

NORTH VIEW **Housing Association**

North View is a registered Scottish charity – charity registration number SC032963

BUSINESS PLAN 2023/24 TO 2025/26

ANNUAL UPDATE 2024/25

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EXECUTIVE SUMMARY

Introduction

This document is the first annual Update of North View's Housing Association's Business Plan for the period 2023/24 to 2025/26 (approved September 2023). It brings the original Plan up to date by:

- Confirming North View's strategic objectives and priorities for 2024/25 and our plans for achieving these.
- Refreshing the analysis of our operating environment and the main risks we need to manage.
- Describes in detail the actions we will take in 2024/25.
- Shows how the wider environment we work in could affect North View and our future plans, while also detailing how we will manage any significant risks to our tenants and North View itself.
- Illustrates what we will do to make sure North View is well-governed and well-managed, and has the resources needed to achieve our priorities.
- Sets out North View's financial projections, including testing of the resilience of the Business Plan.

North View's Priorities

North View's purpose in this Business Plan Update is to demonstrate how we will achieve continued improvements in service performance and levels of tenant satisfaction while also supporting residents and the community through the current cost of living crisis. The Management Committee's priorities are that North View should:

- Provide housing and repairs services safely and to a high standard.
- Invest in tenants' homes.
- Provide tenants with affordable homes and good value for money.
- Contribute to the regeneration of Windlaw, working alongside a range of community organisations.

North View's Operating Environment

North View's tenants and the Association have experienced significant and serious challenges over the past four years. These have included:

- A global health pandemic.
- Inflation at a 40-year high and rising interest rates.
- A cost of living crisis fuelled by inflation and the war in Ukraine, leading to financial hardship among Windlaw residents, particularly in paying for energy and food costs.
- Sharp increases in the costs of delivering our services, in particular repairs and maintenance.
- Political pressure to set rent increases at below inflation levels, at a time when costs are increasing.
- Significant cuts in public expenditure by both the UK and Scottish Governments. These will hit poorer communities the hardest because people rely more on public services.

The difficulties caused by the COVID-19 pandemic have now gone, leading to a new phase of “living with COVID” and North View has restored affected services.

The economic situation has been and continues to be very challenging with all of the factors shown in the box above presenting a continued threat to the financial well-being of social landlords. Sustained reductions in inflation are needed to support our Business Plan.

- As at November 2024, there had been continued progress in reducing inflation and the second interest rate cut (to 4.75%) in more than four years. In September 2024, the Consumer Price Index (CPI) was 1.7%, compared with 4.0% in January 2024 and 2.3% at the start of the financial year.

As a business, North View’s costs have risen at a significant rate and our income from rents has not kept pace. These pressures are typical of the housing sector as a whole.

In recent years, **North View’s rents** have reduced in real terms, including 2023/24 when we set a 5% rent increase, which was under half the rate of CPI inflation. In 2024/25, an inflation only rent increase of 4.6% was achieved. North View has kept rent increases low because of the impact on tenants of the pandemic and cost of living crisis. The reductions in real income have both short and longer term implications for North View's financial position, so restoring and achieving the balance between income and expenditure is a key goal.

Scottish Government plans to **decarbonise the country’s housing stock** will be a key challenge over the next decade particularly because property owners have been advised they should expect little in the way of financial support from government. The Scottish Housing Net Zero Standard (SHNZS) was published in November 2023 and further information on implementation is required. In April 2024, the Scottish Government revisited its Net Zero target milestones to achieving net zero by 2045.

The Scottish Government has confirmed it will scrap its annual and interim targets for cutting greenhouse gas emissions.

They will be replaced with a system measuring emissions every five years.

Ministers have announced a raft of measures to cut planet-warming gases including a national integrated ticketing system for public transport.

New legislation will be introduced, similar to the carbon budgets used by the UK and Welsh governments.

The Scottish Government insists the long-term target to reach net zero by 2045 "steadfastly" remains.

- [Scrapped climate target is global embarrassment - charities](#)
- [Scotland to ditch key climate change target](#)

In a statement to the Scottish parliament, Energy Secretary Mairi McAllan accepted that the target of cutting emissions by 75% by 2030 was out of reach.

She said the government must act to chart a course to 2045 at a pace and scale which was feasible, fair and just.

Addressing our objectives in difficult times will need a flexible and adaptable approach which North View, as a smaller housing association, is well placed to deliver. We can also draw on the continued commitment of our voluntary Management Committee members and the North View staff team in our efforts to serve the Windlaw community.

Business Plan Priorities for 2024/25

The Management Committee's Vision is ***to make Windlaw a good place to live and build a better future for you and your family.***

North View's **strategic direction** over the next three years will be:

- To safeguard and improve our core business as a social landlord.
- To work in partnership with other local organisations, to support tenants and residents and help to create a resilient community.

The following pages set out a sample of the priority actions that North View intends to take during 2024/25. These actions are important in their own right and they also contribute to the outcomes we want to achieve over the remaining period of the Business Plan, as shown in Appendix 1 of the Plan.

Further information about the actions to be taken to address the 2024/25 priorities is provided in the Work Plan at Appendix 2 of the Business Plan.

Rent Setting

North View will:

- Set the 2025/26 rent increase to balance affordability to tenants and the need for North View to replenish the Association's income following real terms reductions in rents in recent years.
- Where appropriate, identify efficiencies to keep future rent increases at acceptable levels.

Voids and Re-lets

North View will:

- Continue to implement changes to our current procedures and practice on voids, involving the maintenance and housing management teams.
- Introduce a new tenancy sustainment policy to underpin our commitment to effective early intervention and to try to reduce the number of abandoned properties.

Lettings and Homelessness

North View will:

- Let our housing to meet a range of housing needs.
- Continue to work with the Glasgow City Health and Social Care Partnership's Casework Team, to respond to the housing emergency declared in November 2023 and to achieve successful and sustainable referrals for homeless households wishing to be rehoused in North View's area.

Management of Rent Arrears

North View will:

- Implement new rent arrears management procedures, to reduce current and former tenant arrears.
- Continue to maximise direct payments of housing-related benefits to North View.
- Seek to manage the risks of rent arrears increasing, due to the expansion of Universal Credit.
- Continue to implement the rent restructuring programme in 2025/26.
- Provide a high quality benefits advice service that is available to all Windlaw residents.
- Provide tenants with regular and accurate information on benefits issues.

Tenant Engagement

North View will:

- Improve communication about the housing repairs service, in response to tenant feedback.
- Hold a round of area meetings in 2024 to discuss issues of interest or concern to tenants.
- Review our overall approach to customer engagement and alternative approaches that could be considered. Further develop our understanding of tenants' future priorities.
- Complete our biennial Satisfaction Survey in 2024.

Asset Management

North View will:

- Complete an update of our Asset Management Strategy.
- Meet our legal and duty of care obligations for ensuring the safety of tenants in their homes. This will include renewing expired Electrical Inspection Condition Report (EICR) checks where tenants have not provided access and implementing our policy and procedures in relation to identified dampness and mould cases.
- Continue to carry out stock condition inspections of North View housing, to assist with future maintenance planning.
- Plan the 2024/25 investment programme within the overall financial context set by the approved budget and the wider economic challenges presented by high maintenance costs and availability of materials and components.
- Complete the budgeted investment programme for 2024/25.
- Complete an Energy Efficiency Position Statement, as an initial step towards developing a formal Energy Efficiency Strategy and Action Plan.

Wider Role

North View will:

- Base its approach to supporting the community on a "community anchor" basis that combines direct action by North View with partnership working with other local organisations and services.
- Deliver/support the programme of activities and services included in North View's budget for 2024/25. This combines direct service provision by North View and partnership working with others.
- Pursue opportunities for new external funding, where it is feasible and proportionate for us to do so. Our focus continues to be sourcing funding to alleviate hardship.

