Chief Executive/Director	3 years	May 2022	May 2025	No
Complaints Policy	3 years	December 2019	December 2022	Yes
Committee Member Induction	3 years	February 2021	February 2024	No
Conditions of Employment	ongoing	EVH	EVH	No
Corporate Clothing Policy	3 years	March 2020	March 2023	No
Customer Care Policy	3 years	February 2020	February 2023	Yes

Data Protection Policy	3 years	December 2021	December 2024	No
Data Protection Impact Assessment Policy & Procedure	3 years	April 2021	April 2024	No
Data Retention Policy & Schedule	3 years	May 2020	May 2023	No
Data Subject Rights & Subject Access Requests Policy & Procedure	3 years	December 2021	December 2024	No
Debt Management Policy	3 years	November 2020	November 2023	Yes
Development Policy	3 years	November 2019	November 2022	No
Digital Strategy	3 years	November 2021	November 2024	No
Dignity at Work Policy	3 years	December 2021	December 2024	No
Disciplinary Policy	3 years	December 2019	December 2022	No
Entitlements, Payments & Benefits	3 years	March 2021	March 2024	No
Estate Management Policy	3 years	August 2020	August 2023	Yes
Equality and Diversity Policy	3 years	October 2019	October 2022	No
Equipment Replacement Policy	3 years	February 2022	February 2025	No
Environmental Information Regulations Policy	3 years	November 2019	November 2022	No
Factoring Arrears & Debt Management Policy	3 years	February 2021	February 2024	No
Factoring Complaints Policy	3 years	February 2021	February 2024	No
Factoring Policy	3 years	February 2022	February 2025	Yes
Financial Regulations	3 years	August 2022	August 2025	No
Freedom of Information Policy	3 years	November 2019	November 2022	No
Gas Safety Inspection Policy and Procedure	3 years	April 2022	April 2025	Yes
Gifts, Hospitality & Donations Policy	3 years	February 2021	February 2024	No
Grievance Policy	3 years	January 2020	January 2023	No
Health and Safety	3 years	Updated by EVH	Updated by EVH	No
Home Working Policy	3 years	October 2020	October 2023	No
Internal Audit Policy	3 years	August 2020	August 2023	No
Internal Management Plan	1 year	Ongoing	Ongoing	Yes
IT Policy	3 Years	November 2021	November 2024	No
IT Continuity and Disaster Recovery Policy	1 year	August 2022	August 2023	No
Lone Working Policy	3 years	March 2022	March 2025	No
Maintenance Policy	3 years	October 2020	October 2023	No
Membership Policy	3 years	March 2020	March 2023	No
Minimum Standards in House Condition	5 years	November 2019	November 2024	No

Mobile Device Management Policy	3 years	November 2021	November 2024	No
Mutual Exchange Policy (Alloc)	3 years	November 2019	November 2022	Yes
New Staff Induction Policy	3 years	April 2020	April 2023	No
Neighbour Relations	3 years	August 2020	August 2023	Yes
Notifiable Events Policy	3 years	August 2020	August 2023	No
Openness and Accountability Policy	3 years	March 2021	March 2024	No
Payment Card Policy	3 years	December 2020	December 2023	No
Payment of Expenses	3 years	December 2021	December 2024	No
Payroll Policy	3 years	November 2021	November 2024	No
Privacy Policy	3 years	June 2020	June 2023	No
Procurement Policy	3 years	May 2020	May 2023	No
Procurement Strategy	4 years	November 2019	November 2023	No
Rechargeable Repairs Policy	3 years	November 2019	November 2022	No
Rent Setting Policy	3 year	November 2020	November 2023	Yes
Risk Management Policy	3 years	February 2022	February 2025	No
Risk Register	3 years	February 2022	February 2025	No
SHQS Standard Delivery Plan		2005	Ongoing	No
Smoking Policy		May 2015	Ongoing Legislation	No
Standing Orders (incl. Remits & Delegated Authority)	3 years	January 2020	January 2023	No
Settlement Agreements	3 years	January 2020	January 2023	No
Succession Planning Policy	1 year	August 2022	June 2023	No
Sustainable Development Policy	3 years	May 2022	May 2025	No
Tenancy Sustainment Policy	3 years	November 2020	November 2023	Yes
Tenants Handbook	5 years	July 2022	July 2027	Yes
Tenant Participation Strategy	3 years	August 2020	August 2023	Yes
Tenants Right to Compensation	3 years	October 2020	October 2023	No
Training & Development Policy	3 years	February 2020	February 2023	No
Transfer, Assignment & Succession of Tenancy Policy	3 years	October 2020	October 2023	No
Treasury Management	3 years	November 2019	November 2022	No
Unacceptable Actions Policy	3 years	November 2021	November 2024	No
Use of Credit Card Policy	3 years	August 2020	August 2023	No
Value for Money Policy	3 years	October 2022	October 2025	No
Void Management Policy	3 years	December 2020	December 2023	No
Whistle Blowing Policy	3 years	January 2020	January 2023	No

