

CLYDEBANK HOUSING ASSOCIATION LIMITED

From: Chief Executive, Senior Staff **DATE:** 10.12.2020
To: Management Committee **REF:** \SK
Subject: **CHA 2020-2025 Business Plan – Performance to 30.09.2020**

Purpose of Report

The purpose of the report is to update the Management Committee on our 6-month progress towards our recently approved 2020-25 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 increasing digitalisation, 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 Introduction

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 (results to 31 March) of each year. The report with performance results to 30 September has been delayed this year due to Covid-19 and the need to prioritise other aspects of the business including service delivery, communication with customers, remote working, etc.

Each Sub-Committee monitors and compares actual performance against various targets (including those reported in the Annual Return on the Charter) for their activities throughout the year. However, this report pulls together all this information for Management Committee review.

Section 2.0 sets out actual performance to 30 September 2020 together with the agreed 2020/2021 targets as well as the previous year's targets and actual outcomes for comparison. This year for the first time, we have introduced benchmarking information in order that we can compare our performance against our peer group. This will allow us to continually question our results and improve performance where we are below peer group averages by e.g. meeting with high performing organisations, improving our procedures, ensuring effective staff training is undertaken, etc.

Section 3.0 sets out what we have achieved as at the date of the report and what we plan to do to deliver our **main priorities for 2020/21** which were agreed during our Business Plan preparation.

Section 4.0 details how we are progressing with the **delivery of our 7 objectives** via action plan updates. 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.

Section 5.0 details how we are performing against our **Disability/Equality & Diversity** Action Plans

Section 6.0 focusses on the **high risk areas** identified at the business plan setting stage from a strategic and operational perspective and how we are continuing to mitigate these risks.

Summary

It is clear from the results to date that Covid-19 has had a direct impact on some aspects of performance but staff are endeavouring to recover some of this in the months ahead as we are able to more effectively manage delivery of our services as restrictions are lifted further and new working practices introduced.

I can confirm that we are generally on target to achieve our overall objectives as detailed in our action plans but will continue to monitor closely in the coming months.

2.0 Actual Performance against Targets & Benchmarking

Category	2020/21 Target	Performance to 30.09.2020	2019/20 Target	2019/20 Actual Performance	SHN/SHR Benchmarking (2019/20)	Comments (unfavourable variances)
Governance						
Memberships (New)	>20	0	>20	12	N/A	3 new memberships in October 2020 and we continue to endeavour to promote membership as much as possible through social media, newsletters, new tenant sign ups etc.
Membership attendance at AGM	>25%	17%	>25%	16.7%	N/A	First online AGM/SGM held. We will endeavour to increase promotion of the 2021 event to achieve 25%+ attendance
Attendance at MC meetings	>80%	66%	>80%	69%	N/A	
Percentage of Meetings quorate	100%	100%	100%	100%	N/A	
Training Events attended by one or more MC members	>20	2	20	16	N/A	12 events booked so far for 2020/21 dates

Category	2020/21 Target	Performance to 30.09.2020	2019/20 Target	2019/20 Actual Performance	SHN/SHR Benchmarking (2019/20)	Comments (unfavourable variances)
Complaints						
Complaints resolved before ombudsman	100%	100%	100%	100%	N/A	
1 st stage – days to respond	< Peer Group	3.0 Days	< Peer Group	2.6 Days	2.9 Days	Training on new complaints procedure and Home master system should realise improvements in performance as the year progresses
2 nd stage – days to respond	< Peer Group	17.5 Days	< Peer Group	15.9 Days	14.6 Days	Training on new complaints procedure and Home master system should realise improvements in performance as the year progresses
Housing Management						
Average time to process applications (Internal CHA Statistic)	<10 calendar days	11.9 days	<10 calendar days	7.1 days	N/A	The digital application process has now been incorporated. Ongoing improvement through Homemaster should improve performance going forward.
%age new tenants happy with standard of home when moving in (SHN Statistic)	96%	96%	96%	96%	Not available	

Category	2020/21 Target	Performance to 30.09.2020	2019/20 Target	2019/20 Actual Performance	SHN/SHR Benchmarking (2019/20)	Comments (unfavourable variances)
%age of tenants satisfied with the quality of their home (ARC Indicator 7)	90%	87.56%	90%	87.56%	87.7%	This performance (down 5.7%), following the recent Tenant Satisfaction Survey (2019) is disappointing. We will continue to review and address the individual tenant comments which have prompted dissatisfaction.
Average re-let time (ARC Indicator 30)	<15 Days	45.83 days	<15 Days	14.63 days	23.10 days	Covid19 causing delays with maintenance works and delays with tenants wanting to delay moving-in dates.
%age offers refused (ARC Indicator 14)	<36%	29.41% (10 refusals)	<36%	29.84% (37 refusals)	33.69%	
%age tenancies sustained > 1 year (Indicator 16)	>90%	95.6%	>90%	88.41%	Not available	
Rent loss due to voids (ARC Indicator 18)	<0.4%	0.26%	<0.4%	0.30%	0.61%	
% lets to section 5 referrals/nominations (ARC Indicator C2)	Maximum of 50%	43%	Maximum of 50%	49%	27.4%	

Category	2020/21 Target	Performance to 30.09.2020	2019/20 Target	2019/20 Actual Performance	SHN/SHR Benchmarking (2019/20)	Comments (unfavourable variances)
Successful post allocation visit within 8 weeks (Internal CHA Stat)	90%	100%	95%	89%	N/A	12 out of 12 successful post allocation visits carried out within 8 weeks
Successful post allocation visit overall (Internal CHA Statistic)	95%	60%	N/A	96%	N/A	12 out of 20 post allocation visits carried out. All completed checks done by telephone.
Gross Arrears (ARC Indicator 7)	<3.9%	4.22%	<3.9%	4.12%	4.9%	Delays in receiving UC, HB, furloughed tenants and CHA staff absences.
Former Tenant Arrears (ARC Indicator C7)	<1.75%	1.18%	<1.75%	1.75%	1.56%	
Investigating neighbour complaints						
Conclusion of Complaint – within target timescales for categories (A,B,C) (ARC Indicator 19)	>95%	100%	>95%	100%	Not available	
Factoring & Rechargeable Repairs						
%age recovery rate in year- Factoring	112%	102%	112%	120%	N/A	

Category	2020/21 Target	Performance to 30.09.2020	2019/20 Target	2019/20 Actual Performance	SHN/SHR Benchmarking (2019/20)	Comments (unfavourable variances)
%age recovery rate in year – Rechargeable Repairs	100%	65%	100%	82%	N/A	We are making every effort to engage with tenants with arrears to both support them and encourage payment
Maintenance						
Repair Categories		Total ARC repairs 1257 reported/ info rec'd 1060		Total ARC repairs 3274		
Average length of time to complete emergency repairs (Indicator 8)	4 hours (240 mins)	1.46 hours (106 mins)	4 hours (240 mins)	2.04 hours (124 mins)	2.46 hours (166 mins)	
%age emergency repairs completed within target	95%	98.21%	95%	96.30%	Not available	
Average length of time to complete non-emergency repairs (Indicator 9)	5 days	3.76 days	5 days	3.38 days	5.61 days	
%age of reactive repairs carried out in last year completed right first time (Indicator 10)	95%	90.62%	95%	91.47%	92.18%	Contractors being closely monitored to ensure targets met.
%age gas safety checks completed by anniversary date (Indicator 11)	100%	97.12%	100%	100%	Not available	Restrictions on access caused by Covid-19 resulted in 9 failures. Now all complete.

Category	2020/21 Target	Performance to 30.09.2020	2019/20 Target	2019/20 Actual Performance	SHN/SHR Benchmarking (2019/20)	Comments (unfavourable variances)
Percentage of medical adaptations completed (Indicator 19)	75%	77.10%	75%	55.78%	81.02%	
Average time to complete approved applications for medical adaptations (internal target from start to completion)	30 days	48 days	30 days	72.37 days	42.57 days	
%age of tenants who had repairs carried out in last 12 months, satisfied with service (Indicator 12)	95%	80.36%	95%	91.36%	89.8%	45 of 56 replies are satisfied or fairly satisfied with the service. Monthly Survey monkey surveys being carried out
Right to Repair carried out within timescale	95%	91.08%	95%	93.78%	Not available	We are closely monitoring our performance in this area on an ongoing basis
EESHS Compliance %age (exc. exemptions)	100%	92.01%	92.86%	97.27% (excludes 61 exemptions)	90.80%	We are progressing towards achieving the target before the end of the year.
SHQS Compliance %age – Energy Efficiency (Exc exemptions)	100%	99.26%	98.48%	98.81%	Not available	We are progressing towards achieving the target before the end of the year. Performance excludes exemptions
SHQS Compliance %age – Overall (exc. Abeyances and exemptions)	97.07%	99.17%	92.96%	95.74%	Not available	We are progressing towards achieving the target before end of year.