- Support the community through income maximisation and tenancy support services we provide directly, and through partnerships with specialist local support services such as The Jeely Piece Club and the Castlemilk Pantry.
- Continue to support the Birgidale Complex, to secure its continued use as a community asset for Windlaw.
- Investigate opportunities for other partnerships, including with other Castlemilk community-based associations, and continue to participate in the Locality Plan for Castlemilk.

Value for Money

North View will:

- Monitor inflation closely throughout 2024/25, in preparation for the rent review and how we can best restore an appropriate balance between our costs and rental income.
- Ensure that our rents are affordable, by applying the test that rent should not normally be more than 25% of the National Living Wage for tenants in low-paid work.
- Take forward the value for money initiatives set out in the individual Plan chapters. Seek efficiencies and potential savings, including during the development of the 2025/26 budget.
- Develop an overarching North View value for money strategy to guide our future approach.
- Continue to benchmark North View's service results, rents, and costs with comparable social landlords (our 'peer group').

Governance and Corporate Issues

North View will:

- Continue to conduct the Association's affairs with regard to the Regulatory Standards for RSL governance and compliance with regulatory guidance on self-assurance.
- Implement the Action Plan developed from the external Governance Review carried out in 2024.
- Continue to offer good learning and development opportunities for committee and staff.
- Continue to work with our fellow Castlemilk housing associations on a strategic approach to Human Rights, drawing on local experiences, best practice and 'mainstreaming' it in our work.
- Complete a scheduled review of our Policy and existing succession plan for the Management Committee.
- Review the content of the strategic risk register to be monitored by Senior Staff and the Audit, Risk and Compliance Sub-Committee.

Sound Finances

North View will:

- Manage our budgets and other resources prudently.
- Ensure that key decisions such as the annual rent increase, budget, and investment expenditure help to demonstrate North View's viability in the short term and longer term.
- Use the best information available when we are developing our budgets and longer-term financial projections.
- Maximise our income and achieve efficiencies in our spending where feasible.
- Closely monitor our exposure to external financial risks, working closely with North View's finance agent. "Stress test" our future cashflows and the underlying assumptions, to see how resilient our finances would be if major changes were to affect our business.
- Carefully monitor our covenant compliance.

Through this programme of work, we will seek to meet the needs and aspirations of our tenants while supporting the Windlaw community. We are fully committed to achieving these aims and the Business Plan demonstrates that North View has the capacity and resilience to operate successfully in changing times, as we have done for the last 31 years.

1) INTRODUCTION

This document is the first annual update of North View's Housing Association's Business Plan for the period 2023/24 to 2025/26. It brings this Plan up to date by:

- Confirming North View's strategic objectives and priorities, and our plans for achieving these.
- Refreshing the analysis of our operating environment and the main risks we need to manage.
- Describing how our governance and business management will support the delivery of North View's priorities.
- Setting out North View's financial projections for 2024/25 and beyond and testing the resilience of the Business Plan.

The main audiences for the Business Plan Update are:

- North View's Management Committee and staff team.
- Our tenants, who will receive a summary of the main contents of the Business Plan.
- Our partners and stakeholders.
- Our funders and regulators.

In implementing the Business Plan Update, North View will:

- Provide the Management Committee with assurance about the achievement of the strategy, objectives, and priorities it has set.
- Communicate the Plan to our staff team, making sure that the way we work is consistent with our values and will support the delivery of the Business Plan.
- Retain our status as a fully autonomous housing association and continue to be sustainable and financially viable in the short, medium, and long term.

In preparing the Business Plan Update, we have referred to the Scottish Housing Regulator's (SHR) Recommended Practice on business planning, the Regulatory Framework and other SHR publications.

in our area (including two shared ownership homes). Almost all of North View's properties are mainstream rental, except for a small number of properties where support is provided to people with particular needs by a specialist care organisation.

We are governed by a voluntary Management Committee, the majority of whom are tenants of the Association and Windlaw residents. We employ 20 staff members, 14 of whom are office-based with six other colleagues in our in house repairs team (Tradesteam).

North View's Achievements

North View has achieved a great deal since it was established in 1993.

Effective, sustainable community governance

Local people have led North View since day one.

Our Management Committee members have been champions for their community, while also making good decisions in the interests of our tenants and our organisation. Unlike previous top-down approaches to housing renewal, local control has ensured sustainable housing investment and management in Windlaw.

Building up the housing stock

Only 162 properties were transferred initially from Scottish Homes to North View, and we had to purchase the remaining existing housing in Windlaw through Tenants' Choice Transfers of individual properties.

North View was one of very few organisations that were required to build up their stock in this way, rather than through a single purchase transaction covering the whole of the housing stock. North View's success made the Association financially viable and has enabled a strategic approach to the regeneration and management of Windlaw.

Investing £26 million in works to our tenants' homes

This has been achieved through capital works and a continuing programme of major repairs and component replacements.

This investment will continue, to make sure that tenants' homes meet modern standards and are warm and affordable to heat. Meeting these objectives is becoming more challenging due to recent reductions in rental income, rising maintenance costs, the difficult economic climate, and the prospect of demanding Scottish Government targets for the decarbonisation of housing.

Building more than 200 new homes in Windlaw

Our new build programme has greatly improved the quality and choice of housing in the area. It has allowed us to meet the needs of people for whom tenement living is unsuitable, while also making Windlaw a more sustainable community with a variety of housing options.

Addressing a wide range of housing needs that exist within our community

We strive to meet the needs of everyone who lives in our community, including people with disabilities, older people, and young people.

Maintaining the local environment

North View is responsible for the upkeep of much larger areas of open space than most housing associations. We have given this high priority, to make sure that Windlaw continues to be a place where people want to live. In our 2024 Survey, 91% of tenants were satisfied with the Association's contribution to the upkeep of the area.

Working in partnership with other local organisations, to enable services that will benefit our tenants and our community

As a community-based organisation, we have always been concerned to make Windlaw a better place to live, with opportunities for everyone.

We continue to have an active Wider Role programme, largely delivered in partnership with other organisations that specialise in different types of community support and development.

Remaining financially viable and retaining a skilled and committed staff team

Community organisations often struggle to survive because they are dependent on time-limited external funding. Community-controlled housing associations are different because we have an independent income stream from rental income.

North View is a great example of this. We have successfully leveraged the Association's assets and rental income to raise around £14 million of public funding and £9 million of private finance. This has been used to invest in better housing for our tenants and community and we currently have an annual turnover of £3.8 million from rental income in 2024/25.

North View's achievements have been built on the efforts of a dedicated team of staff. A number of our staff have stayed loyal to North View and everyone who works for us is committed to serving Windlaw and the people who live here.

While we have achieved a lot since 1993, North View's Management Committee and staff are realistic about the challenges ahead while remaining ambitious for the future.

This Business Plan Update sets out our plans for making sure that Windlaw is a good place to live, where we can work with our tenants to build a better future.

3. NORTH VIEW'S MISSION, VALUES AND STRATEGIC OBJECTIVES

Mission Statement

The Management Committee has set the following Mission Statement for North View:

Making Windlaw a good place to live, and building a better future for you and your family

Values

North View's values inform every aspect of our work. We try to make a difference in everything we do, by:

- being professional
- being fair
- working as a team
- focusing on the needs of our community.

We strive to be an inclusive organisation. We are customer focused, putting the needs and aspirations of our tenants and service users at the heart of our business.

We are a community-controlled housing association, run by local people for the benefit of the people who live in our community. We aim to be responsive to the changing needs and aspirations of our tenants and service users. We are committed to putting into practice the principles of equality, diversity, and inclusion as a landlord and as an employer.