## **Appendix 5**

### Internal Audit Programme

#### **CATHCART & DISTRICT HOUSING ASSOCIATION (CDHA) – INTERNAL AUDIT PLAN 2022-2025**

TIAA will once again carry out our internal audit plan and the work is detailed below.

##### **YEAR 1 2022/23**

Landlord Compliance & Health and Safety of Tenants

November 2022

Tenancy Sustainment & Rent Arrears Management

March 2023

##### **YEAR 2 2023/24**

Planned Maintenance (*Redo from 2021/22 audit plan*)

Void Management

Development

Budgetary control

##### **YEAR 3 2024/25**

Financial procedures

Governance measured against the Regulatory Standards

Allocations

Follow Up Reviews



## Appendix 6

Committee of Management as at AGM September 2021

### CATHCART & DISTRICT HOUSING ASSOCIATION LTD - STRUCTURE OF MANAGEMENT COMMITTEE AND SUB COMMITTEES 2021/2022

NAME	POSITION ON COMMITTEE	CAPACITY
Marion McMillan	Chairperson	TENANT
Alastair Penney	Vice Chairperson	LOCAL BUSINESS OWNER
Sue Harper	Treasurer	TENANT
Chris Carr	Committee Member	OWNER
Bruce Strathearn	Committee Member	OWNER
Betty Carter	Committee Member	TENANT
Valerie Kyle	Committee Member	TENANT
Trudi Tokarczyk	Committee Member	HOUSING PROFESSIONAL
Gamal Haddou	Committee Member	ACCOUNTANCY HOUSING PROFESSIONAL
Patricia Crockett	Committee Member	TENANT
Teresa Gallagher	Committee Member	HOUSING PROFESSIONAL
Christine Leitch (Director CDHA)	Secretary	STAFF MEMBER

#### Full Committee of Management 11 members

##### Marion McMillan

Chairperson

Marion was elected Chair after the AGM in September 2020. She joined the Committee of Management in 2006 and was first elected to the post of Chair in 2017. Marion has many years of experience in Social Housing and is a familiar face at all networking groups, sits on the Langside Area Partnership group and holds the SQA qualification in "Governance of the Scottish Housing Association"

Marion is a tenant of the Association and takes a keen interest in both the history and the future of the Cathcart area. She cares passionately about the service the Association provides to its customers.

##### Alastair Penney

Vice Chairperson

Alastair was elected as Vice Chairperson at the AGM in September 2020. Alastair joined the Association in 2017 as a local business owner with a keen interest in providing healthy homes to our tenants. Alastair is the local pharmacist and as a key business owner in the area brings a wealth of knowledge to the organisation. Alastair cares passionately about tenants having healthy homes to live in and the Association providing good quality homes.

**Chris Carr**

Treasurer

Chris joined the Committee following the AGM in 2018. Chris is a Workplace Consultant and as such brings skills both to our development programme and is a prominent figure in discussions about our office space needs. Chris is currently Chairperson of the Finance & Audit Sub Committee. He has lived in Cathcart since 2016, is a local owner occupier and has a genuine interest in the current and future needs of the area.

