

CLYDEBANK HOUSING ASSOCIATION LIMITED

From: Chief Executive, Senior Staff & Communications Officer
DATE: 20.11.19
To: Management Committee
REF: \SK
Subject: **CHA 2019-2024 Business Plan – Performance to 30.09.19**

Purpose of Report

The purpose of the report is to update the Management Committee on our 6-month progress towards our 2019-24 Business Plan, performance, risk and delivery of our seven objectives.

Potential impact on tenants and service users/Tenant Consultation requirements

The impact on tenants and service users in terms of the individual component parts of the report is summarised throughout. There was tenant/community consultation and input into our final Business Plan.

Value for Money

CHA considers Value for Money in all aspect of its business including: -

- Managing our resources to provide quality services and homes to meet the needs of customers and the local community.
- Delivering the right service at the right time at the right cost.
- Planning for and delivering year on year improvements on our services based on customer priorities.
- Getting the most out of our assets and staff by operating efficiently and effectively.

The periodic monitoring of our Business Plan performance ensures that progress against all targets are being met and/or corrective action being taken both from a service delivery point of view as well as from a financial perspective. This will ensure that we are achieving value for money in all aspects of our business and in turn for our tenants.

Risk

Risk to our organisation and its tenants is minimised as a result of this performance report and high risk areas considered in Appendix 3 (attached).

Legal/constitutional Implications (Reference to Model Rules)

There are no adverse legal implications as a result of this report.

Relevant CHA Objectives:

- To provide quality, affordable housing that meets the changing needs of our customers and to ensure fair access to housing within our area.
- To manage the houses provided, in a professional and cost effective manner, for the benefit of our local community and the environment.
- To provide a first class maintenance service which offers value for money and ensures the comfort and safety of our residents while achieving high levels of satisfaction

- To work in partnership with others, supporting our tenants and other customers, to maximise opportunities for physical and socio-economic regeneration in Clydebank.
- To ensure local decision making and community control, we will encourage our tenants and other customers to influence our policy and participate in decisions, which may affect them.
- To ensure that our resources are adequate to deliver our objectives by investing in our people, demonstrating value for money and through robust procurement practices.
- To promote social inclusion by applying principles of equality and diversity to everything we do.

Relevant SHR Regulatory Standards of Governance and Financial Management

- The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.
- The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these objectives.
- The RSL manages its resources to ensure its financial well-being while maintaining rents at a level that tenants can afford to pay.
- The governing body bases its decision on good quality information and advice and identifies and mitigates risks to the organisation's purpose.
- The RSL conducts its affairs with honesty and integrity.
- The governing body and senior officers have the skills and knowledge they need to be effective.

The Management Committee will require confirming that the contents of this report and decisions required do not constitute a breach, material or otherwise, of the above Standards and there is no requirement to report a Notifiable Event to the Regulator.

Equalities

No protected group is adversely affected by the updates in this report. Our commitment to equal opportunities and fairness applies irrespective of factors such as race, sex, disability, age, gender reassignment, marriage & civil partnership, pregnancy & maternity, religion or belief and sexual orientation.

1.0 Performance Targets

Various performance targets are agreed and set on an annual basis through the business planning process and actual performance against these targets is usually measured in October (results to 30 September) and in May/June (results to 31 March) of each year.

Each Sub-Committee monitors and compares actual performance against various targets (including those reported in the Annual Return on the Charter) for their activity throughout the year. However, this report pulls together all this information for Management Committee review. Actual performance **to 30 September 2019** together with the agreed 2019/2019 targets are highlighted below as well as the previous years' targets and actual outcomes for comparison.

It is clear from the information that, on the whole, performance remains high and the Association is meeting or exceeding a number of its stated targets. However, further information on some unfavourable variances is noted in the comments boxes below: -

Category	2019/20 Target	Performance to 30.09.19	2018/19 Target	2018/19 Actual Performance	Comments (unfavourable variances)
Governance					
Memberships (New)	>20	12	>20	7	We continue to endeavour to promote membership as much as possible through social media, newsletters, new tenant sign ups, at events, etc.
Membership attendance at AGM	>25%	20.0%	>25%	20.6%	Below previous years' attendance and we will endeavour to increase promotion of this event to achieve 25%+
Attendance at MC meetings	>80%	70%	>80%	77%	Falls slightly short of the 80% target possibly due to the changes in membership/LOAs but hopefully will reach our target by end of the reporting year.
Percentage of GB Meetings quorate	100%	100%	100%	100%	
Training Events attended by one or more MC members	20	9	20	14	We are on track to meet the target set
Complaints					
Resolve complaints before ombudsman	100%	100%	100%	100%	

Category	2019/20 Target	Performance to 30.09.19	2018/19 Target	2018/19 Actual Performance	Comments (unfavourable variances)
1 st stage complaints resolved within target	100%	100%	100%	99%	
2 nd stage complaints resolved within target	100%	100%	100%	94%	
Housing Management					
Average time to process applications	<10 calendar days	6.9 days	<10 calendar days	7.6 days	
%age new tenants happy with standard of home when moving in (Indicator9)	>96 %	97%	96%	96%	
%age of tenants satisfied with the quality of their home (Previous Indicator 10)	90%	87.56%	95%	87.56%	This performance (down 5.7%), following the recent Tenant Satisfaction Survey is disappointing. We will continue to review and address the individual tenant comments which have prompted dissatisfaction.
Average re-let time (Indicator 35)	<15 Days	15.64 days	<15 Days	15.05 days	Slightly above target but performance continues to improve greatly from quarter 1 figure (17.42 days). Quarter 2 figure in isolation was 13.33 days. Improvements include works only being carried out at void stage where they would cause major disruption to the new tenant and tightening up on contractor performance. Reduction in number of refusals during quarter 2 has sped up housing management letting process, further reducing the days to let overall.

Category	2019/20 Target	Performance to 30.09.19	2018/19 Target	2018/19 Actual Performance	Comments (unfavourable variances)
%age offers refused (Indicator 18)	<36%	31.94%	35%	40.17%	
%age tenancies sustained > 1 year (Indicator 20)	>90%	88.76%	87%	92%	For the 138 tenancies granted 28/03,18 to 27/03/19, 17 end of tenancies of less than a year have so far occurred, giving a current tenancy sustainment percentage of 87.7%. Of the 17 EOTs, 12 took place during 2018/19, where we had a higher than normal end of tenancy rate (this year has seen a decline in the number of end of tenancies). Further analysis is necessary and this as well as the review of tenancy sustainment policy will be carried out and reported on via HSSC in coming months.
Rent loss due to voids (Indicator 34)	<0.4%	0.19%	0.9%	0.43%	
% lets to section 5 referrals/nominations (C8)	Maximum of 50%	43%	Maximum of 50%	49%	
Successful post allocation visit within 8 weeks	95%	79%	100%	80%	The drop in performance has been a combination of tenants failing to allow access and staff failing to attempt the visit at an early enough stage. Procedural changes have been made to ensure that earlier attempts at visits are made along with weekly follow ups to maximise the likelihood of access within the 8 week period.
Gross Arrears (Indicator 31)	<3.9%	3.45%	<3.5%	3.84%	
Former Tenant Arrears	<1.75%	1.68%	<1.7%	1.78%	
Investigating neighbour complaints					
Conclusion of Complaint . within target timescales for each category of complaint Indicator19	>95%	100%	100%	86.79%	

Category	2019/20 Target	Performance to 30.09.19	2018/19 Target	2018/19 Actual Performance	Comments (unfavourable variances)
Factoring & Rechargeable Repairs					
%age recovery rate in year- Factoring	112%	113%	112%	110%	
%age recovery rate in year . Rechargeable Repairs	100%	53%	100%	48%	Our section restructure from Nov 2019 will allow for clearer defined duties and we will ensure strict adherence to processes and continue joint working with all sections to improve the recovery rate in the next 2 quarters.
Maintenance					
Repair Categories		Total ARC repairs 1544		Total ARC repairs 3274	
Average length of time to complete emergency repairs (Indicator 8/11)	4 hours	2.13 Hours	4 Hours	2.40 Hours	
%age emergency repairs completed within target	95%	94.36%	100%	95.40%	Slightly under target of 95% due to 10 emergency right to repair orders being carried out over public holiday weekends.
Average length of time to complete non-emergency repairs (Indicator 9/12)	5 days	3.27 Days	5 Days	3.38 days	
%age of reactive repairs carried out in last year completed right first time (Indicator 10/13)	95%	93.63%	100%	95.65%	Contractors being closely monitored to ensure targets met and staff training to ensure correct category of repair used e.g., overuse of urgent 3 day response when 10 day response adequate.
%age gas safety checks completed by anniversary date- I15	100%	100%	100%	99.49% (3 failures)	
Average time to complete approved applications for medical adaptations . Indicator 21	30 days	108 Days	N/A	N/A	There are a number of factors which affect average time for completion e.g. availability grant funding availability, sometimes referrals put on hold by OT due to tenant being in hospital. However overall this is a target we need to improve on and procedures for processing applications being reviewed.

Category	2019/20 Target	Performance to 30.09.19	2018/19 Target	2018/19 Actual Performance	Comments (unfavourable variances)
%age of tenants who had repairs carried out in last 12 months, satisfied with service (Indicator 16)	95%	TBC	95%	90.52%	We are currently setting up new systems (Survey Monkey) to collect this data. We are also exploring the cost of an independent survey at the end of the year.
Right to Repair carried out within timescale	95%	96.55% (280/290)	100%	93.40% (609/652)	
EESSH Compliance %age (exc. exemptions)	92.86% (24 exemptions)	90.29%	N/A	89.8%	We are progressing towards achieving the target before the end of the year.
SHQS Compliance %age . Energy Efficiency	98.48% (17 exemptions & 3 abeyances)	97.92%	N/A	96.43%	We are progressing towards achieving the target before the end of the year.
SHQS Compliance %age . Overall (exc. Abeyances and exemptions)	92.96%	99.08%	N/A	91.53%	
Finance					
Provide quarterly Man Accounts to S-C	Achieved	Achieved	Within 1 month of period end	Achieved	
Admin Cost per unit	<Peer group average	Not yet known	<Peer group average	Not yet known (due from SHR 30.11.19)	
Percentage income spent on overheads	<10%	7.1%	<10%	7.0%	
Percentage income spent on salaries	<25%	22.0% (exc. Pension deficit)	<25%	18.6% (exc. Pension deficit)	
Loan interest per unit	<£260	£80	<£260	£83	
Current assets to current liabilities	>1.1	7.9	>1.1	5.2	
Income Cover	>108%	120%	>108%	134%	

Category	2019/20 Target	Performance to 30.09.19	2018/19 Target	2018/19 Actual Performance	Comments (unfavourable variances)
CHA Power Customer arrears	<3.5%	5.4%	<2.0%	6.0%	Monitoring systems for debt recovery improved which seen the level of customer debt steadily reducing to 5% in July 2019. However, July brought staff changes to the FCS Section and this period of change has resulted in the arrears beginning to rise again. In November, there will be further personnel changes within the Section, however, we will pay strict adherence to our monitoring systems to reverse the current trend.
CHA Power Arrears Recovery Rate	100%	105%	100%	98%	
Staff Absenteeism	3%	2.53%	3%	4.12%	
Tenant Participation and Community Involvement					
Tenants/owners Newsletter	4 per year	2	4 per year	4	
%age tenants covered by tenant organisations	>50%	34.8%	>50%	34.8%	Possibility of another group being established at Graham Avenue.
Tenant Satisfaction with overall service	93%	93.3%	97%	93%	
Tenant Panel	1	1	1	1	
Focus Groups (3) & Consultations (2)	5	3	5	6	This target should be easily achieved in the next 2 quarters
Consultation Register	750	977	750	987	
No. of responses from consultation	150	0	150	463	This target should be easily achieved in the next 2 quarters

2.0 2019/20 Priorities – Actions

After a full Management Committee and Staff review of our Strengths, Weaknesses, Opportunities and Threats, our business objectives and mission statement we agreed **key focus and priorities** for the organisation in 2019/20 and these as well as how we are progressing towards delivery of these are detailed below : -

1) To seek out development and funding opportunities to increase our stock whilst meeting the requirements of the Local Housing Strategy and contributing to the regeneration of Clydebank.

- Secured Offer of Grant from Scottish Government to deliver 37 units in partnership with [REDACTED] and Scottish Government at Queens Quay site. Site start Jan-20.
- Ongoing negotiations with [REDACTED] site for +50 units.
- 20-27 new build units proposed for Linnvale Church site . Design team appointed, Scottish Government funding secured and scheduled to be on site . Mar-20
- Dexia Bank Security release due November 2019 which will support future/ongoing development programme.
- Private finance facility progressing with [REDACTED] for Queens Quay development
- Continual assessment of demand per waiting list to arrive at optimum mix for future developments and liaison with WDC per Local Housing Strategy . ongoing
- Exploring feasibility of shared ownership buy backs and potential WDC funding. Include analysis of existing 44 shared ownership properties in line with 20 year procedure.
- Exploring other growth opportunities . MTR and open market sales
- Ensuring new build rents remain affordable and within benchmark . Queens Quay and Linnvale Church
- Regular meetings with WDC and Scottish Government
- Monthly development risk reviews

2) Mitigating current risks to CHA, its tenants and other customers in relation to fuel poverty, digital and social inclusion agendas, etc. as well as taking cognisance of our environmental impact, through provision of support and advice, signposting and delivery of our regeneration activities and funded projects.