Category	2020/21 Target	Performance to 30.09.2020	2019/20 Target	2019/20 Actual Performance	SHN/SHR Benchmarking (2019/20)	Comments (unfavourable variances)
Finance						
Provide quarterly Man Accounts to SC	Achieved	Achieved	Achieved	Achieved	N/A	
Admin Cost per unit	<Peer group average	£671	<Peer group average	£1,170	Not available (due Dec 2020)	
Percentage income spent on overheads	<10%	6.8%	<10%	7.0%	Not available (due Dec 2020)	
Percentage income spent on salaries	<25%	23.8%	<25%	22.4% (inc. Pension deficit)	Not available (due Dec 2020)	
Loan Debt per unit	<Peer group average	£3,300	<Peer group average	£3,700	Not available (due Dec 2020)	
Current assets to current liabilities	>1.1	7.2	>1.1	5.2	Not available (due Dec 2020)	
CHA Power Customer arrears	<3.5%	7.6%	<3.5%	5.9%	N/A	Covid-19 has directly impacted on our ability to communicate with tenants. We are making every effort to engage with tenants with arrears to both support them and encourage payment
CHA Power Arrears Recovery Rate	100%	96.4%	100%	98%	N/A	

Category	2020/21 Target	Performance to 30.09.2020	2019/20 Target	2019/20 Actual Performance	SHN/SHR Benchmarking (2019/20)	Comments (unfavourable variances)
Staff Absenteeism	3%	9.8%	3%	7.5%	4.42%	
Tenant Participation and Community involvement						
Tenants/owners Newsletter	4 per year	2 (June & Sept)	4 per year	5 (4+additional Covid-19 newsletter)	N/A	
%age tenants covered by tenant groups	>50%	38.6%	>50%	38.6%	Not available	
Tenant Satisfaction with overall service	93%	93%	93%	93%	90.10%	
Tenant Panel scrutiny processes	1	0	1	1	N/A	
Focus Groups (0) & Consultations (2)	5	2	5	7	N/A	Consultations on TP Strategy and Factoring Policy. Charter consultation underway
Consultation Register	750	934	750	1,052	N/A	
No. of responses from consultation	150	0	150	366	N/A	

3.0 2020/21 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 2020/21 and these as well as how we are progressing towards delivery of these are detailed below : -

3.1 To limit the adverse impact of Covid-19 on our tenants and other service users, service delivery, financial and non-financial resources and general business operations including public access. (Linked to all 7 objectives)

- Full internal audit (Strong classification) carried out on our response to Covid-19 pandemic on our services, tenants and customers, staff and the community as a whole – no recommendations made with many good practice points noted
- Continuing to ensure that government guidelines are adhered to both in terms of office accommodation and service delivery
- To review our disaster recover procedures to include response to pandemic
- To ensure that the Association has all equipment and resources to enable full remote working including laptops, cameras, headsets, etc
- Keep under review current office closure and ensure that Covid-19 health and safety measures in place as government guidelines are reviewed
- Continuing to source funding opportunities to support tenants, their children and communities in relation to wellbeing, food and fuel poverty and tenancy sustainment, etc.

3.2 To continue seeking out development and funding opportunities to increase the diversity of our stock whilst meeting the requirements of the Local Housing Strategy and contributing to the regeneration of Clydebank. (Linked to Objectives 1, 4 and 7)

- Secured Offer of Grant/funding from Scottish Government to deliver 24 units at Linnvale Church site – commencing on site January 2021
- Progress ongoing on site to deliver 37 units at Queens Quay in partnership with WDC, Cube HA/Wheatley Group. Due to come off site in January 2022.
- Ongoing negotiations with Stewart and Shields re. Boquhanran Road site for +50 units.
- Ongoing negotiations with the JR Group in relation to 18 new build units at the Clydebank Bowling Green site. Discussions with WDC and Scottish Government ongoing in relation to securing housing grant.
- Dexia Bank Security release achieved in December 2020 which will support future/ongoing development programme.
- Private finance facility secured with CAF Bank for Queens Quay development on 04 December 2020
- Continual assessment of demand per waiting list to arrive at optimum mix for future developments and liaison with WDC per Local Housing Strategy – ongoing
- Strategic Housing Investment Plan submission to WDC in October 2020 in relation to the Association's development programme.

- Exploring feasibility of shared ownership buy backs and potential WDC funding. Include analysis of existing 40 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, Linnvale Church and Clydebank Bowling Green developments
- Regular meetings with WDC and Scottish Government
- Monthly development risk reviews
- Successfully secured development services up to at least 2022

3.3 To mitigate current risks to CHA, its tenants and other customers in relation to fuel poverty and to promote digital and social inclusion agendas whilst taking cognisance of our environmental impact. We will do this through the provision of support and advice, signposting and delivery of our regeneration activities and funded projects. (Linked to Objectives 2, 4, 6 and 7)

Environmental and Fuel Poverty

- Continue to promote energy efficiency, energy efficiency tips and smart meters to tenants and owners via Chit Chat.
- Secured/continue to explore 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
- Climate Challenge Fund Project Officer and our energy efficiency champion 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.
- CCF 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 2020/21. Staff out and about to carry leaflets with them and give out to residents.
- CHA Power – monitoring operations closely, regular meetings with CHP consultant/Veolia to ensure scheme long-term sustainability/viability.
- Leaflets and control manual prepared/newsletter articles for tenants to promote responsible use of CHP system, to ensure costs remain affordable to customers. Meters now commissioned and monitoring procedures in place (most blocks currently using similar levels of energy). Increased CHA knowledge and control of scheme.
- Bulk uplift areas to be put in place in MSF's and other areas/Recycling catalogue for tenants to be devised.
- 100% of up to date EPCs received for all CHA properties and being updated as and when required
- Website includes operating manuals and CHP information leaflet to ensure tenants operating system efficiently
- Apprentice Estate Caretaker in place from mid-December to improve estate management service.
- Investigation of further fixed electric vehicle charging points installations being explored as well as funding opportunities. Tenant survey carried out.
- KSB regular audits to ensure desirability of stock. Silver award across stock currently in place – working towards Gold

- Office refurbishment completed and includes carbon efficiency design measures, e.g. lighting, short flush toilets etc.
- Quarterly Carbon Management report to Housing Services Sub-Committee to report on progress towards our Carbon Management Strategy

Digital and Social Inclusion

- New Homemaster Tenant portal in place - aim to have all tenants signed up by December 2021
- All new contractors must sign up to portal by April 2021 and training will commence in January 2021
- Regular Website updates – ensure all information current and conforms with FOI
- Quarterly customer care promises monitoring and reports via monthly communications report to Management Committee
- Delivery of drop in Centre81 including Universal credit support to tenants via our new Welfare Rights Officer
- Free Wi-Fi access all our non-housing properties and all new build properties
- Graham Avenue Wi-Fi provision and 57% take up. Wifi also included in Linnvale Church development proposal.
- ICF and CCF project delivery
- Increasing social media presence – via FB, LinkedIn, Twitter
- iPads for staff – increased remote digital working.
- Introduction of new cloud based housing system – Homemaster (Dec 2020)
- Grant funding secured via Connecting Scotland for 30 iPads (including data) for families

Regeneration

- Continued to work closely with CLS to explore new projects and funding streams in relation to various Centre81 wider role projects. Investing in Communities Fund (further funding secured to 31 March 2022), Climate Challenge Fund and Sustrans funding secured
- Match funding secured to deliver Canal Path Project which is now on site and will be completed by mid-February 2021
- Continued promotion and take up of digital access at Centre81 as well as employability, environmental and educational courses
- Driving forward our new build development programme to improve the social and physical regeneration within the area and delivery of social rented homes
- Expansion of district heating system – both CHA and WDC to Association properties

3.4 To mitigate current risks to CHA and its tenants in relation to welfare reform and maximising tenancy sustainment through provision of support and advice, digitalisation and further staffing resources. (Linked to Objectives 2, 4, 6 and 7)

- 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 October 2020.
- Universal Credit specific quarterly report to Housing Services Sub-committee, including financial risk assessment, education and communication initiatives and direct assistance measures.