**Christine Leitch**

Secretary

Christine has been employed by the organisation since 1988 and has held the position of Director since 2008. She was elected as Secretary after the AGM in 2020.

Christine has a master's degree in Housing Studies and keeps abreast of all new legislation by being part of many networking organisations. She is also a corporate member of the Chartered Institute of Housing. Christine co-ordinates the Association and ensures excellent customer service prevails and the Committee receives good quality information.

**Sue Harper**

Committee Member

Sue was elected as treasurer after the AGM in September 2020. Sue has been a committee member since 2015 and has a working history in IT and provides valuable assistance in this area. Sue cares passionately about the tenants and the ways in which we engage with all our customers.

**Valerie Kyle**

Committee Member

Valerie Kyle has been a member of the Committee of Management since 2012 She has held the office of treasurer and is a passionate supporter of tenant engagement and the Association providing good quality homes.

Valerie has a background in insurance and business and is totally committed to the community-controlled housing movement and taking tenant views into consideration.

**Bruce Strathearn**

Committee Member

Bruce has been a committee member since 2003 and originally joined to represent former GHA tenants prior to stock transfer. Bruce has extensive experience in Housing Association maintenance and currently works for another Community Controlled RSL.

Bruce's expertise is in ensuring that the Association can demonstrate value for money in all its endeavours and he is eager to ensure tenants needs are met.

**Betty Carter**

Committee Member

Betty joined the Committee in 2013 as a tenant member. She has previous experience on a housing Committee in another area of Glasgow prior to being rehoused in Cathcart. She has a main interest in the service that CDHA provides to tenants and is interested in the Housing Management delivery methods.

**Gamal Haddou**

Committee Member

Gamal joined the Committee in 2017 initially as a Board member of the Association's subsidiary (now closed). Gamal is a qualified Chartered Accountant and provided professional guidance and assistance to the board of the Subsidiary. Once this closed down Gamal accepted a position on the Management Committee. He is a prominent figure on the Committee and provides a wealth of governance, finance knowledge and challenge along with general experience gained in working in a Community Controlled Housing Association for many years. Gamal obtained Chartered Membership of CIH in 2021.

**Trudi Tokarczyk**

Committee Member

Trudi joined the Committee at the AGM in 2019. Trudi is a housing professional who has a wealth of policy knowledge having worked in Housing Research and is part of a performance monitoring consortium. Trudi is particularly interested in ensuring our tenant engagement and our digital inclusion progress meets best practice going forward. Her knowledge allows her to challenge in a meaningful way at all meetings.

**Patricia Crockett**

Committee Member

Patricia joined the Committee in 2019 as a tenant member. Patricia has a keen interest in the work CDHA does with their tenants and the ongoing improvement work to our properties. Patricia is particularly interested in the policy work undertaken by CDHA.

**Teresa Gallagher**

Committee Member

Teresa is a housing professional with a working knowledge of governance. She is a tenant member and joined to fill a casual vacancy in 2021. She was then elected to the full committee at the AGM in 2021.

**Finance & Audit Sub Committee****5 members**

Marion McMillan  
Valerie Kyle  
Chris Carr  
Gamal Haddou  
Bruce Strathearn

**Staffing Sub Committee****5 members**

Marion McMillan  
Alastair Penney  
Valerie Kyle  
Susan Harper  
Chris Carr

## **Appendix 7**

### **The Management Committee - Roles and Expertise**

This section concerns matters of management practice. It covers the primary areas of responsibility and activity for a management committee.

The Management Committee, as a collective body, should encourage eligible people to join the organisation. Membership should be determined by the Rules and Membership Policy of the RSL, and all members should be encouraged to participate as much as possible.

The Management Committee is responsible for:

- The direction and control of the organisation.
- Ensuring that it receives appropriate information and advice to carry out its duties.
- The risks and legal responsibilities arising from its control.
- Ensuring that the objectives of the organisation are in line with the Rules.
- Regularly reviewing the objectives.
- Ensuring there is a mechanism for regular performance reviews.
- Ensuring there is a balance of skill, experience and diversity of equality on the governing body.