Strategic Direction and Objectives

North View's six **strategic objectives** for the Plan period are to:



North View's **strategic direction** during the Business Plan period will be to:

- Safeguard and improve our core business as a social landlord.
- Work in partnership with other local organisations, to support tenants and residents and help to create a resilient community.

These areas were reviewed by the Management Committee in August 2024 and it was concluded that the mission statement, strategic direction and objectives set in 2023 were still relevant.

Plans into Practice

The value of the Business Plan Update depends on how it is understood and applied across North View's work.

- The Management Committee plays a unique role in setting North view's priorities and exercising oversight of performance and risks.
- We must make it easy for our staff members and teams to see how the Plan relates to their roles and achieve their active co-operation in meeting North View's priorities.

The Business Plan Update supports these goals by:

- Setting out the planned outcomes for each objective over the remaining lifetime of the Business Plan (2024/25 and 2025/26), as shown at **Appendix 1**.
- Describing the main actions we will take during 2024/25 to address our main service and business areas.

This information is summarised at the end of the relevant chapters of the Business Plan Update and then set out in more detail in the Work Plan at **Appendix 2**.

The Plan is supported in turn by our established methods for staff communications and performance management.

Review of Strategic Options

The Management Committee considered a detailed strategic options review as part of its 2020 Business Plan. The review concluded that North View's current organisational form was the best option for meeting our objectives and the interests of our tenants in future. The evidence base for the review has been updated as part of each subsequent business plan, to give the Management Committee ongoing assurance about North View's performance and future viability.

In its response to the Options Review, the Management Committee endorsed the principle that North View should seek opportunities for increased collaborative working with neighbouring

housing providers, in areas where this could be of mutual benefit. This has already achieved significant results, with each of the locally based housing associations providing support for the Castlemilk Pantry which helps people throughout Castlemilk who are affected by food insecurity. We have also been working together in relation to Human Rights and hope to identify further opportunities for collaborative working in the period ahead.

Clearly, the current operating environment for all social landlords is challenging due to the continuing difficult economic climate. The Management Committee will continue to pay close attention to the impact of economic and other factors on our business and will focus in particular on the outcomes tenants receive from us and North View's financial resilience. The Business Plan is clear about North View's purpose and in the period ahead our focus will be on delivering the priorities set by the Management Committee rather carrying out further work to examine the Association's future organisational status.

4. STRATEGIC ANALYSIS

This chapter describes North View's operating environment, paying particular attention to factors that may have a significant impact on the Association, our tenants and community, and the achievement of our strategic objectives. The contents have been informed by a wide range of information sources (including SWOT, PESTLE, and stakeholder analyses) and was refreshed by the Management Committee in August 2024.

SWOT Analysis 2024

The SWOT Analysis (Strengths, Weaknesses, Opportunities and Threats) examines North View's operating context from a local perspective. This year's review has identified the following key issues:

STRENGTHS

- Clear purpose and strategy, focused on tenants and the community
- Business continuity during COVID-19
- Experienced, capable committee and staff. Stable governance, strong teamwork
- Recruitment of new committee members in 2021 and 2022, including from younger age groups
- New rent-setting policy implemented
- Successful transition in staff leadership team following senior staff retirements in 2021 and follow-on recruitment
- Tenant satisfaction rates are improving overall
- Service delivery results are improving and compare favourably with Scottish averages

OPPORTUNITIES

- Continuing to provide a better service
- Building a clearer picture of tenants' priorities
- More partnership working with other Castlemilk housing providers
- Grow/adapt wider role partnerships to respond to issues and current economic circumstances
- Help more tenants get online and explore how this can help improve service delivery
- Continued efforts to increase tenant involvement/engagement

WEAKNESSES

- Vulnerable to external economic turbulence
- External uncertainties beyond our control
- Need to keep attracting new committee members to extend the legacy of local leadership and control
- High levels of poverty require more resources to sustain and support tenancies
- Low tenant interest in engagement activities

THREATS

- Continuation of high inflation, cost increases, sub-inflation rent increases, government intervention in rent-setting
- Cost of living and post-COVID impact on residents – e.g. money worries, mental health – and on NVHA e.g. rent arrears, tenancy support and sustainment
- Increased and unfunded requirements set by Scottish Government and GCC (e.g. environmental services, climate change)
- Many more tenants on Universal Credit (managed Migration now gathering pace in 2024)
- Increasing poverty and homelessness
- Failure to meet regulatory standards

Who North View Houses

Understanding our customers and their needs and priorities are all important for our planning and service delivery. North View's committee members have vast knowledge of the Windlaw community and strong insight into local needs. As an organisation, we also have deep knowledge from our role as a landlord based in the area for over 30 years.

The Association engaged an independent research contractor to conduct a comprehensive customer satisfaction survey in 2024, providing an update on the 2022 results. The survey consultants' report provides updated information about the profile of North View tenants, based on the survey sample of 40% of households:

74% of North View tenants were of working age, with 26% aged 65 or over.

- 20% of tenants were aged 16-34, 36% were aged 35-54, and 18% were aged 55-64
- 18% of tenants were aged 65 to 74 while 8% were aged 75 or more.

48% of North View tenants lived in their home as a single adult, 17% lived as a 2 adult household, 18% were 1 parent families, and 6% were 2 parent families.

- Slightly less than one in five (19%) of all North View households were single adults aged 60 or more
- 29% were single adults aged under 60.

The survey results showed that there are high levels of poor health among North View tenants.

- More than 1 in 5 tenants said either they or a member of their household (21%) had a physical impairment
- A further 11% said they or a member of their household had mental health issues (this has reduced from 23% in our 2022 survey)
- 56.5% said they had no health conditions or disability (in 2022, 31% of residents stated that they did not have a disability or long term health condition).

The vast majority (88%) of North View tenants said that their ethnicity was White Scottish. There were 10 other ethnicities recorded (accounting for 12% of respondents), although numbers for each of these groupings were very small.

- There has been a change in this since our 2022 survey when 95% of respondents stated that their ethnicity was White Scottish and 5% to 7 other ethnicities.

As described in Chapter 3, North View is continuing to collect equalities profiling data to help inform our services.

PESTLE Analysis 2024

Like all social landlords, North View's business is greatly affected by external factors. This has never been truer than at the present time when we must navigate our way through many risks and uncertainties caused mainly by economic factors beyond our control.

The following pages set out our analysis of this wider operating environment, highlighting factors that will potentially have a significant bearing on North View's future operating environment and strategy. The analysis takes the form of a PESTLE analysis which addresses Political, Economic, Social, Technological, Legal and Environmental factors.

PESTLE ANALYSIS SUMMARY

SOCIAL FACTORS

COVID-19

- Ongoing focus to "living with COVID". The Association will respond to any future public health information.

Poverty and Deprivation

- Deprivation levels in Windlaw and Castlemilk are severe, as evidenced by the 2020 Scottish Index of Multiple Deprivation (SIMD).

The SIMD shows how Windlaw compared with the rest of Glasgow and a nearby, better off community (Old Cathcart and Muirend) which is located **less than 2 miles away** from Windlaw.

Windlaw scored as the most deprived on all the indicators, and the results show that deprivation is driven first and foremost by poverty. In this regard:

- The **rate of low incomes** was 2.5 times higher in Windlaw than in Glasgow, and 15 times higher in Windlaw than in Old Cathcart/Muirend.
- The rate of **employment deprivation** was 2.4 times higher in Windlaw than in Glasgow and 8.5 times higher in Windlaw than in Old Cathcart/Muirend.

Detailed information about the SIMD profile of Windlaw is provided in Appendix 4.

- While local organisations such as housing associations and other service providers contribute a great deal to making life better for people living in Castlemilk, they can only do so much without leadership, support, and funding from central and local government.

