

# PINEVIEW HOUSING ASSOCIATION LTD

## BUSINESS PLAN

Updated: Nov 2019



Putting People 1st

*Registered Society under the Co-operative and Community Benefit Societies Act 2014 2375R(S);  
Registered Scottish Charity No SC038237;  
Registered Social Landlord HAC231;  
Registered Property Factor PF000151*

<https://pineview.org.uk/>



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## RELATED DOCUMENTS TO BE REFERENCED

ARC Return  
Charter Report  
SHR Charter Tables  
Drumcog Benchmarking  
SHN Benchmarking  
Annual Financial Statements  
SHR Annual Financial Statements & benchmarking ratios  
SHR Loan Portfolio Return  
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SHR Five Year Financial Projections & ratios  
30 Year Long Term Financial Projections  
Internal Audit Reports  
2016 Tenant Satisfaction Survey  
Annual Committee Review Report  
Charitable Rules

## **Section 1: Introduction**

This Business Plan document is a core strategic document of the Association developed for the purpose of determining and communicating our organisational objectives and recognising the actions we require to undertake to achieve our objectives. Effective business planning is crucial for the continued success of the Association. Our planning process allows the organisation to link strategic and operational aspects of our business. It is a cyclical and continuous process and needs to be core to the work of the Association.

Our Committee of Management has ultimate responsibility for the governance and direction of the Association and it is crucial that all business planning flows from this. Our plan sets out what our Committee of Management have determined the Association should be trying to achieve and identifies the opportunities and choices available and the risks that need to be considered and managed. Staff are responsible for ensuring that accurate, relevant and good quality information is provided to allow our Committee to determine a strategy with a full understanding of strategic options and risks. All staff, individually, in partnership and as departments, have responsibilities for delivering various aspects of the plan.

It is important in our planning that we take account of the views, opinions and actions of other stake holders including our customers, government, funders, regulators, and other partners.

Business planning is an ongoing process within the Association and the business plan document is not an end in itself. Our plan document is utilised to assist Committee and Staff to meet the aims and objectives which they have agreed for the Association, and allows other stakeholders to have a comprehensive strategic view of our organisation and our objectives.

In everything that the Association does it is aware of its duties as a registered Scottish Charity and a Registered Social Landlord. The Association is aware of its requirements to meet the regulatory requirements of the Office of the Scottish Charity regulator (OSCR) and the Scottish Housing Regulator (SHR). Compliance with the requirements of both regulators assists the Association to ensure that it keeps its tenants and customers at the core of everything it strives to do.

The Association understands that good and effective governance is essential to both the success of the Association and the reputation of the social rented sector as a whole. In recognition of this, the Association conducts its business under the guidance of its Charitable Rules, reviewed in 2014 to be based upon the SFHA Charitable Model Rules (Scotland) 2013. It also undertakes its responsibilities to ensure compliance with the SHRs Regulatory Standards of Governance and Financial Management.

The Association undertakes annual independent reviews of the Committee of Management and its effectiveness. This assists the Association to ensure that effective governance is considered and reviewed on an ongoing basis and action plans developed for any area(s) of attention. This process also assists with succession planning and training needs identification. The Association's commitment to good governance is also complemented with an annual programme of internal audit based on risk analysis and recommendations from independent Internal Auditors.

As a Scottish registered social landlord (RSL) the Association undertakes its work with close reference to the Scottish Social Housing Charter. The Charter is a core document of guidance for the Association in seeking to provide first class services to tenants and customers.

In order to keep updated and aware of requirements in an ever changing landscape, the Association affiliates to a number of good practice and representative bodies (SFHA, GWSF, EVH, SHN, CiH, TiS, TPAS, SHARE etc.).









## Section 2: Overview & Background

Pineview Housing Association was established in 1991 as Pineview Housing Co-operative following a stock transfer of properties in the Pinewood area from the then Glasgow District Council. Since that time the Association has completed seven phases of improvement and new build housing in the Pinewood area, a shared ownership project in the Stonedyke Area, a new build project in the Broadholm area and six projects in the Waverley area.

The Association has a sound financial footing, having prudently managed the Association's resources since its inception. The Association has paid off several loans, and works to ensure that the business has the best financial opportunities through effective treasury management and adherence to loan covenant requirements.

The Association works in an ever changing environment and requires to work efficiently and effectively to protect the achievements of the business and to protect the interests of the business and our stakeholders moving forward. The Association recognises its achievements but will strive to continually improve on these and adapt to the environment in which we work.

The Association works to provide excellent service to our tenants and other customers. During 2016 we carried out an independent Tenant Satisfaction Survey, in which 93% of respondents stated that they were satisfied with the services of the Association. It is core to our business that our customers are satisfied with the services we provide and the Association is committed to continually aiming to improve on these. Tenant satisfaction surveys are undertaken every 3 years and the next Tenant Satisfaction Survey will be undertaken during 2019. Some of the key results from the 2016 survey are given below with comparisons to 2013 and the Scottish average.

Scottish Housing Regulator Indicators				
	Indicator	2013	2016	Scottish Average
	Being kept informed about services and decisions	96%	↔ 96%	91%
	Opportunities to participate in the Association's decision making processes	83%	↑ 97%	81%
	Quality of the home	89%	↑ 94%	86%
	Value for money of rent charge	79%	↑ 94%	79%
	Management of the neighbourhood	87%	↑ 97%	86%
	The repairs service	88%	↑ 93%	90%
	Standard of the home when moving in (new tenants)	100%	↔ 100%	88%
	Satisfaction with the factoring service (Owners only)	not asked	95%	65%

The Association will continue to improve the services that it provides to its residents through our reactive/planned and cyclical programmes. These elements of our business are crucial to ensure that properties are maintained to a high level and that the future of the stock is protected and maximised. This will be supported by regular reviews of our stock through stock conditions surveys, reactive and planned maintenance works and inspections, and ongoing reviews of our life cycle costings and the associated long term projections.

The Association undertook a comprehensive stock condition survey (SCS) during 2015/16 with the David Adamson Group and used the information from this to determine our long term maintenance and renewals works. The SCS findings were developed into work programmes which then fed into the long term financial projections of the Association. The long term projection business plan of the Association was independently reviewed by Paul McNeill of HRC Limited during 2018 and the findings reported at our June 2018 strategy review day. The independent review report stated:

“In carrying out this review we have tested the integrity and accuracy of the business plan model. This involved re- calculating a sample the business plan cash flow outputs using our Brixx financial model. We found the plan to be satisfactory in this regard.

As with all financial plans we recommend the projections are regularly reviewed to take account of new and changing circumstances. Whilst it is useful to have a static benchmark against which to judge actual performance, it is equally important to regularly review and reforecast financial projections to incorporate any factors, which may impact on the plan.

Pineview HA is financially viable. With cash at Bank of £3.9m and loan balances of £3.8m it is in a strong position to continue delivering quality services to their customers. Going forward the Association must continue to ensure that their governance remains strong as this will play a vital role in the way that they tackle the many challenges currently facing the sector.

In conclusion and having regard to the scope of our review:-

- We confirm that the business plan projections are logical, internally consistent and arithmetically accurate;
- We confirm that the Associations projection demonstrate viability and covenant compliance.

We would stress the need for constant monitoring of the business plan projections to ensure viability, covenant compliance and to enable the plan to be revised if circumstances change.”

This is a positive outcome, however, the report makes clear that there is no room for complacency, from either committee or staff, either now or in the future, to ensure the long term viability of the Association and its services to tenants.

The Association plans to review our long term projections annually and review our stock condition information every 3 -5 years.

Whilst the Association is a strong business, there is always room for improvement by addressing some of our existing weaknesses and preparing for the challenges we face ahead. As well as considering aspects of the business plan at every management committee meeting, the Association holds a business planning review day each year.

Our annual review day is a joint Committee & staff event that provides the opportunity to deal with core business planning objectives. This is invaluable in reviewing various aspects of our business and supplements the work carried out throughout the year.

The 2018 business planning review day was held on 1 June 2018. During this day the committee and staff of the Association worked together to undertake a number of areas of business relevant to our business management and planning process.

As happens every year, a review of the SWOT (Strengths, Weaknesses, Opportunities & Threats) analysis, incorporating PEST (Political/legal, Economic, Socio-cultural, and Technological) factors, took place on the day and the revised SWOT is detailed at Section Four of the plan.

Sessions were undertaken on the day on the following matters:

- Introduction to the day and ice breaker (Joyce Orr)
- Tenant satisfaction survey follow up work (Lorna Shaw, Research Resource)
- Equalities (Stewart Montgomery)
- Listening exercises – Witches of Glum (Tanya Kennedy, Purpose Consultancy)
- Review of long term projections (Paul McNeill, HRC Ltd)
- Teamwork exercise – Aeroplane Seating (Tanya Kennedy, Purpose Consultancy)
- Group work – SWOT & PEST
- Behaviours Framework (Tanya Kennedy, Purpose Consultancy)

### **Section 3: Aims, Values and Core Objectives**

The three yearly review of the Association's corporate mission statement aim, values, and objectives was undertaken by staff and committee during May 2018. The mission statement, values and core objectives were amended and as follows:

#### **Mission Statement**

"Pineview Housing Association aims to provide quality affordable homes, and deliver excellent service through listening and engaging with our customers"

#### **Values**

The following values and behaviours were agreed as being intrinsic to everything we do:

In everything we do, we will be;

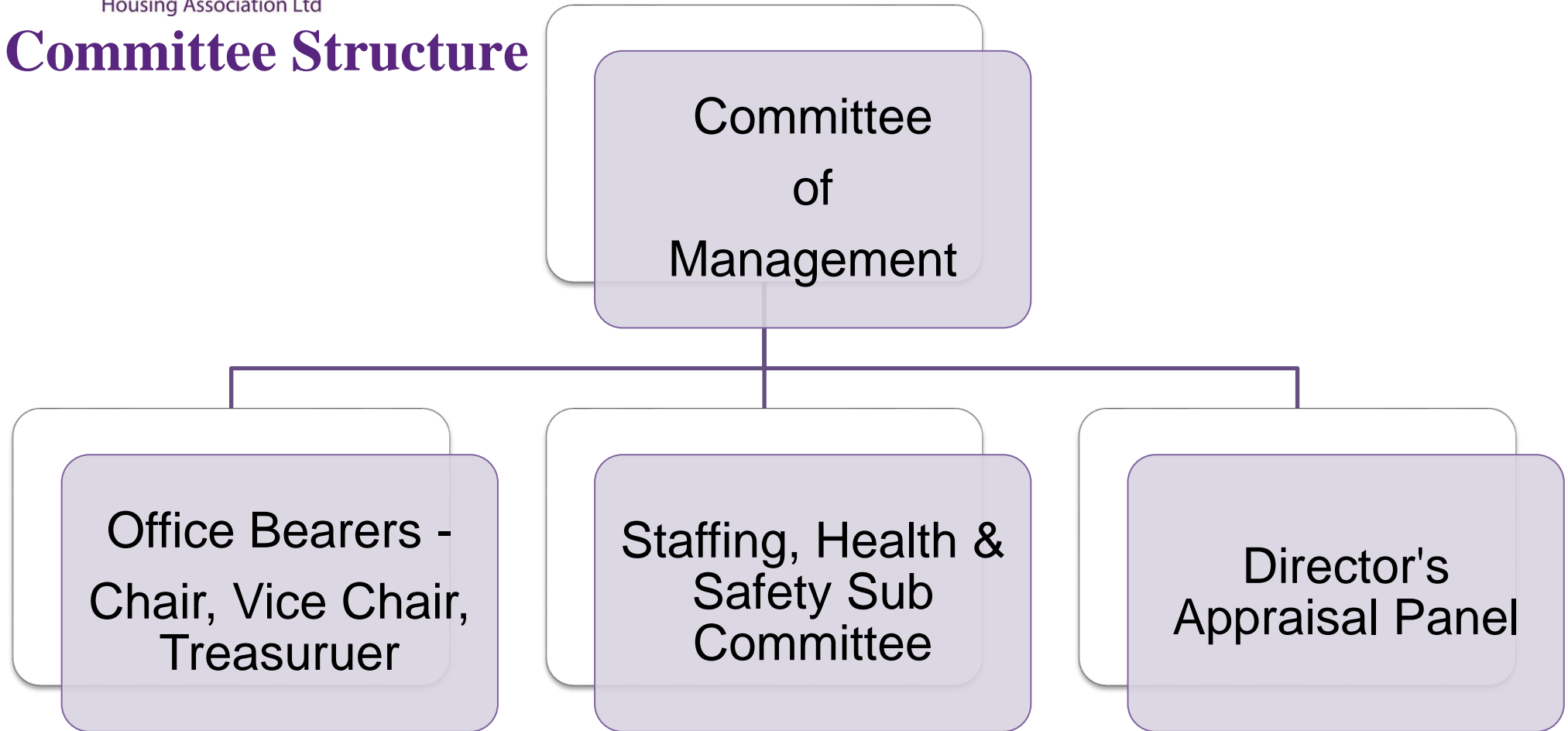
- Honest & transparent
- Fair & adaptable
- Polite & approachable
- Positive & considerate
- Knowledgeable and listening

#### **Objectives**

1. To provide good quality affordable housing for rent and home ownership and maintain quality through appropriate long term investment.
2. To assist tenants and where appropriate owners and sharing owners to sustain their tenancies/ownership through the provision of adaptations, advice and support, housing options service and any other initiatives which the Association can reasonably enter into.
3. To provide efficient, responsive and cost effective housing services for customers.
4. To ensure that the work of the Association is supported by effective governance, financial and administration systems and that staff and Committee are accountable for the work of the Association.
5. To ensure that the Association is an employer of choice.
6. To consolidate our business within our existing neighbourhoods and take advantage of development opportunities should they be financially viable and appropriate to undertake.
7. To support wider role activities that help to support the investment and regeneration that has already taken place and which introduce measures to help sustain our business and develop our community.

