



C R A I G D A L E

H O U S I N G A S S O C I A T I O N L T D

Craigdale: The Home of Good Housing

BUSINESS PLAN

2018-2019 to 2020-2021

Year 3: 2020/2021

**Date 3-year Plan approved
by Board:**

26.02.18

**Date annual review approved
by Board:**

24/2/20

Date of next 3 Year Review:

Feb 2021

**AS WITH ALL OF
THE
ASSOCIATION'S
POLICIES, THIS
GUIDE IN FULL
AND IN PART IS
AVAILABLE IN
SUMMARY, ON
TAPE, IN BRAILLE,
& IN
TRANSLATION
INTO MOST OTHER
LANGUAGES –
PLEASE ASK A
MEMBER OF
STAFF IF YOU
WOULD LIKE
A VERSION IN A
DIFFERENT
FORMAT**

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1. EXECUTIVE SUMMARY

This Business Plan (the Plan) covers the three years from 2018/2019 to 2020/21. Our Plan is updated annually so that it remains a dynamic document fit for purpose. 2020/21 sees us entering the final year of our current Plan.

The Board will carry out a comprehensive update of the Strategic direction of the Association and approve a new 3-year Plan in February/March 2021 for the period 2021/22 to 2024/25.

Our Plan is a key strategic document which communicates the strategic direction and ambition of the Board 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.

Since formation in 1988, Craigdale has built a solid tradition of driving positive change in the Castlemilk community through housing led regeneration and excellent service provision. Craigdale places tenants and its customers at the heart of all that it does.

The asset base is made up of 369 self-contained houses and 3 shared ownership properties. The stock was acquired through 9 phases of new build development and the refurbishment of existing tenement buildings. A small number of privately owned properties are factored. The office is in the heart of the community and is owned outright by the Association.

The Plan focuses on providing a range of excellent services to our tenants and customers 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.

In March 2017 the Scottish Housing Regulator (SHR) increased Craigdale's engagement level from low to medium due to concerns over governance weaknesses (our Regulation Plan can be accessed on the SHR's website). Since 2016 we have been strengthening our governance processes and this was reflected in the outcome of an independent governance review carried out in 2017 and which we have built on since. We have embedded strong governance and leadership throughout the Association, and this is evidenced by the SHR reducing our regulation level to low as of 31 March 2019.

We carry out a light touch review of our values, Strategic Objectives and delivery plans once a year as part of our annual Business Planning day, which is attended by Staff and the Board members and is facilitated by an independent consultant. The outcome of the October 2019 Business Planning day resulted in a fifth Strategic Objective being agreed and amendments to the delivery plans.

Also, in October 2019 we submitted our first Annual Assurance Statement to the SHR and confirmed to the Regulator that we have no areas of material non-compliance with our Regulatory Requirements and legal obligations.

The Board continues to drive forward and further develop a positive change culture within the organisation.

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.

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 Business Planning day held in October 2017, we reviewed and refreshed our purpose and aims and these are summarised in our Mission, Vision and Values, which are noted below:

2.1 Mission Statement

“We are a Housing Association passionate about providing excellent affordable homes and services for our community”

2.2 Vision

“Changing lives for the better”

2.3 Values

Our core values are:

- Respect** We will treat people with courtesy, politeness and kindness; recognizing that people have rights, opinions and experiences.
- Openness:** We will be transparent and accountable in all our actions and decision making.
- Trust:** We will be honest; objective; consistent; open and lead by example in everything that we do.
- Listening:** We will actively listen to what people tell us and we will remain neutral.

During the period of the Plan, we reflect on our Mission, Vision and Values each year. In October 2019 our Business Planning day, which was facilitated by an independent

consultant from Indigo House and attended by Board members and Staff demonstrated that our Mission, Vision and Values are integrated within the Association and stand up to external scrutiny.

3. BACKGROUND

3.1 Brief History

Craigdale is registered under the Co-operative and Community Benefit Societies Act 2014, is a Scottish Registered Charity and registered with the Financial Conduct Authority (FCA) and a Registered Social Landlord (RSL) with the Scottish Housing Regulator in accordance with the Housing (Scotland) Act 2001. Our services are provided for the benefit of our tenants and customers.

Craigdale was originally formed to receive the transfer of 66 houses from Glasgow City Council. The first task was to improve the quality of the stock. This was achieved through a programme of comprehensive tenemental improvements. Upon completion Craigdale then embarked on a number of demolitions, site acquisitions and new build developments which led to an increase in stock to the current level all within the community of Castlemilk West. Our last new build development was completed in 2007.