#### **Core functions of the Management Committee**

The core functions of the management committee include:

- Ensuring that the organisation operates within the law and according to its Rules and procedures, and meets the standards laid down by the Scottish Housing Regulator.
- Establishing business and financial objectives.
- Monitoring performance against those objectives and performance standards.
- Protecting the assets of the organisation.
- Recognising its duty to tenants, applicants and other service users.
- Developing, operating and regularly reviewing policies designed to achieve these objectives.
- Approaching each year's budget, exercising financial management and managing responsibility both financial and non-financial risks.
- Overseeing and exercising control over the organisations work and services.
- Delegating authority to and monitoring the work of the sub-committees and staff. Being responsible for employing staff to carry out the work of the organisation and setting their terms and conditions.
- Ensuring standards of performance are set by the organisation.
- Ensuring that the achievements of performance targets are monitored.
- Ensuring that the information collected is used to amend targets, policies and/or procedures as necessary.

## **Conduct of Management Committee's Business**

The Management Committee has a duty to the organisation, its members, its tenants, the wider community and its staff. New and prospective management committee members should be given an induction programme so that they learn the workings, policies and procedures of the organisation. They should also receive clear information about what is expected of them (for example, a copy of the Code, RSL Rules Regulatory papers on Governance and Accountability).

The Management Committee should:

- Be given a regularly updated list of all the available policies and procedures that the organisation is required to have.
- Ensure that professional advice is sought when it is required to inform decisions.
- Ensure that sub-committees, working groups and staff are delegated the authority to enable the business of the organisation to be carried on between meetings, where there is urgent business and during emergencies.
- Draw up a regular training plan for the management committee and individual governing body members to support continuing effectiveness.

## **Roles and Responsibilities of Office Bearers**

The Chairperson must be an elected Management Committee Member. The responsibilities of the Chairperson should include:

- Ensuring the smooth running of meetings by making sure that all those who wish to contribute is allowed to, allocating adequate time for contributors to speak, ensuring voting procedures are in place and that these are followed, and announcing votes at general meetings. Providing support for and establishing a constructive working relationship with the Director of the organisation.
- Representing the organisation where authorised.
- Taking all other decisions that are the responsibility of the Chairperson as laid down in the organisations Rules and Standing Orders.
- Participating in training where necessary, to enable the above responsibilities to be taken.

The responsibilities of the Secretary should include:

- Calling, attending and keeping the minutes of general and committee meetings.
- Circulating the relevant papers for these meetings.
- Preparing and sending all necessary reports to Scottish Housing Regulator, and other regulatory bodies.
- Ensuring that the organisation acts legally and constitutionally within its Rules. Some Rules of Organisations, for example, can legitimately provide that certain documents can be delegated to others.
- Keeping the Register of Members, the organisation's Seal and accounts. If the Secretary is a member of staff, she/he must remain in an advisory role, and must not take part in the Management Committee decisions.

## **Co-opted Members**

The Management Committee can co-opt anyone who is suitable to become a Management Committee member. Co-optees do not need to be members of the RSL, but they can only serve as co-optees until the next annual general meeting or until removed by the Management Committee. Co-optees can take part in Management Committee discussions and vote at meetings on all matters except those that directly affect the membership of the RSL or the election of Office Bearers to the Management Committee. Co-optees may not stand for election, nor be elected as one of the Office Bearers of the Management Committee.

## **Sub-Committees**

Where sub-committees exist, the following principles should apply:

- Each sub-committee and its chair should have clear written terms of reference and levels of delegated authority, which have been approved by the Management Committee.
- Each sub-committee must report regularly to the Management Committee
- Sub-committees must meet regularly enough to complement the work of the governing body and to carry out the organisations business.
- Sub-committees should have their terms of reference and levels of authority reviewed periodically.