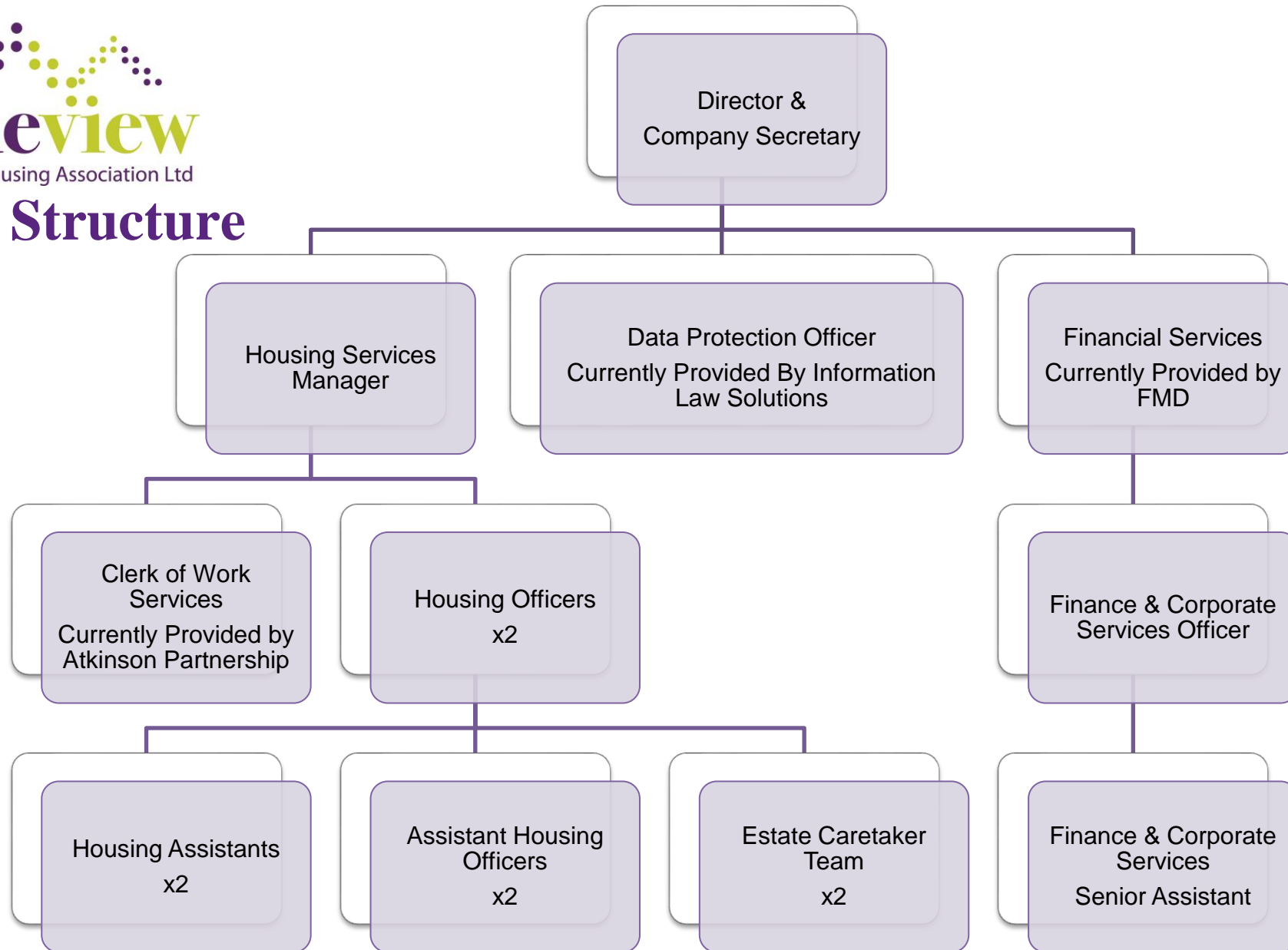
The next review of these will be undertaken during 2021, unless required before.

## Committee Structure





# Staff Structure



## **Section 4: Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis**

Each year at the business planning review day staff and committee work together to undertake a review of the Associations SWOT analysis, incorporating a Political, Economic, Social and Technological (PEST) analysis of our operating environment.

The Association determines its SWOT as below and in the following table.

### **Strengths – what we do well**

We are a financially strong community based social landlord with a commitment to providing the best services we can to our current and future customers. We manage the resources of the Association well to enable us to ensure that we can provide good quality services in the short, medium and long term.

The Association has an active resident and customer forum to ensure our work is focussed on the needs and aspirations of our customers and residents. Tenant satisfaction levels are high and compare well with national benchmarks.

The Association recognises the importance of committed and skilled committee and staff members, and working as a team. A lot of work is devoted to ensuring we have the rights skills and we adjust our business to achieve this as our environment changes.

The Association is focussed on good performance and utilises robust internal audit to review. This assists us to recognise where improvements can be made. As a business we anticipate and prepare for change.

### **Weaknesses – what we would like to improve**

The Association recognises that there will always be areas where we would like to improve, and understands the importance of regularly reviewing these and implementing measures to improve. Whilst some of the environmental factors may be outwith our direct control, the Association is committed to minimising impact as best we can.

We would like to work more closely with both local residents and the Glasgow City Council to improve the overall environmental and estate management of our own areas and the wider area of Drumchapel. We employ a proactive estate caretaking service but need to complement this with more robust partnership working and holding other responsible agencies to account.

Whilst we have strong tenant satisfaction and a committed forum, we would like to increase the numbers of people who get involved with us.

### **Opportunities – what we can develop/use to our benefit**

The Association has a range of effective partnership working both with our customers and external agencies. We utilities these to ensure we can provide good quality, value for money services. The Association is always looking ahead to anticipate what we can do to ensure that we continue to be a robust social landlord for our local community.

### **Threats – what we need to keep aware of/prepare for**

Similarly, it is essential that we continually review the environment in which we operate to make sure we are prepared for factors that could threaten our purpose and business.

What we do well	What we would like to improve
<ul style="list-style-type: none"> <li>• Financial viability – short, medium, long term</li> <li>• Treasury management and banking relationships</li> <li>• Stock – good quality, well maintained, affordable, demand, robust cyclical and planned works</li> <li>• EESSH compliance</li> <li>• Community based</li> <li>• Stable community - tenancy sustainment</li> <li>• Committed customer and resident forum</li> <li>• Tenant satisfaction survey results</li> <li>• Performance – outcomes and focus</li> <li>• Live business plan</li> <li>• Robust internal audit programmes</li> <li>• Proactive - anticipating changes</li> <li>• Robust health and safety, with positive audits</li> <li>• GDPR and FOI systems</li> <li>• Committee as a team – skills, experience, mix of long standing, new, residents, “professionals”</li> <li>• Committee structure – appropriate for robust governance without being overburdening</li> <li>• Committee induction process</li> <li>• Independent annual committee review</li> <li>• Committee training programme</li> <li>• Committee and staff communication and relationships – professional</li> <li>• Appropriate staff structure</li> <li>• Staff as a team – skills, teamwork, experience, mix of long standing, new, professional, roles and responsibilities, committed to development</li> <li>• Knowledgeable and experienced Director</li> <li>• Some staff turnover – fresh ideas</li> <li>• Stable core staff team – continuity</li> <li>• IIP accreditation</li> <li>• Relationship between staff &amp; residents</li> <li>• Purchase of specialist support services – welfare benefits, IT, financial, equalities, DPO</li> <li>• Advancing range of communication methods – future proofing, use of technology</li> <li>• Reactive estate caretaking service</li> <li>• Active external relationships – Drumcog, EVH, SFHA, GWSF, SHN, Share, TPAS, TIS</li> </ul>	<ul style="list-style-type: none"> <li>• Estate and environmental management</li> <li>• Customer satisfaction response rates</li> <li>• Tenant involvement levels</li> <li>• Communication and following up</li> <li>• Rent/Recharge Arrears debts</li> <li>• Record keeping processes</li> <li>• Contractor management</li> <li>• Timing of post inspections</li> <li>• Staff sickness absences - improved</li> <li>• Further developing staff communication</li> <li>• Revise ARC recording procedure for new set up for 2020</li> <li>• Contingencies to manage failure by outside agencies</li> </ul>

What we can develop/use to our benefit	What we need to keep aware of/prepare for
<ul style="list-style-type: none"> <li>• 2019 tenant satisfaction survey</li> <li>• Resident &amp; customer involvement - Forum</li> <li>• Recognising vulnerable tenant needs to give assistance</li> <li>• Welfare benefits advisor service</li> <li>• Community Partnerships –NMG, WFI, Drumcog</li> <li>• Supporting Employment i.e. Challenge Team</li> <li>• Enhance repairs service with new staff structure</li> <li>• Staff/Committee training &amp; development opportunities</li> <li>• Committee recruitment process</li> <li>• Keep updated with changes to legislation &amp; regulatory requirements</li> <li>• Networking</li> <li>• Involvement with representative bodies – SFHA, GWSF, EVH</li> <li>• SHN – benchmarking &amp; good practice</li> <li>• Healthy Working Lives programme</li> <li>• GDPR – DPO services</li> <li>• GDPR - review systems</li> <li>• Equalities work with GCIL</li> <li>• Rent and service charge structure review</li> <li>• IIP and Remarkable work</li> <li>• Behaviours Framework</li> <li>• IT and telephone systems</li> <li>• Technology – social media, website, etc.</li> <li>• IT - opportunities to increase efficiencies</li> <li>• Record keeping processes</li> </ul>	<ul style="list-style-type: none"> <li>• Maintain Committee membership, skills and numbers</li> <li>• Ongoing Welfare Reform impact</li> <li>• Tenant and owner debts</li> <li>• Brexit</li> <li>• Terrorism</li> <li>• Customer satisfaction/perceptions</li> <li>• Lack of community engagement</li> <li>• Apathy of customers</li> <li>• Complacency</li> <li>• Inflation and interest rates</li> <li>• Financial changes / uncertain economy</li> <li>• EESSH2 – compliance and affordability</li> <li>• Freedom of Information requirements</li> <li>• IT systems and security</li> <li>• Pensions costs</li> <li>• Demand for stock – other RSL development</li> <li>• Glasgow housing register resurrection</li> <li>• Ageing stock</li> <li>• Major repair work – scale and cost</li> <li>• Regulation, legislation &amp; guidance burden</li> <li>• Sector reputation with increased regulatory engagement (not PHA)</li> <li>• Changes to fire regulations – short and long term financial impact</li> <li>• Climate change and government targets</li> <li>• Reduced service from Other Agencies</li> </ul>

Reviewed 07/06/2019

## **Section 5: Business Planning Timeframe & Reporting Schedule (Oct 2019)**

Whilst the overall business plan will be reviewed at least annually, there will be sections of the plan reviewed and updated throughout the year. There will be reporting against the plan throughout the year.

The plan will be used as a tool to establish staff work plans and to monitor performance against targets. These will also be utilised within the appraisal system for staff.

The main business planning timetable, as per our Committee Meeting year (AGM year) is as given below. Other standard and adhoc reports are presented in addition.

Meetings on last Tuesday of each month at 6pm. Pre meeting for policy discussion 5pm – at individuals choice.

<b>Date</b>	<b>Event</b>	<b>Purpose</b>	
Aug	CoM	Performance Monitoring (incl finance)	Q1 April – June outturns
		Restated annual and 30 year budgets	Updated using 31/03 audited financial statements figures
		Management Accounts	To 30/06
		Treasury Management	To 30/06
		SHAPS Financial Assessment	Required submission 31/08
Sept	CoM	Priorities outcomes	June – August outturns
		Annual Financial Statement Return (SHR)	Required submission 30/09
		FCA Annual Return	Required submission 31/10
		OSCR Annual Return	Required submission 31/12
		Draft Assurance Statement (SHR)	Required submission 31/10
		Policy Reviews	As per timetable
Oct	CoM	Performance Monitoring (not finance)	Q2 Apr – Sept Outturns
		Performance Monitoring – Charter benchmark review	2016/17 Outturns
		Risk Management Review	6 month review
		Assurance Statement (SHR)	Required submission 31/10
		ICO Registration	Confirmation
		Policy Reviews	As per timetable
2 <sup>nd</sup> Tues Nov	<b>Staffing, H &amp; S Sub</b>	Staffing, Health & Safety detail	Sub-committee members
		Director's appraisal discussion and prep	
	<b>Office Bearers</b>	Director's Appraisal	Sub-committee Chair and Office Bearers
Nov	CoM	Finance Performance Monitoring	Q2 30 Sept Outturns
		Management Accounts	To 30/09
		Treasury Management	To 30/09
		Draft Budget & rent increase	For next financial year
		Review of 5 and 30 year budgets	To tie in with proposed annual budget

Date	Event	Purpose	
2 <sup>nd</sup> Tues Dec	CoM	Linda Ewart – Collective Governance Review Workshop	
Dec		No General Purposes Meeting	
Jan	CoM	Performance Monitoring (not finance)	Q3 Apr - Dec outturns
		Priorities outcomes (later as no Dec meeting)	Sept – Nov outturns
		Internal Auditor Independent Report	Internal Auditor
		Final Budget & rent increase for next financial year	
		Policy Reviews	As per timetable
TBC - Feb		Linda Ewart – 1 to 1 review meetings	
Feb	CoM	Finance Performance Monitoring	Q3 31 Dec outturns
		Management Accounts	To 31/12
		Treasury Management	To 31/12
		Restatement of 5 and 30 year budgets	From Jan approved annual budget
Mar	CoM	Priorities outcomes	Dec - Feb outturns
		Priorities Target Setting	3 Year ahead proposals
		Policy Reviews	As per timetable
April	CoM	Performance Monitoring (not finance for outturns, budget used for finance targets)	Q4 Apr - Mar outturns and next annual proposed
		Annual Governance Review Report	Linda Ewart
		Risk Management Review	6 month review
		Internal audit plan review	For year ahead
2 <sup>nd</sup> Tues May	<b>Staffing, H &amp; S Sub</b>	Health & Safety detail	Sub-committee members
		Director's appraisal discussion and prep	
	<b>Office Bearers</b>	Director's Appraisal	Sub-committee Chair and Office Bearers
May	CoM	Finance Performance Monitoring	Q4 31 Mar outturns
		ARC & EESSH	Required submission 31/05
		Five Year Financial Projections (SHR)	Required submission 31/05
		Management Accounts	To 31/03
		Treasury Management	To 31/03 and annual review
		Restated annual and 30 year budgets	Using 31/03 management accounts closing figures
1 <sup>st</sup> Fri June	Away day	Strategy review/planning day	

Date	Event	Purpose	
June	CoM	Priorities outcomes	Mar - May outturns
		Annual Financial Statements, Management Letter, Audit Report	For approval, Auditor presenting audit report
		Loan Portfolio Return (SHR)	Required submission 30/06
		Secretary's Statement	Pre AGM Requirement
		Financial Information Section for Plan	Based on submitted FYFP
		Finance KPIs	For year ahead (from FYFP)
1 <sup>st</sup> Tues July	AGM	Quorate Members Meeting	
July	Post AGM CoM	Election of Office Bearers	
		Committee Structure and Meeting Timetable	
		Signing Requirements	
July	CoM	No General Purposes Meeting	

### **Statutory/Regulatory/Covenant Returns Due (Oct 2019)**

The Association is required to complete and submit a number of statutory and regulatory returns throughout the year. Loan covenants also require returns to our lenders by set dates throughout the year. The details of these returns for the 2019/20 financial year is as given below:

To Whom:	What:	By:	To CoM Meeting:
Banks	Covenant - Insurances	30/04	N/A
Bank – CB	Covenant - Rental Schedule	30/04	N/A
Banks	Covenant – Budget	01/05	Feb (Budget approval)
SHR	ARC & EESSH Return	31/05	May - approval
Banks	Covenant – Management Accounts	30/05	May (accounts approval)
SHR	Five Year Financial Projections	31/05	May - approval
SHR	Loan Portfolio Return	30/06	June - approval
Scottish Government	Property Factors Annual Update	30/06	June - confirmation
Banks	Covenant – Management Accounts	29/08	Aug (accounts approval)
SHAPS (Pension Trust)	SHAPS Annual Financial Assessment	30/08	Aug - confirmation
Banks	Covenant – Audited Annual Financial Statements	27/09	June (Financial statements approval)
Bank – CB	Covenant – Compliance certificate	27/09	N/A

To Whom:	What:	By:	To CoM Meeting:
Bank – CB	Covenant – Copy SHR FYFP	30/09	June (FYFP approval)
SHR	Annual Financial Statements Return	30/09	Sept - confirmation
ICO	Annual Registration (Data Protection)	29/10	Sept - confirmation
SHR	Annual Assurance Statement	31/10	Sept – Draft Oct - Approval
Tenants	Annual ARC Report	31/10	Oct – confirmation
FCA	Annual Return	31/10	Sept - confirmation
OSCR	Annual Return	31/12	Sept - confirmation
Banks	Covenant – Management Accounts	29/11	Nov (accounts approval)
Banks	Covenant – Management Accounts	01/03	Feb (accounts approval)
GCC	HMO Licence	31/01/21 expires Apply 31/07/20	N/A

The Association will also provide performance monitoring information to other stakeholders through various means including:

- Annual, six monthly and quarterly returns as required;
- Charter reporting;
- Benchmarking exercises;
- Newsletters, website updates.