Of the 369 rented properties, 190 are unencumbered meaning that there is the ability to raise private finance on these properties in the future to either add to or improve our properties.

Our Asset Management Plan, which is attached at Appendix 1, contains information on our stock base and profile.

In terms of performance Craigdale is one of the top performing housing associations in Scotland, as is evidenced by benchmarking our Annual Return on the Charter key performance indicators (see table below):

Charter Indicator	Our performance: 31 March 2019	Scottish average as per SHR Website: 31 March 2019
% of tenants satisfied with the overall service provided by their landlord (Indicator 1)	98.03%	90.12%
Average length of time taken to complete emergency repairs (Indicator 11)	1.98 hours	3.65 hours
Average length of time taken to complete non-emergency repairs (Indicator 12)	2.47 days	6.56 days
Average time to re-let properties in the last year (Indicator 35)	2.0 days	31.89 days
% of tenants who feel that the rent for their property represents good value for money (Indicator 29)	90.55%	83.21%

Charter Indicator	Our performance: 31 March 2019	Scottish average as per SHR Website: 31 March 2019
Gross rent arrears (all tenants) as at 31 March as a % of rent due (Indicator 31)	2.00%	5.67%
% of rent due lost through properties being empty during the last year (Indicator 34)	0.02%	0.88%

Craigdale currently delivers a highly successful Welfare and Debt Advice project in partnership with Cassiltoun Housing Association. Since its inception in 2014 to February 2020, the project's total financial gain has been £3,536,179. The Craigdale figure over this period is £1,013,531. Additional services the Project has provided have included digital support; starter packs, furniture and carpets to name a few additional services.

Craigdale's reputation as a caring social landlord has been enhanced over the years within the community through an annual programme of community events which are highly popular and enjoyed by our tenants, the wider community, Board and Staff.

Over the years a series of recognition awards have been received the most recent being; Small Housing Association of the Year 2014 & 2016; Investors in People Gold 2012, 2015 & 2018 and EFQM (European Foundation for Quality Management) 5-star status 2014. We were also shortlisted in 2019 for the Chartered Institute of Housing Scotland Excellence Award under the category achieving organisational change.

3.2 Our Board

Craigdale is led by a Board made up of local tenants & residents and other individuals with an interest in the aims of the Association. Each Board member brings particular skills and experience to the governing body. The Board 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 Board is supported in its work by three Committees:

Audit & Assurance Committee which has the remit of providing validation to the Board that management systems and controls in place are effective for internal and external audit. The Committee is also responsible for overseeing the Association's role in relation to risk management and finance. The Audit and Assurance committee will also take on the remit of the former **Corporate Services Committee** with the responsibility of overseeing the Association's role in relation to staffing, organisational development, health and safety management, and the promotion of equal opportunities in its role as an employer; and

Operational Services Committee which has the remit of overseeing the Association's housing management, maintenance and wider role services and also factoring services to homeowners, and

Staffing Committee which meets as and when required to consider matters relating to Staff.

A summary of the Board's skills and experience is attached at Appendix 2. This summary demonstrates that the Board has a key skills and experience in: governance, finance, the law, asset management, service delivery and a commitment to the local community and social housing.

3.3 Our Staff

Our small staff team of 7 is led by the Association's most senior officer; the Director who is responsible for supporting the Board and inspiring and leading the Staff team, to deliver our services and improvement plans, as we move into an exciting and challenging few years and beyond. The Director is supported by a Management Team consisting of the Senior Corporate Services Officer and the Senior Housing Services Officer.

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

A summary of the Director and the Management Team's skills and experience are also contained within Appendix 2.

3.4 Our Operating Area

The Association's properties are in an area which shows features of multiple deprivations as detailed within the Scottish Index of Multiple Deprivation (SIMD) 2020. This Index identifies areas of greater need for support and intervention. Despite this, Craigdale has an excellent record on performance and participation within the community.

As at 31 March 2019 Craigdale had a turnover of 0.02% of voids for our lettable property for the year and our average time to re-let void properties is 2 days. There are no low demand properties however we are starting to notice an increase in the number of refusals of some 3 apartment tenement properties. This is being closely monitored.