Environmental and Fuel Poverty

- Continue to promote energy efficiency, energy efficiency tips and smart meters to tenants and owners via Chit Chat.
- Secured free energy efficiency improvements including internal and external insulation work which will be quantified in terms of CHA capital savings and more importantly savings to tenants via reduced bills
- Beanbag convention hosted at CHA offices June 2019, attended by CHA contractors and others.
- Climate Challenge Fund Project Officer and our 2 energy efficiency champions within organisation are taking forward projects, which will benefit tenants by

addressing fuel poverty. E.g. Provision of energy efficiency advice, smart meters, benefits of changing energy suppliers to tenants - energy action plan being developed.

- [REDACTED] project involves Project Officer engaging with tenants and giving energy advice/signposting to services. Major push on arranging this at sign up of new tenancies and arrears interviews during quarters 3 and 4 of 2019/20. Staff out and about to carry leaflets with them and give out to residents.
- CHA Power . monitoring operations closely, regular meetings with CHP consultant/Cogenco to ensure scheme long-term sustainability/viability.
- Leaflets and control manual prepared/newsletter articles for tenants to promote responsible use of system, to ensure costs remain affordable to customers. Meters now commissioned and monitoring procedures in place (all blocks using similar levels of energy). Increased CHA knowledge and control of scheme.
- Bulk uplift areas in place in MSF's/Recycling catalogue for tenants . further review in progress. Revamp of Caretaking procedures Q2. Assessment of cages to take place to ascertain up to date position Q3 2019/20.
- 98% of up to date EPCs received for all CHA properties . c. 17 due in Jan-20 which will take us up to 100%
- Website includes operating manuals and CHP information leaflet to ensure tenants operating system efficiently
- Full-time Estate Caretaker in place to improve estate management service. Apprenticeship scheme being explored.
- Installation of fixed charging points at 3 locations including CHA office (11 different users including CHA), Graham Avenue (7 different users) and Cart Street (3 different users).
- Electric vehicles for staff purchased (one car and one van) as part of carbon management reduction.
- Exploring plugged in+funding for car club for tenants
- KSB regular audits to ensure desirability of stock. Silver award across stock, new action plan developed and presented to HSSC Q2 2019/20.
- Partnership with KSB to deliver Carbon management targets and assist in Sustainability Strategy development. Ongoing.
- Training to be confirmed for **all** staff on carbon literacy with a view to be first housing association in Scotland to do so.
- Office refurbishment proposals include carbon efficiency design measures, e.g. lighting, short flush toilets etc.

Digital and Social Inclusion

- Tenant portal - c. 26 tenants set up as users
- Regular Website updates . ensure all information current and conforms with FOI
- Quarterly customer care promises monitoring and reports to Finance and Corporate Services Sub-Committee
- Delivery of drop in Centre81 including Universal credit support to tenants
- Free Wi-Fi access all our non-housing properties
- Graham Avenue Wi-Fi provision and 57% take up
- PCF and CCF project delivery
- increasing social media presence . via FB, LinkedIn, Twitter
- iPads for staff . increased remote digital working.
- Exploration of new cloud based housing system

Regeneration

- Continued to work closely with CLS to explore new projects and funding streams in relation to various Centre81 wider role projects. People and Communities Fund (further funding secured to Sept 2019), Climate Challenge Fund and Sustrans funding secured.
- Continued promotion and take up of digital access at Centre81 as well as employability, environmental and educational courses
- Ongoing identification of match funding to deliver the capital aspect of the canal project/connection at Centre81
- Linnvale Church purchased to potentially improve the social and physical regeneration within the area and delivery of social rented homes

3) Mitigate current risks to CHA and its tenants in relation to welfare reform to ensure tenancies are sustained through provision of support and advice.

- Continuing to manage UC and welfare reform effectively (action plan developed and being adhered to), risk assessment and financial scenario testing in business plan to mitigate adverse effects presented to MC May 2019.
- Universal Credit specific quarterly report to Housing Services Sub-committee, including financial risk assessment, education and communication initiatives and direct assistance measures.
- CIRC service at CHA offices and Centre81 . reporting of regenerated money for tenants as well as debt negotiation to HSSC. Support and connect service part funded by PCF for 2017/18 and 2018/19 and funding extended to 30 September 2019. Management Committee commitment to welfare rights support following outcome of [REDACTED] funding application . recruitment of Welfare Rights Officer.
- Tenancy Sustainment Policy and action plan due for review Jan-20 and progress to be reported quarterly thereafter.
- Assessment of housing applicants/new tenants and their needs will be included in the sustainment action plan e.g. in terms of furniture, recycled good, starter packs.
- We continue to explore recycled furniture options including storage at end of tenancies, abandonments, insurance and health and safety implications (Eammus/Sunshine Electricals, etc.) - included in KSB Action Plan. New void procedure including arrangements for house clearances, lettable standard, etc. will be presented to MC Jan-20.
- Supporting new tenants at sign up and through CIRC service, Community Money awareness scheme being promoted to all new tenants at sign ups and in Chit Chat. Monthly sessions at Centre81 - achieved and ongoing
- Digital Inclusion and IT Strategy action plans updated and being monitored. Virgin connectivity potential at all existing properties.
- CAB offering free training for staff and tenants and informal partnership formed in the summer whereby referrals to CAB for tenants experiencing issues applying for UC and associated rent arrears can be made directly from CHA.

4) Ensuring SHR governance compliance as well as meeting the requirements of the SSHC including continued customer engagement (via tenants' panel and focus groups, increase numbers on consultation register as well as increasing numbers of registered tenants and residents associations) and performance reporting.

- MC training needs assessments and appraisals carried out and training calendar for year produced to reflect training needs of all MC members. Governance Policies refresher training sessions carried out to ensure compliance . Appraisals completed Oct-19
- Introduction of new annual assurance compliance processes . Sep-19
- Individual and group training schedules drawn up on an annual basis to include governance . Achieved September 2019
- Regular liaison between CE, Managers and Communications Officer to ensure maximum customer engagement
- Setting performance targets for 2019/20 and involving Tenant Panel . Achieved April 2019
- Quarterly sub-committee performance reporting and six monthly MC report on progress against Business Plan action plans, predictions and targets - Achieved June 2019/November 2019
- New permanent Tenant Panel in place to scrutinise procedures, policies and services (6 tenants on board) - facilitate training and co-ordination of scrutiny. Programme set out for 2019/20
- Communications Officer will be monitoring quarterly customer care promises/customer improvement group findings and reporting to MC
- Regular section meetings . discussing complaints, service improvements and levels of customer satisfaction . ongoing and on Section Agendas.
- Full staff training sessions on Complaints handling and customer service excellence . Scheduled Feb 2020
- Regular Factoring Team meetings to address issues/concerns following factoring runs . improved joined up working between departments . ongoing and programme of meetings schedule and minutes on intranet
- Regular Focus Groups held to feed into policy and service reviews - per timetable and reported via monthly Communications report
- Regular meetings with contractors to review service, performance, tenant satisfaction, etc. - on a rolling basis dependent on number of orders, value of works, complaints received, etc.
- Quarterly contractor performance report on targets met
- Ongoing property inspections by as many staff as possible to ensure records/evidence to comply with SHQS and ESSH including regular photo taking . ongoing and information being recorded in Kypera
- Further Stock Condition Survey organised and results due Nov-19
- ARC completion procedures developed to ensure accurate recording across the organisation . Data dictionaries for all indicators in place and due to be updated
- New cloud based housing system being explored to ensure accurate ARC data reporting
- Annual SHN ARC validation audit
- MC training on Tenant Participation and Scottish Social Housing Charter to be scheduled in 2020 (Jun-18 last session).

5) Exploring opportunities to address low demand/potential low demand at multi-storey flats including provision of flexible housing options which meet the changing needs of older people and which may prevent or delay a move to a care home and/or reduce hospital admissions – action plan per info below to be created by 01-Feb-20.

- Identify and record advantages/suitability of potential conversion to amenity housing, e.g. clear access, close to public transport links, handrails, wheelchair access, disabled parking, lift access to all floors (except 14th), secure, CCTV system, on site caretakers, etc.
- Continuing to explore options to address ageing population including analysis of current overall tenant base and in particular on a MSF block by block basis
- Ongoing collection of information and literature on services already being delivered in area for the elderly and by other Housing Associations
- Meeting held with Linstone Housing Association to discuss their elderly multi-storey flat provision and our proposed services for older tenants. Return visit to Linstone HA scheduled Jan-20
- Liaison with RPMTRA regarding laundries/consultation. Assess numbers of tenants using the machines. Ongoing investigation of other landlords who still offer laundry facilities within MSFs as to specification of new laundry equipment
- Community Garden funding received and garden now developed. Tenants and residents actively involved in the upkeep and running of the garden . new Committee in process of being set up Oct-19
- Regular meetings with local health and social care providers to discuss housing needs of older people, establishing partnerships - ongoing/quarterly through aids and adaptations meetings
- Leaflet production ~~What's~~ great about living at our multi-storey flats+. quotes from older tenants to be used to market properties. "Spotlight" leaflet improved and forms part of reception display screen presentation. Advertised on FB/Twitter/Clydebank Post/pop up open days/conference to be held - 2020
- MSF flats promoted on a regular basis in ChitChat newsletter
- Continuous monitoring demand for multi-storey flats - ongoing and information contained within HSSC reports quarterly
- Exploring legal implications of allocating blocks to older tenants/requirements to reclassify as amenity housing. 2014 Housing Scotland Act now finalised and local lettings initiative information will be explored
- Costs to be assessed of any alterations required. Lomond View identified as block with highest number of adaptations (Level access showers)
- Securing adaptations funding allocation via Scottish Government - £38k for adaptations and £24k for capital improvements secured
- Continuous assessment of age profile of tenants at each block
- Following bathroom upgrade, update data base in relation to numbers of social work adaptations within each block via maintenance report
- Co-ordinate future bathroom renewals to specify facilities suitable for older residents (reduced dependency on SWA funding) - included in all MR programmes and included in current MSF contract . future proofing . Completed
- Pipe work for shower/LAT~~s~~ identified and installed through MR contract
- Foyer Upgrade completed - Open Day for applicants to be arranged . Mar-20
- Creation of Bulk Uplift areas - procedure in place and operational for two trial blocks at Erskine and Lusset View. To be evaluated Jan-20

6) Protecting cash flows by exploring new investment opportunities and closely monitoring effects of increasing costs in relation to pensions including auto-enrolment, NI, new energy efficiency standards, arrears and bad debts, etc. and ensuring value for money from our Major Repairs Programme through appropriate procurement practices.

- Continuously reviewing financial information in relation to all aspect of the business including quarterly Management Accounting reports to Finance and Corporate Services Sub-Committee
- Business Planning in line with SHR guidance and best practice
- Promoting value for money throughout the organisation and encouraging budget holders to realise savings wherever possible. Monthly and Quarterly updates on spend being sent to budget holders.
- Value for Money Strategy and action plan six-monthly reviews
- Asset Management Strategy and action plan six monthly review
- Currently reviewing benchmarking clubs for Value for Money . Mar-20
- Continuous review of Rechargeable repair balances
- Focus and continuous monitoring of arrears (current and Former Tenant) and bad debts to ensure targets met and collection maximised. Working in teams leading to more focussed approach
- Contract Registers set up for each MR contract and monitored closely before payments are made
- Procurement/Contracts Register set up and being continually updated
- Procured framework agreements for Major/Cyclical Repairs and use of existing frameworks ongoing
- Full procurement exercise for small works contractors underway and legal, development and insurance services completed
- Exploring funding opportunities for further energy efficiency works
- Achieved 58% Score for Procurement Improvement Programme for the Housing Sector via Scotland Excel and intend to re-assess in early 2020.
- Rent Policy Review presentations to Tenant Conference and in Rent Consultation literature

7) To identify estate management solutions and work with WDC, other RSL's and agencies to ensure our estates and properties remain desirable.

- Investigate options for introduction of apprentice estate caretakers
- Continuous monitoring of estate management issues, the effects on the desirability of our stock and actions taken at regular section meetings, details included in quarterly estate management reports to the HSSC
- Ensuring regular staff presence in our communities - caretakers, Communications Officer and housing and maintenance staff - ongoing
- Keep Scotland Beautiful re-assessment (Silver Award maintained for all MSFs)
- Keep Scotland Beautiful assessment of Tenemental stock awarded Silver Award
- Continued close working with WDC (direct contact), raising issues at ASB Task Force meetings to discuss length of time to remove bulk and the impact on CHA business e.g. impact on new tenant viewings

- Ongoing assessment and monitoring of bulk uplift costs - reported via HSSC
- Continued education through regular Chit Chat articles - completed and ongoing
- Assessment of bin stores at all flatted developments throughout stock being carried out to determine suitability of current arrangements . remove, expand or adequate . Estate Caretaker will provide report . Mar-20
- Electric vehicles purchased for estate management staff and electric charging points installed.
- Creation of Bulk Uplift areas and regular clear out days in conjunction with tenants and residents associations . Nov-19
- Effective liaison with commercial owners - ongoing

8) Participate in Investors in People (IIP) assessment and maintain standard

- Due Nov-19
- Action plan in place to explore partnering opportunities and promotion of housing as a career in schools and colleges
- Explore apprenticeship opportunities through Local Employment Team, Job Centre and PATH

9) Assessment and promotion of Centre81 and its activities to ensure long-term viability and sustainability

- Business Plan currently being drafted . MC submission Feb-20
- Funding application successful - PCF (extended to Qtrs1 and 2)
- Options appraisal ongoing including assessment of income and costs, activities, potential funding, partners, etc. . MC submission Feb-20
- Continue to promote Centre81 and its activities to tenants, other customers and the whole community
- Ensure delivery of project outcomes . PCF and CCF . ongoing
- [REDACTED] application . continuation and extension of activities
- Regular Centre81 team meetings to ensure services being delivered as expected as well as taking forward staff ideas
- Exploring Systema project to deliver from Centre81 in partnership with Gil Paterson MSP
- Promotion at Tenant Conference . Nov-19

3.0 Objectives and Performance against existing Action Plans (Appendix 1)

In order to achieve our **7 objectives**, detailed action plans were outlined in the business plan and progress towards achievement and/or dates achieved are attached for your information. General (including development, wider role and communication) actions are in black, finance in green, maintenance in red and housing management in blue.