PESTLE ANALYSIS SUMMARY

- North View is the community anchor organisation in the Windlaw area. During 2021, Glasgow City Council agreed to support the development of a Locality Plan for Castlemilk. This work has continued through a community survey feeding into the process and local development sessions. It has the potential to provide a strategic framework for community engagement and activity by the many organisations and services that work in Castlemilk.
- The UK Government uprated benefits and the National Living Wage in April 2023 to fully match inflation, while the Scottish Government is using its social security powers in a progressive way, for example through the new Scottish Child Payment. The Chancellor's Autumn 2024 Statement also introduced plans to increase the National Living Wage from April 2025.

Homelessness and Tenancy Sustainment

- Glasgow City Health and Social Care Partnership (GCHSCP) is seeking increased numbers of lets for homeless households (67% in 2024/25) in response to the housing emergency. North View makes housing offers to a substantial number of homeless referrals. Our Annual Lettings Plan for 2024/25 sets out that 50% of our total lets will be made available to homeless referrals. We have confirmed to GCHSCP that this quota may be reviewed during the year. This quota allows us to respond to other categories of applicants with high housing needs.
- GCHSCP is also operating a new Housing First programme for people with more complex needs, following a pathfinder programme which ran between 2019 and 2022.

POLITICAL, LEGAL & REGULATORY FACTORS

- Scottish Government (SG) "Housing to 2040" top priorities are increasing new housing supply, reducing homelessness, and reducing carbon emissions from homes.
- Legislation passed by the Scottish Parliament for rent freeze/caps and a moratorium on evictions. This was not applied to social landlords, although it may set a precedent for the future.
- "New Deal for Tenants" bill introduced in March 2024. This has a focus mainly on the private rented sector.
- Deep public spending cuts have been announced by the UK and Scottish Governments and will be followed in short order by further austerity at local authority and community levels.
- North View has a "compliant" rating with SHR.

PESTLE ANALYSIS SUMMARY

- SHR published detailed “Recommended Practice” on asset management in February 2023.
- In February 2024, the SHR completed the review of its Regulatory Framework, implemented from 1 April 2024. The regulatory system is widely seen as disproportionate for smaller housing associations, but addressing this does not feature as one of SHR’s objectives nor have Ministers recognised that their own legislation provides for different regulatory approaches for different classes of social landlord.
- In the Autumn 2024 Budget, the Government announced an increase to employer National Insurance contributions (from 13.8% to 15%) from 1 April 2025, resulting in additional expenditure for the Association.
- The Scottish Government cut its affordable housebuilding programme funding by 26% for 2024/25. It was announced in December 2024 that this will be increased in 2025/26.

ECONOMIC FACTORS

Wages, Benefits, and the Cost of Living

- Cost of living: some household essentials, notably energy and food have risen far more than the headline CPI rate.
- The Government has removed the universal Winter Fuel Payment for pensioners. It is now targeted to households in receipt of eligible benefits. The Scottish Government has plans, however, to introduce a Pension Age Winter Heating Payment for all pensioners in 2025.
- For most people in work, wages are not increasing in line with inflation. However, the National Living Wage will be increased from £11.45 from to £12.21 in April 2025. It is also increasing to £10.00 for 18-20 year olds, representing an increase of 16.3%.

Economic Outlook

- The economy over the past two years has been characterised by high inflation.
- CPI inflation has been at its highest level for forty years (hitting 11.1% at October 2022).
- The Bank of England’s most recent Monetary Policy Report (November 2024) states that:
We expect inflation to rise slightly again over the next year, to around 2¼%. Inflation is expected to fall back to the 2% target after that. If inflation remains low and stable it’s likely that we will reduce interest rates further. But we have to be careful not to cut interest rates too quickly or too much. High inflation has affected everyone, but it particularly hurts those who can least afford it.
- UK Government current priorities are to reduce inflation and the nation’s debt.

PESTLE ANALYSIS SUMMARY

- The Scottish Government's top spending priorities are the NHS and social security. Other areas, including local government, will experience real term cuts.
- GCC will continue to reduce its funding for non-statutory services such as neighbourhood management. GCC will likely try to transfer responsibility for further local services or facilities to local organisations, such as housing associations, without any transfer of resources.
- GCC has passed responsibility for bulk uplift charges to housing associations. This represents a significant spend for North View and potentially could increase if the Council passes on responsibility for landfill charges which is its stated future intention.
- Brexit and global economic stress have caused substantial cost increases for repairs and maintenance works across the housing sector. This is a key element of North View's finances.
- Of particular importance are sharply rising costs for construction materials and issues with supply (for detailed information, see Chapter 7, Asset Management).
- Economic uncertainty is high and as a result future planning is more challenging. This is also evident in all economic forecasting from the Bank of England and the Office for Budget Responsibility downwards. It has become relatively common for the Bank of England's forecasts to be changed substantially due to the interplay between the many factors that are currently driving bottom line figures such as inflation and interest rates. While the Bank of England is forecasting reductions in inflation and interest rates, there is no certainty that these forecasts will be realised.

TECHNOLOGICAL FACTORS

- Social landlords are introducing more digital options for service delivery.
- North View is doing so too although we understand that not all tenants would wish or be able to access services in this way. We will continue to explore this with tenants and will be guided by the results of our engagement.
- There is a continuing threat of cyber-attacks on businesses of all types and sizes. North View manages this proactively and has Cyber Essentials Plus accreditation, together with a programme of staff training and testing.

ENVIRONMENTAL FACTORS

- North View's major repairs programme is having a positive impact on energy efficiency and fuel poverty, through investment in items such as high efficiency boilers and new windows.

PESTLE ANALYSIS SUMMARY

- Scottish Government standards for social landlords: Scottish Housing Quality Standard (SHQS), Energy Efficiency Standard for Social Housing (ESSH1) and new Social Housing Net Zero Standard (SHNZS).
- North View had one of the highest compliance rates with the initial 2020 ESSH Standard (at 31.3.22, 99.9% of North View homes met the standard, compared with Scottish average of 88% - the Scottish Housing Regulator has not collected this data since that time). As at 31.3.24, only one property did not meet the standard.
- In April 2024, the Scottish Government removed its annual and interim targets for cutting greenhouse gas emissions. These are being replaced with a system measuring emissions every five years. It is, however, still committed to reaching net zero by 2045.
- Current levels of funding and investment available to decarbonise homes fall significantly below the levels required. The Scottish Housing Regulator has estimated that the cost of meeting the social housing net-zero standard could be £27,943 for a flat and up to £42,635 for a three-bed semi-detached house for buildings built after 1919.
- Glasgow City Council has stated an ambition that Glasgow should be a net zero city by 2030.
- Overall, the net zero aspirations of the Scottish Government and Glasgow City Council are clear, but the necessary tools to support delivery are not yet in place.
- Gaps include the standards to be met, how compliance with standards would be measured and administered, access to adequate funding, the availability of suitable and affordable retrofit technology, whether procurement for decarbonisation will have a national dimension, public attitudes to change, and carrying out works to occupied buildings including those that are in mixed ownership.
- Resolving these matters is vital if decarbonisation objectives are to be achieved. The Scottish Government intends to address some of these issues through a Heat in Buildings Bill. The Bill states that use of polluting heating systems will be prohibited after 2045.