- New part-time Welfare Rights Officer in place and will commence in January 2021. Supporting new tenants at sign up with Welfare Rights support will commence in January 2021
- Tenancy Sustainment Policy and action plan in place and progress to be reported quarterly.
- Funding secured for Tenancy Sustainment Worker who will assist the Association to liaise with vulnerable tenants and deliver the provisions of our Tenancy Sustainment Policy and action plan
- Assessment of housing applicants/new tenants and their needs will be included in the tenancy sustainment action plan e.g. in terms of furniture, recycled goods, 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.
- Void procedure including arrangements for house clearances, lettable standard, etc. to be reviewed.
- Digital Inclusion and IT Strategy action plans updated and being monitored.
- Investigate options for a Tenancy Sustainment fund to be created by 31 March 2021
- Monitoring of SMART controls to monitor tenant health and safety and tenancy sustainability indicators, e.g. usage

3.5 To ensure continued SHR governance compliance as well as meeting the requirements of the SSHC through continued performance reporting and benchmarking and customer engagement (via tenants' panel and focus groups, consultation register and registered tenants and residents associations). (Linked to Objectives 4, 5, 6 and 7)

- 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 and report to MC Nov-20
- Annual assurance compliance processes being complied with and new Self-Assurance Working Group in place
- Individual and group training schedules drawn up on an annual basis to include governance
- Regular liaison between CE, Managers and Communications Officer to ensure maximum customer engagement
- Setting performance targets for 2020/21 and involving Tenant Panel – Achieved Oct 2020
- Quarterly sub-committee performance reporting and six monthly MC report on progress against Business Plan action plans, predictions and targets - Achieved December 2020
- 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 2020/21
- Communications Officer will be monitoring quarterly customer care promises/customer improvement group findings and reporting to MC/Finance & Corporate Services

- 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 between December 2020 and March 2021
- 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 EESSH including regular photo taking – ongoing and information being recorded in Housing system
- Further Stock Condition Survey organised and results due Jan-21
- ARC completion procedures developed to ensure accurate recording across the organisation – Data dictionaries for all indicators in place
- New cloud based housing system now in place to ensure accurate ARC data reporting
- Annual SHN ARC validation audit – planned Jan/Feb 2021
- MC training on Tenant Participation and Scottish Social Housing Charter to be scheduled in 2021 (Jun-18 last session).

3.6 Exploring opportunities to address static demand at multi-storey flats including the 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. (Linked to Objectives 1, 4 and 7)

- 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
- Community Garden funding received and garden now developed. Tenants and residents actively involved in the upkeep and running of the garden – new Committee set up
- 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 etc.
- 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. 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 - £25k for adaptations and £25k for capital improvements secured
- Continuous assessment of age profile of tenants at each block
- Creation of Bulk Uplift areas within multi-storey flats
- 5-year plans issued to all tenants demonstrating continuous investment in our stock

3.7 To protect cash flows by exploring new investment opportunities and closely monitoring effects of increasing costs in relation to new energy efficiency standards, arrears and bad debts and Covid-19. Ensuring value for money from our business, especially our Major Repairs Programme through appropriate procurement practices. (Linked to Objectives 3, 6 and 7)

- 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/updated Covid-19 guidance and best practice
- Promoting value for money throughout the organisation and encouraging budget holders to realise savings wherever possible. Quarterly updates on spend being sent to budget holders and access to real time expenditure v Budgets through Homemaster
- Value for Money Strategy and action plan six-monthly reviews
- Asset Management Strategy and action plan six monthly review
- Currently reviewing/reporting on benchmarking for Value for Money and in all aspects of our business
- Continuous review of Rechargeable repair/Factoring and CHP balances
- Focus and continuous monitoring of arrears (current and Former Tenant) and bad debts to ensure targets met and collection maximised.
- 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, insurance services, internal and external audit completed. Joint procurement completed in respect of health and safety and governance and frameworks utilised for development programme.
- 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 mid-2021 or earlier.

- Rent Policy Review presentations to Tenant Conference and in Rent Consultation literature carried out annually

3.8 Participate in Investors in People (IIP and IYIP) assessments and maintain standards (Linked to Objectives 6 and 7)

- IYIP due December 2020 and IIP in 2021
- Action plan in place to explore partnering opportunities and promotion of housing as a career in schools and colleges
- Caretaking Apprenticeship in place December 2020 secured through Local Employment Team (Working4U)
- PATH Trainee in place and commencing in December 2020

3.9 Assessment and promotion of Centre81 and its activities to ensure long-term viability and sustainability (Linked to Objectives 4 and 7)

- Business Plan currently being drafted – MC submission Feb-21
- Funding application successful - ICF
- Partnering arrangement being explored with the Community Sports Hub
- Options appraisal ongoing including assessment of income and costs, activities, potential funding, partners, etc. – MC submission Feb-21
- Continue to promote Centre81 and its activities to tenants, other customers and the whole community
- Ensure delivery of project outcomes –ICF and CCF – ongoing
- Regular Centre81 team meetings to ensure services being delivered as expected as well as taking forward staff ideas

4.0 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	Progress to 30.11.2020	LINK TO RISK
To mitigate the effects of Covid-19 to minimise disruption to CHA services and activities	Smooth transition from office to remote working & vice versa. Revised Policies and procedures. Improved tenant response. Access to office and Centre81 facilities to the public	Dec-20	Ongoing - Updated Policies and Procedures MC Updates	ALL
To agree development priorities with WDC, SG and other stakeholders. Formalise WDC Strategic Partnership	An integrated approach to planning and prioritising CHA's development activities per its Development Strategy/WDC partnership	Sep-20	Achieved - WDC SHIP submission made. Strategic Partnership outstanding	D
To monitor closely our Queens Quay new build development and partnership agreement with Cube 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	Sep-22	Ongoing - 37 units for affordable rent on site.	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	D
To monitor closely our Linnvale Church new build development	Satisfaction with final product and within budget costs. Reduction in waiting list. Addressing housing need for current/ future tenants. Regeneration of Linnvale	Dec-21	Ongoing - 24 units for affordable rent. Tenant satisfaction results	D
To progress discussions with developer to purchase site at former Clydebank Bowling Green and enter into a back to back design and build contract	Delivery of 18 units for social rent. Reduction in waiting list & addressing housing need for current/ future tenants and changes in demand. Energy efficiency/addressing fuel poverty	Mar-21	Ongoing - WDC SHIP/LHS Offer of Grant Increase in units Energy efficiency & lower costs for future tenants	D

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
To investigate opportunities for collaborative working with other developing Associations in WD	Greater efficiency achieved in Procurement	Ongoing	Ongoing	D&FCS
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	Nov-20	Ongoing – Due Jan-21	M
To monitor Asset Management and Procurement Strategies	Delivery of Strategy via action plan cognisance. Continuous management and review of assets.	Oct-20 May-21	Achieved and ongoing	ALL
To process Mortgage to Rent applications/shared ownership buy back applications on an individual basis and in line with Financial Business Plan	To assist those experiencing severe financial difficulty to remain in own home	Oct-20 Ongoing	Achieved and ongoing	D&M&FCS
To identify suitable open market purchase opportunities on an individual basis and in line with Financial Business Plan	To take advantage of low house prices and increase stock	Oct-20 Ongoing	Ongoing	D&M&FCS
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	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-21	Ongoing – out to tenant consultation as at Dec-20	HM

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
Ongoing monitoring of 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).	Apr-22	Ongoing	HM
Review of Mobility/Mutual Exchange Policy	Ensure our tenants have the ability to apply for a mutual exchange, and that the method for doing so is fair and follows good practice and the law	Nov-20	Delayed and ongoing	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	On schedule	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	Apr-22	On schedule	HM
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-21	Ongoing – out to tenant consultation as at Dec-20	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	On schedule	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.	Dec-20 Jun-21	On schedule	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-21	On schedule	M/HM

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
Review of shared ownership agreements	Renewed Occupancy Agreements/Buy Backs	Oct-20	Completed	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	Nov-20	Ongoing	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-21	On schedule	D
Review Rent Arrears Policy to include Covid-19 Arrears	Clarity of process for staff Clarity for tenants Increased support to tenants	Oct-20	Achieved	HM

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	Progress to 30.11.2020	LINK TO RISK
To assess implications of Covid-19 on Housing Management services and adapt as required	Ensure services and resources are adequate to address tenant and customer needs	Dec-20	Ongoing	HM
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	Achieved and ongoing	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	Oct-20	Achieved and ongoing	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	On target	HM/MC
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	Ongoing	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	On schedule	HM
Full review of Housing Services procedures	Ensure staff adequately trained and maximise use of best practice and incorporate into formal procedures	Nov-20	Ongoing	HM

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
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	Achieved and ongoing	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) 2011	Aug-20	Achieved	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-20	Ongoing	HM
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 Delivery of Carbon Management Plan	Mar-21	Ongoing	M
To monitor closely, energy consumption at each of the 7 multi-storey blocks and report via HSSC	Identify measures to ensure proper use of heating systems at each of the block. Reduction in carbon emissions	Quarterly	Achieved and ongoing	M/FCS
To explore potential connections to WDC District Heating Network at Queens Quay as opposed to replacing gas central heating systems	Energy efficiency and lower costs for tenants Reduction in carbon emissions	Quarterly	Ongoing – Dumbarton Road	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. Employment of apprentice caretaker	Apr-21	Ongoing	HM

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
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-20	Achieved and ongoing - Quarterly Arrears UC reports to HSSC	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	Quarterly Apr-21	On target	HM
To carry out annual self-assurance process to verify that the Association complies with both the Regulatory Standards of Governance and Financial Management and the Scottish Social Housing Charter	Action Plan devised with any required improvements Assurance statement can be prepared and submitted to SHR SHR, tenant and other stakeholder confidence in the Association	Oct-20	Achieved Nov-20	ALL
To reorganise tasks within the Housing Management department to generic working	More efficient service delivery More targeted approach to meet tenant needs Diversity of skills and knowledge for staff Ability for more staff presence in estates	Mar-21	Ongoing and on target	HM