Also detailed is progress towards the **Disability and Equality Plans (Appendix 2)** and a full review of **Risk (Appendix 3)**.

Appendix 1 – Action Plans – Delivery of Objectives

ACTION PLAN OBJECTIVE 1: -

To provide affordable, quality housing that meets the changing needs of our customers and to ensure fair access to housing within our area.

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To agree development priorities with WDC, SG and other stakeholders	An integrated approach to planning and prioritising CHA's development activities per its Development Strategy	Aug-19	Achieved September 2019 and ongoing	D
To monitor closely our Queens Quay new build development and partnership agreement with █████ HA	Satisfaction with final product and within budget costs. Reduction in waiting list. Addressing housing need for current/ future tenants and changes in demand. Regeneration of Queens Quay	Mar-21	Ongoing . expected on site by Jan-20	D
To liaise with developer, WDC and Scottish Government regarding potential development at Boquhanran Street for Passivhaus+development	Delivery of 50-90 Passivhaus units. Reduction in waiting list and addressing housing need for current/ future tenants and changes in demand. Energy efficiency/addressing fuel poverty	Mar-22	Ongoing . regular reporting to MC via Development report	D
To apply for HAG to assist in the construction of 20-25 units for social/affordable rent . former Linnvale Church site	Inclusion in Affordable Housing Investment Plan. 20-25 new tenancies. Reduction in waiting list. Addressing housing need for current/ future tenants & changes in demand	Mar-20	Achieved . funding secured Design stage underway and on target for a site of Mar-20	D
Review design brief and specification for future new build contracts.	Design brief which meets quality, sustainability, security and barrier-free standards and WDC Design Standards. Meeting current and future tenant needs	Mar-20	Due Nov-19	D
To investigate opportunities for collaborative working with other developing Associations in WD	Greater efficiency achieved in Procurement	Ongoing	Achieved . joint procurement with Dunbritton HA (Development Services)	D&FCS

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To commission physical stock condition survey (20%)	All CHA stock meets the SHQS and additional requirements of EESSH are identified and quantified. Major Repairs programme update	Mar-20	Achieved . Results due Nov/Dec-19	M
To monitor Asset Management and Procurement Strategies	Delivery of Strategy via action plan cognisance. Continuous management and review of assets.	Sept-19 Jun-20	Delayed . due Nov-19	ALL
To process Mortgage to Rent applications/shared ownership buy back applications on an individual basis and in line with Financial Business Plan (FBP)	To assist those experiencing severe financial difficulty to remain in own home	Oct-19 Ongoing	Ongoing . 2 shared ownership purchases to 30-Sep-19	D&M&FC S
To identify suitable open market purchase opportunities on an individual basis and in line with Financial Business Plan (FBP)	To take advantage of low house prices and increase stock	Oct-19 Ongoing	Ongoing	D&M&FC S
To bid for stage 3 funding for adaptations to enable tenants to stay in their homes for longer	Association homes continue to meet the changing needs of the occupants	Annually May-20	Achieved for 19/20	D&WFCS /M
Review of Rent policy	Affordable rents for all CHA properties, which cover future management and maintenance costs and are comparable with other local providers, taking our customers views into account Adopt new rent setting structure for new build developments	Jan-20	Rent benchmarking exercise started September 2019, will be included in benchmarking report to HSSC in October 2019. Rent policy start up meeting to look at options arranged for early October 2019. Report to MC due Nov-19	HM

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Ongoing monitoring of new Allocations Policy in line with Housing (Scotland) Act 2014	To ensure fair access to housing and fair allocation of housing to applicants in need as defined by Housing (Scotland) Act 2001 (2014).	Mar-20	On target - Monthly statistical monitoring and quarterly reports to HSSC confirm that to date all lettings in line with the 2014 act. Further roll out of legislation due early 2020, policy already in place to ensure compliance	HM
Review of Mobility/Mutual Exchange Policy	Ensure our tenants have the ability to apply for a mutual exchange, method for doing so is fair and follows good practice and the law	Nov-20	Ongoing. Consideration to be given to combining this within the Allocation Policy.	HM
Carry out relevant self-assessment exercises on all aspect of Housing Management Service	Ensure all policies and procedures reflect current best practice and are efficient and effective	Dec-20	Carried out as part of individual Policy and procedure reviews. Full procedure reviews will take place in line with Freedom of Information (FOI) implementation. Improvements noted in HSSC quarterly reports. Self-assessment process carried out in line with Annual Assurance process and improvement action plan in place . Oct-19	HM
Review of lodger, joint tenancy, assignation, succession and sub-let policies	To allow tenants and their families to enjoy the security of their tenancy and take into account change in circumstances, lifestyle and family composition	Sep-19	All policies have been reviewed and included in new allocations policy, with exception of lodgers policy, which will be presented for approval at the October 2019 HSSC meeting.	HM

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Review of Service Charge Policy	To ensure the costs of services are covered by service charges and are not cross subsidised, taking into account the views of our customers	Jan-20	Ongoing. Discussions taken place on links to the forthcoming grounds maintenance procurement and will feed directly into review. MC report Nov-19	HM
Assess SSHC reporting requirements in relation to housing provision and regularly consult with and survey our customers	To ensure customer views and needs are considered and taken on board where possible	Mar-21	Assessment of 2019 results ongoing	MC
Ensure potential low demand housing is let efficiently to minimise void loss. Quarterly report to HSSC	Investigate letting initiatives for Radnor Park MSFs, continue to monitor on a monthly basis.	Sept-19 Jun-20	Demand remains high across housing stock with no defined difficult to let areas. Monitoring and reporting via HSSC reports	HM
To investigate cost of/need for conversion from general needs amenity housing at multi-storey flats	Increase availability of amenity housing to meet changing needs of our tenants. Effective asset management	Mar-20	Ongoing	M/HM
Review of shared ownership agreements	Renewed Occupancy Agreements/Buy Backs	Oct-19	Expired SO agreements identified and legal advice recommended new leases be drafted and sent out in Sep-19 for renewal. New spreadsheet and associated procedures being set up to identify future SO expiries and renewals actioned on time.	HM/FCS
Review standard re-let condition (lettable standard) of properties and devise comprehensive leaflet of expected service/condition for all applicants	Leaflet to be produced Website updated Applicants aware of expected standard	Oct-19	Ongoing . delayed until Jan-20	M/HM
Review development risk assessment/self-assessment per Scottish Housing Regulator's Thematic Study	MC assured that all risks associated with developing are considered and addressed/mitigated	Oct-19	Monthly report to MC via Development Report	D

ACTION PLAN OBJECTIVE 2: -

To manage the houses provided, in a professional and cost effective manner, for the benefit of our local community and the environment.

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To inspect properties and estates as required, working in partnership with WDC to target difficulties in specified areas.	Pro-active management of properties · greater levels of tenant satisfaction	3-weekly	Radnor Park estate caretaking procedures updated July 2019, including supervision. KSB silver award retained and action plan going forward in place from August 2019. Action plan includes route for meeting with WDC. Quarterly HSSC report. TSS survey comments thoroughly investigated and acted upon. Regular Estate Management visits undertaken and reported to HSSC	HM
Set targets and measure performance in relation to rent arrears, void loss and length of time to re-let void properties.	Pro-active management of properties. Address areas of concern	Mar-20	Targets set for 2019/20 via staff, MC & tenant panel. Monthly performance stats gathered and quarterly reporting to HSSC. Reports contain performance analysis and improvements. 2020/21 target setting scheduled for Feb-20	HM
Assess SSHC reporting requirements in relation to housing management service and regularly consult with and survey our customers	To ensure customer views and needs are considered	Mar-21	Review of revised guidance carried out August 2019. All required system and reporting requirements assessed and developed August 2019. Report to HSSC October 2019.	HM/MC

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Work in partnership with WDC and others in relation to homelessness	Prevention of homelessness, improved sustainability of tenancies and pro-active management of tenancies	Quarterly	Quarterly HSSC reports show on target to meet 40% homeless let provision. In discussion with WDC to renew homeless leases during Q3 of 2019/20. Attend quarterly performance meetings with WDC and benchmark stats to HSSC from Oct-19	HM
Review of abandonment policy	To minimise void loss and maximise the number of properties available for allocation/letting, as well as enforce tenancy agreement	Feb-21	Review on target	HM
Full review of Housing Services procedures	Ensure staff adequately trained and maximise use of best practice and incorporate into formal procedures	Oct-19	Review in line with FOI rollout 11 November 2019.	HM
Complete Data Protection action plan and risk assessment	Ensure ongoing compliance with European GDPR guidelines/internal audit recommendations and adequate policies and procedures in place. Training for all staff and Committee Protection of customer data Freedom of Information flow charts	May-20	New Data Protection and Compliance Officer in place from 01-Nov-19 New FOI Policy due Oct-19	HM/M
Review of Factoring Policies and Procedures	To provide a high quality and cost effective service to our owner occupiers and ensure that they are aware of both our responsibilities as factors and their responsibilities as owners to meet the requirements of the Property Factors (Scotland Act)	Apr-20	Ongoing	FCS
Promote tenancy sustainment and continuously develop policies and initiatives	Expand tenancy sustainment action plan incorporating relevant initiatives including money advice, energy efficiency measures, digital inclusion, etc. as per TS Policy	Dec-19	Ongoing through: HSSC Reports Partnership working with WDC, RSL, Newsletters/housing applicant newsletter, website. Improved tenancy sustainment stats	HM

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To explore energy efficiency measures for the benefit of our tenants and owner occupiers	Identify measures and source/identify/apply for available funding and quarterly updates to HSSSC	Mar-20	Ongoing through: HSSC- Carbon Management Action Plan delivery HSSC Report-No. of properties meeting SHQS/ EESSH Loan/Grant funding secured for EWI and IWI contracts Exploring Gas installations for non-gas properties	M
To continue to identify and progress estate management solutions and work with WDC, other agencies, Registered Social Landlords and Keep Scotland Beautiful	Continue to ensure demand and desirability of properties remains high. Low refusal rate. Insurance audits and VFM benchmarking	Apr-21	Ongoing through: Keep Scotland Beautiful Audit and regular reporting via HSSC Tenant Satisfaction Survey Results . and acting on tenant feedback One public liability claim	HM
Monitor impact of welfare reform legislation and take appropriate action to protect the Association and its tenants. Implement Welfare Reform action plan.	Amend policies and procedures as necessary, ensure staff trained accordingly (inc. WDP training) and provide advice/sign post tenants to appropriate support agencies.	Nov-19	Ongoing through: Quarterly Arrears reporting via HSSC Quarterly UC reports to HSSC Use of welfare rights benefit services via CIRC Review of CIRC service dependent on ICF funding . Nov-19	HM
To deliver partnership arrangement with Keep Scotland Beautiful to assist in the delivery of our environmental commitments and responsibilities	Delivery of Carbon Management Plan Reduced negative environmental impact Reduced carbon footprint/lower costs Increased customer awareness/lower costs All staff to be trained in carbon literacy	Apr-20	Ongoing through: - Regular reporting HSSC Ongoing discussions with KSB re. carbon literacy training and Sustainability Policy production	MC

ACTION PLAN OBJECTIVE 3: -

To provide a first class maintenance service which offers value for money and ensures the comfort and safety of our residents, while maintaining/achieving high levels of satisfaction.