Our business plan will incorporate the core information used in our business planning process and may contain various references to further supplementary detail.

Our annual committee of management reporting schedule will aim to follow the general committee reporting schedule as given on the following pages.



## Standard Committee Reporting Schedule (Oct 2019)

Report / Month	Freq	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June
<b>BP - KPI report – Not Finance</b>	Q	To 30/06		To 30/09			To 31/12			To 31/03. Year targets		
<b>BP - KPI Report - Finance</b>	Q	To 30/06.			To 30/09			To 31/12			To 31/03	
<b>BP – Benchmarking</b>	A			Charter								
<b>BP - Priorities Outcome Report</b>	Q		To 31/08				To 30/11		To 28/02 Year targets.			To 31/05
<b>BP - Risk Management</b>	S			Review						Review		
<b>ARC &amp; EESSH</b>	A										To 31/03	
<b>CoM appraisal</b>	Mix					<i>Collective workshop</i>		<i>1 to 1 meetings</i>		Final report		
<b>Internal Auditor Reporting</b>	Mix						Outcome report			Plan Review		
<b>Directors Report</b>	M	To 31/07	To 31/08	To 30/09	To 31/10		To 31/12	To 31/01	To 28/02	To 31/03	To 30/04	To 31/05
<b>Membership &amp; Committee</b>	M	To 31/07	To 31/08	To 30/09	To 31/10		To 31/12	To 31/01	To 28/02	To 31/03	To 30/04	To 31/05
<b>Staff and H&amp;S</b>	M	To 31/07	To 31/08	To 30/09	To 31/10		To 31/12	To 31/01	To 28/02	To 31/03	To 30/04	To 31/05
<b>Gift, Hospitality, Donations</b>	M	To 31/07	To 31/08	To 30/09	To 31/10		To 31/12	To 31/01	To 28/02	To 31/03	To 30/04	To 31/05
<b>Complaints &amp; Compliments</b>	Q	To 30/06		To 30/09			To 31/12			To 31/03		

Report / Month	Freq	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June
Management Accounts	Q	To 30/06			To 30/09			To 31/12			To 31/03	
Treasury Management	Q	To 30/06			To 30/09			To 31/12			To 31/03 & annual review	
SHR AFS Return	A		To 31/03 confirm									
SHAPS Financial Assessment	A	To 31/03 confirm										
SHR Annual Assurance Statement	A		Draft	Final - approved								
FCA Annual Return	A		To 31/03 confirm									
OSCR Annual Return	A		To 31/03 confirm									
ICO Registration 29/10	A			Confirm								
Annual Financial Statements	A											To 31/03 & Auditor Report
Rent Increase	Mix				Draft		Final					
Annual Budget	Mix	Confirm restated to take account of any changes from audited financial statements			Draft		Final					
30 year Projections	Mix	Confirm restated to take account of any changes from audited financial statements			Annual <u>review</u> with budget proposals			Update with Jan approved budget				

Report / Month	Freq	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June
SHR Five Year Financial Projections	A										Year past & future	
SHR Loan Portfolio Return	A											To 31/03
Secretary Statement	A											Pre AGM requirement
Property Factors Annual Update	A											Confirm
Housing Services Report	M	To 31/07	To 31/08	To 30/09	To 31/10		To 31/12	To 31/01	To 28/02	To 31/03	To 30/04	To 31/05
Policy Reviews	Mix		Yes	Yes			Yes		Yes	Yes		
Staffing, Health & Safety Sub Committee, and Director's Appraisal	S				Sub committee meeting						Sub committee meeting	

A = Annually, M = Monthly, Q = Quarterly, S = 6 monthly, Mix = varies



<b>Governance – Area of Work:</b>	<b>Priorities &amp; Objectives Mar 2019 – Feb 2020:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
Regulatory and Statutory Returns	SHR Loan Portfolio Return		B (30/06)
Rules Compliance	AGM – on time and quorate		B - July
Service Review	FMD Services Contract review		B (31/08)
Non Regulatory and Statutory Returns	SHAPS Annual Financial Assessment		B (30/08)
Committee Development	Review committee IT requirements	#	B
Committee Development	Committee handbook/online portal	#	B
Committee Development	Drumcog Training Needs Analysis	#	B
Senior Staff Management	Succession Planning Policy	#	B
Regulatory and Statutory Returns	SHR Annual Financial Statements Return		C (30/09)
Performance Management	Issue Annual SHR Tenants Report		C – (30/10)
Performance Management/Statutory Requirement	Annual ARC Report		C (31/10)
Regulatory and Statutory Returns	FCA Annual Return		C (31/10)
Performance Management	Internal Audit – Annual audit		C (Nov)
Regulatory and Statutory Returns	OSCR Annual Return		D (31/12)
Committee Development	Annual Appraisal collective workshop		D (Dec)
Performance Management	Internal Audit – annual report to CoM		D (Jan)
Performance Management	Annual DPO report		D (Feb)
Committee Development	Annual Appraisal one to one meetings and Chair review		D (Feb)
Performance Management	Internal Audit Tender	#	D

<b>Governance – Area of Work:</b>	<b>Priorities &amp; Objectives March 2020 – Feb 2021:</b>	<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
Business Planning	Implement Business Plan framework and reporting timeline	A, B, C, D Reporting at each Management Committee meeting.
Performance Management	Committee quarterly reports	A, B, C, D
Performance Management	Quarterly newsletter reporting	A - Mar, B - Jun, C - Sep, D - Dec
Committee Development	Drumcog Joint Training	A, B, C, D
Committee Development	Committee diversity mix-keep reviewed	A, B, C, D
Performance Management	Quarterly report of SPSO complaints	A, B, C, D
Organisational Development	Investors In People annual review work	A
Performance Management	360° appraisal of Director	A
Committee Development	Annual Committee Appraisal Feedback Report	A (Apr)
Performance Management	Internal Audit – ARC/ESSH Review	A (May)
Regulatory and Statutory Returns	SHR ARC & ESSH Return	A (31/05)
Business Planning	Review life cycle costings	B
Regulatory and Statutory Returns	Property Factor Register Update	B (30/06)
Regulatory and Statutory Returns	SHR Five Year Financial Projections	B (30/06)
Regulatory and Statutory Returns	SHR Loan Portfolio Return	B (30/06)
Rules Compliance	AGM – on time and quorate	B - July
Service Review	FMD Services Contract review	B (31/08)
Non Regulatory and Statutory Returns	SHAPS Annual Financial Assessment	B (30/08)
Regulatory and Statutory Returns	SHR Annual Financial Statements Return	C (30/09)
Performance Management	Issue Annual SHR Tenants Report	C – (30/10)
Performance Management/Statutory Requirement	Annual ARC Report	C (31/10)
Regulatory and Statutory Returns	FCA Annual Return	C (31/10)
Performance Management	Internal Audit – Annual audit	C (Nov)

<b>Governance – Area of Work:</b>	<b>Priorities &amp; Objectives March 2020 – Feb 2021:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
Regulatory and Statutory Returns	OSCR Annual Return		D (31/12)
Committee Development	Annual Appraisal collective workshop		D (Dec)
Performance Management	Internal Audit – annual report to CoM		D (Jan)
Performance Management	Annual DPO report		D (Feb)
Committee Development	Annual Appraisal one to one meetings and Chair review		D (Feb)
Service Review	DPO Service 3 year review	#	D (Feb)

<b>Governance – Area of Work:</b>	<b>Priorities &amp; Objectives March 2021 – Feb 2022:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
Business Planning	Implement Business Plan framework and reporting timeline		A, B, C, D Reporting at each Management Committee meeting.
Performance Management	Committee quarterly reports		A, B, C, D
Performance Management	Quarterly newsletter reporting		A - Mar, B - Jun, C - Sep, D - Dec
Committee Development	Drumcog Joint Training		A, B, C, D
Committee Development	Committee diversity mix-keep reviewed		A, B, C, D
Performance Management	Quarterly report of SPSO complaints		A, B, C, D
Organisational Development	Investors In People accreditation re-assessment	#	A
Performance Management	360° appraisal of Director		A
Committee Development	Annual Committee Appraisal Feedback Report		A (Apr)
Performance Management	Internal Audit – ARC/ESSH Review		A (May)
Regulatory and Statutory Returns	SHR ARC & ESSH Return		A (31/05)
Business Planning	Review life cycle costings		B
Regulatory and Statutory Returns	Property Factor Register Update		B (30/06)
Regulatory and Statutory Returns	SHR Five Year Financial Projections		B (30/06)
Regulatory and Statutory Returns	SHR Loan Portfolio Return		B (30/06)
Rules Compliance	AGM – on time and quorate		B - July
Service Review	FMD Services Contract review		B (31/08)
Non Regulatory and Statutory Returns	SHAPS Annual Financial Assessment		B (30/08)
Regulatory and Statutory Returns	SHR Annual Financial Statements Return		C (30/09)
Performance Management	Issue Annual SHR Tenants Report		C – (30/10)
Performance Management/Statutory Requirement	Annual ARC Report		C (31/10)
Regulatory and Statutory Returns	FCA Annual Return		C (31/10)
Performance Management	Internal Audit – Annual audit		C (Nov)



<b>Governance – Area of Work:</b>	<b>Priorities &amp; Objectives March 2021 – Feb 2022:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
Regulatory and Statutory Returns	Property Factors Re-registration (3 yearly)	#	D (02/12)
Committee Development	Annual Appraisal collective workshop		D (Dec)
Regulatory and Statutory Returns	OSCR Annual Return		D (31/12)
Performance Management	Internal Audit – annual report to CoM		D (Jan)
Performance Management	Annual DPO report		D (Feb)
Committee Development	Annual Appraisal one to one meetings and Chair review		D (Feb)

<b>Finance &amp; Corporate Services – Area of Work:</b>	<b>Priorities &amp; Objectives Mar 2019 – Feb 2020:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
Customer Communication	Produce & issue quarterly newsletters		A - Mar, B - Jun, C - Sep, D - Dec
Share Register	Quarterly reconciliation and reporting		A, B, C, D
Financial Management	Quarterly Management Accounts, including ratios		A, B, C, D
Financial Management	Quarterly Treasury Management Report		A, B, C, D
Financial Management	Covenant (CB & NW) – approved management accounts to lenders within 60 days of quarter end		A, B, C, D
Financial Management	Covenant (NW) – copy of SHR performance report (engagement status) as soon as received		A, B, C, D
Financial Planning	Long term projections updates		A (May) – update with 31/03 closing balance and SCS/LCC annual review. B (Aug) – to reflect any audited financial statements changes. C (Nov) – annual review of LPS with budget proposals. D (Feb) – update from approved annual budget.
Financial Management	Covenant (CB) – Rental schedule of security within 30 days of year end		A (30/04)
Financial Management	Covenant (CB) – annual budgets within 30 days of year start		A (30/04)
Staff Wellbeing	HWL - Develop action plan/programme of events		A
Component Accounting	Update database for year end		A
Component Accounting	Review SDM Asset Module/or alternative software.	#	A
Business Development	Review & set up system for SDM Rent interface with Nominal Ledger implementation	#	A
Financial Management	Annual Audit		A
Business Development	Conduct a risk assessment to assess the likelihood of a terrorist attack occurring in the area. Define and record	#	A

<b>Finance &amp; Corporate Services – Area of Work:</b>	<b>Priorities &amp; Objectives Mar 2019 – Feb 2020:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
	procedures for responding to terrorist attacks		
Business Development	Action Counters Terrorism (ACT) Training	#	A
Business Development	Implement Phone System	#	A
Business Development	Review customer payment channels in conjunction with Housing Services	#	A
Financial Management	Annual Financial Statements approved		B
Customer Participation	Arrange resident annual summer event.		B
Office Standards	Review & reissue to all.		B
Staff Development	Plain English training	#	B
Resident Communication Standardisation	Develop range of information leaflets	#	B
Equalities	Update staff training on HTT & Hate Crime Reporting	#	B
Pensions	Auto Enrolment (3 yearly)	#	B
Staff wellbeing	Stress audit to be undertaken	#	B
Financial Management	Covenant (CB & NW) – Audited annual accounts within 180 days of year end		C (30/09)
Financial Management	Covenant (CB) – copy of FYFP submitted to SHR		C (30/09)
Customer Communication	Comply with FOI - Implement Publication Framework based on SFHA Open All Hours Model and tie in with FOI preparations		C
Customer Communication	Promote Website portal for residents		C
Financial Planning	Pension Provision Review		C
Customer Communication	Launch resident handbook with Housing Services.		C
Financial Planning	First draft budget to committee		C (Nov)
Financial Planning	Pension Review		C (Oct)
Financial Planning	Final budget to Committee		D (Jan)

<b>Finance &amp; Corporate Services – Area of Work:</b>	<b>Priorities &amp; Objectives March 2020 – Feb 2021:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
Customer Communication	Produce & issue quarterly newsletters		A - Mar, B - Jun, C - Sep, D - Dec
Share Register	Quarterly reconciliation and reporting		A, B, C, D
Financial Management	Quarterly Management Accounts, including ratios		A, B, C, D
Financial Management	Quarterly Treasury Management Report		A, B, C, D
Financial Management	Covenant (CB & NW) – approved management accounts to lenders within 60 days of quarter end		A, B, C, D
Financial Management	Covenant (NW) – copy of SHR performance report (engagement status) as soon as received		A, B, C, D
Financial Management	Covenant (CB) – Rental schedule of security within 30 days of year end		A (30/04)
Financial Management	Covenant (CB) – annual budgets within 30 days of year start		A (30/04)
Staff Wellbeing	HWL - Develop action plan/programme of events		A
Component Accounting	Update database for year end		A
Financial Management	Annual Audit		A
Financial Management	Annual Financial Statements approved		B
Customer Participation	Arrange resident annual summer event.		B
Office Standards	Review & reissue to all.		B
Financial Management	Covenant (CB & NW) – Audited annual accounts within 180 days of year end		C (30/09)
Financial Management	Covenant (CB) – copy of FYFP submitted to SHR		C (30/09)
Customer Participation	Plan 30 <sup>th</sup> Anniversary Year Events/Activities (2021)	#	C
Financial Planning	First draft budget to committee		C (Nov)
Financial Planning	Final budget to Committee		D (Jan)