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	Progress to 30.11.2020	LINK TO RISK
To assess all maintenance services in line with Covid-19 restrictions	Clear maintenance investment programme Updated Policies and procedures Clarity for tenants and other customers	Dec-20	Ongoing	M
Review and develop the Repairs and Maintenance Manual including Major Repairs Procedures	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. Increase in staff knowledge	Mar-21	Ongoing	M
Update Asset Management Action Plans and Review Asset Management Strategy	Ensuring that we are achieving the delivery of our Asset Management Strategy 2018-2023 Up to date Asset Management information specific to the Association's housing & non-housing stock	6-monthly Oct-20 Jun-21	Achieved and ongoing	M
Review Repairs and Maintenance Policy	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	Aug-22	On target to achieve	
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 reporting	Achieved and ongoing	M
Ongoing surveys to ensure all properties meet Energy Efficiency Standard for Social Housing (ESSH) by Dec 2020 and ongoing compliance of SHQS	Compliance with Scottish Government's target that every social rented home should meet the ESSH by 2020 Ongoing monitoring and SHQS compliance	Dec-20	Ongoing	M

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
Monitor the condition of the property and programme regular physical surveys/internal staff and external consultants	The planned maintenance programme continues to reflect changing conditions Continued compliance with SHQS and EESSH	Monthly Nov-20-SCS	Delayed until Jan-21	M
Maintain fair and effective tendering procedures and per Procurement Policy and Procedures and subsequent Policy reviews	Adequately qualified and reliable contractors are approved per legislation	Sep-22	Ongoing	M
Maintenance of Procurement Contracts Register and reporting to HSSC	Detailed up to date information for all contracts Compliance with legislation	Quarterly reporting	Ongoing – first report due Jan-21	M/FCS
Procure small works contractors via Public Contracts Scotland	Compliance with law List of contractors/effective repairs service Value for money	Dec-20	Ongoing	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	Achieved and ongoing	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.	Oct-20	Achieved	M
Check all repairs invoices prior to approval for payment and against housing system 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	Achieved and ongoing	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	Achieved and ongoing	M

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	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.	Nov-20 Quarterly reporting	Monthly MC reporting achieved and ongoing Quarterly monitoring via HSSC	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	Monthly stats gathering Quarterly reporting	Achieved and ongoing	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	Achieved and ongoing	M/FCS
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	Sep-20	Achieved	M/FCS
Review of Procurement Policy and ongoing monitoring	Compliance with the Procurement Reform (Scotland) Bill 2014 for all new contracts	Sep-22	Ongoing	ALL
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	Nov-20	Delayed until Jan-21	M

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
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 EESSH Increase tenants' disposable income Reduce heating costs Reduce carbon emissions	Quarterly reporting Jan-21	On schedule	M/HM
To improve procurement practices and increase Scotland Excel PCIP assessment score	Improved procurement Value for money Reduced administration	Mar-21	On schedule	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	Nov-20	Ongoing	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	Achieved and ongoing	M
To update the Management Committee with current position on landlord and employer health and safety requirements and compliance including gas, water management, fire, electrical, lifts, etc	Health and safety of staff and tenants MC can be satisfied of compliance Assists with assurance process	Monthly reporting (MC)	Achieved and ongoing - MC monthly reports Landlord and Employer compliance	M/ALL
To undertake full Health and Safety audit in collaboration with partner housing associations	Improved systems and recording Health and safety of staff and tenants MC can be satisfied of compliance Assists with assurance process	Mar-21	Ongoing	M/ALL
To explore connections to the WDC District Heating Network at Queens Quay where possible	Energy efficiencies Reduction in carbon footprint Cost efficient for tenants	Mar-21	Ongoing – Dumbarton Road properties	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	Progress to 30.11.2020	LINK TO RISK
To assess wider role activities in line with tenant, customer and community needs in relation to Covid-19 pandemic	Provision of ancillary services to provide economic, social and environmental support Working with partners and funders to assist	Dec-21	Ongoing	ALL
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.	Dec-20	Ongoing	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.	Jan-21 Review	Ongoing	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-21	Ongoing	M/WR/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-21	Ongoing	M/HM
To further develop employment, digital inclusion, educational, child poverty, etc. initiatives and services to be delivered from Centre 81 in Whitecrook. Deliver all current funded projects and explore new projects and funding	Tenants and Residents have access and opportunity to an improved range of supplementary services Community capacity building Secure funding	Mar-21	Ongoing	D&WFCS

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
Apply for funding from various sources including SG IIC, Lottery, Awards for All, etc. to deliver wider role projects from Centre81.	Social, economic, environmental and community benefits. Contribution to running costs	Mar-21	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	Mar-21	Ongoing	FCS
Production of Annual Accounts	To comply with the reporting requirements of the Association's Shareholders/Regulatory Bodies/Lenders, etc.	Jun-20	Achieved	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-20	Delayed – Jan-21	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 Low price increases	Mar-21	Ongoing	M/FCS
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

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	Progress to 30.11.2020	LINK TO RISK
To use digital methods to engage with our customers throughout Covid-19 restrictions	Ensure that our statutory obligations are met Consistency of engagement	Oct-20	Achieved and ongoing	ALL
Publish and distribute 4 issues of <i>ChitChat</i> newsletter	Tenants and owners are informed and consulted about activities and pending policy changes	Quarterly	Achieved and ongoing	ALL
Review resource requirements in consultation with RTOs	Compliance with requirements of Housing Act	Nov-20	Achieved	ALL
Review TP strategy and arrangements in consultation with tenants and RTOs ensuring compliance with SSHC requirements	Compliance with requirements of Housing Act & SSHC	Nov-20	Achieved	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	Nov-20 Monthly reporting	Achieved and ongoing	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	Nov-20	Delayed Dec-20	ALL
Publish and distribute annual Assurance Statement to tenants and other customers	Compliance with SHR Regulatory Standards	Dec-20	Delayed Dec-20	ALL
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-21	Ongoing	ALL

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	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-21	On schedule	ALL
Review Information in Different Formats procedure	To promote inclusion by allowing staff to easily deal with any information need a customer may have	Nov-20	Delayed Dec-20	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-21 and ongoing	Achieved and ongoing	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-20	Achieved	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	Jan-21	Achieved and ongoing – New housing system in place from Dec-20	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-21	Ongoing	FCS/Comms
Work closely with RTO's, 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	Progress to 30.11.2020	LINK TO RISK
Consult with and involve tenants and stakeholders in decisions and actively encourage share and management committee membership at every available opportunity	Greater understanding and approval of the decision making processes. Increased membership Increased participation	Ongoing	Ongoing	ALL
Ensure quarterly newsletters advertise policy reviews and invite input	Customer influence in policy formulation	Quarterly	Achieved and ongoing	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-21	On schedule	ALL
Collect and distribute satisfaction results from customer service questionnaires received from customers attending office.	Use feedback for continuous improvement	Quarterly reporting	Delayed due to office closure – will resume when office re-opens	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-22	On schedule	FCS
Development of Tenant Panel programme of work and meetings for year. Ensure resulting Policy/procedure amendments reflect tenants' views and includes service improvements and timescales where applicable	Provide meaningful tenant involvement/scrutiny to shape CHA policy in all aspects of business Assisting with access e.g. iPad provision/Zoom	Jun-20	Achieved	HM/Comms

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
Quickly address Freedom of Information requests and ensure systems adequate to respond by prescribed timelines	Open and accountable to all customers Compliance with law	Ongoing	Achieved and ongoing	ALL
Conduct external review of Governance arrangements including next Self-Assessment against the SHR Regulatory Standards	Reassurances to stakeholders of compliance	Mar-21	Ongoing – consultant procured jointly with other HAs	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	As required	All
To conduct a short survey of tenants to establish how we performed/assisted during Covid-19 lockdown	Evaluation of results – improvements to our response	Dec-20	Achieved	ALL
Regular reporting of Communications Strategy actions and update to take into account impact of Covid-19 in regards to tenants', lenders and other stakeholder assurance/ re-assurance	Delivery of Strategy & update for Covid-19 Increased awareness of CHA Increased participation Increased tenant and customer satisfaction Development of Communications Strategy Consistency across organisation	Quarterly reporting	Achieved and ongoing	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	Ongoing	Achieved and ongoing	FCS
Formulation of Centre81 Business Plan	1-5 year strategy Identifying partnership Sustainability and viability assessments Review of activities	Mar-21	On schedule	FCS

ACTION PLAN OBJECTIVE 6: -

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

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	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-21	On schedule	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-20	Delayed Jan-21	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	Oct-20	Achieved	ALL
To implement and review on a regular basis, the Association's Risk Management Strategy	Strategic and Operational Risks are effectively managed	May-23	Achieved and ongoing	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	M
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	On schedule	ALL
To Maintain the principles of IIYP for a second time re-accreditation and to maintain Gold/achieve Platinum Standard	CHA benefits from highly motivated and qualified staff Opportunities for young people in employment Education and training and promotion of housing as a career	Dec-20	Ongoing	ALL