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Review and develop the Repairs and Maintenance Manual, Policy and Procedures including detailed asset management/Major Repairs Procedure	Maintaining high standards and efficient control in all aspects of property maintenance in line with Good Practice Guidelines, Building Standards and Health & Safety Regulations. Compliance with SHR reporting requirements. Up to date LCC document	Oct-19	Ongoing through: Regular performance reporting via HSSC Asset Management Strategy action plan review Nov-19 Regular update LCC information following stock condition survey . Dec-19 R&M Policies reviewed Aug-19 following Focus Group	M
Provide quarterly reports to the Housing Services Sub-committee on all aspects of service	CHA MC fully aware of all maintenance issues for which they are accountable	Quarterly	Reports Information to HSSC - achieved	M
Ongoing surveys to ensure all properties meet Energy Efficiency Standard for Social Housing (EESH) by 2020 and ongoing compliance of SHQS	Compliance with Scottish Government's target that every social rented home should meet the EESH by 2020 Ongoing monitoring and SHQS compliance	Mar-20	Self-Assessment, Audit and ARC and regular reporting to HSSC	M
Monitor the condition of the property and programme regular physical surveys/internal staff and external consultants	Planned maintenance programme continues to reflect changing conditions Continued compliance with SHQS & EESH	Nov-19	Self-Assessment, Audit and ARC. on target	M
Maintain fair and effective tendering procedures and per Procurement Policy and Procedures	Adequately qualified and reliable contractors are approved per legislation	Oct-19	Procurement of Major Repairs programme ongoing.Small works contractor procurement ongoing Assist local contractors in PCS process - ongoing Procurement Policy reviewed and approved Sep-19	M

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Maintenance of Procurement Contracts Register	Detailed up to date information for all contracts Compliance with legislation	Quarterly	Contracts Register in place and advertised on Internet . Oct-19	M/FCS
Procure small works contractors via Public Contracts Scotland	Compliance with law List of contractors/effective repairs service Value for money	Oct-19	Ongoing . due to complete by Mar-20	M
Pre-inspect and post work inspect a minimum of 10% of all completed works and 100% of voids	The quality of materials used and workmanship is satisfactory	Quarterly reporting	Performance to be included in Jan-20 report and all reports thereafter	M
Set and monitor appropriate, target response times for different categories of repair	Repairs are carried out as quickly as possible and within the target time set.	Apr-20	Monitored through quarterly HSSC reports Target review due via Business Plan review Feb-20 Confirmed in R&M Policy review . Aug-19	M
Check all repairs invoices prior to approval for payment and against Kypera records	Repairs are cost affective, represent value for money and are within budget No duplication, repeated call outs, not achieving right first time	Quarterly reporting	Ongoing through: Contractor Performance assessments ARC results Tenant Satisfaction results Reports to HSSC	M
Monitor performance via contractors performance return and conduct regular meetings according to performance	Contractors & consultants achieve high levels of performance per agreed contract	Quarterly reporting	Ongoing through: Contractor Performance assessments Complaints ARC results Tenant Satisfaction results Reports to HSSC	M

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Monitor Contractors Health and Safety Policies, Procedures and Method statements.	Make sure that the health and safety of tenants and others is given the very highest consideration by contractors when carrying out works in and around our properties.	Mar-20	Self assessment during Annual assurance process . improvement action plan in place Regular Inspections Risk Assessments Method S/ments EVH Health & Safety Audits Complaints Tenant Satisfaction Monthly Health and Safety Reports to MC monitoring and reporting on all aspects of H & S and compliance	M
Assess SSHC reporting requirements in relation to maintenance service and regularly consult with and survey our customers	To ensure customer views and needs are considered and poor performance addressed	Quarterly reporting	Review of TSS results and acting on feedback . you said we said in Newsletter Action Plan to be drafted . Dec-19 Survey Monkey survey currently being set up for ongoing feedback requests Regular Reports to HSSC	M/MC
Monitor all maintenance spend against budgets and report any variances to HSSC	Value for money and within budget Up to date and accurate LCC programme	Quarterly reporting	Quarterly reporting to Finance and Corporate Services and Housing Services SCs Tender prices recorded and compared with LCC estimated costs and LCC figures reviewed accordingly	M/FCS

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
CHA Power - Compliance with heat (metering & billing) Regulations 2014 including tenant knowledge, installation of meters, investigation of consumption	Improved monitoring of scheme/compliance with legislation Covering costs and generating surpluses	Mar-20	Ongoing	M/FCS
Review of Procurement Policy and ongoing monitoring	Compliance with the Procurement Reform (Scotland) Bill 2014 for all new contracts	Mar-20	Completed Sep-19 and ongoing monitoring	ALL
To monitor Asset Management Strategy specific to the Association's housing & non-housing stock	Delivery of Strategy via action plan cognisance. Continuous management and review of assets.	Sep-19 Jun-20	Ongoing and due Nov-19 for MC submission (delayed)	M/FCS
To commission physical stock condition survey (20%)	All CHA stock meets the SHQS and additional requirements of ESSH are identified and quantified. Major Repairs programme update	Mar-20	Surveys complete and awaiting results . Nov-19	M
To carry out a fuel poverty survey (via tenant census) of our own tenants and provide regular cost saving advice and tips throughout the year in conjunction with CCF Project Officer	Meet ESSH Increase tenants' disposable income Reduce heating costs Reduce carbon emissions	Oct-19	Ongoing Info in newsletters Evaluation of BISF EWI and IWI contracts to determine tenant benefits in terms of heat retention and fuel bills -ongoing	M/HM
To improve procurement practices and increase Scotland Excel PCIP assessment score	Improved procurement Value for money Reduced administration	Mar-20	Use of Scotland Excel, Wheatley and SPA frameworks PCIP re-assessment will be arranged by target date	M/FCS
Review standard re-let condition (lettable standard) of properties and devise comprehensive leaflet of expected service/ condition for all applicants	Leaflet to be produced Website updated Applicants aware of expected standard	Oct-19	Delayed and will be presented Jan-20 HSSC meeting	M/HM
Conduct regular surveys of repairs carried out in the last year+for reporting annually in the ARC	High levels of tenants satisfaction Monitor staff and contractor performance	Monthly	In progress via Survey Monkey	M

ACTION PLAN OBJECTIVE 4:-

To work in partnership with others, supporting our tenants and other customers, to maximise opportunities for physical and socio-economic regeneration in Clydebank.

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Encourage local contractors or those using local labour, to apply to join framework agreements advertised on Public Contract Scotland website.	Help to sustain the local economy and maximise employment opportunities in our community.	Oct-19	Ongoing support offered to local contractors Community Benefits realized including monetary contributions to Sep-19	M
Adhere to sustainability policy and maximise our opportunities to encourage others, in particular our suppliers and contractors, to do likewise.	Help to sustain the wider environment i.e. by purchasing responsibly i.e. CHP, timber from renewable sources etc.	Oct-19	Carbon Management Plan in place Ongoing Draft Sustainability Policy to MC Nov-19	M
Liaise with other agencies and local service providers such as WDC Planning Dept, Roads and Lighting Depts, Health & Social Care Partnership , Key Housing and The Richmond Fellowship, Tenant and Residents Groups and Community Links, Action for Children, etc.	Maximise partnership working High quality installations and improvements which are appropriate to specific users, incorporate low maintenance costs, and represent value for money.	Mar-20	Ongoing Partners include WDC (HEEPS Grants) Save Energy Scotland AC Whyte (Warm works . accessing funding for owners)	M/W R/FCS
To explore options for furniture recycling including liaising with third sector organisations and liaise with local authority re. bulk uplifts for the benefit of our tenants, community and estates	Tenants benefit from recycled goods . tenancy sustainment Addressing poverty Cleaner estates/environment Reduction in costs	Mar-20	Ongoing	M/H M
To further develop employment, digital inclusion, educational, child poverty, etc. initiatives and services to be delivered from Centre 81 in Whitecreek. Deliver all current funded projects and explore new projects and funding, e.g. Canal access	Tenants and Residents have access and opportunity to an improved range of supplementary services Community capacity building Secure funding	Mar-20	SG/other match funding applied for and achieved Nov-19 Continued match funding being explored as at 30-Sep-19	D&W FCS

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Explore options for creating community spaces at multi-storey flats e.g. remove caged areas, review of laundry facility	Delivering activities and services at MSF which enhance current services and utilize the communal areas to the benefit of the tenants	Dec-19	Ongoing . tenant survey planned for circulation Nov-19	HM/ M/F CS
Apply for funding from various sources including SG IIC, Lottery, Awards for All, Sustrans and CCF etc. to deliver wider role projects from Centre81.	Social, economic, environmental and community benefits. Contribution to running costs	Oct-19	Ongoing	FCS
Secure funding for users of Centre81 to deliver services from Centre 81.	Increased economic, environmental and educational capacity of young people in Clydebank. Reduction in child and fuel poverty	Oct-19	Ongoing	FCS
Production of Annual Accounts	To comply with the reporting requirements of the Association's Shareholders/Regulatory Bodies/Lenders, etc.	Jun-19	Achieved - Audited Accounts and Audit Management letters finalized Jun-19	FCS
Staff Appraisals/Training Programme	To promote staff awareness of the Association's Aims and Objectives and to ensure appropriate involvement. To encourage staff to achieve personal as well as corporate objectives through a process of appraisal, training and evaluation	Nov-19	Ongoing . Staff appraisals due Nov/Dec-19	All
Manage the Association's subsidiaries appropriately to the benefit of customers and the area (CHA Power and Radnor Park Homes)	Sustainable businesses which contribute to fuel poverty, affordability and increase housing options	Nov-19	Ongoing	M/F CS
Public Relations Strategy	To positively represent the image and interest of the Association when liaising with other Agencies and individuals including Local Authorities, SHR, shareholders, tenants, etc.	As required	Ongoing via Annual report, newsletter and PR distribution, social media activity, events.	All

ACTION PLAN OBJECTIVE 5: -

To ensure local decision making and community control, we will encourage our tenants and other customers to influence our policy and participate in decisions, which may affect them.

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Publish and distribute 4 issues of <i>ChitChat</i> newsletter	Tenants and owners are informed and consulted about activities and pending policy changes	Quarterly	2 achieved as at 30-Sep-19	ALL
Review resource requirements in consultation with RTOs	Compliance with requirements of Housing Act	Jul-19	Agreed with RTO Jul-19 and scheduled for MC approval Oct-19 Included in Annual Budget	ALL
Review TP strategy and arrangements in consultation with tenants and RTOs ensuring compliance with SSHC requirements	Compliance with requirements of Housing Act & SSHC	Jun-19	Achieved Oct-19	ALL
To actively seek/engage with customers who wish to be involved in shaping service delivery and add to consultation register. Maintaining and servicing tenant panel/forming further focus groups to assess aspects of service	Compliance with requirements of SSHC. A well informed and participative tenant base involved in decision making/shaping services	Mar-20	Ongoing and Reports to MC	ALL
Commission comprehensive Tenant Satisfaction Survey	Potential weaknesses or areas for improvement are identified	Mar-21	On target	ALL
Publish and distribute a report to tenants on ARC performance results	Informed tenants and compliance with SHR requirements	Oct-19	On schedule for Oct-19	ALL
Publish and distribute annual Assurance Statement to tenants and other customers	Compliance with SHR Regulatory Standards	Oct-19	On schedule for Oct-19	
Feedback to tenants the results of and actions taken further to the Tenant Satisfaction Survey	Encourage future involvement by demonstrating how feedback influences services, policy and decision making	Jun-19	Published results . Sept-19 Newsletter and scheduled again for Dec-19	ALL

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To implement a "plain English" audit on all publications and key policies and to ensure that all are available in a variety of formats and different languages.	Enhanced opportunities for participation and involvement amongst disabled and ethnic minority groups	Mar-20	Ongoing	ALL
Review Information in Different Formats procedure	To promote inclusion by allowing staff to easily deal with any information need a customer may have	Oct-19	Ongoing	ALL
To maintain and update a register of users, who require information in different formats	Enhanced opportunities for participation and involvement amongst disabled and ethnic minority groups	Mar-20	Ongoing and further promotion taking place	ALL
To publish and distribute an annual report with details of key performance indicators	Improved customer awareness of Association activities and performance. Improved Association image.	Sep-19	Scheduled for Oct-19 as merged with Charter Report	ALL
Website review to allow greater interactivity (including promoting tenant portal) and ensure information up to date	Enhanced opportunities for participation and involvement amongst our customers Up to date information and assistance with FOI compliance	Sep-19	Report a repair live on website Sep-19. Overall website review due Oct-19 in line with FOI requirements	ALL
Concerted effort to increase number of RTOs by at least one new addition	Improved tenant/customer involvement in our service delivery and activities	Mar-20	Ongoing . 1 new group in pipeline	FCS/Comms
Work closely with RTOs, tenants, owners and other residents to achieve good levels of tenant satisfaction with our maintenance & factoring services . SSHC requirements	High levels of tenant satisfaction with our services.	Mar-21	Ongoing	M

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Consult with and involve tenants and stakeholders in decisions and actively encourage share membership and management committee membership at every available opportunity	Greater understanding and approval of the decision making processes.	Ongoing	Ongoing via Policy & Procedure Review, Specific Interest Focus Groups, Satisfaction Surveys and the ARC Monthly progress report to MC	ALL
Ensure quarterly newsletters advertise policy reviews and invite input	Customer influence in policy formulation	Quarterly	Achieved in 2 newsletters	ALL
Use customer satisfaction survey results on rehousing, new tenant information and complaints to feed into policy and procedure reviews	Use feedback for continuous improvement.	Ongoing	Ongoing -	ALL
For all sections to participate in a biennial Tenant Conference	Tenants are given a wide range of opportunities to participate in policy reviews and express their views.	Nov-19	Scheduled Nov-19	ALL
Collect and distribute satisfaction results from customer service questionnaires received from customers attending office.	Use feedback for continuous improvement	Quarterly reporting	Quarterly Info to be included in FCSSC reports. Customer Service Group report recommendations implemented Survey Monkey survey in process of being set up	FCS/Comms
Prepare and circulate Commission an independent Owner Satisfaction Survey to collect ARC data and communicate results to owners	Encourage future participation and Use feedback for continuous improvement.	Mar-20	On target	FCS
Development of Tenant Panel programme of work and meetings for year. Ensure resulting Policy/procedure amendments reflect tenantsq views and includes service improvements and timescales where applicable	Provide meaningful tenant involvement/scrutiny to shape CHA policy in all aspects of business	Jun-19	Achieved Aug-19	HM/Comms

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Implement Freedom of Information requirements and ensure systems adequate to respond by October 2019 introduction	Open and accountable to all customers Compliance with law	Oct-19	On target for Oct-19	ALL
Conduct external review of Governance arrangements including next Self-Assessment against the SHR Regulatory Standards	Reassurances to stakeholders of compliance	Mar-20	On target	ALL
Public Relations Strategy	To positively represent the image and interest of the Association when liaising with other Agencies and individuals including Local Authorities, SHR, shareholders, tenants, etc.	As required	Ongoing.	All
Development of Communications Strategy including increased use of social media to promote the Association, its activities, performance and how customers can get involved	Increased awareness of CHA Increased participation Increased tenant and customer satisfaction Development of Communications Strategy Consistency across organisation	Ongoing	Strategy scheduled for Dec-19 Ongoing monitoring thereafter via 6-monthly action plan review - MC	FCS/Comms /ALL
Facilitate Centre81 Users Group/Committee to ensure services delivered that community/ customers want	Involvement of community Access to funding to deliver activities Sustainment of Centre81 Centre81 Business Plan	Mar-20	Ongoing and updates reported to MC	FCS

ACTION PLAN OBJECTIVE 6: -

To ensure that our resources are adequate to deliver our objectives by investing in our people, demonstrating value for money and through robust procurement practices.