<b>Finance &amp; Corporate Services – Area of Work:</b>	<b>Priorities &amp; Objectives March 2021 – Feb 2022:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
Customer Participation	30 <sup>th</sup> Anniversary Year Events/Activities (2021)		A, B, C, D
Customer Communication	Produce & issue quarterly newsletters		A - Mar, B - Jun, C - Sep, D - Dec
Share Register	Quarterly reconciliation and reporting		A, B, C, D
Staff Wellbeing	HWL - Develop action plan/programme of events		A
Financial Management	Quarterly Management Accounts, including ratios		A, B, C, D
Financial Management	Quarterly Treasury Management Report		A, B, C, D
Financial Management	Covenant (CB & NW) – approved management accounts to lenders within 60 days of quarter end		A, B, C, D
Financial Management	Covenant (NW) – copy of SHR performance report (engagement status) as soon as received		A, B, C, D
Financial Management	Covenant (CB) – Rental schedule of security within 30 days of year end		A (30/04)
Financial Management	Covenant (CB) – annual budgets within 30 days of year start		A (30/04)
Component Accounting	Update database for year end		A
Financial Management	Annual External Audit		A & B
Financial Management	Annual Financial Statements approved		B
Customer Participation	Arrange resident annual summer event.		B
Office Standards	Review & reissue to all.		B
Business Development	Review office security equipment/requirements	#	B
Financial Management	Covenant (CB & NW) – Audited annual accounts within 180 days of year end		C (30/09)
Financial Management	Covenant (CB) – copy of FYFP submitted to SHR		C (30/09)
Financial Planning	First draft budget to committee		C (Nov)
Business Development	Review printer/scanning requirements (3 yearly)	#	C
Financial Planning	Final budget to Committee		D (Jan)

<b>Housing Services – Area of Work:</b>	<b>Priorities &amp; Objectives Mar 2019 – Feb 2020:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
9 Pineview Court	Compliance with all HMO licence requirements. Quarterly liaison meetings.		A,B,C,D
Cyclical Maintenance	All cyclical works implemented within required timescales to legislative requirements. Reported monthly.		A,B,C,D
Housing (Scotland) Act 2014	Implement guidance (i.e. update procedures and incorporate in relevant documentation & Residents' Handbook)		A,B,C
Cyclical Maintenance	Appoint contractor for 2019 -23 painter work contract	#	A - Report to Committee
EESSH	Develop a Strategy / Action Plan to ensure the Association can comply with EESSH requirements		A - Report to Committee
Wider Action / Participation	Action for Children Challenge - Continue with annual projects		B
Stock Management	Review Fire Risk Assessments Requirements & produce Action Plan		B
Customer Satisfaction	2019 Tenant Satisfaction Survey	#	B - June = Appoint consultant C - Report to Committee
Rent Accounting	Complete rent & service charges re-structuring exercise ,consult with tenants & report to committee		B - Consultation C - Final Report to Committee
Welfare Reforms	Review / Update the Welfare Reform Action Plan and report to Management Committee		B (August CoM) D (January CoM)
Planned Maintenance	Implement kitchens & boilers contract within timescales; specification and budget:		C (Installations August to Nov)
Annual Rent Increase	Review and undertake consultation Report to Committee for Increase		C/D - Consultation C – draft budget (Nov CoM) D – final budget (Jan CoM)
Stock Management	Annual stock condition survey update		D
Rent Accounting	Implement outcomes of rent & service charges re-structuring	#	D (For 1/4/20 rents)
Gas servicing & maintenance	Review contract for ex district heating properties with recommendations to CoM.	#	D - Report to Committee
Stock Management	Stock condition survey annual update		D
Planned Maintenance	Procure for following year		D

<b>Housing Services – Area of Work:</b>	<b>Priorities &amp; Objectives March 2020 – Feb 2021:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
9 Pineview Court HMO licence expires 31/01/21	Compliance with all HMO licence requirements. Quarterly liaison meetings. Licence renewal – expires 31/01/21		A,B,C,D
Cyclical Maintenance	All cyclical works implemented within required timescales to legislative requirements. Reported monthly.		A,B,C,D
Drumcog Gas Servicing & Breakdowns Contract (expires 31/10/2020)	Procure new contract & implementation by 31/10/2020	#	A – Procure C – Implementation (01/11/20)
Wider Action /Community Participation	Action for Children Challenge - Continue with annual projects		B
EESSH 2	Strategy / Action Plan update to committee		B
Stock Management	Update to Committee re Fire Risk Assessments & Action plan		B
Drumcog Reactive Maintenance Contractors Framework (expires 31/3/2021)	Procure new contract & implementation by 31/3/21	#	C/D - Procurement D – plan for implementation
Welfare Reforms	Review / Update the Welfare Reforms Action Plan and report to Committee		B (August CoM) D (January CoM)
Planned Maintenance	Implement within timescales; specification and budget:		B –C
Annual Rent Increase	Review and undertake consultation Report to Committee for Increase		C/D - Consultation C – draft budget (Nov CoM) D – final budget (Jan CoM)
Stock Management	Stock condition survey annual update		D
Planned Maintenance	Procure for following year		D

<b>Housing Services – Area of Work:</b>	<b>Priorities &amp; Objectives March 2021 – Feb 2022:</b>		<b>Target Completion: A = Mar – May, B = Jun – Aug C = Sep – Nov, D = Dec-Feb</b>
9 Pineview Court	Ensure ongoing compliance with all HMO licence requirements. Ensure minimum quarterly liaison meetings held		A,B,C,D
Cyclical Maintenance	Ensure all cyclical works are implemented within required timescales / legislative requirements and reported to Committee in monthly HS Reports		A,B,C,D
Planned Maintenance	Implement within timescales; specification and budget:		B –C
Drumcog Reactive Maintenance Contractors Framework (expires 31/03/2021)	Implement new framework	#	A (31/03/21)
Wider Action /Community Participation	Action for Children Challenge - Continue with annual projects		B
Stock Management	Update to Committee re Fire Risk Assessments &Action plan		B
Welfare Reforms	Review / Update the Welfare Reforms Action Plan and report to Committee		B (August CoM) D (January CoM)
Annual Rent Increase	Review and undertake consultation Report to Committee for Increase		C/D - Consultation  C – draft budget (Nov CoM) D – final budget (Jan CoM)
Stock Management	Annual stock condition survey update		D
Planned Maintenance	Procure for following year		D



## **Section 7: Performance Monitoring (KPIs)**

The Association reviews its KPIs (key performance indicators) each year and determines its performance monitoring targets for the year ahead. This process considers previous performance, ARC outcomes and benchmarked outcomes. The performance monitoring targets for 2019/20 were agreed at the 30/04/19 committee of management meeting.

This Section of the Plan details the outcome of the three years previous and identifies the targets set for the year ahead. The figures given for previous year cannot always be directly compared as the targets may have changed over time. However, it is useful to have this information to allow trend comparison.

### **Governance Targets** (April 2019, 2018/19 outturns confirmed June 2019)

<b>Governance KPI</b>	<b>2016/17 Outcome 31/03/17</b>	<b>2017/18 Outcome 31/03/18</b>	<b>2018/19 Outcome 31/03/19</b>	<b>2019/20 Target</b>
Numbers on Committee	11	11	12	12
Attendance at Management Committee Meetings	79.52%	76% 81% when less special leave.	69.09% current  73.79% current less special leave	70%
Management Committee meetings in year			11	10/11
Sub-Committee meetings in year			2	2
Sickness Absence	9.06% (2.55% minus long terms)	12.83% (2.18% minus long term)	6.91% (2.40% minus long term)	6.29% (30% reduction on 2018/19)
Contribute to local projects and charities Plus WFI bike shop utilities and Director & estate caretaker support to NM Gardens.	£1746.85 (includes pensioner Christmas) Payment of WFI utilities	£837.69. WFI utilities Drumcog donations of £1,361.25	£520  £458 WFI utilities  Drumcog donations of £1,653.75	£1000 Policy limit
Newsletters	4	4	4	4
SPSO Complaints Stage 1: average time to resolve			4 days	<=5 days
SPSO Complaints Stage 2: average time to resolve			No stage 2 complaints	<=20 days

## Finance (Oct 2019, Dec 2019 for SHR Medians)

Outcome figures are taken from our audited financial statements and as reported in our Audited Financial Statements Return to the SHR. Targets come from our annual budget. This part of the business plan should be read in conjunction with Section Eight.

Finance KPI	2016/17 Outcome 31/03/17	2017/18 Outcome 31/03/18	2018/19 Outcome 31/03/19	2019/20 Target
Interest Cover (Financial Capacity) <i>Higher the % the better</i>	969.7% <i>SHR Median</i> 403.9%	1285.6% SHR Median 417%	1,191.6%	725.7% Due to high planned maintenance
Gearing (Financial Capacity) <i>Low % better</i>	2.2% <i>SHR Median</i> 60.1%	(1.4%) SHR Median 60.9%	(6.3%)	(7.5%)
Voids % (Efficiency) <i>Low % better</i>	0.02% <i>SHR Median</i> 0.6%	0.05% SHR Median 0.6%	0.04%	0.2%
Arrears (Net of bad debts) % (Efficiency) <i>Low % better</i>	0.8% <i>SHR Median</i> 2.1%	1.2% SHR Median 2.3%	1.0%	1.5%
Bad debts % (Efficiency) <i>Low % better</i>	0.9% <i>SHR Median</i> 0.5%	0.4% SHR Median 0.6%	0.9%	0.5%
Staffing Costs/Turnover % (Efficiency) <i>Low % can be better</i>	17.9% <i>SHR Median</i> 19.7%	19.0% SHR Median 20.1%	17.9%	19.7%
Key management personnel/staff costs % - SHR AFS definition (Efficiency)	13.3% <i>SHR Median</i> 15.4%	12.7% SHR Median 14.2%	13.8%	12.9%
Turnover per unit £ (Efficiency)	£5,136 <i>SHR Median</i> £4,888	£5,265 SHR Median £5,001	5,276	5,257
Current Ratio -FYFP definition (Liquidity) <i>Higher better</i>	5.5 - FYFP 2.9 - AFS <i>SHR Median</i> (AFS) 1.7	5.0 - FYFP 2.7 - AFS SHR Median (AFS) 1.8	6.5 – FYFP 3.1 – AFS	6.6 – FYFP 3.2 - AFS
Gross surplus/deficit % (Profitability) <i>Higher % better</i>	26.0% <i>SHR Median</i> 26.7%	21.9% SHR Median 21.7%	26.1%	11.0% Due to high planned maintenance
Net surplus/deficit % (Profitability) <i>Higher % better</i>	23.7% <i>SHR Median</i> 19.7%	20.0% SHR Median 15.2%	16.2% - FYFP 24.1% - AFS	8.9% Due to high planned maintenance
EBITDA (earnings before interest, taxes, depreciation, and amortisation)/Revenue % (Profitability)	<i>Not measured</i>	Not measured	20.6% - FYFP 43.5% - AFS	10.5% - FYFP Due to high planned maintenance
Debt Burden (Financing) <i>Low better</i>	1.4 <i>SHR Median</i> 2.0	1.3 SHR Median 2.1	1.2	1.1

Finance KPI	2016/17 Outcome 31/03/17	2017/18 Outcome 31/03/18	2018/19 Outcome 31/03/19	2019/20 Target
Net Debt per unit (Financing) <i>Lower figure better</i>	£274.0 <i>SHR Median</i> £6,996	(£191) <i>SHR Median</i> £7,315	(£912)	(£1,125)
Debt per unit (Financing) <i>Lower figure better</i>	£7,323.3 <i>SHR Median</i> £10,331	£6,839 <i>SHR Median</i> £10,584	£6,338	£5,829

Finance KPI	2016/17 Outcome 31/03/17	2017/18 Outcome 31/03/18	2018/19 Outcome 31/03/19	2019/20 Target
<b><u>Covenant (CB):</u></b> Loan to Value Value of security subjects as % of outstanding loan (Value of CB Security units (JLL valuation) / CB loan balances at period end)	268%	292%	358%	>110%
<b><u>Covenant (CB):</u></b> Loan Repayment Cover Rental income to loan repayments Rental Income/Loans (capital repayment & Interest) >145% (Total rent and SC receivable / total loan repayments – capital and int)	612%	618%	614%	>145%
<b><u>Covenant (CB):</u></b> Loan Repayment Cover – For CB units only Rental income to loan repayments Rental Income/Loans (capital repayment & Interest) >145% (CB units rent and SC receivable / CB loan repayments – capital and int)	N/A	392%	370%	>145%
<b><u>Covenant (CB):</u></b> Interest Cover Operating surplus + depreciation – amortised HAG – Pension Deficit Payment, as % of interest payable >130%	1092%	1158%	1235%	>130%

## Housing Services Targets (April 2019, 2018/19 outturns confirmed June 2019)

Some housing services indicators do not have targets set as the outcome is largely not controllable, for example, number of new applications added to housing register.

However, even where there are no targets set it is important to monitor the outcomes to identify if there are any trends or concerns. This can also help identify any areas where more or less resources may be required.