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
To assess financial/resource impact of Covid-19	Updated financial projections Scenario testing, implications & mitigation strategies	Oct-20	Achieved	FCS
Review of CHA Power operational position in regards to heat payments and arrears collection	Options on position for subsidiary going forward re. optimum operations or heat charge with rent Potential Tenancy Agreement changes	Mar-21	On schedule	FCS
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-21	On schedule	ALL
Carry out risk assessment for Housing Management Section (Business Plan)	Ensure all risks managed appropriately and resources in place to allow this	May-20	Achieved Oct-20	HM
Review Life Cycle Costings Exercise based on delivery of major repairs programme	LCC continues to reflect changing financial conditions and financial strategy provides adequate resources for the 30 year maintenance programme	Monthly reporting Nov-20	Achieved and ongoing	M/FCS
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-20	Achieved	FCS
Policy Development	To maintain high standards and efficient control in all aspects of finance	Oct-20	Achieved	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-20	Achieved	FCS
Budget Setting/Cash Flow	To ensure that our activities are, at all times supported by adequate resources and our costs covered	Jan-21	Ongoing	FCS
Quarterly Management Accounts	To monitor and control actual performance against Budget on a quarterly basis and report upon any variances	Quarterly	Achieved and ongoing	FCS

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
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.	Oct-20	Achieved	FCS
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	Sep-20	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 and ongoing	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	FCS
Benchmarking Exercise	To ensure that we compare our financial performance within our Peer Group via ratio analysis	Dec-20	Achieved and ongoing	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-20	Achieved and ongoing	FCS

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
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 and ongoing	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 and ongoing	FCS
To explore national and local public investment opportunities	Improved returns on our investments Support local strategies Treasury Management Policy	Oct-20	Achieved	
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-20, Jan-21	Achieved and ongoing	FCS/HM
Review of Mid-Market Rent Subsidiary Company legal obligations	Ensure compliance with legal obligations and reporting requirements	Dec-20	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	Achieved	FCS

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	LINK TO RISK
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	Oct-20 Monthly reporting	Achieved and ongoing	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-21	On schedule	FCS/M
To assess the viability of Centre81 and options appraisal for future	Viability and sustainability of Centre81	Jan-21	On schedule	FCS
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.	Reporting Oct-20 Jun-21	Achieved and ongoing	FCS/ALL
To carry out annual self-assurance process to verify that the Association complies with both the Regulatory Standards of Governance and Financial Management & the Scottish Social Housing Charter	Action Plan devised-improvements identified Assurance statement can be prepared and submitted to SHR SHR, tenant and other stakeholder confidence	Oct-20	Achieved	ALL
Increased digitalisation/use of technology throughout our organisation for the benefit of staff, management committee members, tenants and other customers	IT Strategy actions completed Digital Inclusion Strategy actions completed Improved digital systems -greater efficiencies iPads to tenants on low incomes HomeMaster implementation	Mar-21 Monthly reporting	Ongoing	ALL
Maintenance of Procurement Contracts Register	Detailed up to date information for all contracts Compliance with legislation	Quarterly reporting	Scheduled Jan-21	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	Progress to 30.11.2020	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-21	On schedule	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	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-20	Achieved funding - ongoing	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	Achieved and 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	Achieved and ongoing	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 reporting	Scheduled for Jan-21	M

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	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.	Oct-20	Achieved	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-20 Annually	Achieved	Comms
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-20 Annually	On schedule	Comms
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-21	Ongoing	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-20	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 ongoing	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	Achieved and ongoing	HM

ACTION	OUTCOME	TARGET DATE	Progress to 30.11.2020	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	Achieved and ongoing	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	Mar-21	Ongoing.	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	Achieved and ongoing	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. and ensure systems in place for recording	Comply with SHR guidance and increase knowledge of tenants and customers Ensure providing services which meet the needs of our customers	Mar-21 Monthly reporting	On schedule – new draft guidance issued by SGR in Dec-20	ALL
Review of services, information and processes to reflect additional challenges as a result of Covid-19	To ensure opportunity and access for all	Mar-21	Ongoing	ALL

5.0 – Disability/Equality & Diversity Action Plans

Disability Equality Action Plan

OBJECTIVE	OUTCOME	ACTION	PERFORMANCE TO 30.09.2020
All services of CHA will be accessible to disabled people and we will take any action, reasonably practical, to fulfil this aim.	Removal of physical barriers, which may exclude disabled people, or the provision of a reasonable means of avoiding the barrier.	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	Successful adaptations funding from Scottish Government - achieved Tenants/Customer Satisfaction surveys – achieved and info used for future improvements. Report to MC Jan-21 Meeting minimum DDA access requirement - achieved
		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 (Covid-19 response) carried out Oct-20/improvements identified Compliments Register – updated regularly Incidence of complaints – monitored and reported on quarterly
		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. (Mar-21) – on schedule
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 – achieved and ongoing Compliments register monitored – ongoing Register in place On schedule – Mar-21
	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. – achieved Sept Newsletter and ongoing Ongoing

OBJECTIVE	OUTCOME	ACTION	PERFORMANCE TO 30.09.2020
		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. – achieved for both staff and MC Dec-20
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 scheduled for QQ completion QQ and Linnvale Church development will meet Silver Standard - ongoing Consultation with users and post completion satisfaction survey – scheduled upon completion
	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	Review of waiting list due by Mar-21 to establish potential occupants of new build developments. Liaison prior to allocation re. potential adaptations to meet customer needs Post Completion scheme audit.
CHA will increase the involvement of disabled people in the planning, management and delivery of housing services.	To ensure greater participation, consultation and communication.	CHA will encourage the participation of disabled people in the governing body and throughout tenant participation. Under-represented groups will be identified and attempts made to address Newsletter articles/adverts for MC spaces to include areas where underrepresentation exists	Annual Equal Opportunities Monitoring – reports to HSSC Quarterly Evaluation of results – Quarterly HSSC reports Review of waiting list due by Mar-21 to establish potential occupants of new build developments. Liaison prior to allocation re. potential adaptations to meet customer needs Newsletter articles – Sept/Dec-20
	Any disabled staff will have equal access to employment, training and development opportunities.	CHA will guarantee an interview, for staff vacancies, to disabled applicants, who meet the minimum, essential criteria for the post.	Disability Confident Employer symbol. Achieved – Oct-20 Maintain summary, disability monitoring records of all applicants for employment - ongoing

OBJECTIVE	OUTCOME	ACTION	PERFORMANCE TO 30.09.2020
	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. Annual staff questionnaire to be developed and information acted upon, support measures to be put in place – Dec-20

Equality & Diversity Action Plan

OBJECTIVE	OUTCOME	ACTION	PERFORMANCE TO 30.09.2020
To ensure that CHA addresses fully, race equality issues across all its functions and has in place effective policies & procedures to ensure equality of opportunity.	All staff will have proper regard for race equality issues.	Senior staff in all departments to initiate “equality audit” of major areas of policy, planning and operations.	Audit requirements to be drawn up by senior staff in each department by Oct-20 – delayed to Jan-21 ARC information – due May-21 Equality Impact Assessments for all new Policies/Policy and service reviews – achieved and ongoing
	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.	Revise training plan by Nov-20 – achieved 100% of staff to have undertaken updated equality awareness training by Dec-20 - achieved
	Any Black and Minority Ethnic (BME) staff to have equal access to promotion and training opportunities.	To ensure that CHA complies with best practice in recruitment and selection: to continue to monitor regularly on equal opportunities in recruitment and selection. To guarantee an interview for Black and Minority Ethnic (BME) job applicants who meet the minimum criteria for the post.	Recruitment monitoring reports – for next annual report – Sept-21 Ongoing

OBJECTIVE	OUTCOME	ACTION	PERFORMANCE TO 30.09.2020
To encourage applicants from Black and Minority Ethnic Groups into CHA employment/traineeships	Offering underrepresented groups employment opportunities with CHA	Liaise with PATH regarding 2 year-Trainee/internships with Clydebank HA	Recruitment of PATH Training – Achieved Dec-20 Educational attainment – Trainee will enrol in Housing Studies Diploma – Sept-21
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.	Increased opportunities for access to housing for Black and Minority Ethnic households.	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.	Office of National Statistics (ONS) Survey on the housing needs of Black and Minority Ethnic Communities. New draft Equalities Guidance issued by SHR Dec-20 – will adapt monitoring accordingly Assessment included in Business Plan produced Oct-20 to include WDC statistics on BME groups
		Ensure that CHA can attract adequate investment to meet the identified needs of Black and Minority Ethnic groups.	Access Scottish Government funding – ICF fund achieved - ongoing Liaise with West Dunbartonshire Council (WDC) re. development programme/Local Housing Plan – through WDC consultation - ongoing
To ensure that all partners and potential partners are aware of CHAs commitment to equality and diversity	Improved awareness of customers, partners and potential partners of equality issues	Include statement on equal opportunities on all publications, adverts and documents issued to customers, partners and potential partners.	Promotion so far ... Chit Chat Website Job Adverts Interview Questions
To ensure that Black and Minority Ethnic customers and potential customers receive a high level of service from CHA.	All policies and procedures recognise and make reference to equality issues.	Include reference to equality issues in policy review programme. Ensure Equality Impact Assessments are carried out for all new and reviewed policies	Annual Report on the Charter (ARC) - achieved Equality Impact Assessments carried out for new services, policies and policy reviews – achieved and ongoing

OBJECTIVE	OUTCOME	ACTION	PERFORMANCE TO 30.09.2020
	All policies and procedures recognise and make reference to equality issues.	To comply with the requirements, relative to equality, as described in Raising Standards and the Scottish Social Housing Charter	Report to Management Committee – May 20 on ARC submission
	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 achieved Mar-19 next TSS planned for Mar-21 Incidence of complaints monitored through quarterly MC report – no equalities issues to date Development Post -completion surveys will be carried out once developments off site.