## **Openness and Accountability**

RSL's are required to operate in an open and accountable manner. Openness in decision making and access to information is a prerequisite for accountability and empowering those who are users of services. However, confidentiality where necessary is equally important to the professional and personal conduct of the RSL and those who work for it – i.e., staff and governing body members. Information should be disseminated widely to all stakeholders and made readily available in different formats. Only information that is of a personal or commercially sensitive nature may be withheld or where disclosure is covered by legislation. RSL's are expected to have an Openness and Confidentiality policy that covers the following areas:

- Ensuring that all information is made available to the public unless it is personally confidential or commercially sensitive.
- Ensuring publication and wide access to key information on the organisations performance and how it plans to improve.
- Ensuring a range of mechanisms (such as websites) for dissemination of handbooks, leaflets, newsletters, survey results, posters, etc.
- Ensuring that documents are written in plain English and translated into other languages if necessary.
- Ensuring that requests for information are met unless it is confidential or commercially sensitive.
- Consider allowing members to attend non-confidential parts of meetings, and making publicly available, non-personal or non-commercially sensitive Management Committee papers and minutes.

- Ensuring a well-publicised complaints procedure that is accessible and easy to use.
- Ensuring that feedback is used to inform policy and service reviews. How the organisation has responded to the feedback should be communicated to tenant members, etc.
- Ensuring a regular review of the organisations policy and practice on openness and confidentiality.

The Management Committee and Staff where an RSL employs staff, the management committee should ensure that organisation is complying with all current legislation and good practice on employment, including Equal Opportunities. In the recruitment of staff, the management committee (and each management committee member) must ensure a fair and impartial process that is in line with the organisations recruitment policy. The Management Committee (and each Management Committee member) should foster mutual respect with all staff. However, great care must be made to avoid undue familiarity.

### **User Participation**

RSL's should involve tenants, residents and other members of the community in its works, as this promotes accountability. The management committee should ensure that their organisation develops a policy on participation that outlines how tenants and other stakeholders can be involved. Such a policy should include for example, the participation of tenants on the management committee, the publication and distribution of policies and information, the methods by which tenants and other stakeholders will be consulted, the holding of public meetings to encourage participation, and the involvement of tenants in service reviews.

### **Equal Opportunities**

RSL's are expected to adopt and publish an Equal Opportunities Policy that underpins the work and culture of the whole organisation. The management committee has a legal responsibility in ensuring that the policy is implemented within the organisation, with reporting structures established to monitor and develop progress.

### **Financial Control**

The Management Committee must ensure at all times that they have financial control of the organisation and that they comply with legislation and performance standards and guidance issued by the Scottish Housing Regulator and other regulatory bodies.

### **Audit External**

All RSLs are required to have their accounts audited externally. The management committee's role includes record keeping, setting and selecting appropriate accounting policies, and preparation of the financial statements. The management committee's role in the external auditing process should include the provision of a statement in its audited accounts about the organisations system of internal financial control. The statement should cover:

- An acknowledgement of the management committee's responsibility.

- An explanation of the extent of the assurance against financial loss.
- A description of key procedures.
- Confirmation that the management committee has reviewed the effectiveness of the system.
- Information about weaknesses in financial control that have led to losses.

External auditors are appointed to comment on the Statement of Internal Financial Controls that governing bodies are required to include with the organisation's accounts. Thus, the management committee must ensure that they are independent and effective. The management committee must also ensure that auditors are appointed through a proper selection procedure, with the appointment subject to periodic review.

### **Breaches of The Code of Governance**

All RSL members must be committed to adhering to the principles of this Code. An RSL must primarily be concerned with promoting good practice. However, where any member breaches this Code of Governance this can be reported to the Scottish Housing Regulator in order to safeguard the integrity and reputation of the RSL and the voluntary movement as a whole.