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Update and validate Business Plan assumptions	The Association is financially viable in the long term and has sufficient financial headroom to withstand unforeseen risks	May-20	Ongoing	ALL
To operate the staff appraisal system on an annual cycle to ensure that training needs are identified and appropriately addressed.	A well-qualified and highly motivated staff.	Nov-19	Scheduled for Nov-19	ALL
To regularly audit the skills and experience of the Management Committee and to take action to address any gaps through regular training needs assessments and development of training plans	MC has an appropriate mix of skills, expertise and experience. Compliance with SHR regulatory framework . governance requirements	Aug-19	Achieved Aug-19	ALL
To implement and review on a regular basis, the Association's Risk Management Strategy	Strategic and Operational Risks are effectively managed	Apr-20	On schedule	ALL
To review the adequacy of the office accommodation on a regular basis, in terms of space, H&S, accessibility and location	Make sure that the Health and Safety of employees and others including visitors to the associations premises is given the highest priority.	Mar-21	Ongoing. Refurbishment being explored Expected completion Mar-20	M
To procure and manage consultant and contractor services in relation to the proposed refurbishment of the office accommodation	Improved working conditions for staff Efficiencies Improved customer service	Mar-20	Due Mar-20	M/FCS
To Maintain the principles of IIP for an ninth time re-accreditation and to maintain Gold/achieve Platinum Standard	CHA benefits from highly motivated and qualified staff	May-21	Maintained Gold 2019	ALL

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To agree an annual training plan which will enable staff to develop on a personal level and to deliver the Association's objectives	CHA benefits from highly motivated and qualified staff	Jan-20	On target following appraisals Nov/Dec-19	ALL
Carry out risk assessment for Housing Management Section (Business Plan)	Ensure all risks managed appropriately and resources in place to allow this	May-19	Achieved May-19	HM
Review Life Cycle Costings Exercise	LCC continues to reflect changing financial conditions and financial strategy provides adequate resources for the 30 year maintenance programme	Dec-19	Ongoing	M
Review of Finance Policies and Procedures in accordance with Good Practice guidelines, Codes of Governance and Financial Regulations	To maintain high standards and efficient control in all aspects of finance	Oct-19	On Schedule	FCS
Policy Development	To maintain high standards and efficient control in all aspects of finance	Oct-19	On schedule	FCS
Rent Setting & Major Repairs Sinking Fund Exercise	To ensure that rents are set at a level which will both cover our costs and will provide for future major repairs	Nov-19	On schedule	FCS
Budget Setting/Cash Flow	To ensure that our activities are, at all times supported by adequate resources and our costs covered	Jan-20	On schedule	FCS
Quarterly Management Accounts	To monitor and control actual performance against Budget on a quarterly basis and report upon any variances	Quarterly	Achieved so far	FCS
Production and review of Financial Plan inc. LCC information	To ensure that our activities are, at all times supported by adequate resources and our costs are covered in the short, medium and long term, incorporating sensitivity analyses to reflect cash flow implications on various scenarios. Loan covenant compliance.	May 2019	Achieved	FCS

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
5-year Financial Viability Return (FYFP) to SHR	To produce report on annual basis in line with information contained with IMP to ensure that our activities are supported by adequate resources during 5-year period. Submission to SHR	Jun-19	Achieved	FCS
Up-to-date financial records/information	To comply with statute and to ensure that adequate records are kept up-to-date to enable scrutiny of internal and external auditors and HMRC	Ongoing	Achieved per compliance report to MC Oct-19	FCS
Monitor the Asset Register and review the level of insurance cover in respect of buildings, office equipment and public liability.	The assets of the Association are maintained and safeguarded	Mar-22	Ongoing and reviewed annually in Jan of each year	FCS
Benchmarking Exercise	To ensure that we compare our financial performance within our Peer Group via ratio analysis	Jun-19	Ongoing and improvements planned per Annual Assurance Improvement Action Plan . Feb-20	FCS
To monitor and review the performance of the SHAPS Pension Scheme, of which CHA staff members participate (DC) and to also incorporate auto-enrolment requirements.	CHA staff members and MC are kept informed on financial position of the pension scheme and auto-enrolment options. Informed decisions can be made and advice sought and acted upon if required.	Ongoing May-19	Ongoing and regular reporting to MC (Oct-19)	FCS
To monitor and review monthly insurance claims.	Ensure accuracy of claims and highlight any trends of increasing claims in light of financial climate.	Monthly	Achieved	FCS/M
To implement and review the procedure for checking CHA approved Banks credit ratings and interest rates.	CHA is aware of the financial ratings of approved banks. Greater awareness of financial climate and viability of Institutions where funds are placed.	Quarterly	Achieved via Finance procs Treasury Man Policy review, independent ratings list from Fitch/ Moodys /S&P, Quarterly Man Accounts	FCS

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To explore national and local public investment opportunities	Improved returns on our investments Support local strategies Treasury Management Policy	Oct-20	Ongoing	
Monitoring and Reporting of Customer Arrears (Rent, Factoring, CHP,C81, Rechargeable Repairs, Other)	Minimise the level of customer arrears and follow CHA procedures for debt recovery. Ensure sufficient financial resources available to provide services. Provide assistance to customers and ability to refer them to debt advice services.	Quarterly	Achieved and ongoing	FCS
Welfare Reform including welfare reform action plan	Financial implications (increased arrears, legal costs, void costs, etc.) of welfare reform closely monitored and incorporated into CHA budgetary planning. Ensuring sufficient resources in place to combat any negative effects of welfare reform.	Jun, Sept, Dec 2019, Jan 2020	Monitoring ongoing	FCS/HM
Review of Mid-Market Rent Subsidiary Company legal obligations	Ensure compliance with legal obligations and reporting requirements	Dec-19	Ongoing	D&W/ FCS
IT Strategy action plan and IT security review	Ensure adequate security in place to safeguard CHA and customer information/resources. Tracked changes of access and changes to systems/server logged	Sep-20	IT Strategy Action Plan review due Nov-19 Report to MC	FCS
Data Protection action plan and risk assessment review	Ensure compliance with European GDPR guidelines/internal audit recommendations and adequate policies and procedures in place. Training for all staff and Committee Protection of customer data	Jun-19	Achieved	ALL
Disaster Recovery Plans in place and updated regularly	Ensuring CHA data reliably backed up and able to replicated at disaster recovery suite as well as all other aspects of office requirements. Full service delivery available in event of a disaster	Apr-20	Ongoing . planned Dec-19	FCS/M
To assess the viability of Centre81 and options appraisal for future	Viability and sustainability of Centre81	Dec-19	On target	FCS

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To action proposals detailed in Value for Money (VFM) Strategy	Doing the right things, in the right way, at the right cost. Greater control on costs, management of rental increases and tenant affordability.	Oct-19	Delayed until Nov-19	FCS/ALL
Procurement of Legal Services	Secure legal services which cover all areas of expertise in relation to our business Achieves value for money Comply with law	Oct-19	Achieved Oct-19	FCS
Maintenance of Procurement Contracts Register	Detailed up to date information for all contracts Compliance with legislation	Quarterly	Ongoing	M/FCS

ACTION PLAN OBJECTIVE 7: -

To promote social inclusion by applying principles of equality and diversity to everything we do

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To ensure all published information is in legible format and plain English. Create standard letter/reporting templates to ensure consistency across organisation	No individual or minority group is excluded from CHA services. Information in Different Formats review	Mar-20	Achieved and ongoing	ALL
Positively represent the image and interests of the Association in all its undertakings including participation at public meetings and focus groups etc. and contributions to newsletters, annual reports and other publications.	The principles of equality and diversity are promoted and communicated to all	Quarterly and Ongoing	Ongoing via Management Committee reports on tenant participation activity/publications/Tenant Satisfaction Survey results	ALL
Where possible, to provide auxiliary aids or services such as handrails, or simplified guides for people with learning impairments.	Removal of physical and non-physical barriers, which may exclude disabled people or the provision of a reasonable means of avoiding the barrier. Adaptations Policy	As requested May-19	£38k funding achieved and ongoing in line with awarded funding . 15 tenants assisted 30 on waiting list £24k capital funding secured	D&W/ HM/M
To maintain and update a register of users, who require information in different formats and regularly promote availability to customers	CHA information and services are available to all	As requested	Ongoing	ALL
To provide information and services in a variety of formats and by a variety of means e.g. On CD, in other languages, Braille, use of internet, telephone, home visits etc.	CHA information and services are available to all	Quarterly and as requested	Ongoing from information gleaned from Customer Satisfaction surveys, direct requests, etc. and in accordance with Info in Different Formats procedure	ALL
To meet quarterly with Occupational Therapists of West Dunbartonshire Health & Social Care Partnership and to review/accept referrals from this department and other agencies	An integrated approach to accessibility is achieved wherever possible. Budget for aids and adaptations are appropriately prioritised and allocated.	Quarterly	In regular contact with OTs re. tenant adaptations Regular meetings being arranged with OTs in regards to future provision	M

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
To comply with the requirements of the Disability Confident Employer symbol.	Equality of access to employment opportunities and guaranteed interviews for disabled people, who meet the job criteria.	Sep-20	Achieved and ongoing	ALL
To publish our core values and statement of ethics/values and to communicate these to staff, customers and other stakeholders.	Increased awareness of CHA values	Jun-19 Annually	Achieved	Comm s
To publish the Association's equal opportunities statement and to communicate this to staff, customers and other stakeholders	Increased awareness of CHA commitment to Equal Opportunities	Dec-19 Annually	On target	Comm s
To ascertain staff interest in participating in sign language course and undertake once identified	Increased ability to deliver services to deaf and/or hard of hearing customers	Mar-20	Ongoing 2 staff members identified and training being explored	ALL
All new developments will be built in accordance with "Housing for Varying Needs"	CHA properties will attain the highest possible levels of accessibility	Mar-21	Achieved and ongoing	D&W/ HM/M
To link CHA Development proposals with the council's Local Housing Strategy	Development proposals are based on identified housing needs	Aug-19	Achieved and ongoing	D&W
Work in partnership with the Council and DWP in relation to Housing Benefit and Universal Credit claims and the verification framework.	Ensure choice for tenants and easier access for tenants.	Quarterly April, June, Sept, Dec	Achieved and Informal partnership with CAB agreed June 2019.	HM
Work in partnership with the Council and other Registered Social Landlords to develop and implement agreements on nominations, homelessness and High risk offenders.	Ensure equality in relation to access to housing.	Quarterly April, June, Sept, Dec	Lets to homeless on track for 40% target. Quarterly homeless meetings with WDC continue. Renewal of leases at AS for homeless provision in discussion with WDC.	HM

ACTION	OUTCOME	TARGET DATE	POSITION AS AT 30.09.19	LINK TO RISK
Work in partnership with the Council and other voluntary agencies in relation to rent arrears prevention and control	Prevention of homelessness	Quarterly April, June, Sept, Dec	Quarterly reporting to HSSC achieved	HM
Working in partnership with a range of organisations and community groups to deliver wider role projects and activities at Centre81 to promote access and opportunity for all in terms of improving tenants and the community's economic and social capacity.	Improved opportunities for CHA tenants and the community as a whole	Dec-19	Funding targets and outcomes being achieved. Regular reports to MC Ongoing . Further funding applications being submitted	D&W
To periodically monitor equal opportunities information in relation to tenants, staff, management committee, tenant panel, consultation registers, waiting list applicants	To ensure all categories are represented and address underrepresentation	Mar-20 and ongoing	Ongoing - Reports to MC ARC Return submission Awaiting SHR Equality Guidance	ALL
To gain accurate, thorough and up to date equalities information in line with new SHR guidance . existing tenants, housing applicants, staff, new tenants, MC members, etc.	Comply with SHR guidance and increase knowledge of tenants and customers Ensure providing services which meet the needs of our customers	Mar-20	In progress	ALL