6.0 – 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

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	Comments to 30.09.2020
Political	Change of administration/Lack of support from WDC	Partnership and development opportunities missed Little/no access or control of land	3	5	15	MON	Participate in WDC Housing Providers Forum, Comment on Local Housing Plan discussions, contribute to Strategic Housing Investment Plans Commitment to WDC Design Forum Instruct/carry out land surveys/ investigate planning proposals	3	4	12	MON	Risk remains unchanged. Continuing to engage with WDC, SG and local RSL partners to voice CHA's commitment to develop. Continuous risk review monthly devt report
Political	Welfare Reform inc. Housing Benefit and bedroom tax reviews and introduction of universal credit & static Local Housing Allowance cap	Loss of income due to younger tenants not eligible for housing benefit/UC and direct payments Unsustainable tenancies Increase in homelessness/applicants	5	5	25	!	Early arrears intervention & advice. Review of HM Procedures Bi-monthly reporting to HSSC Welfare Reform action plan CIRC support CHA support tenancy sustainment	5	4	20	MON	Risk remains unchanged and control strategies put in place/ ongoing. Regular reporting to HSSC – UC Report
Political	Change to Social Work Adaptations subsidies	Inability to adapt housing stock to reflect changes in tenant circumstances, use of CHA funds Impact on rents if CHA required to fund	3	5	15	MON	Policy Review Quarterly review of tenant base demographics and Social Work referrals via HSSC reports Monitor current stock and adaptations Scenario testing in financial plans Link up with Age Concern and other age related organisations re. other sources of funding	3	4	12	MON	Risk remains unchanged. Secured SG funding, incorporating adaptations into major repairs programmes. Regular review of development risk

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	Comments to 30.09.2020
Political	Climate Change (Scotland) Act 2009 and non-compliance of EESSH by 2020 deadline	Cost to CHA "retro-fitting" existing properties Reputational damage Potential for tenants to be in fuel poverty Deteriorating stock condition	4	4	16	MON	Update stock condition survey information at least every 5 years – physical survey Ensure action plan in place to meet the EESSH by 2020 Explore funding options Provision of regular energy efficiency advice to tenants	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
Political	Freedom of Information	Further regulation requirements Provision of information upon request Potential for Increased costs	5	3	15	MON	Adapt procedure and produce flow diagram for all staff Staff/MC training Update website to minimise work involved/request in first place Monitor first year requests	5	3	15	MON	No proposed change to risk rating – mitigation strategies adhered to
Political	Fire Safety requirements/other legislative changes which will impact on Housing costs	Increased costs Pressure on Rents	5	4	20	MON	Inclusion in LCC updates Incorporate in Major Repairs Plans Access to interest free loans Re-profile major repairs spend to avoid deficit situation Monitor cash flows	5	3	15	MON	No proposed change to risk rating – mitigation strategies adhered to
Political	Rent affordability – SHR pressure on RSLs to consider no or low rent increases	Adverse impact on medium to long term cash flows Impact on service delivery/levels Impact on ability to fulfil investment plans Impact on ability to develop Increase in rent arrears Tenancy sustainment issues	4	5	20	MON!	Continue to base annual rent review on costs, affordability study assessments and comparability Constantly seek VFM Minimise costs as much as possible Welfare rights service to tenants Tenancy support services in terms Tenancy Sustainment Policy in place	4	3	12	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	Comments to 30.09.2020
Economic	Welfare Reform	Loss of income & increased costs Rent affordability - Tenants unable to afford rents and other housing costs Increased homelessness	5	5	25	!	Monitor staff resources and performance Financial sensitivity analysis to include increased arrears and bad debts Maintain Welfare Rights Service	5	4	20	MON	Risk remains unchanged and control strategies put in place/ ongoing. Regular reporting to HSSC – Universal Credit Report
Economic	Austerity/ Public Spending Cuts and service reviews	Increased costs of additional services (e.g. Bulk uplifts, reduced bin collections) Negative impact on Estate Management resources Increased costs	5	4	20	MON	Monitor staff resources and investigate partnerships to improve efficiency Estate Management reporting to HSSC including additional costs Negotiate with WDC	4	3	12	MON	No proposed change to risk rating – mitigation strategies adhered to
Economic	Changes/Increase in costs (supply and demand)	Higher market rate for staff and / or contractors and subsequent pressure on Budgets Pressure on rents and annual rent increases	3	4	12	MON	Review Procurement Strategy Framework Agreements Value for Money Assessments Comparison of actual costs for Major Repairs against Life Cycle Costings Regular Stock condition surveys (every 5 years at least) Quarterly Management Accounts	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to. Procurement of insurance, legal/ development services completed and small works contractors underway in addition to 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	Comments to 30.09.2020
Economic	RPI/CPI Increase/high inflation	High rent arrears, higher costs Higher rent increases threatening tenant rent affordability	3	4	12	MON	Robust policies & procedures Financial sensitivity analysis to include increased arrears and bad debts and higher inflation assumptions Monitoring costs Rent affordability assessments	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
Economic	Increase in energy prices/ cost of gas resulting in higher costs to CHA Power customers	Higher price of heat & hot water Higher arrears Tenants inability to pay Increased costs MSF become less desirable Limits of taking legal action	4	4	16	MON	More collaborative working with HS and liaison with legal teams Link in to tenancy sustainment Arrears Policy and procedures in place Communication with tenants	4	3	12	MON	No proposed change to risk rating – mitigation strategies adhered to
Socio- demographic	Ageing tenant profile	Increase in number and extent of adaptations. Increased pressures on HA's to address Ongoing availability of funding Pressures on cash flows Increase in demand for smaller homes	3	5	15	MON	Development planning to be informed by population trends and projections Review of current stock and number of adaptations Identify and develop plan for CHA stock suitable for ageing tenants e.g. MSF Partnerships with Age Concern and other similar agencies Explore tenant ability to pay	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to Quarterly monitoring of MSF waiting list through HSSC reports

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	Comments to 30.09.2020
Socio-demographic	Tenants' chaotic lifestyle	Lack of support, negative effects on other tenants, inability to sustain tenancies Damage to property High turnover rate of properties Anti-social behaviour complaints	4	4	16	MON	Liaise with support agencies, additional support from CHA, info prior to taking on tenancy. Tenancy sustainment strategy and action plan in place Void condition/costs monitoring HSSC reports	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to. Continue to monitor and report to HSSC
Socio-demographic	Pandemic (e.g. Covid-19)	Reduction in services/service quality & investment programme delays Dissatisfied customers Closure of office Reduction in contractor availability – higher costs Higher void levels Increasing rent arrears Lockdown – implications for increased poor mental health	5	4	20	!	Adapt services Service delivery from home environment Remote working IT capacity Staff welfare calls Tenant welfare calls/welfare support Liaison with contractors Health & Safety measures in place	5	3	15	MON	No proposed change to risk rating – mitigation strategies continue to be adhered to
Technological	Energy Efficiency requirements/recording requirements	Increased costs of retrofitting & hard to treat properties EESH non-compliance Poor systems and lack of information - inaccuracies	4	4	16	MON	Partnership Gov't ECO scheme Recording/monitoring systems in place Source funding Energy efficiency advice -tenants Follow action plan for EESH compliance Follow action plan KSB Carbon Management, Environmental and Sustainability Policy reviews Ensure major repairs Programme is not delayed	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to Updated LCC received. Moving towards EESH2 requirements from April 2020

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	Comments to 30.09.2020
Legislative	Breach of Procurement Legislation	Non-compliance fines Reputational damage SHR intervention Delays in Investment Programme	5	5	25	!	Enter into Framework Agreements Clear policies and procedures Engage with contractors Seek professional assistance Scotland Excel guidance PCS adverts	4	4	16	MON	No proposed change to risk rating – mitigation strategies adhered to and legal advice sought as and when required
Legislative	Ongoing compliance with the SHQS and working towards the new EESSH by 2020	Deterioration in quality of stock Tenant dissatisfaction SHR intervention Reputational risk Increased costs	4	4	16	MON	Regular reporting to HSSC Monitoring mechanisms in place Accurate annual reporting to the SHR via the ARC Increased EM controls Regular inspections/ surveys Investigate HEEPS/other funding	4	4	16	MON	No proposed change to risk rating – mitigation strategies adhered to
Legislative	Thermal Inefficiency	Tenant Fuel Poverty Inefficiencies and high costs for CHA Failure to comply with SHQS/EESSH	4	4	16	MON	Review Sustainability and Environmental Policies and carbon management plan in place – KSB Investigate options for energy efficiency and thermal insulation HEEPS funding Up to date stock condition surveys	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
Legislative	Climate Change (Scotland) Act 2009 provisions and non-compliance with EESSH by 2020 deadline	Cost of "retro-fitting" existing properties Reputational damage Potential for tenants to be in fuel poverty Increased rents to cover increased costs	4	4	16	MON	Update stock condition survey information at least every 5 years Ensure action plan in place to meet EESSH by 2020 Update Environmental and Sustainability Policies	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to Further 20% of stock to be surveyed 2020/21