Stakeholder Relationships and Priorities

North View's key stakeholders are shown below:

| Stakeholders that are specific to North View | Strategic and Regulatory Stakeholders |
|--|---|
| <ul style="list-style-type: none"> • North View tenants • Residents and owners in Windlaw • Housing applicants • Our employees | <ul style="list-style-type: none"> • Glasgow City Council (GCC) • The Scottish and UK Governments • The Department for Work and Pensions (DWP) • The Scottish Housing Regulator (SHR) |

| | |
|--|---|
| <ul style="list-style-type: none"> • The local community in Windlaw • Local organisations with whom we can work to benefit our tenants and the local area • Our lenders, auditors, and insurers | <ul style="list-style-type: none"> • The Office of the Scottish Charity Regulator • The Financial Conduct Authority |
|--|---|

As evidenced by the stakeholder survey we conducted for the 2020 Business Plan, the Association has strong and productive relationships with its stakeholders. These include local partner organisations, our funders and auditors, and the local authority. Many of these relationships have matured over many years and are key factors in shaping North View’s strategy and priorities.

GCC has published Glasgow’s Local Housing Strategy for the period 2023 to 2028. The five overarching priorities that are proposed are shown below.

Local Housing Strategy 2023/28: Top Priorities

| |
|--|
| <ol style="list-style-type: none"> 1) Delivering more homes and great places that reduce poverty and inequality and increase opportunity and prosperity for all. 2) Improving the energy efficiency of Glasgow’s homes, reducing fuel poverty, and supporting a Just Transition to Net Zero through decarbonising domestic heating and energy. 3) Improving the condition of existing homes and preserving Glasgow’s tenements and built heritage. 4) Supporting people to live independently and well at home in the community. 5) Improving housing options, affordability and sustainability for tenants and owners, to prevent and reduce homelessness. |
|--|

In working with stakeholders, the main areas of development we hope to see in 2024/25 are:

- Increased engagement with our tenants, including follow-up to the 2024 Tenant Satisfaction Survey and developing our understanding of tenants’ future priorities.
- Continued partnership working with local organisations that deliver community support services in Windlaw, in some cases with financial or in-kind support from the Association.
- Continuing to work on options for partnership working with other community-based housing associations in Castlemilk.
- Increased engagement between community organisations in Castlemilk, Glasgow City Council and the Glasgow City Health and Social Care Partnership with the aim of better serving the Castlemilk community. The Locality Plan for Castlemilk presents an opportunity for addressing this.

We will also continue to have close relationships with a range of other organisations, including our lenders, regulators, the Department for Work and Pensions and the service departments of GCC.

Chapter Conclusions

This Chapter has reviewed the many factors that could impact North View's future strategy and operations to a significant degree. The following are of particular importance.

- The future path of inflation and whether this reduces the cost of living for tenants, allowing North View to reverse the recent pattern of sub-inflation rent increases and returning our finances to a more sustainable footing.
- The likelihood that key elements of North View's future costs will remain at unprecedented levels which will place continued pressure on rent levels and investment capacity.
- Identifying strategies that will keep the Association's revenues and costs in balance, with an increased focus on value for money and efficiencies likely to be needed.
- Decarbonisation of the housing stock, although this needs government to provide clarity and support on key questions relating to standards, funding, and other matters.
- The need for flexibility, risk management, budget planning and control and stress testing, in a highly changeable and often uncertain operating environment.

Many of the issues described are economic or political in nature and as such, are beyond our control.

Flexible and adaptable approaches will be needed along with sound management disciplines in areas such as business planning, performance management, budget planning and compliance, and financial planning and stress testing.

These will all be part of our toolkit for navigating our way ahead together with sound and stable governance. These have been high priorities in the past and must remain so. More information is provided in the relevant chapters of the Business Plan.

5. GOVERNANCE AND CORPORATE MANAGEMENT

Introduction

Good governance and corporate management are the foundations for managing the Association's work in a manner that is effective, accountable, financially sustainable, and ethical, while also meeting all legal and regulatory obligations.

This Chapter:

- Reviews North View's performance in addressing the priorities set in last year's Business Plan (2023/24).
- States the priorities the Management Committee has approved for the first year of the new Plan (2024/25).
- Provides contextual information about the priorities that have been set for 2024/25.

The Chapter begins with a description of **key elements of North View's governance structures and personnel**.

Management Committee

The Management Committee (MC) has overall responsibility for strategy, performance, and control. The MC:

- Sets North View's strategic direction, through its role in developing and then approving the Business Plan
- Sets North View's policy, for the staff team to implement
- Oversees risks and North View's financial well-being
- Monitors the quality of the services that tenants receive, and
- Seeks assurance that North View is complying with legislation and regulatory requirements.

We have welcomed four new Committee members since 2020 which has made a substantial contribution to our succession planning goals. The current membership of the MC is shown below:

Management Committee Members and Office-Bearers (following the 2024 AGM)

| Name | Continuous Service | Office-Bearer Role |
|-------------------------|--------------------|--------------------|
| Geraldine Baird | 3 years | |
| Alex Bruce | 5 years | |
| Josephine Deacon | 30 years | Vice-Chairperson |
| Christine Devine | 8 years | |
| Jim Dougherty | 5 years | |
| Audrey Laird | 9 years | Secretary |
| Wilma McCubbin | 22 years | Treasurer |
| Michelle McNulty | 2 years | |
| Andrew William Marshall | 1 year | |
| Sarah Jayne Newman | 2 years | |
| Iris Robertson | 30 years | Chairperson |

Four of our MC members have nine years or more service, giving a good spread of experienced and newer members. Our members work well together and are very focused on making sure that North View does the best it can for tenants, the community, and the Association itself.

Senior Management Team and Staffing Structure

The changes that took place in 2021 to our Senior Management Team (SMT) following two senior staff retirements are now fully embedded.

The SMT is led by Alison Main (Director), supported by Ady Tester (Maintenance Manager) and Yvonne Rooney (Housing Manager). We purchase finance agency services from FMD Financial Services, a firm with an extensive track record and proven expertise in housing association financial management.

The panel below shows the members of the Senior Management Team along with a short description of their skills and experience:

Alison Main, Director

Alison first joined North View on secondment from Scottish Homes, the national housing agency. Her position at North View was made permanent in August 2000, whereupon, as Development Officer, she oversaw the remainder of our development programme. From 2005 Alison's role expanded to include responsibility for our Wider Role and in house audit programmes. In 2011, Alison became Housing Manager and on 1st April 2021, Alison was appointed to the post of Director on Euan Anderson's retirement.

Qualifications: MA (Hons) Geography, and PGDip Housing.

Adrian Tester, Maintenance Manager

Ady became our Maintenance Manager in April 1999, bringing with him years of experience of working in the construction industry.

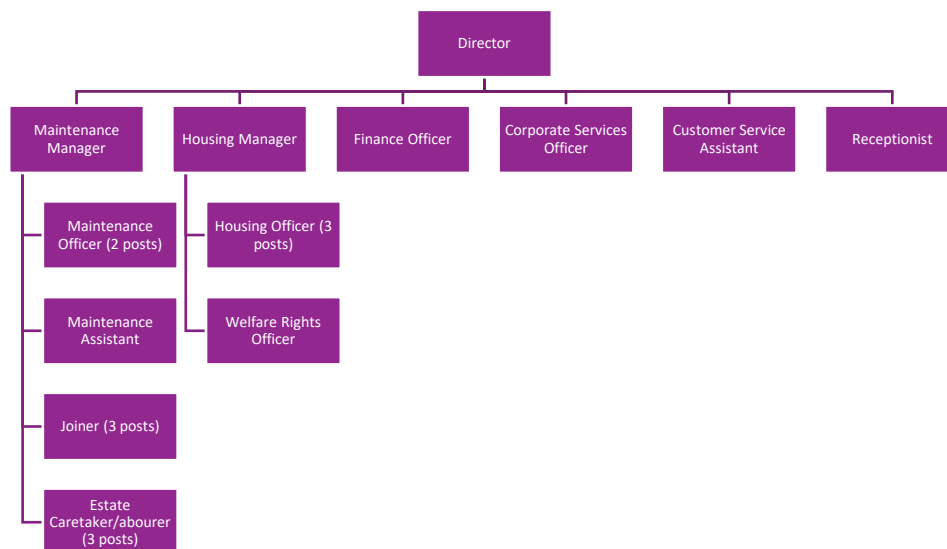
Since joining North View, he has managed the growth of the maintenance department, and continues to oversee the delivery of all aspects of our maintenance service while ensuring compliance with the myriad of regulations that affect these activities. Ady also has lead responsibility for managing North View's information technology needs and systems.