3.5 Our tenants and customers

We carry out an independent Satisfaction survey of our tenants and residents every 3 years and our most recent survey was carried out in April 2019. The table below contain some key results from our 2019 survey:

Scottish Housing Regulator Indicators				
Craigdale's Satisfaction Survey Results	2013	2016	2019	ARC 2018/19
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Craigdale Housing Association? (% <i>very/fairly satisfied</i>)	98%	99%	98%	90.12%
How good or poor do you feel Craigdale is at keeping you informed about their services and decisions? (% <i>very/ fairly good</i>)	99%	100%	99%	91.6%
How satisfied or dissatisfied are you with the opportunities given to you to participate in Craigdale's decision making process? (% <i>very/ fairly satisfied</i>)	97%	100%	100%	86.48%
Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs and maintenance service provided by Craigdale? [Repair carried out in the last 12 months] (% <i>very/ fairly satisfied</i>)	96%	98%	96%	91.66%
Overall, how satisfied or dissatisfied are you with the quality of your home? (% <i>very/ fairly satisfied</i>)	96%	99%	92%	88.12%
Taking into account the accommodation and services your landlord provides, to what extent do you think your rent represents value for money? Is it... (% <i>stating very/ fairly good</i>)	76%	97%	91%	83.21%
Overall, how satisfied or dissatisfied are you with your landlord's management of the neighbourhood you live in? (% <i>very/ fairly satisfied</i>)	99%	99%	98%	87.77%
Taking everything into account, how satisfied or dissatisfied are you with the factoring service provided by Craigdale Housing Association? (% <i>very/ fairly satisfied</i>)	-	-	86%	67.04%

[Survey results were produced by Research Resource]

As can be seen from the above table we continue to enjoy excellent levels of tenant and owner satisfaction with our service delivery. We have also agreed to carry out independent 'snapshot' surveys to help us monitor tenant and owner satisfaction and to react to any levels of dissatisfaction. Independent surveys give us assurance that the information we are capturing about customer satisfaction has been validated and reflects the information that we also gather internally at the point of service delivery

for example, reactive repairs, allocations, complaints. Our own Staff measure satisfaction at the point of service delivery, 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.

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 and our business planning in terms of our tenants and residents' priorities.

4. ANALYSIS OF OUR OPERATING ENVIRONMENT

To assist us in the setting of our 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 Business Planning day in October 2019 and a summary of the areas we considered in detail are noted below.

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

The following is a summary of our PESTLE analysis:

Political/Legal	Social
<ul style="list-style-type: none"> • Govt. target for 50,000 new homes by 2020 • Housing to 2040 – Scottish Government's vision • Scottish Government National Performance Framework 2018 • Welfare Reform • Planned social rent reductions in England • SHQS & EESSH • SHR Regulatory Framework • BREXIT & understanding local risks 	<ul style="list-style-type: none"> • Demographic change • Operating in Scottish Index Multiple Deprivations • Growth of older & very old population • Youth profile in Castlemilk • Rising tenant & customer expectations • Reputation of neighbourhood • Need for greater partnership working

<ul style="list-style-type: none"> • IndyRef2 • Living wage • Procurement Regulations • Data Protection Regulations • Freedom of Information • Assurance Statements 	<ul style="list-style-type: none"> • Demand for social and affordable housing
Economic/Environmental	Technological
<ul style="list-style-type: none"> • Rising inflation rate • Austerity cuts (UK, Scottish Government and impact on Council funding) • Unemployment • Inequality and poverty • Fuel poverty • SHAPS pension valuation • House price inflation • Climate change • Rising Energy Prices • Green agenda • Rent affordability 	<ul style="list-style-type: none"> • Home/ mobile working for staff • ICT requirements for on-line service • Digital Inclusion • Innovations in energy efficiency • Improved performance management systems • Increased use of mobile technology & social media • Better use of SDM & Hub • ICT support for Board members & Staff

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

The following is a summary of our SWOT analysis:

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • Excellent financial position • Excellent professional reputation • High-performance in-service delivery • Low voids • High levels of tenant satisfaction • Community events • Local knowledge, skills & commitment of voluntary Board • Stable, highly motivated experienced staff • Clear vision, mission & values which are evidenced • Stable community in which we operate • Strong, affordable asset base • Adaptable to the changing environment • Resilience • Self-awareness 	<ul style="list-style-type: none"> • Land availability • In-house capacity to develop new stock • Low level engagement with factored owners • Limited strategy to embrace 'green/climate change agenda' • Public access to the office • Pressure on skills base & Board numbers • SHR medium engagement • Policy reviews • Procedures • IT usage, website & on-line services • Stock survey information • Understanding rent affordability