Appendix 2 – Disability/Equality & Diversity Action Plans

Disability Equality Action Plan

OBJECTIVE	OUTCOME	ACTION	PERFORMANCE INDICATOR	PERFORMANCE TO 30.09.19
<p>All services of CHA will be accessible to disabled people and we will take any action, reasonably practical, to fulfil this aim.</p>	<p>Removal of physical barriers, which may exclude disabled people, or the provision of a reasonable means of avoiding the barrier.</p>	<p>Where possible, to provide auxiliary aids or services such as handrails or simplified guides for people with learning impairments. Installation of adaptations Disability access audit of all CHA premises</p>	<p>Successful adaptations funding from Scottish Government Tenants/Customer Satisfaction surveys Meeting minimum Equalities Act access requirement</p>	<ul style="list-style-type: none"> • SG Capital Funding secured (£24k) for handrails at Radnor Park . now procured and contract will commence in Dec 2019 • SG adaptation funding (£38k) secured • Office refurbishment will improve office accessibility • Information in different languages procedures • Assistance with reading . per Info in different formats procedure offered, inc. CD, transcription, etc. • Disability access audit scheduled for January 2020 . work with Big Disability Group to assist in this process • Reference to following document in audit process https://collier-stevens.co.uk/wordpress/wp-content/uploads/practical-guide-for-small-businesses.pdf • TSS Results indicate >55% of tenants have disability 94% treated fairly and CHA recognise individual needs • Consideration and application of reasonable adjustments for employees under Equalities Act

		Provide a reasonable, alternative means of delivering a service, for example, over the internet or telephone or by visiting people in their homes.	Satisfaction survey. Compliments Register Incidence of complaints.	<ul style="list-style-type: none"> • Report a repair on the Internet • Telephone reporting • Home visits undertaken as required • TSS indicates 55% of tenants surveyed long term disability . equality information reported on quarterly via HSSC • No complaints regarding access issues to date • Big Disability Group operating from Centre81 . weekly from 20.11.19
		Work with other agencies to ensure an integrated approach to accessibility is achieved, wherever possible.	Undertake an annual review of compliance with the requirements of the Equalities Act for public buildings. (Jan-20)	<ul style="list-style-type: none"> • Ongoing . audit will be carried out January 2020 • Formal partnership with Big Disability Group to be explored further • Agreement to assist in printing costs/other costs to be put in place by Mar 2020
CHA will meet its obligations to provide information to disabled people with housing needs.	Removal of barriers to communication.	Material will be provided in a suitable format, for example, on CD, in other languages, Braille etc. Regular update of Information in Different Formats Procedure Register of all customers who require information in a different format Staff training on sign language	Satisfaction Surveys Compliments Register	<ul style="list-style-type: none"> • Information in different formats procedure in place . To be reviewed Dec-19 • Register in place for those customers who require information in different formats • Sign language training being arranged for 2 staff members • Newsletter articles and social media information posted • 15 Medical Adaptations completed and 30 on waiting list



	Increased awareness of Equality and Diversity policy.	Publicise the availability of different communication options in correspondence, Newsletters, Policies, on our website, at reception, etc. Explore universally recognised symbol to highlight CHA commitment to awareness	Summary statement on Newsletters, Annual Reports, etc.	<ul style="list-style-type: none"> • Published statistics in Annual Report and ARC • Information on our website • Happy to Translate subscription • Disability Confident affiliation • Equality and Diversity Policy reviewed annually • Equalities statement posted in Newsletters
		Disability Awareness and Equality training will be arranged for all employees and the Management Committee.	Staff and committee to engage in equalities training at least every 2 years. .Review training plan on an annual basis.	<ul style="list-style-type: none"> • MC training organised for Dec 2019 • Staff Training . Oct 2018
CHA will assist tenants to reduce their dependence on others and to maximise choice in their daily life.	Properties will be constructed to the highest standards of accessibility.	All new developments will be built in accordance with %housing for Varying Needs+a design guide. Must meet WDC Silver Standard New developments to include at least 10% provision for disabled/wheelchair adapted properties	Post completion scheme audit. Consultation with users and post completion satisfaction survey.	<ul style="list-style-type: none"> • Proposed New Build developments will include HfVN design as well as WDC standard • Both QQ and Linnvale will include 10% wheelchair adapted properties • Investigate access to closes for Wheelchair users (e.g. sensory access cards) . Mar-20
	Disabled people will be allocated property, which reflects their needs as an individual, rather than a blanket policy.	CHA will maximise the number of fully wheelchair accessible houses under its ownership. CHA will match properties/adaptations to individual tenant needs where possible	Post Completion scheme audit.	<ul style="list-style-type: none"> • New lets in accordance with customer needs and will match property characteristics per allocations policy • Post scheme evaluation/survey adapted property tenants to be carried out for GA by Jan-20

<p>CHA will increase the involvement of disabled people in the planning, management and delivery of housing services.</p>	<p>To ensure greater participation, consultation and communication.</p>	<p>CHA will encourage the participation of disabled people in the governing body and throughout tenant participation.</p> <p>Under-represented groups will be identified and attempts made to address</p> <p>Newsletter articles/adverts for MC spaces to include areas where underrepresentation exists</p>	<p>Annual Equal Opportunities Monitoring</p> <p>Evaluation of results</p>	<ul style="list-style-type: none"> • CHA will engage with waiting list applicants early on in allocation process for both QQ and Linnvale . Jan-Mar 2020) to identify specific needs • Assistance to board members/Tenant Panel with disabilities, e.g. dictation through use of IT • Annual Skill Needs Assessment . Aug-19 informed recruitment targeting • Ongoing liaison with Big Disability Group • Delivery of services from Centre81 including Strathclyde Autistic Society project and securing Investing in Communities Funding • Investigate Mental Health group partnership opportunities to assist tenants to sustain tenancies . Mar-20
	<p>Any disabled staff will have equal access to employment, training and development opportunities.</p>	<p>CHA will guarantee an interview, for staff vacancies, to disabled applicants, who meet the minimum, essential criteria for the post.</p>	<p>Disability Confident Employer symbol. Review . Sep-19</p> <p>Maintain summary, disability monitoring records of all applicants for employment.</p>	<ul style="list-style-type: none"> • Disability Confident Employer achieved 2017 • DWP advertise on disability find a job and link to advert • Equality record of all applicants during recruitment held on data base and referred to for future recruitment to ensure access and opportunity for all • 0 disabled applicants interviewed to date and an assessment of recruitment methods to be carried out Mar-20

	CHA will take all reasonable steps to enable members of staff, who become disabled, to remain in post.	Reasonable adjustments will be made to physical office environment, working patterns, etc.	Review performance on an annual basis, against the requirements of the Disability Confident Employer symbol.	<ul style="list-style-type: none"> Reasonable adjustments in place for 1 employee (review of working hours/pattern) Review against Disability Confident Employer symbol carried out 2017
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Equality & Diversity Action Plan

OBJECTIVE	OUTCOME	ACTION	PERFORMANCE TO 30.09.19
To ensure that CHA addresses fully race equality issues across all its functions and has in place effective policies and procedures to ensure equality of opportunity.	All staff will have proper regard for race equality issues.	Senior staff in all departments to initiate an equality audit of major areas of policy, planning and operations.	<p>Audit requirements to be drawn up by senior staff in each department by Sep-19 (Revised to Dec-19)</p> <p>ARC information (awaiting new guidance to ensure compliance with Regulatory Standards)</p> <p>Equality Impact Assessments for all new Policies/Policy reviews . being carried out for new/revised policies (April-September 2019)</p>
	Improved staff understanding of CHA policies and procedures on race equality.	To implement training programme on all aspects of the equality policy: to annually review training needs on equality issues.	<p>Revise training plan by Nov-19</p> <p>100% of staff to have undertaken updated equality awareness training by Sep-19 (Revised to Jan-20)</p>
	Any Black and Minority Ethnic (BME) staff to have equal access to promotion and training opportunities.	<p>To ensure that CHA complies with best practice in recruitment and selection: to continue to monitor regularly on equal opportunities.</p> <p>To guarantee an interview for Black and Minority Ethnic (BME) job applicants who meet the minimum criteria for the post.</p>	<p>Recruitment monitoring reports to be assessed by Jan-20</p> <p>Friends of PATH membership to be renewed . Sept-19</p>

<p>To assess the needs of Black and Minority Ethnic groups and to ensure that these needs are recognised in the planning of new developments and services.</p>	<p>Increased opportunities for access to housing for Black and Minority Ethnic households.</p>	<p>To monitor the Scottish Regulator's Regional plans and Local Authority Housing plans relative to the needs of Black and Minority Ethnic (BME) groups and where appropriate, set targets.</p>	<p>Office of National Statistics (ONS) Survey on the housing needs of Black and Minority Ethnic Communities . Mar-20 Liaison with PATH (Friends of PATH) and explore placement opportunities</p>
		<p>Ensure that CHA can attract adequate investment to meet the identified needs of Black and Minority Ethnic groups.</p>	<p>Submit   Funding application by Jun-19 (Funding secured Nov-19) to expand current services delivered at Centre81 Liaise with West Dunbartonshire Council (WDC) re. development programme/Local Housing Plan . Mar-20</p>
<p>To ensure that all partners and potential partners are aware of CHAs commitment to equality and diversity</p>	<p>Improved awareness of customers, partners and potential partners of equality issues</p>	<p>Include statement on equal opportunities on all publications, adverts and documents issued to customers, partners and potential partners.</p>	<p>Internal Audit review planned for Mar-20 Contractor tender returns . ensuring equality policy in place Objectives . action plans achieved Newsletter articles - achieved</p>
<p>To ensure that Black and Minority Ethnic customers and potential customers receive a high level of service from CHA.</p>	<p>All policies and procedures recognise and make reference to equality issues.</p>	<p>Include reference to equality issues in policy review programme. Ensure Equality Impact Assessments are carried out for all new and reviewed policies</p>	<p>Annual Report on the Charter (ARC) (annually in May) Equality Impact Assessments carried out for all policy reviews and introduction of new policies Centre81 services and working in partnership with ISARO Social Integration Group . joint services and funding application achieved Nov-19</p>

		To comply with the requirements, relative to equality, as described in Raising Standards and the Scottish Social Housing Charter	Report to Management Committee (Annually in May . Annual Return on the Charter submission) Ensure new SHR reporting requirements adhered to once guidance is released . Mar 2021
	Satisfaction levels of Black and Minority Ethnic tenants with service provided by CHA to be at least equal to levels of white tenants.	All staff to undertake training on equality issues. To commission residents satisfaction survey Mar-19. To monitor and record complaints.	Residents satisfaction survey (Mar-21) Incidence of complaints Development Post -completion survey.

Appendix 3 – Strategic and Operational Risk Management

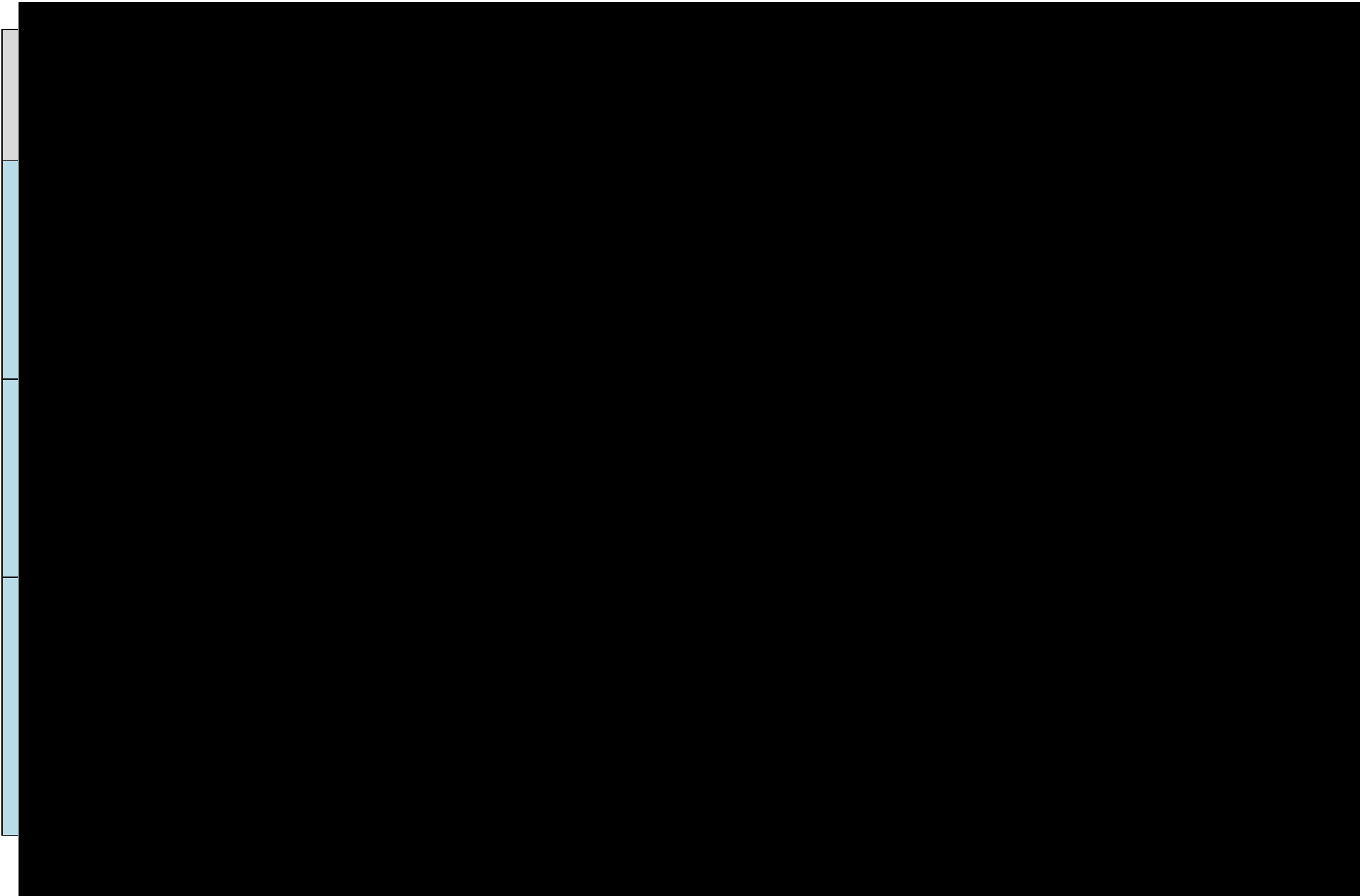
Strategic Risk Matrix 2019/20 – Performance Report to 30.09.19 (Review of main risks only – Monitor/Unsatisfactory (!))