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	Comments to 30.09.2020
Competitive	Shortage of sites for development	Loss of development funding and development deficits Inability to increase stock Land availability to RSL – competition and potential high cost Unable to meet demand and improve diversity of stock	3	5	15	MON	Continue to Promote HA to LA and others for future Formalise strategic partnership with WDC Co-operate with partners in relation to future development	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to Monthly review of development risk register

Caretaking Service

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	Comments to 30.09.2020
Financial	Higher Maintenance Costs	Poor stock condition Pressure on resources.	5	4	20	!	Monitoring & control procedures, staff training etc. KSB principles and related procedures Procurement procedures to ensure value for money	4	4	16	MON	No proposed change to risk rating – mitigation strategies adhered to
	Higher Insurance	Higher overheads, pressure on budgets/resources	4	4	16	MON	Monitoring & control procedures, raising awareness	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Fall in Rechargeable Income	Recovery costs, pressure on resources,	4	4	16	MON	Monitoring & control procedures, recovery/small claims	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Fall in Factoring Income	Recovery costs, pressure on resources.	4	4	16	MON	Monitoring & control procedures, recovery/small claims	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Financial pressures on owners due to COVID-19 factors	Inability to carry out major/programmed works or improvements within mixed tenure blocks.	4	4	16	MON	Factoring procedures. Monitoring & control procedures.	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to

Routine and Cyclical Maintenance

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	Comments to 30.09.2020
Financial	Higher Maintenance Costs	Poor stock condition/pressure on rents Increased costs of voids	4	4	16	MON	Monitoring & control procedures, staff training etc. Procurement procedures to ensure value for money Advisory pre-end of tenancy inspections	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to Changes to legislation following Grenfell fire and further expenditure on fire safety measures incorporated into LCC
	Higher Insurance	Higher overheads, pressure on budgets/resources	4	4	16	MON	Monitoring & control procedures, raising awareness	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Fall in Rechargeable Income	Recovery costs, pressure on resources	4	4	16	MON	Monitoring & control procedures, recovery/small claims Finance procedures	3	4	12	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	Comments to 30.09.2020
	Fall in Factoring Income	Recovery costs, pressure on resources	4	4	16	MON	Monitoring & control procedures, recovery/small claims Finance procedures	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Inability to source parts for existing components due to supplier liquidation, ceasing to stock, BREXIT, COVID-19 etc.	Component requiring to be replaced prior to useful life Increased costs Pressure on rents Delay to installation Tenant dissatisfaction	3	5	15	MON	Liaise with suppliers Source alternative parts Factor into LCC Devise list of component parts, current suppliers and highlight possible sourcing problems Stock pile parts Ensure supplier/availability of parts for specified time	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to
Legal	Breach of Legislation/non-compliance with SHR Regulatory Standards of Governance and Financial Management and ARC requirements	Personal Injury Litigation Prosecution Tenant dissatisfaction Public image damage Reputation Notifiable Event Regulatory intervention Inability to submit a clean annual assurance statement to the SHR	3	5	15	MON	Robust recording procedures Health & Safety Policies & Procedures-employer and landlord obligations Procurement Policy - legal requirements for contractors Staff Awareness and Training Expert legal advice/audits Reviewed policy & procedures Well published responsibilities, newsletters, tenant surveys/conferences etc., use of Plain English. Public Meetings & Press to counter this	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to

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	Comments to 30.09.2020
Financial	Higher Maintenance Costs	Poor stock condition/pressure on rents	4	4	16	MON	Monitoring & control procedures, staff training etc. Procurement procedures to ensure value for money Adherence to Asset management Strategy and continually update	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Higher Insurance	Higher overheads, pressure on budgets/resources	4	4	16	MON	Monitoring & control procedures, raising awareness	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Fall in Rechargeable Income	Recovery costs, pressure on resources	4	4	16	MON	Monitoring & control procedures, recovery/small claims Follow Finance procedures	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Fall in Factoring Income	Recovery costs, pressure on resources	4	4	16	MON	Monitoring & control procedures, recovery/small claims	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Reduced income of owners within mixed tenure blocks due to COVID-19	Inability to carry out improvements/major repairs. Stock desirability Tenant satisfaction Increased reactive repairs.	4	4	16	MON	Monitoring, control and factoring procedures.	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to
Physical	Fire	Injury/death & damage to property	3	5	15	MON	Health & safety policies & procedures, smoke alarms, training etc. Raising tenant awareness through leaflets and ChitChat articles	2	5	10	MON	3 yearly

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	Comments to 30.09.2020
Professional	Neighbour Disputes/Anti-Social Tenants, crime/disorder	Pressure on resources	4	4	16	MON	Contingency plans, temp staffing arrangements etc. if complaints levels affect ongoing working practice due to volume. Also welfare reform. Covid-19 procedures (office and staffing). Monthly MC staffing reports.	4	3	12	MON	No proposed change to risk rating – mitigation strategies adhered to
	Staff Absences	Pressure on resources	4	4	16	MON	Contingency plans, temp staffing arrangements etc., ensure no reliance on single staff member for one function. Links into training and appraisals. Covid-19 procedures (office and staffing). Monthly MC staffing reports	4	3	12	MON	No proposed change to risk rating – mitigation strategies adhered to
Financial	Fall in rent receipts	Increase in arrears	5	5	25	!	Monitoring & control procedures, staff training etc. UC monitoring mechanisms, extra staff resources, Covid-19 procedures, arrears policy review, SHR monthly return	4	4	16	MON	Ongoing monitoring through HSSC arrears and universal credit reports.
	Fall in rent receipts	Pressure on resources	5	4	20	!	Contingency plans, temp staffing arrangements etc. e.g. welfare reform, staff restructure & teams, UC monitoring, extra staff resources, Covid-19 procedures, arrears policy review, SHR monthly return	4	4	16	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	Comments to 30.09.2020
	Fall in rent receipts	Higher rent increases to tenants	4	4	16	MON	Monitoring & control procedures, staff training etc. Review of rent and service charge policies, value for money monitoring, rent setting consultation, use of SFHA rent setting tool for new build & current at point of let	3	4	12	MON	Rent policy review in process taking into consideration affordability, comparability and costs. Affordability Study will be instructed in 2021.
Legislative	Change in Housing Benefit legislation/universal credit	Fall in rent receipts	4	4	16	MON	Monitoring & control procedures, staff training etc. Covid-19 procedures, introduction of WRO post	4	4	16	MON	No proposed change to risk rating – mitigation strategies adhered to
		Pressure on resources	4	4	16	MON	Contingency plans, temp staffing arrangements etc. e.g. welfare reform & team structure. Covid-19 procedures, introduction of WRO post.	4	4	16	MON	No proposed change to risk rating – mitigation strategies adhered to
		Higher rent increases to tenants	4	4	16	MON	Monitoring & control procedures, staff training etc. e.g. welfare reform & team structure	4	4	16	MON	No proposed change to risk rating – mitigation strategies adhered to

Development and Wider Role

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	Comments to 30.09.2020
Professional	Poor quality workmanship	Major building defects Financial loss Tenant dissatisfaction Difficult to let properties	3	5	15	MON	Monitor closely design and build Employers Agent - Pre-qualification checks, JCT contract conditions. Insurances in place MC input into design and build specification Employ CHA COW for contract – regular weekly reports Development services/ appropriate liaison between contractor and CHA Post contract evaluations	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to – continually monitored whilst on site
Financial	Contractor liquidation	Delay to Completion, increased costs, reputation BREXIT implications re. workforce and material supply	3	5	15	MON	Pre-qualification checks, Thorough check Conditions of Contract Obtain bank and other appropriate references Employer's Agent - monitors works/costs and certificates issued based on work completed	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to
Financial	Requirement of higher levels of private finance and increased lending interest rates	Rent affordability for tenants. Compare against local HA's average rent Higher voids/less desirable properties Increased rents for NB properties	4	5	20	MON	Continuous monitoring of SCORE data and rent affordability data. Ensure within HB/LHA thresholds. Ensure fair Rent Policy through annual review Full assessment of any new developments to ensure affordability Use rent affordability tool	3	5	15	MON	Regular review of SFHA affordability tool. No rent failures following analysis as part of rent policy review. Risk rating unchanged