<b>Housing Services KPI</b>	<b>2016/17 Outcome 31/03/17</b>	<b>2017/18 Outcome 31/03/18</b>	<b>2018/19 Outcome to 31/03/19</b>	<b>2019/20 Target</b>
Projected Gross Rental Income Tenants Only (£)	2,130,387	2,136,153	2,148,517	2,199,183
EOP Current Tenant Non-Technical Arrears (%)	42,569.07 (2.00%)	43,651.55 (2.05%)	61,984.57 (2.88%)	2.5%
EOP Former Tenant Non-Technical Arrears (%)	11,312.37 (0.53%)	23,737.39 (1.11%)	13,196.68 (0.61%)	0.6%
Rent Collected as % of total rent due	99.22%	99.32%	98.84%	99%+
% initiated court actions resulting in eviction (%)	18.75%	30%	0.00%	
Rechargeable Repairs % debt recovery (%)	26.34%	16.15%	13.93%	15%+
Factoring Arrears (£)	9,089.42	8,751.07	9,489.01	<£6,000
Relets (No.)	25	39	27	
Relets – Section 5 Referrals (%)	36%	23%	11 = 41%	2 per quarter/ 15%
Relets – Housing List (%)	48%	64%	14 = 52%	70%
Relets – Transfer List (%)	16%	13%	2 = 7%	15%
Average Relet Time (Days)	2.24 days	2.6 days	3.26 days	3 days
Void Numbers at end of period	0	0	0	0
Void Rent Loss (£) & (%)	526.75 0.02%	1,005.58 0.05%	941.94 0.04%	0.05%
9 Pineview Court void numbers & void rent loss	-	1 void £3,520.65	0 £1386.33	
Tenancy Terminations (No.)	25	39	27	
Turnover %	4.69%	7.33%	5.08%	<6%
Refusals as % of offers (%)	7.41%	20.41%	0.00%	
Tenancy Sustainment: % tenancies sustained for more than 1 year (%)	96.87%	88.46%	89.74%	90%+
Abandoned Properties	2	6	3	
No. of new applications added to the Housing List	155	1190	157	
Applications: Total number on the Housing List	175	1033	1099	
Applications: Number suspended at period end	1	3	2	
Applications: Number cancelled	161	332	91	
Number of section 5 referrals received	26	20	26	

Housing Services KPI	2016/17 Outcome 31/03/17	2017/18 Outcome 31/03/18	2018/19 Outcome to 31/03/19	2019/20 Target
Applications: average time to process (days)	1.26 days	22.46 days	4 days	5 days
Settling In Visits Completed (%)	100%	92.85%	100%	100%
Settling In Visits Completed within timescales (%)	92.31%	89.74%	86.21%	90%+
Tenants satisfied with standard of home when moving in (%)	88.46%	89.74%	96.30%	95%+
Anti-social behaviour cases resolved within locally agreed targets (%)	95.45%	100%	100%	100%
Resident and Customer Forum Meetings	Achieved	Achieved	10	10
Emergency Repairs – average completion time (Hrs.)	1.55 hours	1 hr 50 mins	1 hour 43 mins	4 hours
All Non-Emergency Repairs – average completion time (Days)	2 days	2.32 days	2.65 days	4 days
Urgent Repairs - average completion time (Days)	2 days	1.62 days	1.61 days	2 days
Routine Repairs - average completion time (Days)	3 days	2.88 days	3.23 days	4 days
Non-Emergency Reactive repairs completed right first time (%)	94.34%	96.89%	96.13%	95%+
Repair appointments kept (%)	95.73%	95.12%	96.13%	95%+
Average reactive repairs completed per occupied property (No.)	2.98	3.11	3.16	
Reactive Repairs Satisfaction (%)	98.27%(ARC / 93% TSS)	99.49%	95.03%	98%+
Pre Inspections – policy mandatory cases (%)	5.66%	14.97%	100%	100%
Post Inspections - Reactive repairs (%)	21.12%	20.88%	17.86%	20%+
Post Inspections- Policy Mandatory Cases	100%	96.27%	100%	100%
Legionella Checks - compliance	100%	100%	100%	100%
Gas safety record within legal timescale (%)	100%	100%	100%	100%
Properties with current Electrical Periodic Inspection Record (%)	99.62%	100%	100%	100%
Medical Adaptation applications completed (%)	100%	100%	100%	100%
Average time to complete medical adaptations applications (Days)	36 days	41 days	13 days	<21 days
SHQS Compliance (%)	-	100%	100%	100%
ESSH Compliance (Nos & %)	-	Being worked on	100% (532)	100% (532)

## **Section 8: Financial Information (Oct 2019)**

The Scottish Housing Regulator Regulatory (SHR) Standards of Governance and Financial Management - Standard 3 states:

*“The RSL manages its resources to ensure its financial well-being and economic effectiveness, while maintaining rents at a level that tenants can afford to pay.”*

In order to comply with this standard, as well as good business management practice, the Association keeps its financial position under regular review. This includes annual budget setting; five year financial projections; 30 year long term projections; quarterly management accounting; annual financial statements and auditing; and quarterly treasury management reporting.

The Association has a financial planning timetable for keeping matters under review as follows:

<b>Month</b>	<b>Area of Work</b>	<b>Reporting Details</b>
Nov	Annual budget – first draft	To November committee meeting
Jan	Annual budget – final draft	To January committee meeting
Feb	Update 30 year financial projections following approval of annual budget	
Feb	Management accounts to 31/12	To February committee meeting
Feb	Treasury management reporting to 31/12	To February committee meeting
May	Annual Financial Audit	
May	Management accounts to 31/03	To May committee meeting
May	Treasury management reporting to 31/03 and annual review	To May committee meeting
May	Five year financial projections for SHR	To May committee meeting (Previously June – change by SHR)
June/July	Update finance section of business plan to reflect the above 3 items	
June	Annual Financial Statements and Audit Reporting	To June committee meeting
June	Loan portfolio return for SHR	To June committee meeting
Aug	Annual Financial Statements for SHR	To Aug committee meeting
Aug	Annual budget – restated to take account of 31/03 actual closing balances	To Aug committee meeting
Aug	30 year financial projections – restated to take account of 31/03 actual closing balances	To Aug committee meeting
Aug	Management accounts to 30/06	To Aug committee meeting
Aug	Treasury management reporting to 30/06	To Aug committee meeting
Aug	SHAPS Financial Assessment	To Aug committee meeting
Sept	Financial Conduct Authority annual return	To Sept committee meeting
Sept	OSCR annual return	To Sept committee meeting

The Association’s intention with the above timetable is to aim for continuity between its financial documents, with this section of the plan being updated each June/July.

This section of the Business Plan should be read in conjunction with Section 7 Performance Monitoring.

## **Five Year Financial Projection KPIs**

This section of the plan will include projections from the submitted five year financial projections. Any changes throughout the year will be reflected in quarterly management account reporting, with the finance section of the business plan only being updated each June/July.

The Association is required to submit five year projections to the SHR each year. The below financial targets are based on the projections submitted during 2019 and as updated internally.

- Year 0 is the outcome figures from the 31/03/2019 management accounts.
- Year 1 is the annual budget for 2019/20.
- Year 2 – 5 is prepared using the following assumptions which were incorporated in the 5 year projections:
  - General Inflation assumed at 2.0% for the five year period.
  - A rental/service charge increase assumed at CPI inflation only.
  - The SHR figures give arrears net of bad debts.
  - The projections assume the current staffing structure, plus a finance manager and contingency for the 5 year period.
  - Includes Employer Pension contributions at 14.6% for members of the Final Salary Pension scheme. This may change when results of next triennial valuation is known.
  - Assumed 10% and 8% for two defined contribution schemes for those enrolled and 0% for those not. Auto Enrolment took place on 1 August 2016 and will be reviewed 2019.
  - Past Service Deficit contributions will increase by 3% each year until 2022 in accordance with Pension Trust assumptions. This may change when the results of the next triennial valuation is known.
  - Operating cost increase (overheads etc.) assumed at 2.5% (0.5% above general inflation).
  - Direct maintenance cost increase is assumed at an increase of 2.5% (0.5% above general inflation).
  - Cyclical maintenance and planned renewals costs are based on the long term projections life cycle costings work by David Adamson. This will be updated during 2019 to JMP survey outcomes.
  - Average cost of borrowing (long term loans) is assumed in line with fixed rates in place for 2 loans (one fixed rate matures in December 2019 and the other in December 2025). The variable rate loans assume a year on year increase in LIBOR rate throughout the five year period (2.5 – 5.3%).

When the assumptions are entered into the five year financial projections (FYFP) this produces a trend and comparators statement which highlights KPI ratios, as given in the following tables. PHA actuals show FYFP result for most recent year end and then FYFP forecasts for projected years 1 to 5.

**Five Year Forecasts** - From SHR submitted five year financial projections 2019.

**Interest Cover % - (Net Cash from Operating Activities + Interest Received) / Interest Paid.**

This ratio indicates the extent to which the interest payable on loans is covered by cash generated from operations. This KPI can change radically due to the timing of expenditure over the 5 year projections period.

Financial Capacity	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Interest Cover</b> High % Good	969.7%	1285.6%	1191.6%	650.2%	869.1%	869.3%	797.5%	849.8%

**Gearing % - Net debt / Total capital & reserves.**

This ratio considers the proportion of debt to total reserves. The higher the gearing % the riskier the Association would be viewed by lenders and other organisations. There are no plans to increase long term loans therefore the outstanding debt will reduce each year as repayments are made. Less than 0 (%) results are shown where the Association will have more cash than loans if all projections and assumptions are achieved.

Financial Capacity	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Gearing</b> Low % Good	2.2%	(1.4%)	(6.3%)	(7.5%)	(13.8%)	(17.3%)	(23.9%)	(28.1%)

**Voids % - Rent loss from voids / net rents and service charges receivable.**

This indicator shows the percentage of income lost as a result of properties being void (unoccupied).

The Association performs well in this area and continues to do so by ensuring quick turnaround of void properties.

Efficiency	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Voids</b> Low % Good	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%
	0.02%	0.05%	0.04%					

**Arrears % - Net rental receivables / (net rents and service charges receivable).**

This ratio shows the level of rent arrears being carried after deducting potential bad debts. SHR requests the arrears figure net of the Bad Debt Provision. Projected to rise with roll out of universal credit.

Efficiency	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Arrears</b> Low % Good	0.8%	1.2%	1.0%	1.5%	2.0%	2.5%	3.0%	3.0%



**Bad Debts % - Bad debts written off / (gross rents and service charges receivable).**

This ratio shows the percentage of gross rental & service charge income lost from bad debts.

Efficiency	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Bad Debts</b> Low % Good	0.9%	0.4%	0.9%	0.5%	1.0%	1.0%	1.0%	1.0%

**Staff Costs / Turnover %.**

This Ratio shows staff costs incurred to generate income. Estimated increase in costs due to budgeted finance manager post and contingency.

Efficiency	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Staff Cost/Turnover</b> Low % Good	17.9%	19%	17.9%	19.7%	21.5%	21.8%	22.1%	22.5%

**Turnover Per Unit £ - Turnover / Number of Units Owned.**

This ratio shows the turnover generated by each unit owned.

Efficiency	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Turnover per unit</b>	£5,136	£5,265	£5,276	£5,257	£5,298	£5,375	£5,424	£5,466

**Responsive Repairs to Planned Maintenance – (Planned maintenance (direct costs) + improvement of housing) / total reactive & void maintenance**

This ratio indicates the how much is being spent on planned maintenance against responsive maintenance.

Efficiency	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Responsive repairs to planned maintenance</b>	N/A	NA	3.5	4.2	1.9	3.1	1.4	2.2

**Current Ratio - Current assets / current liabilities.**

This ratio is to monitor solvency, and the ability to pay liabilities as they fall due. FYFP and AFS definitions vary.

Liquidity	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Current Ratio</b> Higher Good	5.5 2.9 - AFS	5.0 2.7 - AFS	6.5 3.1 - AFS	6.6	7.2	7.4	9.0	9.4

**Gross Surplus/Deficit % - Operating surplus / turnover.**

This ratio monitors operating performance, before funding commitments. This ratio will fluctuate with committed operating cost expenditure.

Profitability	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Gross Surplus / Deficit</b> High % Good	26.0%	21.9%	26.1%	11.0%	20.2%	18.8%	19.4%	22.3%

**Net Surplus/Deficit % - Net surplus / turnover.**

This ratio monitors operating performance, after funding commitments. This ratio will fluctuate with committed operating cost expenditure.

Profitability	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Net Surplus %</b> High % Good	23.7%	20.0%	16.2%	8.9%	17.5%	16.3%	16.5%	19.2%

**EBITDA/Revenue % - (Operating surplus (deficit) – depreciation & amortisation – improvement of housing) / turnover.**

This ratio monitors operating performance.

Profitability	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>EBITDA/Revenue</b>	N/A	N/A	20.6%	10.5%	26.7%	18.7%	30.5%	25.1%

**Debt Burden - Debt / Turnover.**

This ratio indicates the time for turnover to repay debt (years).

Financing	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Debt burden</b>	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7

### Net Debt Per Unit £ - Net debt / number of units owned.

This ratio shows the average amount borrowed, less cash and near cash, to finance each unit owned.

KPI	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Net debt per unit</b>	£274	(£191)	(£912)	(£1,125)	(£2,198)	(£2,895)	(£4,213)	(£5,256)

### Debt Per Unit £ - Debt / number of units owned.

This ratio shows the average amount borrowed to finance each unit owned.

KPI	Actual 31/3/17	Actual 31/03/18	Actual 31/03/19	Projected 31/03/20	Projected 31/03/21	Projected 31/03/22	Projected 31/03/23	Projected 31/03/24
<b>Debt per unit</b>	£7,323	£6,840	£6,338	£5,829	£5,276	£4,710	£4,142	£3,684

### Lenders Covenants

The Association also has obligations in respect of loans it has, known as lender covenants. The Association requires to ensure that all lenders covenants are complied with and not breached. The covenants require strict monitoring and future costs planned accordingly to avoid technical or potential breaches. The Association has loans with the Clydesdale Bank (CB) and the Nationwide Building Society (NW). There are no financial covenants with the Nationwide, although there are information covenants. The financial covenant requirements are as detailed below, information covenants are detailed in the returns due table in Section 5 of the Business Plan:

KPI	Requirement	Actual 31/03/17	Actual 31/03/18	Actual 31/03/19
<b>CB - Security value to loans &gt;110%</b>	>110%	268%	292%	358%
<b>CB - Rental Income/Loans (capital repayment &amp; Interest) &gt;145%</b>	>145%	612%	618%	614%
<b>CB - Rental Income/Loans (capital repayment &amp; Interest) &gt;145% (CB stock only)</b>	>145%	N/A	392%	370%
<b>CB - Operating surplus + depreciation – amortised HAG – pension deficit payment, as % of interest payable &gt;130%</b>	>130%	1092%	1158%	1235%

## **Section 9: Risk Management    Current Key Risk Summary (Nov 2019 review)**

The Association undertakes a review of its risk management twice yearly involving the Association's Internal and External Auditors, and a review of risk registers from other RSLs. The table below provides a summary of the high and medium scoring risks identified. These risk assessments are supported and complemented by the programme of internal audit.

The details of the hazards, their potential risk consequence, the impact if they were to occur; the current control measures, the likelihood of happening score (after controls), and the subsequent risk scores are as detailed in the risk management assessments tables on the following pages. The overall risk score is the scoring after control measures are taken account of.