Yvonne Rooney, Housing Manager

Yvonne joined North View in October 2021 as our Housing Manager. She is a committed housing professional with over 20 years' experience working in various housing associations across Glasgow, most recently as a senior manager with Linthouse Housing Association.

Qualifications: MA (Hons) History, PG Diploma Housing, and a Masters degree in Management.

Staffing Structure



Strategic Objectives and Statement of Progress at 31 March 2024

Good governance, sound finances and effective corporate management contribute to all of North View's strategic objectives and are expressed directly in the following strategic objective:

Objective 6: Be well-governed, financially resilient and a good employer

Statement of Progress Achieved in 2023/24

Table 1 summarises North View's progress in addressing the priorities stated in last year's Business Plan, covering 2023/24.

The priorities include work that was due to be fully completed in 2023/24, as well as work that has continued into 2024/25. Therefore, some tasks were a one-off or single year event while in other cases work stretched from one year into the next.

TABLE 1
GOVERNANCE AND CORPORATE MANAGEMENT

BUSINESS PLAN ACHIEVEMENTS/PROGRESS AT END OF 2023/24

| Business Plan Priority (2023/24) | Achievements/Progress |
|--|---|
| GOVERNANCE | |
| <ul style="list-style-type: none">Commission and complete an external governance review during 2023, to support our ongoing work on assurance and identify any areas for improvement and development of our overall governance framework and practice. | Achieved <ul style="list-style-type: none">We commissioned the governance review in March 2024 and this was completed by September 2024. The findings of the review were positive, and an action plan has been developed to implement recommendations made. As a result, the Association's Engagement Plan with the Scottish Housing Regulator was reviewed in October 2024. |
| MANAGEMENT COMMITTEE REVIEWS AND SUCCESSION PLANNING | |
| <ul style="list-style-type: none">Review our <i>Committee Members: Recruitment and Succession Strategy</i>, to promote committee membership and seek to attract new committee members. | Ongoing <ul style="list-style-type: none">The review of the Strategy is currently ongoing and is expected to be completed by 31 March 2025. It was discussed with the Management Committee at its Strategy Day in August 2024. |
| <ul style="list-style-type: none">Review the format of our committee appraisals. SHARE has been appointed to facilitate this. | Achieved <ul style="list-style-type: none">SHARE carried out appraisals in 2024 and the format that these will take in 2025 has been agreed. |

| Business Plan Priority (2023/24) | Achievements/Progress |
|---|---|
| EQUALITIES & HUMAN RIGHTS | |
| <ul style="list-style-type: none"> Work collaboratively to develop a strategic approach to Human Rights for Castlemilk housing associations, drawing on best practice and 'mainstreaming' it in our work. | Ongoing <ul style="list-style-type: none"> The Castlemilk Lived Experience Group (involving representatives from North View's Management Committee) is now well established, with a clear remit and identified actions. It is currently meeting on a monthly basis. |
| <ul style="list-style-type: none"> Continue to gather anonymised equalities data and use this information to inform our services. | Ongoing <ul style="list-style-type: none"> We continue to gather anonymised equalities data from a range of groups (tenants, housing applicants, staff, committee etc). This information continues to be collated and analysed. |
| LEARNING & DEVELOPMENT | |
| <ul style="list-style-type: none"> Develop training programme for Management Committee and staff for 2023/2024, taking account of committee appraisal outcomes and Business Plan priority topics. | Achieved/Ongoing <ul style="list-style-type: none"> Training programme developed in November 2023. Good progress has been made in achieving this – training has been delivered on values, risk management, Annual Assurance Statement and Governance. Some of this was carried out as part of the governance review work. |
| PROCUREMENT | |
| <ul style="list-style-type: none"> Procure goods and services in accordance with North View's Policy, achieving best value for resources. Planned significant procurements taking place in 2023/24 are: <ul style="list-style-type: none"> - Governance Review - Financial Services - Landscape maintenance - Painterwork | Achieved <ul style="list-style-type: none"> Procurement in relation to these services has been concluded. |
| CUSTOMER SATISFACTION AND COMMUNICATIONS | |
| <ul style="list-style-type: none"> Continue to implement North View's action plan arising from the 2022 tenant satisfaction survey with an initial emphasis on repairs communications. Carry out a further survey of owners in 2023/24. | Ongoing <ul style="list-style-type: none"> Work in relation to this is still ongoing. We completed a further comprehensive satisfaction survey in Summer 2024 (tenants and owners). |

| Business Plan Priority (2023/24) | Achievements/Progress |
|--|--|
| DEVELOPMENT OF IT AND DIGITAL SERVICES | |
| <ul style="list-style-type: none"> Complete and implement IT developments to make best use of functionality of the HomeMaster software system (includes work on factoring, rent arrears and customer communication capabilities). | Development Ongoing <ul style="list-style-type: none"> This is ongoing. All factoring accounts are now fully administered through HomeMaster. New rent arrears procedures are being developed and text communication with customers regarding repairs is now in place. |
| STAFFING | |
| <ul style="list-style-type: none"> Review and revise all job descriptions for discussion with members. | Ongoing <ul style="list-style-type: none"> This is not yet complete. |

Statement of Priorities for 2024/25

Governance Review

1. Complete the external governance review during 2024, to support our ongoing work on assurance and prepare an action plan, identifying any areas for improvement and development of our overall governance framework and practice.

Management Committee Succession Planning

2. Complete the review of our *Committee Members: Recruitment and Succession Strategy*, to promote committee membership and seek to attract new committee members.

Equalities & Human Rights

3. Continue to work collaboratively with the Castlemilk Human Rights Lived Experience Group to develop an approach to Human Rights for Castlemilk housing associations.
4. Continue to gather anonymised equalities data and use this information to inform our services.

Learning and Development

5. Implement an ongoing training programme for Management Committee and staff for 2024/25, taking account of committee and staff appraisal outcomes, satisfaction survey findings and Business Plan priority topics.

Procurement

6. Procure goods and services in accordance with North View's Policy, achieving best value for resources. Planned significant procurements taking place in 2024/25 are:
 - Maintenance Framework including various Lots (including builderwork, windows and glazing, electrical and communication, roofing, waste disposal, close doors, doors, adaptations, joinery, fencing, painterwork, estate management and out of hours service).
 - Gas Maintenance Contract.

Customer Satisfaction and Communications

7. Carry out biennial customer satisfaction survey (of tenants and owners) in Summer 2024 and identify areas for action.
8. Review our Resident Involvement Strategy during 2024/25.

Development of IT and Digital Services

9. Extend the usage of the functionality within the HomeMaster software system (including digital communications with tenants).

Staffing

10. Review all job descriptions for discussion with staff members.

Asset Management

11. Complete a review of the current Asset Management Strategy (approved March 2024).

Disaster Recovery Plan

12. Develop a new Disaster Recovery Plan for the organisation.

Key Issues and Pressure Points

Governance Review (Priority 1)

The Governance Review is to support our work on compliance and North View's current systems and practices for promoting good governance. An external consultant was appointed for this to ensure we accessed the required expertise as well as ensuring an objective examination of how we work now.