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	Comments to 30.09.2020
	Contract delays due to pandemics/lockdown (Covid-19)	Increased costs Scarcity of materials Supplier issues Contractor claims Loss of rent – impact on financial plans	5	4	20	MON	Liaison with contractor Liaison with Funders (SG) Liaison with Management Committee Liaison with tenants and other customers Re-profile income and expenditure	5	3	15	MON	No proposed change to risk rating – mitigation strategies adhered to
Environmental	Natural Disaster/ Pandemic (Covid-19)	Site closure and work ceases Delays to completion Delays in receiving rent Risk to cash flow Potential increase in costs (contractor) Potential increase in non-utilization fees – delayed requirement for private finance	5	4	20	!	Regular liaison with contractor/development partner Regular monitoring of Government advice and advice from SFHA, GWSF and CIH Regularly update SG Re-profile rent receipts in Business Plan – sensitivity analysis Regular review of contractor contract/Damages clause Liaison with lender and delay financial close to reduce non-utilisation fees	5	3	15	MON	No proposed change to risk rating – mitigation strategies adhered to and updated accordingly in line with government guidance

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	Comments to 30.09.2020
Professional	Inaccurate/Late Invoicing of factoring accounts	Level of service delivery affected - reputation at risk. Failure to collect factoring charges - overall failure and less affordable factoring service	4	4	16	MON	Establish clear procedures/policies and regularly update to ensure no over reliance on any one member of staff. Ensure all HM software problems are addressed timeously. Good internal communication Formal Factoring team. Staff training/ obtaining factoring qualifications	3	4	12	MON	No proposed change to risk rating – mitigation strategies including close monitoring of procedures adhered to
	Staff absences	Business interruption/reduced or loss of service to clients - reputation at risk/ pressure on other staff members	3	4	12	MON	Establish clear procedures/policies and regularly update to ensure no over reliance on any one member of staff. Stress mentors available to staff and Simply Health Policy	3	4	12	MON	No proposed change to risk rating – mitigation strategies including regular reports to FCSSC & procedures being followed.
Financial	Failure to put in place appropriate internet safeguards/ restrictions	No protection against personnel accessing /obtaining/distributing material from inappropriate websites/ e-mail attachments and downloading material which could result in potential claims against CHA from employees and/or external agencies	3	5	15	MON	IT administrators to ensure that appropriate safeguards are kept up to date and regularly liaise with Clearview Networks	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to. New Data Protection and Compliance Officer in post

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	Comments to 30.09.2020
	Loan portfolio not reflecting good mix between fixed and variable rates.	Little or no protection against fluctuations in interest rates. Short to medium term cash flows uncertain. Threat to viability.	4	5	20	MON	Treasury Management Policy reflects a borrowing strategy which protects the CHA against interest rate changes against short-term savings which be realized in a low interest rate climate. Procedures/ policies to ensure compliance/meet requirements of lenders and adherence to company rules. Annual Loan Portfolio Return	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to.
Financial	Misplaced Investments	Poor returns which consequently threatens survival of organisation	3	5	15	MON	Treasury Management Policy in place which reflects an investment strategy which protects the Association against interest rate changes. Procedures/policies to ensure compliance/meet requirements of Lenders and adherence to company rules. Credit ratings of banks checked quarterly and reported to FCSSC.	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to. Quarterly reports to FCSSC and Procedures in place/closely monitored. Annual review of Treasury Man.
	Substantial damage/injury to property/customers/ staff/committee	Insufficient Insurance in place to cover the financial loss as a result of the incident	3	5	15	MON	Regular comprehensive review of insurance policies to ensure adequate cover in place. Checks on claims history to ensure accuracy Procurement of services, contractor performance reviews/estate management training/H&S training for staff and committee	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to. Insurance procurement completed and insurance schedules updated

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	Comments to 30.09.2020
Financial	Inadequate Financial Planning/Insufficient monies to fund Major Repairs Programme.	Loss of credibility with financial institutions and possible risk to viability and/or Major Repairs Programme. Tenant dissatisfaction/potential high rent increases/unidentified costs not budgeted for	3	5	15	MON	Budget prepared/approved in January. Regular monitoring of Budget through production of quarterly Man. Accounts. Regular LCC information prepared (20% of stock surveyed each year) and included in financial projections. Increased communication to tenants/owners- issuing of 5-year plans to all customers.	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to
	Failure to collect rent Failure to collect factoring charges Failure to collect rechargeable repair income. Failure to collect C81/CHAP arrears	Continual Increase in rent arrears/ CHP/ factoring & RR accounts leading to increased bad debt provisions & write offs. Financial loss to CHA & potential price increases for customers	4	5	20	MON	Procedure for Bad Debt recovery and write off procedure in place. Procs in place to minimise debt & write offs. Ensure adequate staff resources, appropriate IT (timely and accurate information) and housing benefit liaison with Local Authority.	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to
	Development Cost Overruns	Loss of credibility for future loans. Drain on financial resources Reputational damage	4	5	20	MON	Regular Development Sub-Committee/MC reporting, monitoring spend and how it is being funded. Cash flows which will indicate how overspends can be funded i.e. From CHA's own resources or private finance. Increased liaison with Lead Agents, Development and Finance Staff and Consultants. Independence of COWs & attendance at site/progress meetings.	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to. Monthly reporting to MC and risk review included

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	Comments to 30.09.2020
Financial	Maintenance Cost Overruns	Overspends on Major Repairs/Cyclical/Day to Day Maintenance. Effect on tenant rents.	4	5	20	MON	Continuous monitoring through production of Quarterly Management Accounts to ensure adequate Provisions/Reserves in place for future expenditure. Incorporate increased expenditure into the Rent Setting Policy for future Interdepartmental meetings/ updates (monthly)	3	5	15	MON	Quarterly reports to FCSSC and HSSC reporting No proposed change to risk rating – mitigation strategies adhered to
Financial	Supply Chain Management	Breakdown in supply chain/financial stability of private contractors/poor contractor performance	4	4	16	MON	Ensure that CHA has sufficient contractors covering all trades on its approved list. Prompt payment of all contractors accounts. PCS Procurement	3	4	12	MON	No proposed change to risk rating – mitigation strategies adhered to. Contractor performance procedures being put in place
	More demanding private lending environment	Increased cost of funds, potentially shorter borrowing periods, covenant non-compliance resulting in review and re-financing/lack of availability for devt funding/higher costs	5	5	25	!	Comply with Treasury Man. Policy. Strictly monitor loan covenants. Where breaches threatened negotiate with lenders at an early stage to secure Waivers. Ensure all covenant information factored into BP. Reporting breaches to MC/SHR as NE	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to. Annual Treasury Management review and closely monitored.
	Increasing lender covenants	Covenant non-compliance and forced re-negotiation of loan terms/refinancing	5	5	25	!	Strictly monitor all loan covenants and where breaches threatened enter into negotiations with lenders at an early stage to secure Waivers	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	Comments to 30.09.2020
Legal/ Statutory	Breaches/Change in legislation surrounding potential changes to Housing Benefit and other welfare benefits as well as use of Consumer Price Index rather than Retail Price Index	Housing Benefit changes could significantly affect personal circumstances of high percentage of tenants - consequence - increase in arrears/legal costs/bad debt provision/staff costs CPI inherently less than RPI meaning benefits increasing at a slower rate than rents affecting tenants ability to pay	5	5	25	!	Financial Business Plan to include 30 year projections incorporating sensitivity analyses. Investigate and secure other possibilities for increasing stock. E.g. New devts, stock transfers, mortgage to rent, etc Factor higher bad debt/overheads assumptions into cash flows and increase level of contact with tenants Extend welfare rights/IT service/additional staff Public meetings for tenants affected/raise awareness	3	5	15	MON	No proposed change to risk rating – mitigation strategies adhered to.
Legal/ Statutory	Breach of Legislation (Data Protection/Equalities, etc.)	Litigation Penalties Reputational Damage	4	5	20	!	Expert legal advice, reviewed policies and procs in line with legislation, correct comms with tenants & tenant panel Staff and Committee training Audit by GDPR expert – Internal Audit programme Procurement Strategy	4	5	20	MON	No proposed change to risk rating – mitigation strategies adhered to. Regularly seek and receive legal advice.
	Inflation/Interest rate fluctuations	Effects on cash flow/viability	4	4	16	MON	Financial Business Plan includes 30 year projections incorporating sensitivity analysis to detail financial implications of possible increase in Inflation/Interest rates in terms of borrowing	3	4	12	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	Comments to 30.09.2020
	Inability to open office or Centre81 premises to the public e.g. during pandemic	Loss of face to face contact with customers Effectiveness of communication reduced Inability to effectively deliver full services	5	5	25	!	Health and safety precautions put in place Full risk assessments conducted Government advice followed Increased methods of non-face to face contact e.g. digital and telephone	4	5	20	MON	No proposed change to risk rating – mitigation strategies adhered to
Technological	IT systems fail	Loss of all necessary records to maintain a service to tenants, suppliers, customers, financial institutions, external bodies, etc.	3	5	15	OK	Ensure over reliance/responsibility on any one employee avoided. Regular backups taken and appropriate procedure in place to ensure continuation of service Cyber liability insurance Disaster Recovery testing and annual review of DR plan	3	5	10	MON	No proposed change to risk rating – mitigation strategies adhered to