<b>Risk Area</b>	<b>High</b>	<b>Medium</b>
<b>Governance (22)</b>		
G1 Long term absenteeism	9	
G2 Freedom of Information extension	9	
G3 Poor staff performance		8
G4 Lack of Committee		8
G5 Frequent short term absenteeism		6
<b>Finance &amp; Corporate Services (24)</b>		
FC1 Withdrawal from Europe	12	
FC2 Interest rate and inflation rate uncertainties and fluctuations	12	
FC3 Pension implications		8
FC4 SHAPs pension accounting changes		8
FC5 Computer failure		8
FC6 Inappropriate access to information		8
FC7 Overspend on budget		6
<b>Housing Services (25)</b>		
HS1 Ongoing welfare reforms	12	
HS2 Failure to collect rent/other income	12	
HS3 Post Grenfell Fire Regulations	9	
HS4 Lack of failure to maintain property/tenant records		8
HS5 Potential relaunch impact of GHR		8
HS6 Compliance with EESSH 2		8
HS7 High turnover		6
HS8 Inability to let properties/low demand		6
HS9 Insufficient void control/void management		6
HS10 Poor contractor performance		6
HS11 Major storm/frost/fire		6

Weighting scores are allocated based on the definition of scales of likelihood and severity on a scoring of 1 to 4 as follows:

**Impact severity if occurred, on sliding scale of**

1 = least impact  
4 = Severe impact

**Likelihood of happening, after current controls, on sliding scale of**

1 = unlikely to happen  
4 = likely to happen

A total risk score will then be awarded by multiplying the net impact score by the likelihood score (after controls).

**The resultant risk rating category will then be assessed as follows:**

<b>Score</b>	<b>Category of Risk</b>
<b>1, 2, 3, 4</b>	<b>Low</b>
<b>6, 8</b>	<b>Medium</b>
<b>9, 12, 16</b>	<b>High</b>

## Governance and Human Resources – Owner Director

Ref	Hazard – Governance and Human Resources	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
G1	Long term absenteeism	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Service provision.</li> <li>- Organisational reputation.</li> <li>- Financial loss.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Attendance management policy.</li> <li>- Revise budget accordingly to include temporary staff if required.</li> <li>- Terms &amp; conditions of employment.</li> <li>- HWL membership.</li> <li>- Staff development work with Remarkable.</li> <li>- Intense management within terms and conditions.</li> <li>- Legal and HR advice from Solicitors and EVH.</li> <li>- Internal audit.</li> <li>- Committee reporting.</li> </ul>	3	9
G2	Freedom Of Information extension	<ul style="list-style-type: none"> <li>- Resources to respond to queries.</li> <li>- ICO engagement and fines if not dealt with appropriately.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Keep abreast of developments.</li> <li>- Purchase of DPO service from Information Law Solutions (ILS) for period 2018/19/20.</li> <li>- Compliance work to be undertaken with ILS.</li> </ul>	3	9
G3	Poor staff performance	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Service provision.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Recruitment policy and procedures.</li> <li>- Training policy.</li> <li>- Appraisal system.</li> <li>- Staff meetings.</li> <li>- Conditions of employment</li> <li>- Model code of conduct for staff.</li> <li>- Reviewing job descriptions.</li> <li>- Internal audit.</li> <li>- IIP accreditation.</li> <li>- Staff development work with Remarkable – Behaviours framework.</li> <li>- Management team meetings.</li> </ul>	2	8

Ref	Hazard – Governance and Human Resources	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
G4	Lack of committee	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> <li>- Reduction in tenant committee members</li> </ul>	4	<ul style="list-style-type: none"> <li>- Promotion of committee membership.</li> <li>- Succession Planning.</li> <li>- Membership Policy.</li> <li>- Annual Committee appraisal system.</li> <li>- Ongoing Recruitment Process.</li> <li>- Induction Process.</li> <li>- Encourage observers.</li> <li>- Target tenant members.</li> </ul>	2	8
G5	Frequent short term absenteeism	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Service provision.</li> <li>- Financial loss.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Attendance Management Policy.</li> <li>- Terms &amp; conditions of employment.</li> <li>- HWL Membership.</li> <li>- Internal audit.</li> <li>- Committee reporting.</li> </ul>	2	6
G6	Lack of committee control	<ul style="list-style-type: none"> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Proper committee structure.</li> <li>- Training.</li> <li>- New members.</li> <li>- Standing Orders.</li> <li>- Delegated authority.</li> <li>- Reports to committee.</li> <li>- Internal Audit.</li> <li>- Annual Committee appraisal system.</li> <li>- Induction Process.</li> <li>- Compliance with Regulatory Standards of Governance &amp; Financial Management.</li> <li>- Self-assessment/assurance process.</li> <li>- FMD services re financial matters.</li> </ul>	1	4
G7	Committee Members poor attendance at meetings	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Co-options/Casual vacancy filling.</li> <li>- More condensed strategic reporting (not overburdening Committee with operational detail).</li> <li>- Streamlined Meetings.</li> <li>- Attendance reported at each meeting.</li> </ul>	1	4

Ref	Hazard – Governance and Human Resources	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
G8	Improper conduct by committee	<ul style="list-style-type: none"> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Compliance with Regulatory Standards of Governance &amp; Financial Management.</li> <li>- Training.</li> <li>- Rules (based on SFHA model).</li> <li>- Governing body member's role description.</li> <li>- Governing Body Members Guide. Committee Code of conduct.</li> <li>- Model Entitlements, Payments &amp; Benefit Policy.</li> <li>- Conflict of interest declarations.</li> <li>- Internal Audit.</li> <li>- Annual Committee appraisal system.</li> </ul>	1	4
G9	Committee Factions	<ul style="list-style-type: none"> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Compliance with Regulatory Standards of Governance &amp; Financial Management.</li> <li>- Training.</li> <li>- Rules.</li> <li>- Code of Conduct.</li> <li>- Conflict of interest declarations.</li> <li>- Governing body member's role description.</li> <li>- Governing Body Members Guide.</li> <li>- Annual Committee appraisal system.</li> </ul>	1	4
G10	Lack of strategic planning	<ul style="list-style-type: none"> <li>- No clear strategy for business.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> <li>- Covenant compliance.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Annual review day.</li> <li>- Internal management plan.</li> <li>- Business planning system with minimum quarterly reporting.</li> <li>- Reporting timetable.</li> <li>- Internal Audit.</li> <li>- Annual Committee appraisal system</li> </ul>	1	4

Ref	Hazard – Governance and Human Resources	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
G11	Skills gap in Committee	<ul style="list-style-type: none"> <li>- Weakness in governance</li> </ul>	4	<ul style="list-style-type: none"> <li>- Induction process</li> <li>- Annual review of skills and training needs.</li> <li>- Joint Drumcog training needs analysis and training programme</li> <li>- Access to training events and conferences</li> <li>- Training attendance reported at each meeting.</li> </ul>	1	4
G12	SHR Engagement	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Organisational reputation.</li> <li>- OSCR engagement.</li> <li>- Covenant compliance.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Compliance with SHR Standards for Governance &amp; Financial Management.</li> <li>- Whistleblowing procedures.</li> <li>- Notifiable Events Procedure.</li> <li>- Transparent approach – advise SHR of any issues as soon as identified.</li> <li>- Committee reports and minutes.</li> <li>- Engage Constructively.</li> </ul>	1	4
G13	Failure to comply with changes to SHR regulatory framework and associated requirements	<ul style="list-style-type: none"> <li>- Resources required to meet compliance.</li> <li>- Volume of business for committee and senior staff.</li> <li>- Regulatory engagement for non-compliance.</li> <li>- Banking covenant implications.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Awareness and preparation for changes – JO on SHR working party.</li> <li>- Current systems robust and should assist transition.</li> <li>- Forward planning for implementation – focus of 2019 strategy day.</li> </ul>	1	4
G14	Health and safety	<ul style="list-style-type: none"> <li>- Personal injury or property damage.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> <li>- HSE engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Health &amp; safety policy and procedures.</li> <li>- Housekeeping inspections.</li> <li>- Health &amp; Safety committee.</li> <li>- External Health &amp; Safety Audit.</li> <li>- EVH membership – ACS services.</li> <li>- Walk together from committee meetings.</li> <li>- Lone Working Arrangements.</li> <li>- Safety clothing and devices.</li> <li>- Training.</li> </ul>	1	4



Ref	Hazard – Governance and Human Resources	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
G15	Membership problems	<ul style="list-style-type: none"> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Membership policy.</li> <li>- 2013 model rules.</li> <li>- Share Register quarterly reconciliations.</li> </ul>	1	4
G16	Loss of key personnel	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Service provision.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- Options appraisal requirement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Overlap of duties.</li> <li>- Clear policies and procedures.</li> <li>- Responsive recruitment process.</li> <li>- Access to temporary staff.</li> <li>- EVH membership &amp; services.</li> <li>- Continually updated business plan.</li> <li>- Continual review of staff structure to ensure appropriate.</li> </ul>	1	4
G17	Too many/not enough staff	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Service provision.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Continual review of staff structure to ensure appropriate for size and service provision.</li> <li>- Sell/share services.</li> <li>- Modern Apprenticeship Opportunities.</li> <li>- Term &amp; Conditions – Redundancies procedure.</li> <li>- Access to temporary staff.</li> <li>- Review against peers.</li> <li>- Financial provisions/contingencies.</li> </ul>	1	4
G18	Misuse of power breach of trust / Confidentiality	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Service provision.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Delegated authority.</li> <li>- Codes of conduct – staff and committee.</li> <li>- Standing orders.</li> <li>- Training.</li> <li>- Disciplinary procedures.</li> <li>- Complaints procedure.</li> <li>- Internal audit.</li> <li>- Behaviours Framework.</li> </ul>	1	4
G19	Equal opportunities problems	<ul style="list-style-type: none"> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Equal opportunities policy and procedures.</li> <li>- Code of Conduct.</li> <li>- Governance Standards.</li> <li>- Staff &amp; Committee training.</li> <li>- Equalities work being undertaken with GCIL</li> </ul>	1	3

Ref	Hazard – Governance and Human Resources	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
G20	Policies not updated	<ul style="list-style-type: none"> <li>- Consistency of service.</li> <li>- Failure to comply with good practice.</li> <li>- Organisational reputation.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Staff responsible set and work to timetable for ensuring that policies are reviewed in line with timetable and any changes in legislation.</li> <li>- Policy review timetable.</li> <li>- Reporting to Committee.</li> </ul>	1	3
G21	Inaccurate record keeping	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> <li>- OSCR engagement.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Committee Reports.</li> <li>- Minutes of Meetings.</li> <li>- Committee History File.</li> <li>- Internal Audit</li> <li>- More than one officer in attendance at CoM meetings.</li> </ul>	1	3
G22	Industrial action	<ul style="list-style-type: none"> <li>- Ability to operate.</li> <li>- Service provision.</li> <li>- Organisational reputation.</li> <li>- SHR engagement.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Membership of EVH.</li> <li>- Trade union recognition.</li> <li>- Staff consultation processes.</li> <li>- Investors in People accreditation.</li> </ul>	1	3

## Finance & Corporate Services – Owner Director and FMD

Ref	Hazard – Finance & Corporate Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
FC1	Withdrawal from Europe	<ul style="list-style-type: none"> <li>- Uncertainty.</li> <li>- Cost of European goods (maintenance parts and components).</li> <li>- Financial implications – interest rates, inflation, economic uncertainty.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Keep abreast of developments.</li> <li>- Quarterly monitoring of finances (management accounts).</li> <li>- Budgeting scenario/sensitivity analysis.</li> <li>- Director being involved in SFHA/Scottish Government preparation meeting/discussions.</li> </ul>	4	12
FC2	Interest rate and inflation rate uncertainties and fluctuations	<ul style="list-style-type: none"> <li>- Negative impact on cashflow.</li> <li>- Additional costs/impact on long term viability.</li> <li>- Uncertainty of future costs.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Treasury management policy.</li> <li>- Short, medium and long term cashflows.</li> <li>- Sound investment strategy.</li> <li>- Appropriate mix of fixed &amp; variable rates.</li> <li>- Financial forecasting.</li> </ul>	4	12

Ref	Hazard – Finance & Corporate Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
FC3	Pension Implications	<ul style="list-style-type: none"> <li>- Costs of Defined Benefit to Association and staff.</li> <li>- Negative impact on cashflow.</li> <li>- Risk associated with other organisations withdrawing from the scheme. All others left standing will share liabilities of insolvent participating employers.</li> <li>- Non-compliance with auto enrolment.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Triennial valuation/external advice.</li> <li>- Long term cashflows to assess viability.</li> <li>- Continual review of correspondence from SHAPS.</li> <li>- EVH SHAPS Support Group membership.</li> <li>- 2016 review of options.</li> <li>- Auto enrolment procedure.</li> <li>- 2018/19 independent review planned.</li> <li>- Final salary scheme closed to new entrants.</li> <li>- Defined contributions option only to new entrants.</li> </ul>	3	12
FC4	SHAPS pension accounting changes	<ul style="list-style-type: none"> <li>- Potential impact on interest covenant.</li> <li>- Timing of information for annual financial statements.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Awareness of matter.</li> <li>- Testing of covenant on information known at present.</li> <li>- Attendance at SHAPS employer meetings for information.</li> <li>- Membership of EVH SHAPS Support Group for information.</li> <li>- Liaison with external auditors regarding potential timing issues.</li> </ul>	2	8
FC5	Computer failure	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- Disruption to service delivery.</li> <li>- Operational viability.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Procedure for backing up.</li> <li>- Veeam backup and replication software – offsite data retention for up to 52 weeks with granular file and whole machine recovery.</li> <li>- Testing of restore facility.</li> <li>- Maintenance contract in place.</li> <li>- 2018 review of systems.</li> <li>- 2018 reviewed support provision.</li> </ul>	2	8

Ref	Hazard – Finance & Corporate Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
FC6	Inappropriate access to information	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> <li>- ICO Intervention/Fine.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Ensure passwords for computers and bank accounts.</li> <li>- Ensure confidential papers are not left lying around.</li> <li>- Adhere to policy on data protection and access to information.</li> <li>- Preparation for GDPR.</li> <li>- Internal audit.</li> <li>- Encryption for Backup and Disaster Recovery information held off site.</li> <li>- Staff training.</li> <li>- Policies/procedures.</li> <li>- Purchase of DPO service from Information Law Solutions (ILS) for period 2018/19/20.</li> <li>- Compliance work being undertaken with ILS.</li> </ul>	2	8
FC7	Overspend on budget	<ul style="list-style-type: none"> <li>- Budget / cashflow adversely affected.</li> <li>- Reduced reserves.</li> <li>- Reduced interest income.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Prudent budgeting.</li> <li>- Quarterly management account reporting.</li> <li>- KPI reporting.</li> <li>- Financial procedures and controls.</li> </ul>	2	6
FC8	Theft or fraud leading to material losses	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> <li>- Financial loss.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Insurance, including crime cover.</li> <li>- Financial procedures and controls.</li> <li>- Fraud &amp; Bribery Policy.</li> <li>- Whistleblowing policy.</li> <li>- Code of Conduct &amp; Declarations of Interest.</li> <li>- Model Entitlements, Benefits and Payment Policy.</li> <li>- Treasury management.</li> <li>- External &amp; Internal audit.</li> <li>- Control addition – Staff awareness / regular reminders for vigilance.</li> <li>- Daily bank checks.</li> </ul>	1	4