<ul style="list-style-type: none"> • Commitment to on-going learning • Few SHQS failures or expected EESSH failures that cannot be managed • Welfare Advice Team • Ability to buy-in specialist services • Board/Staff working relationship • Succession Planning 	
<p>OPPORTUNITIES</p>	<p>THREATS</p>
<ul style="list-style-type: none"> • Develop partnerships with Glasgow City Council & other RSLs - smarter working • Mortgage to Rent schemes • Purchase 'one-off' properties • Economic downturn - leading to increasingly competitive prices from customers • Attract new Board members with key skills • Work with GCC/other RSLs on neighbourhood management issues e.g. environment, youth • Tackling social exclusion, create employment & training opportunities for local residents through wider role projects working with local schools & young people in particular • Investing in the community • On-line services & digital inclusion • Innovations to help address fuel poverty • Redevelopment of Castlemilk West Church Site • Review affordability 	<ul style="list-style-type: none"> • Welfare reform • Benefit sanctions • Increased rent arrears & void loss • <50% of income from benefits • Discretionary housing benefit ceases • Brexit • IndyRef2 • Economic downturn • Demographics/stock profile may mismatch with profile of demand • GCC/Wheatley (GHA) regeneration plans • Owners within estates not contributing to works • Tenancy sustainment • Non-compliance with Regulatory Standards – impact on Board members • Apathy of tenants • Certain types of properties no longer popular • SHAPS performance & deficits • No longer landlord of choice • Staff & Board retention • No funding for Welfare Advice Team • IT security/integrity • Failure to meet Freedom of Information requirements

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 key Strategic risks are reviewed on an annual basis (or more frequently if required) as part of our Business Planning Day. When we revised our Strategic Risks in October 2019, we took account of the SHR's December 2015 publication: "Business Planning – recommended practice", and ensured we reviewed each of the risk areas referred to within the SHR's guidance. We have also taken account of recent correspondence from the SHR relating to Brexit.

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 is an integral part of our strategic planning and decision-making processes. For new initiatives and projects, risk analysis shall also be used to inform our decision-making process.

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

Risk Area	How we will manage risk
Welfare Reform	Welfare Advice service Build our tenant knowledge base Identify and work with other partner agencies Develop a communication strategy to improve how we inform customers Consider rent affordability Ensure Value for Money in everything we do
Board Capacity	Carry out an annual skills audit Fill skills gaps identified Implement a training plan Annual recruitment for Board members Board member induction Succession Planning Policy and implementation
Asset Management	Annual independent stock condition surveys Incorporate outcomes into long term financial plans Asset Management Strategy Ensure compliance with SHQS & EESSH Assess availability of free reserves Remodel office Brexit implications: materials, costs, suppliers, contractors, labour
Regulatory Compliance	Demonstrate compliance with Regulatory requirements as per Chapter 3 of SHR Framework Assurance statement approved by the Board Robust self-assessment process that can stand up to external scrutiny Implement any areas for improvement through self-assessment Monitor our performance against others Complete review of policies and procedures Independent ARC compliance review Attain low engagement during period of plan and beyond

To ensure we manage our Strategic Risks we have developed a dynamic Risk MAP (Management Action Pan) with timescales, targets and named people who take ownership of the MAP, ensuring actions are met. The Risk MAP is reported quarterly to our Audit & Assurance Committee and is attached at Appendix 3.

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.

High Power and High Interest <u>Key group:</u> engage, focus on this group, consult and involve in governance and decision making	High Power and Low Interest <u>Meet their needs:</u> engage and consult, attempt to increase
Tenants and Service Users Other customers Scottish Housing Regulator Glasgow City Council Financial Institutions/Lenders Scottish Government Solicitors and Auditors OSCR	TPAS The Pensions Trust The Accounting Standards Board Financial conduct authority SFHA Chartered Institute of Housing Glasgow & West of Scotland Forum Scotland's Housing Network Scottish Public Sector Ombudsman
Low Power and High Interest <u>Show consideration,</u> involve in low risk areas	Low Power and Low Interest <u>Least important:</u> Keep informed
Welfare Rights Services Woman's Aid Council Equalities Unit Property Developers Employers in Voluntary Housing Glasgow South HSCP	Positive Action on Housing Glasgow Centre for Inclusive Living Wider Local Community in which the association operates SHARE Local housing associations

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 early 2018 and is updated each year 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 is due for approval on 24 February 2020 and is attached in Appendix 1. Its three yearly plan period will fully align with our Business Plan from April 2021 onwards.