Management Committee Reviews and Succession Planning (Priority 2)

North View's *Committee Members: Recruitment and Succession Strategy* document is due for review and is of key importance in committee member retention and the recruitment of new committee members.

Equalities and Human Rights (Priorities 3 and 4)

This priority relates to the need for providers of public services to demonstrate that they take a human rights-based approach to their work.

The collection of equalities data, to meet regulatory expectations and our own needs, has been underway for some time and will continue to be an ongoing piece of work.

Learning and Development (Priority 5)

Our approach to identifying learning needs is part of the committee appraisal process. Learning around major Business Plan topic areas will also be part of the approach taken.

Staff appraisals will also be completed in 2024/25 and will feed into our training plans.

Procurement (Priority 6)

The procurement of maintenance-related services helps the Association to demonstrate and achieve competitively priced services.

Customer Satisfaction and Communication (Priorities 7 and 8)

The 2024 customer satisfaction survey provides us with updated information to help us identify areas for improvement. We are also due to review the Resident Involvement Strategy during 2024/25.

Asset Management (Priority 11)

The new Asset Management Strategy was introduced in March 2024. This is to be subject to its first annual update in 2024/25 and we will work to ensure that it reflects current plans and challenges.

Disaster Recovery Plan (Priority 12)

A new Disaster Recovery Plan will be developed to ensure that our response to a range of circumstances is clearly set out and tested.

6. Housing Services

Introduction

North View's housing services include:

- Managing housing applications and letting empty homes.
- Providing housing for homeless households referred to us by GCC.
- Tenancy sustainment.
- Collecting rent and managing rent arrears.
- Resolving neighbour disputes and anti-social behaviour.
- Estate management.
- Involving tenants in the management of their homes and in North View's decision making
- Income maximisation.

This Chapter:

- Reviews North View's performance in addressing the priorities set in last year's Business Plan (2023/24).
- States the priorities the Management Committee has approved for the first year of the current Plan (2024/25).
- Provides contextual information, where needed, about the factors that will influence our priorities and ability to secure the best outcomes for tenants and North View's business.

The Business Plan also contains the following information for reference:

- Chapter 7 (Value for Money) and Appendix 3 of the Plan provide information about our recent performance, benchmarking, and tenant satisfaction results.
- Appendix 1 shows the outcomes we intend to achieve during the next three years, as a backdrop for the priorities North View will set each year, starting in 2024/25.

Strategic Objectives and Statement of Progress at 31 March 2024

Housing services contribute to meeting the following North View strategic objectives.

Objective 1: Provide quality homes in a good environment at affordable rents

Objective 2: Consolidate and improve our core services, while meeting tenants' needs and aspirations

Statement of Progress Achieved in 2023/24

Table 1 describes North View's progress in meeting the priorities set in the 2023/24 Business Plan.

The priorities include work that was due to be fully completed in 2023/24, as well as work that continued into the next financial year. Accordingly, some tasks were a one-off or single year event while in other cases work stretched from one year into the next.

TABLE 1

HOUSING SERVICES: BUSINESS PLAN ACHIEVEMENTS/PROGRESS AT END OF 2023/24

| Business Plan Priority (2023/24) | Achievements/Progress |
|--|--|
| INCOME MAXIMISATION: RENT ARREARS | |
| 1. Intensive arrears management, to sustain rental income, support tenants in meeting their responsibility for paying their rent and sustain tenancies. To contribute to these objectives, we will introduce new rent arrears procedures in 2023, covering both current and former tenant arrears. | <p>Progress made (with further improvement needed)</p> <p>Gross rent arrears levels have reduced (from 6.89% as at 31 March 2023 to 6.06% as at 31 March 2024).</p> <p>This is being supported by new tenancy sustainment procedures. New rent arrears procedures have been developed and are due to be implemented on the HomeMaster IT system. Rent arrears form part of the Internal Audit Plan for 2024/25.</p> |
| 2. Provide tenants with regular and accurate information on benefits issues and ensure that North View provides clear messaging on the importance of paying rent. | <p>Achieved/Ongoing</p> <p>We provide a Welfare Rights Update for tenants and information on how to pay rent in our quarterly newsletters. Our Welfare Rights Officer is available to support tenants with benefit claims and issues.</p> |
| 3. Use Managed Payments and maximise the use of direct payments to North View by all tenants where this is appropriate. | <p>Achieved/Ongoing</p> <p>The Association continues to apply to the DWP for Managed Payments where relevant and encourages the use of direct payments.</p> |
| 4. Identify what additional measures might be appropriate and achievable as the managed migration of Universal Credit accelerates. Make changes to our | <p>Ongoing</p> <p>Managed migration is due to accelerate in 2024/25. The Welfare Rights service is available to support tenants with this.</p> |

| Business Plan Priority (2023/24) | Achievements/Progress |
|---|--|
| working practices and use of resources as required. | |
| LETTING OF NORTH VIEW PROPERTIES, INCLUDING VOIDS | |
| <p>5. Manage allocations over the course of 2023/24 in accordance with the Annual Lettings Plan. We expect to see a significant reduction in the number of lets compared with 2022/23 when 92 lets took place. This was mainly due to new lets for our Windlaw Lodge development and higher than normal re-lets for properties that were vacated as a result of moves to the new build.</p> <p>6. Continue to develop new procedures and joint working to shorten re-let times and reduce void rent loss, achieving performance improvements in both areas.</p> | <p>Achieved</p> <p>There was a total of 43 lets in 2023/24 (compared with an estimated 60 set out in the Annual Lettings Plan). We achieved a higher proportion of lets to homeless referrals as there were no lets to underoccupancy cases or other referrals, which can be due to circumstances, availability of suitable properties etc.</p> <p>Average relet times have reduced from 33.53 days in 2022/23 to 21.28 days in 2023/24. Housing Management and Maintenance staff continue to work closely to improve performance in this area.</p> |
| HOMELESSNESS | |
| <p>7. Continue to work in partnership with the Glasgow City Health and Social Care Partnership (GCHSCP) Casework Team, to achieve successful and sustainable referrals for homeless households wishing to be rehoused in North View's area.</p> | <p>Achieved</p> <p>In 2023/24, a total of 29 Section 5 referrals were received by the Association that resulted in 23 lets to homeless households (53.5% of all lets made).</p> |

| Business Plan Priority (2023/24) | Achievements/Progress |
|---|--|
| <p>8. Participate in the Local Lettings Community forum, to review with the Casework Team and other landlords the effectiveness of the referrals process and agree action points for improvement.</p> <p>9. Track the rollout process and timescales for Housing First so that North View is able to consider the implementation issues that may arise for the Association.</p> | <p>We continue to work closely with the GCHSCP and attend the Local Lettings Community meetings.</p> <p>Through ongoing liaison with the GCHSCP and Local Lettings Community meetings, the Association is keeping updated on Housing First.</p> |
| TENANT ENGAGEMENT | |
| <p>10. Address the corporate priority of following up the outcomes from the 2022 Tenant Satisfaction. Survey.</p> <p>11. Review North View's current approach to tenant engagement and alternative approaches that could be considered. Our Resident Involvement Strategy will be reviewed in 2023.</p> <p>12. Develop a plan for tenant profiling/engagement to understand tenants' future priorities.</p> | <p>Ongoing</p> <p>Work in relation to this is still ongoing. We completed a further comprehensive satisfaction survey in Summer 2024 (tenants and owners).</p> <p>We have rescheduled the review of our Resident Involvement Strategy to 2024/25, and this will help further develop our plans.</p> |
| TENANCY SUSTAINMENT | |
| <p>13. Support our tenants to sustain their tenancies using a range of supports including the role of housing officers, the income</p> | <p>Achieved</p> <p>New procedures have been introduced.</p> <p>In our 2023/24 Annual Return on the Charter, tenancy sustainment levels were as follows (based on tenancies which began in the</p> |