Ref	Hazard – Finance & Corporate Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
FC9	Viability issues	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> <li>- Insufficient funds to Maintain Properties.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Strategic management.</li> <li>- Minimise impact of Welfare Reform.</li> <li>- Short, medium &amp; long term budgets.</li> <li>- Stock condition survey reviews.</li> <li>- Quarterly management accounts.</li> <li>- Cost control/Management of budgets.</li> <li>- Operational efficiency.</li> <li>- Appropriate staff structure.</li> <li>- Review service levels.</li> <li>- Independent review of long term projections.</li> </ul>	1	4
FC10	Lack of financial planning	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> <li>- FCA Intervention.</li> <li>- Negative impact on cashflow.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Annual budget.</li> <li>- Management accounts.</li> <li>- 5 Year cashflow.</li> <li>- 30 Year cashflow/long term projections.</li> <li>- Internal management business plan.</li> <li>- Independent review of long term projections.</li> </ul>	1	4
FC11	Material loss because of damage or injury to person or property	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Comprehensive Insurance.</li> <li>- Property Insurance.</li> <li>- Terrorism Insurance.</li> <li>- Engineering Inspection Insurance.</li> </ul>	1	4

Ref	Hazard – Finance & Corporate Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
FC12	Covenant Breaches/Repricing of Loan agreements	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> <li>- Poor Financial Management.</li> <li>- Loan repayable immediately.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Treasury Management Policy.</li> <li>- Covenant monitoring &amp; compliance.</li> <li>- Financial cost.</li> <li>- Summary covenant schedule details financial calculations, information requirements and timescales to be met.</li> <li>- Soft covenant compliance.</li> <li>- Monitor quarterly, mitigate and manage</li> <li>- Cost control measures.</li> <li>- Careful planning of component replacements.</li> <li>- External audit advice on change of accounting policy.</li> <li>- Legal advice.</li> <li>- Updated long term projections for financial planning.</li> </ul>	1	4
FC13	Reduced Lender confidence	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- Impact on ability to borrow in the future.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Provision of regular information to lenders.</li> <li>- Regular contact with lenders.</li> <li>- Submit quarterly and annual information timeously.</li> <li>- Covenant reports within management accounts.</li> <li>- Meet regulation requirements &amp; maintain low engagement.</li> </ul>	1	4
FC14	Use of own resources	<ul style="list-style-type: none"> <li>- Negative impact on cashflow.</li> </ul>	1	<ul style="list-style-type: none"> <li>- Life cycle costings in place.</li> <li>- Cash flow for expenditure.</li> <li>- Cost control.</li> <li>- Annual budget.</li> <li>- 5 year &amp; 30 year cashflows.</li> <li>- Treasury management strategy.</li> <li>- Reviewed long term projections.</li> </ul>	4	4

Ref	Hazard – Finance & Corporate Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
FC15	Inadequate recording systems	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> <li>- Inaccurate reporting leading to poor decision making.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Financial procedures and controls.</li> <li>- Sector specific financial services provision.</li> <li>- Ongoing training for staff.</li> <li>- Internal audit.</li> <li>- External audit.</li> <li>- Internal Management Plan.</li> </ul>	1	4
FC16	Office fire	<ul style="list-style-type: none"> <li>- Disruption to service delivery.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Office insurance.</li> <li>- Fire proof safe/fire resistant filing cabinets.</li> <li>- Smoke alarms.</li> <li>- Fire extinguisher checks.</li> <li>- Fire drills.</li> <li>- Electrical checks.</li> <li>- Keeping office tidy.</li> <li>- Safety audit of fire escapes.</li> <li>- Key holders and action in emergency outwith office hours.</li> <li>- Fire training.</li> <li>- Disaster recovery plan.</li> <li>- Consider linking office fire alarm to an alarm receiving centre.</li> <li>- Consider option to use alternative premises – Clydebank HA have service that number of HAs buy into.</li> </ul>	1	4
FC17	Poor financial/corporate record keeping	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- Disruption to service delivery.</li> <li>- Operational viability.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Procedures for keeping information.</li> <li>- Library.</li> <li>- Archives.</li> <li>- SDM attachment module.</li> <li>- Internal and External audits.</li> </ul>	1	4



Ref	Hazard – Finance & Corporate Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
FC18	Disaster	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- Disruption to service delivery.</li> <li>- Operational viability.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Ensure disaster recovery plan is updated annually.</li> <li>- Disaster recovery plan.</li> </ul>	1	4
FC19	Inadequate Insurance Cover	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- FCA Intervention</li> </ul>	4	<ul style="list-style-type: none"> <li>- Ensure appropriate cover in place which is adequate for needs.</li> <li>- Annual review of cover in place.</li> <li>- Insurance broker used to review type and level of cover to ensure appropriate and sufficient.</li> </ul>	1	4
FC20	Funds not invested properly	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> <li>- Poor Financial Management.</li> <li>- Loss of income.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Treasury management policy.</li> <li>- Reports to Management Committee.</li> <li>- Information from lenders.</li> <li>- Assess interest rates in place.</li> <li>- SHR guidance.</li> </ul>	1	3
FC21	Inappropriate borrowing strategy	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> <li>- Poor Financial Management.</li> <li>- Additional interest costs.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Treasury management policy.</li> <li>- Review margins.</li> <li>- Lender information.</li> <li>- Covenant testing.</li> <li>- External &amp; Internal audit.</li> </ul>	1	3
FC22	Failure to submit Statutory Returns to External Organisations on time	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- SHR Engagement.</li> <li>- FCA/OSCR Intervention.</li> <li>- Breach of covenants.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Work planning timetable.</li> <li>- Business planning.</li> <li>- Internal Management Plan.</li> <li>- Return timescales added to business plan timeline, detailing planned meeting for approval and required submission dates.</li> <li>- Reporting to Management Committee.</li> <li>- Scheduled diary of returns and reporting framework.</li> <li>- Returns contained with business plan priority targets.</li> </ul>	1	3

Ref	Hazard – Finance & Corporate Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
FC23	Weather related service interruption	<ul style="list-style-type: none"> <li>- Disruption to service delivery.</li> <li>- Disruption to service delivery.</li> <li>- Operational viability.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Disaster recovery plan.</li> <li>- Remote access to systems.</li> <li>- Website, Facebook communications.</li> </ul>	1	3
FC24	Office break-in	<ul style="list-style-type: none"> <li>- Disruption to service delivery</li> </ul>	3	<ul style="list-style-type: none"> <li>- Office insurance.</li> <li>- Intruder alarm.</li> <li>- Key holders and action in emergency.</li> <li>- Locked safe/locked filing cabinets.</li> <li>- CCTV.</li> </ul>	1	3

## Housing Services (Management & Maintenance) – Owner HSM

Ref	Hazard – Housing Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
HS1	Ongoing welfare reforms	<ul style="list-style-type: none"> <li>- Income Management.</li> <li>- Planning &amp; Budget.</li> <li>- Process re uncertain rental income.</li> <li>- Repairs &amp; Maintenance Investment.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Keep abreast of government policy.</li> <li>- Update procedures as required.</li> <li>- Input from welfare benefits adviser.</li> <li>- Regular liaison with Glasgow City Council, DWP etc.</li> <li>- Welfare Reforms Action Plan.</li> </ul>	3	12
HS2	Failure to collect rent and / or other income owed to the Association	<ul style="list-style-type: none"> <li>- Income Management.</li> <li>- Repair &amp; maintenance investment.</li> <li>- Service Provision.</li> <li>- Performance Indicators / Poor ARC.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Debt Recovery policies &amp; procedures.</li> <li>- Maximise personal contact methods by staff.</li> <li>- Earlier staff intervention / legal action considered in all suitable cases.</li> <li>- Monitor housing benefit / universal credit etc.</li> <li>- Provide welfare benefits advice service. Actively encourage appointment attendance and follow up.</li> <li>- Complete tenancy sustainment and housing options interviews.</li> <li>- Regular statements.</li> <li>- Set targets &amp; regular audit of cases to ensure policy / procedural compliance.</li> <li>- Report to committee.</li> <li>- Variety of payment options.</li> <li>- Internal and External audits.</li> </ul>	3	12
HS3	Post Grenfell fire regulations	<ul style="list-style-type: none"> <li>- Budget implications.</li> <li>- Availability of supplies.</li> <li>- Tenant access to complete works.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Keeping abreast of developments and guidance.</li> <li>- .</li> <li>- Liaising with suppliers/contractors.</li> <li>- Implementation plan.</li> <li>- Contracts on site installing new Scottish fire regulation requirements</li> <li>- Raising tenant awareness of fire safety and requirements.</li> <li>- Arranging fire risk assessments with ACS.</li> </ul>	3	9

Ref	Hazard – Housing Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
HS4	Lack of or failure to maintain property/ tenant records	<ul style="list-style-type: none"> <li>- Inappropriate Planning &amp; Budgeting Processes.</li> <li>- Organisational Reputation.</li> <li>- Service Provision.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Computerised data base.</li> <li>- Tenants files.</li> <li>- Procedures and staff responsibility for recording changes.</li> <li>- Back up tape to be removed from office/fire safe.</li> <li>- Regular audits to ensure compliance.</li> </ul>	2	8
HS5	Potential relaunch impact of GHR	<ul style="list-style-type: none"> <li>- Increase in application processing time.</li> <li>- Increase in staff workload.</li> <li>- Difficulties for non-digital customers.</li> </ul>	2	<ul style="list-style-type: none"> <li>- Innovative solutions to deal with backlogs.</li> <li>- Planning workloads.</li> <li>- Assist applicants with online process.</li> </ul>	4	8
HS6	Compliance with Energy Efficiency Standard for Social Housing Version 2 (EESH 2)	<ul style="list-style-type: none"> <li>- Performance Indicators /Regulatory Return.</li> <li>- Service Provision.</li> <li>- Value for money</li> <li>- Reputation.</li> <li>- Demand for stock</li> </ul>	2	<ul style="list-style-type: none"> <li>- Demonstrating cost of compliance and that not currently value for money.</li> <li>- Keep reviewing delivery action plan as costs reduce and technology improves.</li> <li>- Keep costs/benefit analysis under review.</li> <li>- Carry out “easy” cost effective measures as life cycles come round e.g. boiler replacements</li> <li>- Monitoring control of energy documentation.</li> </ul>	4	8
HS7	High Turnover	<ul style="list-style-type: none"> <li>- Income Management.</li> <li>- Housing Demand.</li> <li>- Organisational Reputation.</li> <li>- Performance Indicators / Poor ARC.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Meet tenants’ aspirations.</li> <li>- Ensure mix and types of properties are appropriate.</li> <li>- Analyse why tenants are leaving and act on same.</li> <li>- Tenancy sustainment and support.</li> <li>- Housing Options.</li> <li>- Welfare Benefit advice.</li> <li>- Housing Officers and Housing Services Manager monthly reviews.</li> </ul>	2	6

Ref	Hazard – Housing Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
HS8	Inability to let properties / low demand	<ul style="list-style-type: none"> <li>- Income Management.</li> <li>- Turnover.</li> <li>- Housing Demand.</li> <li>- Organisational Reputation.</li> <li>- Performance Indicators / Poor ARC.</li> <li>- Impact of other RSLs developments.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Property schedule.</li> <li>- Maintain properties in good condition.</li> <li>- Provide house types people want.</li> <li>- Advertise housing list.</li> <li>- Keep open list.</li> <li>- Regular review of housing list and turnover.</li> <li>- Procedures.</li> </ul>	2	6
HS9	Insufficient void control / void management	<ul style="list-style-type: none"> <li>- Income Management / increased void costs.</li> <li>- Turnover.</li> <li>- Housing Demand.</li> <li>- Organisational Reputation.</li> <li>- Performance Indicators / Poor ARC.</li> <li>- Void maintenance cost overspend.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Void Management Policy &amp; procedures.</li> <li>- Regular audits to ensure compliance.</li> <li>- Ensure appropriate documentation and record keeping in place (including EPC Register).</li> <li>- Targets for lets.</li> <li>- Reports to committee.</li> <li>- Keep housing list up to date.</li> <li>- Section 5 referrals.</li> <li>- Ensure all sections notified.</li> <li>- Keep note of utility suppliers.</li> <li>- Providing tenants with correct documentation.</li> <li>- Officer and Housing Services Manager monthly review of costs (void repair and void loss).</li> </ul>	2	6

Ref	Hazard – Housing Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
HS10	Poor contractor performance	<ul style="list-style-type: none"> <li>- Organisational reputation.</li> <li>- Performance Indicators / Poor ARC</li> <li>- Budget Implications / Costs</li> <li>- Service Provision.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Procurement and Contractor Management Policy and procedures.</li> <li>- Post inspections.</li> <li>- Check response times.</li> <li>- Check standard of work.</li> <li>- Tenant satisfaction surveys.</li> <li>- Check invoices for accuracy</li> <li>- Regular liaison meetings with contractors</li> <li>- Report statistics in newsletter.</li> </ul>	2	6
HS11	Major storm/frost/fire	<ul style="list-style-type: none"> <li>- Budget Implications.</li> <li>- Organisational reputation re response.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Adequate buildings insurance.</li> <li>- Void Management Policy &amp; procedures.</li> <li>- Procedures for dealing with emergency.</li> <li>- Disaster recovery plan.</li> </ul>	2	6
HS12	Tenant dissatisfaction / compensation pay outs (ombudsman)	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- Income Management.</li> <li>- Service Provision.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Tenant participation policy.</li> <li>- Customer service policy.</li> <li>- Complaints policy.</li> <li>- Staff training.</li> <li>- Service levels.</li> <li>- Tenant satisfaction surveys.</li> <li>- Tenant handbook to be reviewed.</li> <li>- Website updates.</li> <li>- Newsletters – comments/complaints slip.</li> </ul>	1	4
HS13	HMO Licence not approved	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- Implications for service and vulnerable individuals.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Ensure proper procedure in place and appropriate control mechanisms.</li> <li>- Minimum annual inspections of property.</li> <li>- Quarterly liaison meetings with care provider.</li> <li>- Apply for renewal well in advance.</li> <li>- Undertake mock assessments in run up to renewal.</li> </ul>	1	4

Ref	Hazard – Housing Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
HS14	Deterioration of properties	<ul style="list-style-type: none"> <li>- Income Management.</li> <li>- Housing Demand.</li> <li>- Organisational reputation.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Stock condition surveys.</li> <li>- Cyclical maintenance plan.</li> <li>- Major repairs plan.</li> <li>- Budgets for same.</li> <li>- Reactive repairs.</li> <li>- Maintenance Policy &amp; procedures.</li> </ul>	1	4
HS15	Failure to comply with Gas Servicing & Maintenance regulations	<ul style="list-style-type: none"> <li>- Legal Challenges / Action.</li> <li>- Health &amp; Safety Implications.</li> <li>- Organisational Reputation.</li> <li>- Performance Indicators / Poor ARC</li> </ul>	4	<ul style="list-style-type: none"> <li>- Completion timescales.</li> <li>- Documentation.</li> <li>- Monitoring &amp; control of performance issues.</li> <li>- Contractors' quality &amp; performance.</li> </ul>	1	4
HS16	Failure to provide a safe and attractive environment	<ul style="list-style-type: none"> <li>- Housing Demand.</li> <li>- Turnover &amp; void management.</li> <li>- Income management / increased costs due to vandalism etc.</li> <li>- Organisational reputation.</li> </ul>	2	<ul style="list-style-type: none"> <li>- Design of property.</li> <li>- Estate Management, Health &amp; Safety and Anti-Social Behaviour Policies &amp; procedures.</li> <li>- Regular audits to ensure compliance.</li> <li>- Regular inspections. Record &amp; action outcomes of property/area inspections.</li> <li>- Legal action as required / appropriate.</li> <li>- Liaison with other agencies / organisations.</li> <li>- Insurance.</li> <li>- Reports to committee.</li> </ul>	2	4
HS17	Funding for major repairs insufficient	<ul style="list-style-type: none"> <li>- Income Management</li> <li>- Housing Demand.</li> <li>- Organisational Reputation.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Set aside funds for major repairs.</li> <li>- Re-mortgage loans.</li> <li>- Long term projections independently reviewed.</li> </ul>	1	4