As at 31 March 2019, our stock was 100% compliant with SHQS and projected as 100% compliant with Energy Efficiency Standard for Social Housing (EESH) by 2020.

As mentioned previously, the Association carries out independent 3 yearly and quarterly 'snapshot' surveys to gauge satisfaction levels with our service provision. We also use these surveys as a method for finding out what our tenants and residents views are with regard to our priorities for planned maintenance, environmental works and community regeneration projects. This information feeds into and influences our annual review of our Plan and our review of our asset management priorities.

7. STRATEGIC OBJECTIVES

7.1 Strategic Analysis

At our Business Planning day in October 2017, the Board and Staff mapped out our Strategic direction for the coming 3 years at a session facilitated by Indigo House. As a result, the Board agreed 4 Strategic Objectives in February 2018. A fifth Strategic Objective; 'Shaping the Community' was recommended to the Board for approval as a result of discussions held during the Business Planning day held in October 2019. Following Board approval in February 2020, 'Shaping the Community' has now been included in the Plan. The Board also agreed to revise the wording of the other 4 Strategic Objectives to better reflect what we wish to achieve. The fundamental principles of the objectives remain the same.

EXTERNAL

- **Improving Housing Quality and Choice**
- **Enhancing Customer Services**
- **Shaping the Community (new)**

INTERNAL

- **Maintain Excellent Governance**
- **Maintain Strong Financial and Risk Management**

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.

For each Strategic Objective we state what we will do; how we will do it, which year we want to complete it by, and importantly, how we will know if we have achieved each Objective at the end of the three-year period.

7.2 Strategic Objectives

EXTERNAL FOCUS - YEAR 3, 2020/2021

Objective 1: Improving Housing Quality & Choice

	What we will do	How	BP Year	How will we know we have achieved our goal
1	Maintain and improve our high-performance levels	<ul style="list-style-type: none"> Set challenging KPIs Compare ourselves against others Revise our lettable standard for voids 	3 3 3	<p>We will have desirable, well maintained properties in an attractive environment that meet our legal obligations, the needs our tenants and residents and result in high satisfaction levels</p>
2	Continue to develop the knowledge of our stock	<ul style="list-style-type: none"> Independently survey 15% of housing stock Review Asset Management Strategy SHQS - fully demonstrate current & future compliance EESH - fully demonstrate compliance by 2020 & beyond Explore the business case for carrying our EPC's internally 	3 3 3 3	
3	Maintain existing properties and environment to a high standard	<ul style="list-style-type: none"> Implement annual component and cyclical maintenance programme Ensure VFM through procurement Identify solution for bin stores & common walls Implement Estate-walk-a-bouts with tenant representatives Measure tenant satisfaction with maintenance contracts Explore availability of external grants for energy efficiency works 	3 3 3 3 3	

	<ul style="list-style-type: none"> • Be aware of potential Brexit implications on materials, suppliers, contractors & labour 	3	
4	Develop our use of IT		
	<ul style="list-style-type: none"> • Make best use of existing systems 	3	
	<ul style="list-style-type: none"> • Improve ARC validation reporting for SHQS & EESS 	3	
	<ul style="list-style-type: none"> • Explore the benefits of handheld devices for maintenance staff 	3	
5	Increase the number of properties we own		
	<ul style="list-style-type: none"> • Redevelopment of the Castlemilk West Church site 	3	
	<ul style="list-style-type: none"> • Maximise community benefits 	3	
	<ul style="list-style-type: none"> • Explore any opportunities for new build development & align with GCC's SHIP & LHS 	3	
	<ul style="list-style-type: none"> • Consider acquiring privately owned property on a case-by-case basis 	3	
	<ul style="list-style-type: none"> • Ensure availability of funding for acquisitions – grant & private finance 	3	
	<ul style="list-style-type: none"> • Ensure stock acquisition demonstrates VFM 	3	