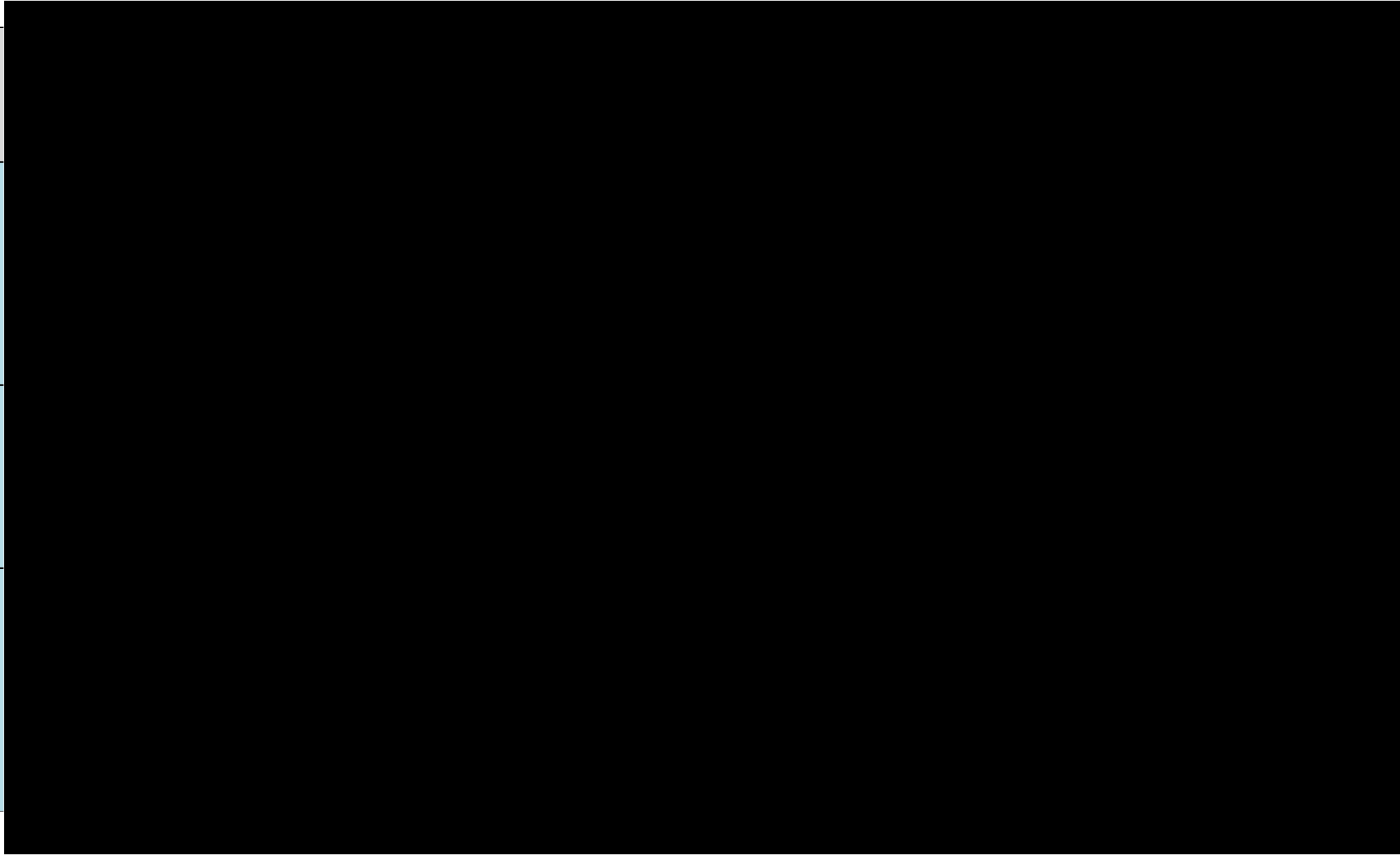
Risk management is linked directly to the fulfilment of our strategic objectives.

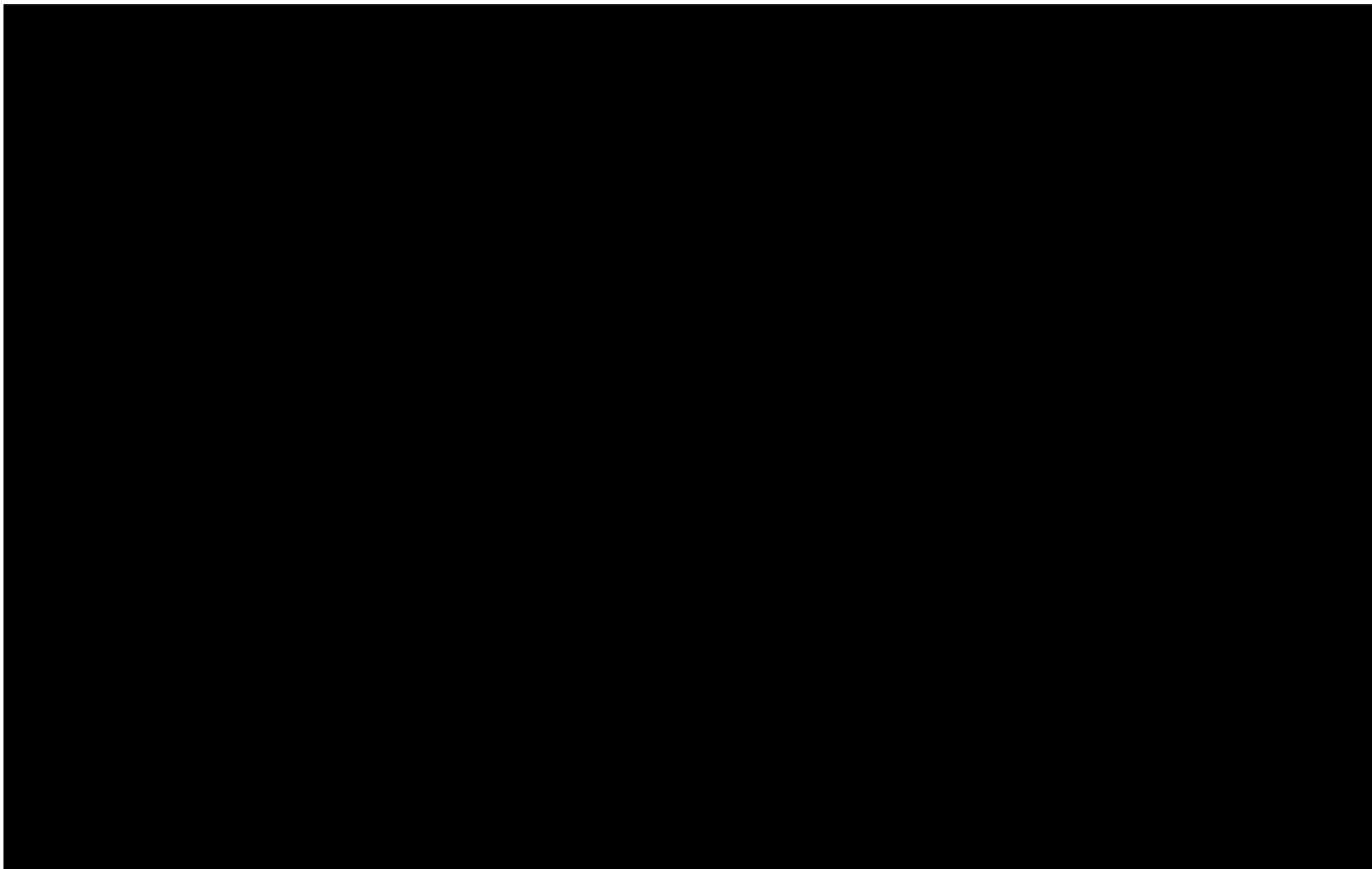
1. To provide quality, affordable housing that meets the changing needs of our customers and to ensure fair access to housing within our area.
2. To manage the houses provided, in a professional and cost effective manner, for the benefit of our local community and the environment.
3. To provide a first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

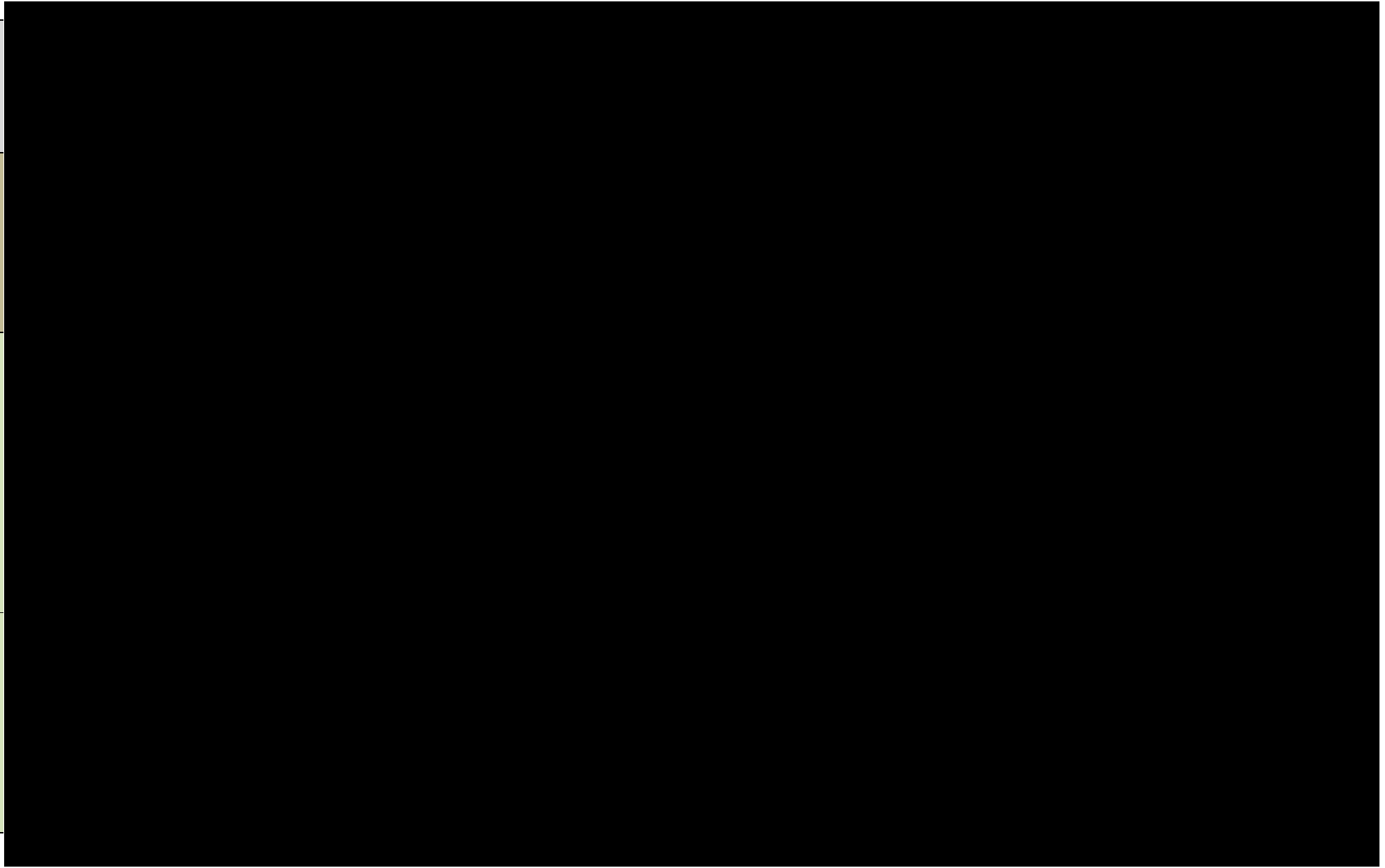
Levels of risk are assessed and categorised as follows: -