Ref	Hazard – Housing Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
HS18	Failure to comply with new procurement legislation /regulations	<ul style="list-style-type: none"> <li>- Budget Implications / Costs.</li> <li>- Legal Challenges.</li> <li>- Service Provision.</li> <li>- Organisational Reputation.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Procurement and Contractor Management Policy and procedures.</li> <li>- Employ appropriate consultants for required advice.</li> <li>- Regular audits to ensure compliance.</li> <li>- Training.</li> <li>- Budget for Impact.</li> </ul>	1	4
HS19	Failure to comply with Legionella regulations	<ul style="list-style-type: none"> <li>- Legal Challenges / Action</li> <li>- Health &amp; Safety Implications.</li> <li>- Organisational Reputation.</li> </ul>	4	<ul style="list-style-type: none"> <li>- Documentation.</li> <li>- Monitoring &amp; control of performance issues</li> <li>- Contractors quality &amp; performance</li> </ul>	1	4
HS20	Rent Affordability	<ul style="list-style-type: none"> <li>- Income Management.</li> <li>- Housing Demand.</li> <li>- Service Provision.</li> <li>- Not cover costs.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Rent setting policy &amp; procedures.</li> <li>- Application of policy correct.</li> <li>- Income survey.</li> <li>- Comparability survey.</li> <li>- Independent rent setting &amp; service charges review undertaken 2018/19, to be finalised 2019 for implementation April 2020, following consultation.</li> <li>- Budgets and management accounts.</li> </ul>	1	3
HS21	Failure to comply with Periodic Electrical regulations	<ul style="list-style-type: none"> <li>- Health &amp; Safety Implications.</li> <li>- Organisational Reputation.</li> </ul>	3	<ul style="list-style-type: none"> <li>- Completion timescales.</li> <li>- Documentation.</li> <li>- Monitoring &amp; control of performance issues.</li> <li>- Contractor's quality &amp; performance.</li> </ul>	1	3
HS22	Failure to comply with Asbestos regulations	<ul style="list-style-type: none"> <li>- Legal Challenges / Action.</li> <li>- Health &amp; Safety Implications.</li> <li>- Organisational Reputation</li> </ul>	3	<ul style="list-style-type: none"> <li>- Asbestos Management Policy and procedures.</li> <li>- Asbestos risk assessments</li> <li>- Asbestos Register.</li> </ul>	1	3



Ref	Hazard – Housing Services	Potential Risk Consequences	Impact if occur	Control Measures in Place	Likelihood after controls	Risk Score
HS23	Improper appointment of contractors	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- Service Provision.</li> <li>- Budget Implications / Costs.</li> </ul>	2	<ul style="list-style-type: none"> <li>- Procurement and Contractor Management Policy and procedures.</li> <li>- Tender procedures followed.</li> <li>- Checking of requirements to get on framework / tender list (e.g. insurance etc.).</li> <li>- Regular audits to ensure compliance.</li> </ul>	1	2
HS24	Incorrect allocations	<ul style="list-style-type: none"> <li>- Organisational Reputation.</li> <li>- Housing Demand.</li> </ul>	2	<ul style="list-style-type: none"> <li>- Allocations Policy &amp; procedures.</li> <li>- Regular audits to ensure compliance.</li> <li>- Check pointing.</li> <li>- More than one person does allocation.</li> </ul>	1	2
HS25	Inappropriate service charges	<ul style="list-style-type: none"> <li>- Income Management.</li> <li>- Housing Demand.</li> <li>- Service Provision.</li> <li>- Not cover costs.</li> </ul>	2	<ul style="list-style-type: none"> <li>- Tender for work.</li> <li>- Ensure costs are covered.</li> <li>- Have separate cost centres.</li> <li>- Investigate housing / welfare benefit entitlement.</li> <li>- Independent rent setting &amp; service charges review undertaken 2018/19 to be finalised 2019 for implementation April 2020, following consultation.</li> <li>- Budgets and management accounts.</li> </ul>	1	2

## **Section 10: Internal Audit**

Effective internal audit provides independent assurance to the Management Committee that risk is being identified and managed effectively and that robust internal controls are in place. As such, the Committee are the driving force behind a successful internal audit function.

The Chartered Institute of Internal Audit (CIIA) defines the role of Internal Audit as:

*“to provide independent assurance that an organisation’s risk management, governance and internal control processes are operating effectively”.*

With the issue of the revised 2019 SHR Regulatory Framework internal audit is now compulsory. The Regulatory Standards of Governance and Financial Management at Standard 4 states:

### *Standard 4*

*The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation’s purpose.*

The standard further references audit at points 4.3 and 4.5:

*“4.3 The governing body identifies risks that might prevent it from achieving the RSL’s purpose and has effective strategies and systems for risk management and mitigation, internal control and audit.”*

*4.5 The RSL has an internal audit function. The governing body ensures the effective oversight of the internal audit programme by an audit committee or otherwise. It has arrangements in place to monitor and review the quality and effectiveness of internal audit activity, to ensure that it meets its assurance needs in relation to regulatory requirements and the Standards of Governance and Financial Management. Where the RSL does not have an audit committee, it has alternative arrangements in place to ensure that the functions normally provided by a committee are discharged.*

The Association treats internal audit as a crucial tool to establish robust, internal controls and to gain independent assurance. There are no alternatives to internal audit that can provide the same level of necessary independent assurance.

The Association follow the good practice recommendation of splitting the internal and external audit functions, and do not have one firm of auditors carrying out both functions.

Following a successful tender process in 2014, the Association appointed Wylie & Bissett LLP as the Associations internal auditors. Wylie & Bissett LLP undertake internal audit work for a number of housing associations. As such, they are able to provide an assessment of the systems and controls of Pineview Housing Association, and also provide comparisons of these, and the associated outcomes, with outcomes and good practice from across the sector.

The audit work is determined by the Association (management committee and staff) and the internal auditor. This planning takes account of previous audit work; reviews of the Association’s risk register; reviews the current and impending business environmental factors; and the auditors experience from audits elsewhere. Our external financial auditors also contribute to the planning process and can highlight any concerns direct to our internal auditor. In recognition of good practice, the internal audit programme for 2018 was determined independently by the Association’s internal auditor. The 2019 programme was agreed between Committee and the internal auditor.

Our internal auditors contact details are as follows:

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The audit plan of internal audit work undertaken to date and the audit work planned ahead is as detailed on the following page.

The Association will undertake a tender process during 2019/20 for the appointment of internal auditors for 2020 – 2025.

## Internal Audit Programmes - 1 April 2014 – 31 March 2020

System	Audit Area	Complete	Complete	Complete	Complete	Complete	Agreed
		2014/15	2015/16	2016/17	2017/18	2018/19	29/01/2019 2019/20
Financial Systems	Budgetary & Financial Controls	1					
	Rental Income and Arrears Management	1				2.5	
	Purchasing, Payments and Procurement	2					2.5
	Property Management			1			
Non Financial Systems	Personnel and payroll	1					
	Maintenance (Planned/Reactive/Cyclical)		2				2
	Health and Safety, and Gas Safety			1			
	Complaint Handling and Tenant Communications			1			
	Void Management					2	
	Staff Attendance and Management				1		
	Data Protection				2		
	Insurance Tender				0.5		
	Share Register				1		
	Housing Allocation and Management			1.5			
	Review of Business Plan (Re Regulatory Guidance)						2
	ARC Reporting				2	2	2
	IT	IT Systems		1.5			
Governance	Corporate Governance and Risk Management		1				
Required	Follow Up Review		0.5	0.5	0.5	0.5	0.5
	Audit Management	1	1	1	1	1	1
	<b>Total Days</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>8</b>	<b>8</b>	<b>10</b>

## **Section 11: SHR Standards of Governance & Financial Management Compliance** (Oct 2019)

At the business planning day of June 2017 committee and staff members worked in groups to undertake a review of the Associations compliance with the Regulatory Standards of Governance and Financial Management. This examined each of the standards and reviewed what the Association currently did to ensure compliance. Following this, consideration was given to any further action needed to further develop and/or improve compliance.

Following the review of the Regulatory Standards of Governance and Financial Management and their update in February 2019, the Committee decided that the Association would undertake a formal review of the Association's compliance at the 2019 business planning strategy day. This was facilitated by Linda Ewart and the resulting self-assessment outcomes form the basis of the Association's 2019 assurance statement.

Joint committee and staff group work took place reviewing the Association's compliance with the Chapter 3 of the Regulatory Framework. Most effort was spent reviewing self-assessment of compliance with The Standards of Governance and Financial Management For RSLs as it was agreed that compliance with these would support the Association in demonstrating compliance with the other elements of the Regulatory Framework – as supported by the later published Self-Assurance Toolkit.

The review considered each element and determined if the standard was currently met; what was the evidence to support the compliance; what additional actions were required for compliance; and if there were any further suggestions for improvements (but that were not necessary for compliance). The work undertaken highlighted confidence with compliance. There were no areas of non-compliance identified, other than full compliance with equalities requirements, but this is not required until 2021. A few areas were identified for possible improvements but were agreed as not being required for compliance – more of a wish list.

The importance of undertaking this work for completing the Annual Assurance Statement (AAS) was discussed. It was decided that this work would form a large part of the evidence bank for the committees AAS which requires to be submitted to the SHR by 31/10/19. Discussion took place on the completion of the 2018/19 ARC and the completion of Indicator 19 in a different way from the technical guidance. It was discussed that this could be deemed as not material and therefore not required to be declared in the AAS, although committee could decide to declare it for information purposes and transparency while stating that they do not think it material and therefore not affecting overall compliance.

Following this further work was undertaken and an Action Plan for ongoing compliance assurance and improvement was set up. All items are for improvement only as compliance is currently met.

Standard 7 was not included in the assessment as the Association are not currently undertaking organisational or constitutional change. However, if the Association were to pursue such matters then the provisions would apply and would be reviewed and included in the evidence bank.

It was decided by committee that compliance should be considered at each Committee of Management (CoM) meeting through a standalone report.

The first Annual Assurance Statement was submitted to the SHR on 30/10/19 and will thereafter be submitted annually.

The table below details the compliance/improvement action plan agreed by committee to be implemented.

<b>Action:</b>	<b>Purpose:</b>	<b>Lead:</b>	<b>Proposed Due By:</b>
Committee decide treatment of ARC Indicator 19 for AAS.	To determine materiality and disclosure.	CoM	At 27/08/19 CoM.
Committee decide treatment of Equalities requirements for AAS.	To determine materiality and disclosure.	CoM	At 27/08/19 CoM.
Draft AAS for Sept CoM meeting to consider, and incorporate annually.	To allow committee to consider AAS in time to allow changes.	JO/CoM	24/09/19 & annually
Final AAS for approval at Oct CoM, and incorporate annually.	Annual determination by committee of their AAS.	JO/CoM	29/10/19 & annually
Submission of AAS by required date.	Regulatory requirement – already incorporated into returns calendar.	JO	31/10/19
Monthly compliance reporting.	To make assurance/compliance core to business activities and not simply an annual one off exercise. Monitor the implementation of Action Plan(s). To identify any changes to assurance and advise SHR.	JO/CoM	Ongoing
Committee to instruct staff of any changes they wish to implement to actions and reporting systems.	To support committee's confidence of compliance assurance.	CoM	Ongoing – monthly review.
Equalities compliance work with Stewart Montgomery and GCIL and DPO.	To devise processes to comply with regulatory requirement in a way that provides usable information for PHA to improve services to customers and complies with GDPR.	IF/KB/ JO/DPO	Ongoing – implementation during 2020/21
1.7 - Provide background information on committee candidates as part of AGM process.	Transparency.	IF	May - July 2020
2.1 - Annual detail of property improvement plans: cyclical 5 years, Painterwork, renewals 5 years etc.	Useful information for customers for planning and information.	KB	Feb 2020
2.2 & 2.3 - Audit website against the Model Publication Scheme of Scottish Information Commissioner (SIC).	FOI compliance and good practice on transparency.	IF/DPO	Nov 2020
2.3 - FOI - Proactively Publish Requests & Responses	FOI compliance and good practice on transparency.	IF/DPO	Dec 2020
2.3 - Customer Forum Minutes publish on Website	Transparency.	KB/IF	Oct 2019
2.4 - Develop consultation register.	To obtain wider opinion and input.	KB/IF	April 2020
2.4 - Customer open meetings/coffee mornings.	To obtain wider opinion and input.	KB	March 2020

<b>Action:</b>	<b>Purpose:</b>	<b>Lead:</b>	<b>Proposed Due By:</b>
2.4 - Increase diversity in Resident and Customer Forum.	To obtain wider opinion and input.	KB	April 2020
2.4 - Develop repair satisfaction survey by text.	Increase methods of response/participation.	IF	Dec 2019
2.4 & 5.3 - Undertake equality survey work on protected characteristics.	Allow a better understanding of individuals needs and meet future requirement of equality monitoring.	JO	2020
3.1 - Develop statement on how value for money is assessed – involve forum if determining.	Add to process for achieving balance between costs and outcomes.	JO/KB	December 2019
3.3 - Finalise and implement new rent structure.	For tenant planning and Association financial planning.	KB	April 2020
3.6 - Rent increase – more information on different options – explaining what increase in rents could accomplish but compound increase effect.	More information for tenants to consider when replying to consultation.	KB/FMD	December 2019 consultation.
3.7 - Annual Assurance Statement to be added to returns calendar.	Ensure awareness of return date and reporting.	JO	31/07/19 – complete.
6.5 - Streamline Induction information – not too much at one time.	So as not to overload.	JO	March 2020
6.5 - Formalise Induction feedback from new members.	Learning record from feedback process.	JO	March 2020

An annual assurance statement will be submitted to the SHR each year by 31 October. Committee will continue their review of compliance on an ongoing basis throughout the year and are aware that formal notification to the SHR on non-compliance is required.

A copy of our Annual Assurance Statement will be posted on our website each year once it has been submitted to the SHR.



Putting People 1st

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