EXTERNAL FOCUS

Objective 2: Enhancing Customer Service

	What we will do	How	BP Year	How will we know we have achieved our goal
1	Continue to improve communication with our tenants, customers & others	<ul style="list-style-type: none"> • Develop a Communications Strategy • Redevelop our website • Consult tenants over the introduction of Facebook and/or Twitter • Introduce texting • Provide more feedback to tenants through our newsletter and website 	<p>3</p> <p>3</p> <p>3</p> <p>3</p> <p>3</p>	We will be a high performing RSL with high levels of tenant & customer satisfaction in all areas of our service delivery
2	Improve consultation with our tenants, customers & others	<ul style="list-style-type: none"> • Establish a Customer Service Improvement Group • Explore other ways of engaging with our tenants and customers 	<p>3</p> <p>3</p>	
3	Develop our existing housing management services	<ul style="list-style-type: none"> • Review our approach to rent affordability • Continue to provide Welfare Advice services • Explore a business case for shared services • Develop our approach to estate walk-a-bouts • Ensure service delivery value for money 	<p>3</p> <p>3</p> <p>3</p> <p>3</p> <p>3</p>	
4	Seek tenants' views on our services	<ul style="list-style-type: none"> • Continue with quarterly 'Snapshot' surveys • Benchmark our performance against others • Evolve our rent consultation process • Embed our revised approach to reporting and learning from customer complaints 	<p>3</p> <p>3</p> <p>3</p> <p>3</p>	

	<ul style="list-style-type: none"> • Improve the way we report outcomes from surveys and complaints received to tenants through our newsletters and website 	3	
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EXTERNAL FOCUS

Objective 3: Shaping the Community (new for 2020/21)

	What we will do	How	BP Year	How will we know we have achieved our goal
1	Ask our tenants, residents and the community what they want in terms of additional services & projects	<ul style="list-style-type: none"> • Engage Community Links Scotland to carry out a feasibility study based on the Place Standard Tool • Map out existing services and projects in Castlemilk • Identify potential new services & projects 	3 3 3	We will have implemented a More Than Housing Strategy, with new services & projects that our tenants and the community want to see developed & enhance life opportunities
2	Become more than just a great landlord	<ul style="list-style-type: none"> • Based on the outcome from the feasibility Study Create a More than Housing Strategy • Link in with Scottish Government's & GCC's agenda for community regeneration • Prioritise new services and projects over a 3-year period & maximise social benefit • Develop a funding strategy & ensure VFM • Continue to deliver our annual Community Events programme 	3 3 3 3 3	

3	Where appropriate, work in partnership with other local organisations to deliver additional services & projects	• Identify and work with key delivery partners	3	
		• Seek appropriate funding ensuring VFM	3	
		• Measure customer satisfaction & social impact with new services & projects	3	

INTERNAL FOCUS - YEAR 3, 2020/2021

Objective 4: Maintain Excellent Governance

	What we will do	How	BP Year	How will we know we have achieved our goal
1	Develop & support our Board	• Carry out an annual independent Skill Assessment & Training Needs Assessment for Board	3	We will have a strong, committed Board and staff team living our vision, mission and values and attaining full compliance with Regulatory requirements & legal duties
		• Continue to implement rolling training programme	3	
		• Where appropriate look at governance qualification for Board members	3	
		• Identify skill gaps and recruit to fill same on annual basis	3	
		• Implement mentoring & buddy system	3	
		• Implement succession planning	3	
		• Carry out a Board satisfaction survey	3	
2	Compliance with our Regulatory requirements & legal duties	• Annual Assurance Statement with no areas of material non-compliance	3	
		• Evolve our robust self-assessment process using the SFHA's Toolkit & good practice examples	3	
		• Revise our Rules & Standing Orders once publication of revised SFHA model Rules issued	3	

	<ul style="list-style-type: none"> Implement any areas of improvement identified through self-assessment & from other forms of scrutiny and audit 	3	
3	Raise Craigdale's profile amongst the housing sector & within the community	<ul style="list-style-type: none"> Explore more partnership working with other RSL's Apply for appropriate awards and accreditations Attend networking opportunities Make more use of social media Self-promote in trade publications 	3 3 3 3
4	Develop & support our staff team	<ul style="list-style-type: none"> Continue to empower staff to do their jobs effectively Continue to embed our culture and core values Underpin with training and individual development plans 	3 3 3
5	Increase our Membership	<ul style="list-style-type: none"> Promote benefits of becoming a Member Focus on our tenants & the local community 	3 3

INTERNAL FOCUS

Objective 5: Maintain Strong Financial and Risk Management

	What we will do	How	BP Year	How will we know we have achieved our goal
1	Maintain our solid financial base	<ul style="list-style-type: none"> Update our 30-year financial projections on an annual basis 	3	