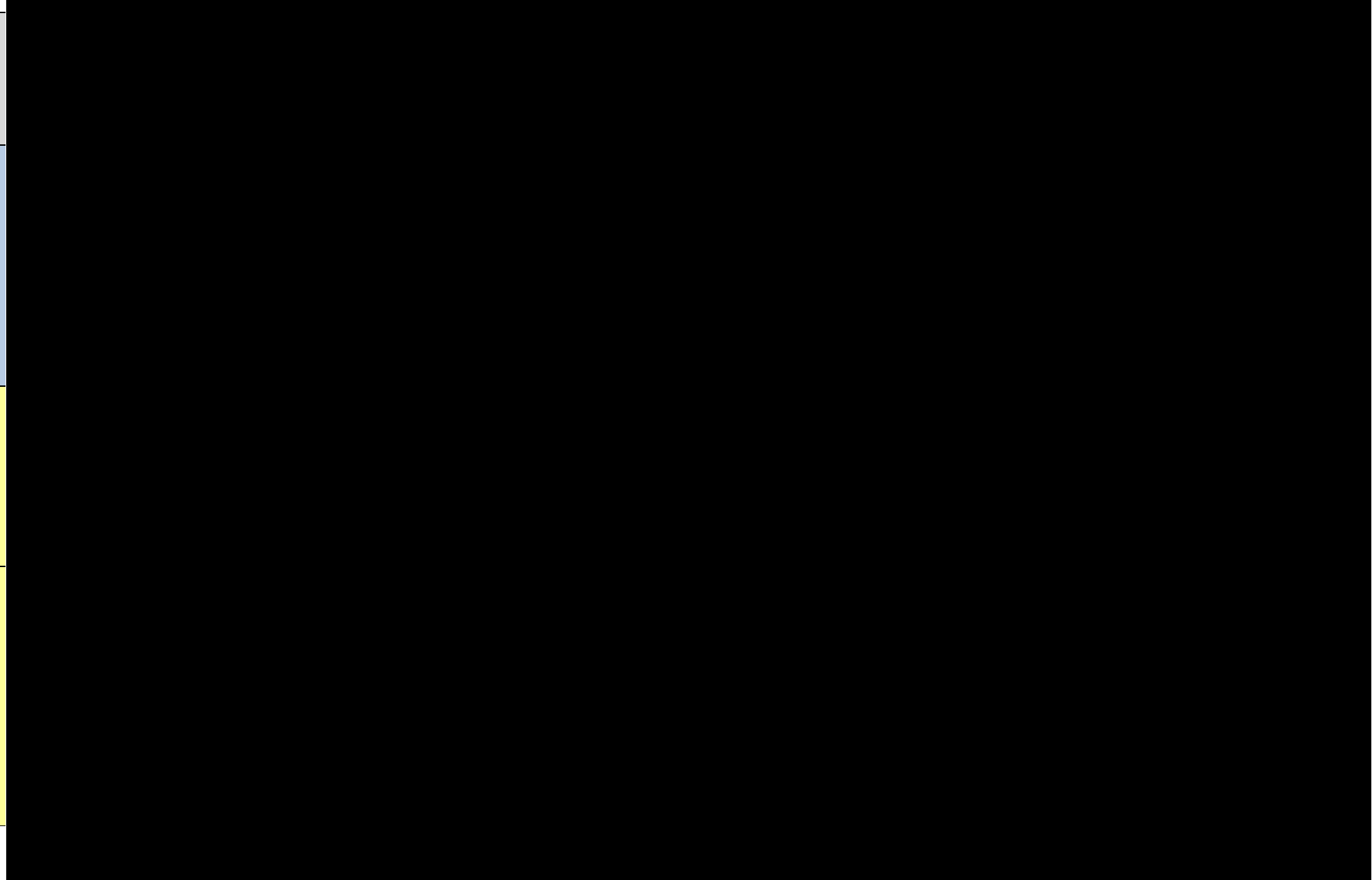
Risk Likelihood /Frequency	L	(1 = Low Probability, 5 = High Probability)
Risk Consequence /Severity	C	(1 = Lowest Risk, 5 = Highest Risk)
Risk Score /Ranking	S	Likelihood (L) x Consequence (C)
Control Adequacy	OK	Satisfactory (S = 01-10) . 3 yearly review
	MON	Monitor (S = 11-20) . Annual review
	!	Unsatisfactory (S = 21-25) . Continuous review/regular reporting to Committee

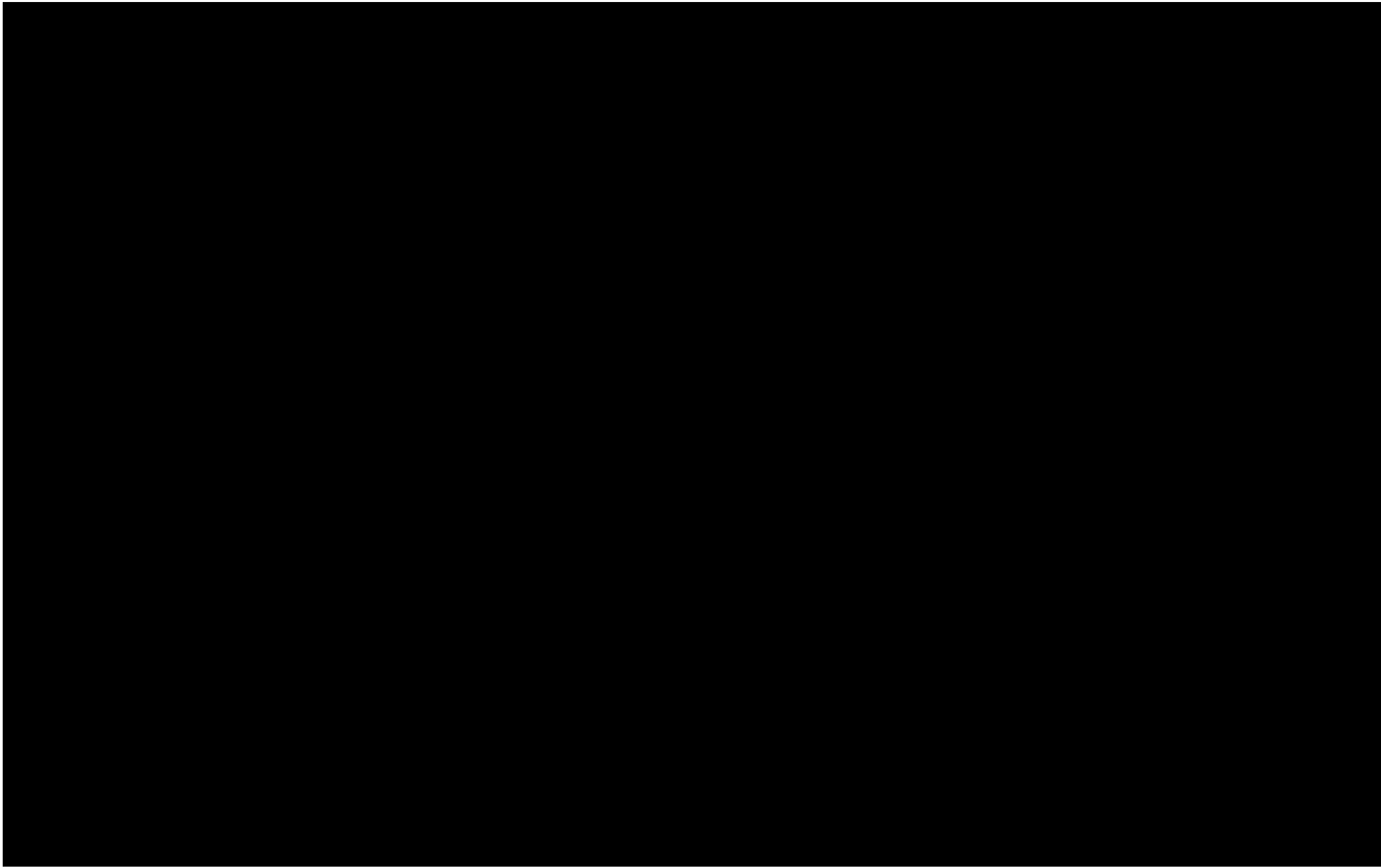








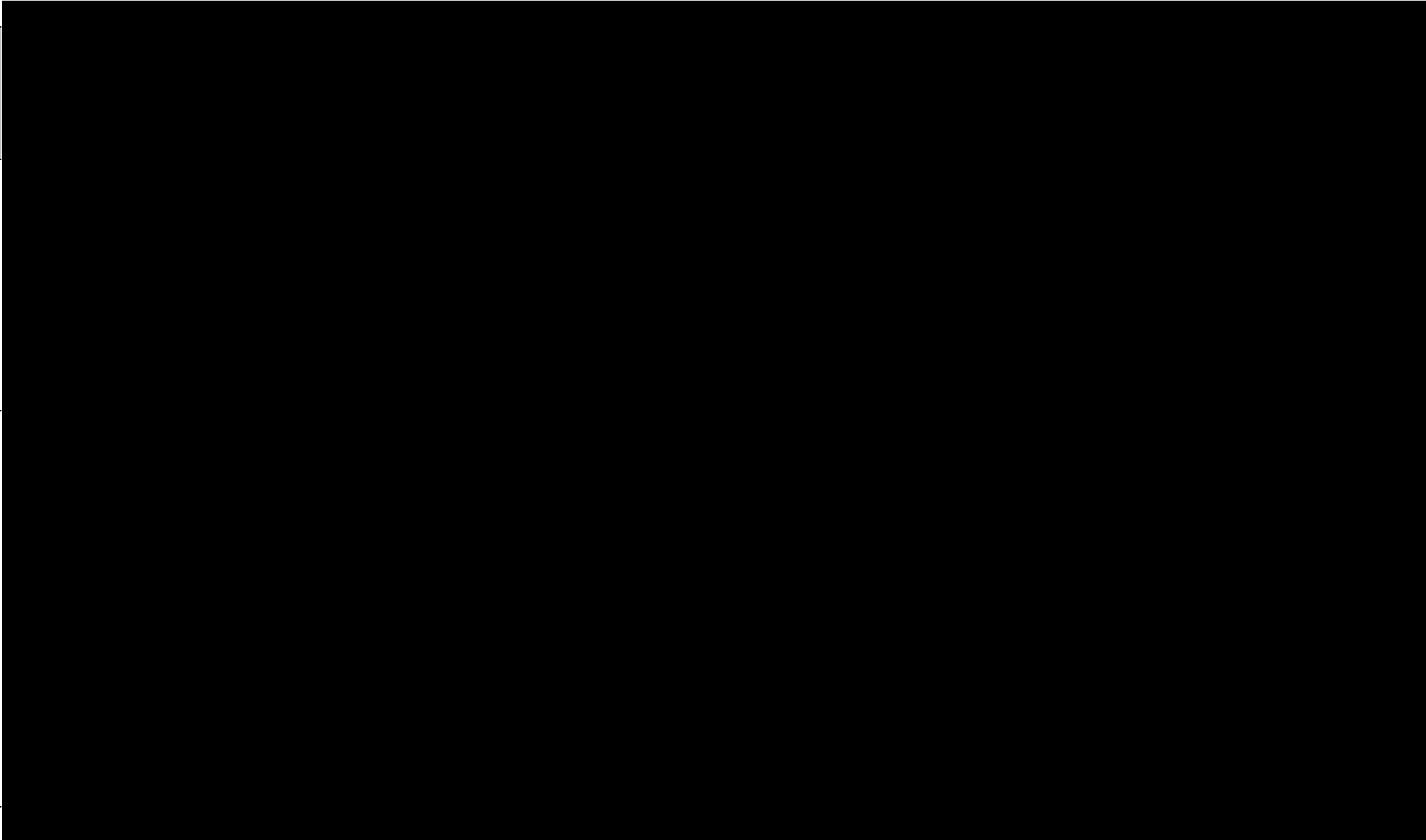




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Major Repairs

Risk Category	The Risk and what can happen - Cause	Effect	L	C	S	Control Adequacy	Control Action/ Strategies to mitigate risks	L	C	S	Revised Control Adequacy	Responsibility	Comments to 30.09.19
Financial	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Housing Management

Risk Category	The Risk and what can happen - Cause	Effect	L	C	S	Control Adequacy	Control Action/ Strategies to mitigate risks	L	C	S	Revised Control Adequacy	Responsibility	Comments to 30.09.19
Professional													
Financial													

Risk Category	The Risk and what can happen - Cause	Effect	L	C	S	Control Adequacy	Control Action/ Strategies to mitigate risks	L	C	S	Revised Control Adequacy	Responsibility	Comments to 30.09.19

Development and Wider Role (Risk also monitored monthly via Development Report)

RISK Category	The Risk and what can happen - Cause	Effect	L	C	S	Control Adequacy	Control Action/ Strategies to mitigate risks	L	C	S	Revised Control Adequacy	Responsibility	Comments to 30.09.19
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Finance and Corporate Services

Risk Category	The Risk and what can happen - Cause	Effect	L	C	S	Control Adequacy	Control Action/ Strategies to mitigate risks	L	C	S	Revised Control Adequacy	Responsibility	Comments to 30.09.19
Professional	In fa	[Redacted Content]											
	St												
	F a re												

Risk Category	The Risk and what can happen - Cause	Effect	L	C	S	Control Adequacy	Control Action/ Strategies to mitigate risks	L	C	S	Revised Control Adequacy	Responsibility	Comments to 30.09.19													
Financial																										

Risk Category	The Risk and what can happen - Cause	Effect	L	C	S	Control Adequacy	Control Action/ Strategies to mitigate risks	L	C	S	Revised Control Adequacy	Responsibility	Comments to 30.09.19
	In Pl fu	[Redacted Content]											
	Fa Fa ch Fa re Fa ar												
	De												

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Risk Category	The Risk and what can happen - Cause	Effect	L	C	S	Control Adequacy	Control Action/ Strategies to mitigate risks	L	C	S	Revised Control Adequacy	Responsibility	Comments to 30.09.19
	[REDACTED]	[REDACTED]	1	1	1	1	[REDACTED]	1	1	1	[REDACTED]		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	1	1	1	1	[REDACTED]	3	5	15	MON		No proposed change to risk rating . mitigation strategies adhered to.

Risk Category	The Risk and what can happen - Cause	Effect	L	C	S	Control Adequacy	Control Action/ Strategies to mitigate risks	L	C	S	Revised Control Adequacy	Responsibility	Comments to 30.09.19
Legal/													