## Appendix 8

### Sensitivity Analysis

BASE CASH	22/23	23/24	24/25	25/26	26/27
	£'000	£'000	£'000	£'000	£'000
BASE CASH	1,602	1,928	2,400	2,834	3,107

POSITIVE SENSITIVITIES	22/23	23/24	24/25	25/26	26/27
	£'000	£'000	£'000	£'000	£'000
1. Inflation increase by 0.5%	1,602	1,930	2,410	2,854	3,139
2. Variable loan rate reduction by 0.5%	1,612	1,948	2,430	2,873	3,155
3. No real cost increase in major repair costs	1,602	1,928	2,402	2,840	3,122
4. No real rise in management costs	1,602	1,933	2,416	2,866	3,161
5. Reduction in voids and bad debts by 1%	1,626	1,978	2,477	2,939	3,241
6. Added net income £30k pa	1,632	1,989	2,494	2,961	3,269

NEGATIVE SENSITIVITIES	22/23	23/24	24/25	25/26	26/27
	£'000	£'000	£'000	£'000	£'000
7. No real rent rises at all	1,602	1,905	2,328	2,685	2,853
8. EESH 2 net costs included	1,602	1,928	2,400	2,486	2,400
9. Variable loan rate increase by 1%	1,581	1,887	2,340	2,757	3,013
10. Reduction in net income by £50k pa	1,552	1,825	2,244	2,622	2,839
11. Increase in major repair costs of 10%	1,580	1,892	2,346	2,759	2,986
12. Increase in reactive maintenance costs by 10%	1,574	1,870	2,311	2,713	2,954

COMBINED SENSITIVITIES	22/23	23/24	24/25	25/26	26/27
	£'000	£'000	£'000	£'000	£'000
13. Combine versions 7,8 and 12	1,574	1,847	2,239	2,216	1,992
14. Reduce inflation by 1% and loan rates half %	1,612	1,943	2,410	2,833	3,092

## **Footnote**

***The above figures were prepared in May/June and on the assumption that CPI would start to move back down in 23/24. Currently CPI remains high and Bank of England predict CPI rising to 13.3% in October 2022.***

***The Association has undertaken further financial modelling and shall continue to do so during 22/23. In the event of CPI in year 2 at 13% with rents rising at half of this there is an adverse impact over the 5 years of around £400k which is manageable. This assumes that CPI starts to drop back to lower rates in later years. The longer term impact of this single change without any remedial action is considerable and this matter shall continue to be kept under review.***

## **Appendix 9**

Management Performance 2021 – 2022 (ARC)

### **Customer Satisfaction Levels (collected via Tenant Satisfaction Survey)**

Overall satisfaction with our services – 95.54%  
Satisfaction with repairs services – 95.24%  
Satisfaction with opportunity to participate – 97.92%  
Satisfaction with Association keeping tenants informed – 98.81%  
Satisfied with quality of house – 94.69%  
Satisfied with the management of the neighbourhood – 95.77%  
Satisfied with our factoring service – 81.16%  
Satisfied with the value for money provided by rent – 98.5%

### **Rent Collection, Re-lets and Voids**

Collection of rent due – 100.26%  
Arrears – 6.38%  
Void loss – 0.12%  
Average time to re-let – 3.28 days

#### **KPIs**

### **Rent Collection**

Monthly Rent Collection – 95%  
Arrears target – 6%  
Relet time – 10 days (normal void)  
15 days (major void)  
Void repair times