	<ul style="list-style-type: none"> Externally validate our financial projections every 3 years (due 2022) Ensure HUB is updated with stock condition surveys & life cycle costings Define & assess rent affordability Carry out stock condition survey for lending purposes Develop a Funding Policy (public, charity & private finance) 	<p>3+</p> <p>3</p> <p>3</p> <p>3</p> <p>3</p>	<p>Continue to be a strong independent organisation financially sound and effectively managing changing risks</p>	
2	Implement our Value for Money Framework	<ul style="list-style-type: none"> Actively promote our approach to VFM Review our management costs Know our cost drivers Continue to make efficiencies through better use if IT 		<p>3</p> <p>3</p> <p>3</p> <p>3</p>
3	Continue to embed our approach to Risk Management	<ul style="list-style-type: none"> Ensure our approach to risk management is embedded throughout the organisation Organise an annual risk awareness session with Board & Staff Carry out robust risk assessments for any new projects 		<p>3</p> <p>3</p> <p>3</p>

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 local peers, and we benchmark our performance by using data from the SHR's website and by being a member of the Scotland's Housing Network. We are also a member of a Glasgow and West of Scotland process group called Quality & Efficiency Forum.

Our key strategic KPI's are revised annually by the Board and presented to the Board on a quarterly basis for monitoring and analysis.

7.4 Delivery Plans

To ensure we achieve our 5 Strategic Objectives we have developed practical Delivery Plans, which include timescales, targets and named people (Staff and service providers) who will take ownership for ensuring the targets are met and reporting outcomes to the Board.

Our dynamic Delivery Plans (Strategic and Operational) are set out in Appendices 4 & 5 with performance being reported quarterly to the Board. The Delivery Plans are 'live' documents and will be reviewed by the Board and Staff annually as part of the annual update 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 challenge.

Appendix 6 contains our 30-year Financial Forecasts from 2019/20 to 2048/49; narrative and assumptions, including scenario testing; realistic costs, contingency planning and monitoring compliance with covenants. Our Financial Forecasts will be revised by the Board 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 the Association.

In June 2017, SFHA produce "Guidance to Rent Setting & Affordability Toolkit". We will use this guidance, and the affordability analysis and tools within it, to analyse the affordability of our rents, and address any issues that may arise.

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 maximizing service delivery and minimising as far as possible the costs. In March 2019, the Board approved our first Value for VFM Policy.

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 develop our VFM framework.

9. REVIEWING THE PLAN

Our Business Plan is currently set for a 3-year period and updated annually so that it remains a dynamic document fit for purpose. We are now in the final year of our current Plan; year 3, 2020/21.

The Board will carry out a comprehensive update of the Strategic direction of the Association and approve a new 3-year Plan in February/March 2021 for the period 2021/22 to 2024/25.

The following is a summary of the cyclical process the Association follows as part of the Business Plan annual update and for the comprehensive Strategic 3-year:

Date	Action
February/March 2020	Board: Approve updated Business Plan review for Year 3 - 2020/21 & approve budget
March 2020	Board: Approve Annual Board Appraisal & Skills Assessment Report
June 2020	Director: Annual Board member recruitment drive
August 2020	Board: Review performance Q1 & Delivery Plans (no meeting in July)

September 2020	Management Team: Arrange for additional independent stock condition surveys to be carried out
October 2020	Board: Review performance Q2 & Delivery Plans
October 2020	Director, Management Team & Finance Agent: Start to prepare draft Budget, financial plans & review of 30-year financial projections
October 2020	Business Planning day: Board, Staff & Finance Agent to review current direction, objectives, risks, performance, asset management and vision/mission/values. Facilitated by independent consultant
November 2020 to January 2021	Director: Draft revised 3 Year Business Plan & Delivery Plans
December 2020 & January 2021	Management Team: Carry out tenant consultation as part of the annual rent review & engage key stakeholders on Business Plan proposals. Consideration is given to feedback received during the year from tenants and customers
January 2021	Board: Review performance Q3 & Delivery Plans
February 2021	Board: Approve new 3-year Business Plan, Delivery Plans & Asset Management Strategy
February/March 2021	Board: Approve Budget & Business Plan
April 2021	Board: Review performance Q4 & Delivery Plans
2021/2022	Annual update - Repeat above.....