- No repairs required – 5 days
- Minimum works 10 days
- Major works - 20 days

### **Repairs and Maintenance**

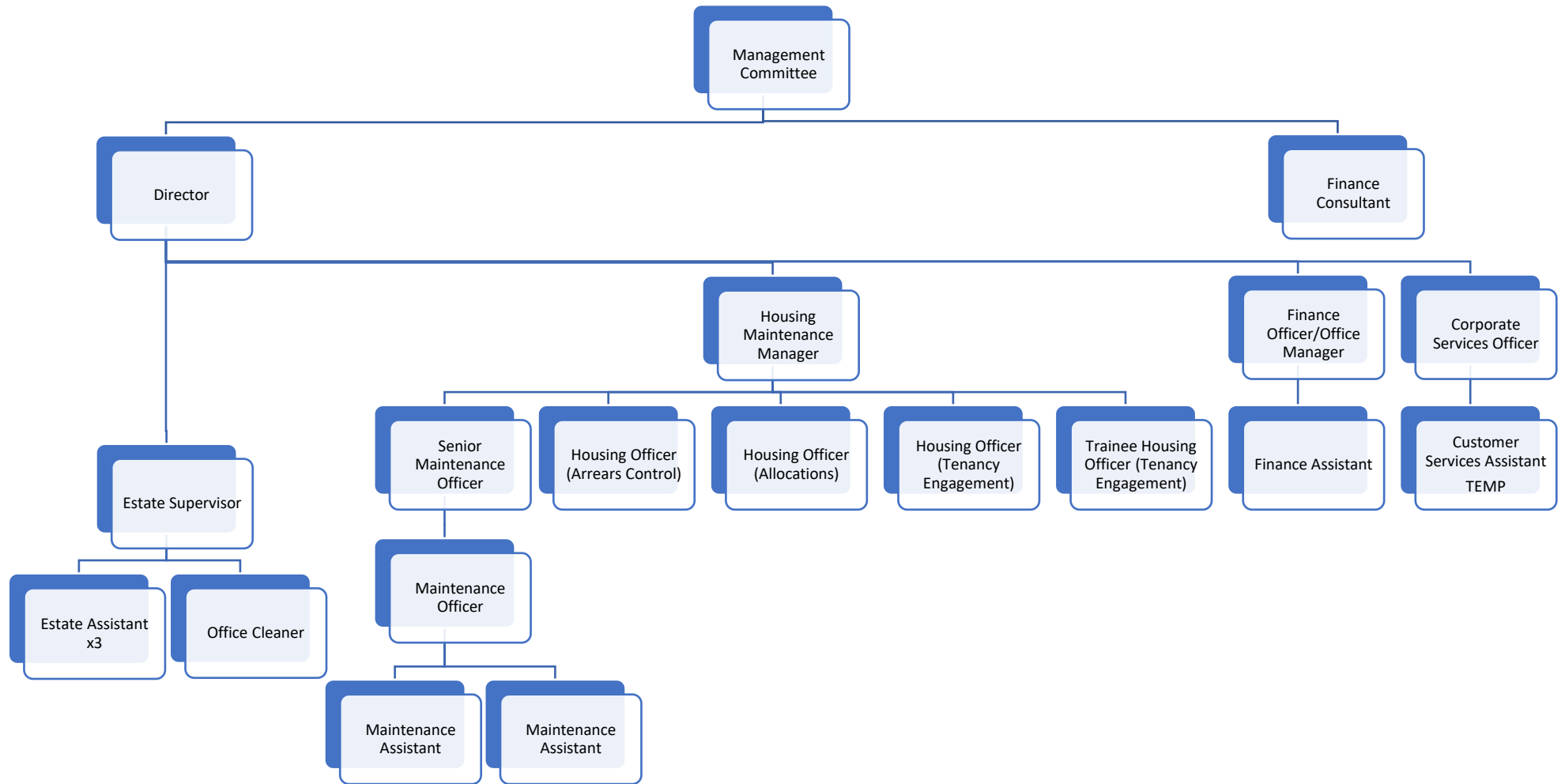
Emergency Repairs – 4 hours  
Urgent Repairs - 2 days  
Routine Repairs – 10 days  
Right First time - >90%  
Pre Inspection – 10 %  
Post Inspection – 10%

### **Complaint Handling**

Stage 1 – 100% within timescale  
Stage 2 – 100% within timescale

# Appendix 10

## Organisational Chart



## **Appendix 11**

### Scottish Social Housing Terms “Jargon Buster”

If you are unfamiliar with any terms used throughout this document, please refer to the Scottish Government’s Scottish Social Housing Terms “Jargon Buster”. This jargon buster has been created to help people understand the everyday terms used in the social housing sector. A working group was established to ensure that as many terms used daily were included.

A copy of the jargon buster can be found on our document library at [www.cathcartha.co.uk](http://www.cathcartha.co.uk) or can be accessed by clicking this [link](#).