| Business Plan Priority (2023/24) | Achievements/Progress |
|--|---|
| <p>maximisation service and the various signposting and referral arrangements that North View has in place. Introduce new tenancy sustainment procedures in 2023 to support effective early intervention and try to reduce the number of abandoned properties.</p> | <p>previous reporting year):</p> <ul style="list-style-type: none"> • Percentage of new tenancies to existing tenants sustained for more than a year - 100.0% (93.33% in 2022/23) • Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year - 87.10% (80% in 2022/23) • Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year - 88.57% (85.71% in 2022/23) • Percentage of new tenancies to others sustained for more than a year – 100% (100% in 2022/23). <p>In addition, the number of abandonments was 4 in 2023/24, compared with 15 in 2022/23.</p> |
| DIGITAL AND COMMUNICATIONS | |
| <p>14. Continue to develop North View's digital offering to customers, using the functionality available to us through the HomeMaster software system. Developing capacity for texting will be a particular priority, along with other solutions that allow us to deliver services as efficiently as possible.</p> | <p>Ongoing</p> <p>Limited progress has been made in relation to this (with only texting functionality now 'live' in relation to repairs only). HomeMaster is currently developing a tenant portal as part of its system and this will present new opportunities.</p> |

Statement of Priorities for 2024/25

Income Management: Rent Arrears

1. Intensive arrears management, to sustain rental income, support tenants in meeting their responsibility for paying their rent and sustain tenancies. To contribute to these objectives, the new rent arrears procedures that have been developed will be fully implemented on the HomeMaster IT system.
2. With managed migration to Universal Credit now being accelerated, provide tenants with

regular and accurate information on benefits matters and appropriate support through our Welfare Rights Service. and ensure that North View provides clear messaging on the importance of paying rent.

3. Use Managed Payments (and Alternative Payment Arrangements to reduce arrears where appropriate) and maximise the use of direct payments to North View by all tenants.
4. Identify what additional measures might be appropriate and achievable as the managed migration of Universal Credit accelerates. Make changes to our working practices and use of resources as required.

Letting of North View properties, including voids

5. Manage allocations in accordance with the Annual Lettings Plan approved by the Management Committee. Due to the housing emergency and associated housing pressures, we expect to continue to see a continued trend in a lower number of lets during the course of the year.
6. Continue to work to shorten re-let times and reduce void rent loss, achieving performance improvements in both areas.

Homelessness

7. Continue to work in partnership with the Glasgow City Health and Social Care Partnership (GCHSCP) Casework Team, to help respond to the housing emergency and achieve successful and sustainable referrals for homeless households wishing to be rehoused in the Windlaw area.
8. Participate in and contribute to the Local Lettings Community forum, to ensure the effectiveness of the referrals process and agree action points for improvement.

Tenant Engagement

9. Address the corporate priority of following up the outcomes from the 2024 Tenant Satisfaction Survey.
10. Review North View's current approach to tenant engagement and alternative approaches that could be considered. Our Resident Involvement Strategy will be reviewed in 2024/25.
11. Develop a plan for tenant profiling/engagement to understand tenants' future priorities.

Tenancy sustainment

12. Support our tenants to sustain their tenancies using a range of supports including the role of housing officers, the Welfare Rights service and the various signposting and referral arrangements that North View has in place. Our tenancy sustainment procedures will be

supported by a new tenancy sustainment policy and will support our effective early intervention approach to help keep people in their homes.

Digital and Communications

13. Continue to extend North View's digital offering to customers, using the functionality available to us through the HomeMaster software system. Texting for the repairs service has been introduced and we will explore other solutions that allow us to deliver services as efficiently as possible.
14. Work to extend our communication through Social Media and email. We have started emailing quarterly newsletter to our residents who have provided email addresses.

Priorities for 2024/25

Key Issues and Pressure Points

Income Management: Rent Arrears (Priorities 1 to 4)

- Maximising the Association's income continues to be important at present due to multiple pressures on the Association's costs and on tenants' incomes.

Key Issues to Address in 2024/25

- Full implementation of new rent arrears procedures on HomeMaster in 2024/25.
- We are continuing to find that tenants (current and new) who make a Universal Credit claim are not making their first UC rent payment to the Association, resulting in arrears accruing on accounts. This could increase in scale as the UC migration process from legacy benefits accelerates in 2024/25.

Holistic Approach

- Many circumstances contribute to rent arrears and we respond to tenants' individual needs by taking a holistic approach and making refinements to our own processes.
- The measures already in place include:
 - Providing an in-house, specialist Welfare Rights advice service.
 - Signposting to external support services, including services for help with fuel poverty.
 - Support for tenants to claim UC online, including in the North View office.
 - Practical advice and support including referrals to the Castlemilk Pantry and help with fuel costs.

- Signposting to money and budgeting advice.

All of these activities are focused on helping tenants, as well as being part of North View's strategic approach to arrears management.

- The new rent arrears procedures being introduced include several measures where we will be seeking to strengthen existing practices:
 - A strong emphasis on tenancy sustainment (directed by tenancy sustainment procedures and a new tenancy sustainment policy), to support tenants and reduce the costs of failed or abandoned tenancies and resulting impacts on rent arrears level and our own costs such as void repairs.
 - Increased use of home visits to discuss rent arrears.
 - Increased direct communication with tenants to help build stronger relationships from as early a stage as possible.
 - Continued development of the new HomeMaster system to fully meet North View's need for high quality monitoring information on rent arrears.

Focus on former tenant arrears

- Former tenant arrears account for a significant share of gross rent arrears (£32,902 written off at the end of March 2024).
 - A key issue for North View is that 72% of these former tenant arrears written off related to tenancies that were abandoned in previous years for which no forwarding address was available either to the Association or to the debt collection agency we employ.
 - Pursuing former tenant arrears will continue to be a key area of work in 2024/25 and is included in the new rent arrears procedures we have developed.
 - Our new tenancy sustainment procedures (underpinned by a new policy) ensure early intervention in arrears cases, helping to manage arrears before a tenancy ends.

Universal Credit (UC)

- Based on UK Government policy, migration to Universal Credit for most people receiving 'legacy benefits', including Housing Benefit, is now accelerating. This potentially poses a significant financial risk to the rental income collected by social landlords.
- Previous analysis by North View has shown that tenants on UC account for a disproportionately high share of global rent arrears, compared with those on Housing Benefit.

- A major element of North View's strategy for preventing difficulties for tenants and the Association is to maximise the number of tenants on UC whose help with housing costs is paid direct to North View, whether or not the tenant is in arrears.
- We will also work closely with DWP to ensure that Managed Payments are in place for higher arrears cases.
- We have seen a rise in tenants claiming UC over the past year and this now gathering pace.
- We will monitor closely the impact of the UC migration issue in the year ahead.

Letting of North View Properties, including Voids (Priorities 5 and 6)

- We are continuing to make progress in reducing our average times. The Association has made a number of procedural changes and closer joint working is taking place between the maintenance and housing management teams.

Homelessness (Priorities 7 and 8)

- North View's 2024 ARC return shows that we made offers of housing to 93% of homeless referrals received in 2023/24 and that 79% of those offers resulted in a let. A key factor is that North View takes a void led approach and we contact GCHSCP to seek a referral once a suitable property has been identified.
- While these are positive results, GCHSCP has continued to request a target of 67% of North View's total lets for referrals. The same request has been made to all other RSLs in Glasgow.
- The Association has not committed to GCHSCP's request for 67% of lets in 2024/25 being made to Section 5 homeless referrals. We have set a quota of 50% and have agreed to monitor and review this over the course of the year. In discussions with GCHSCP in recent years, we have emphasised that the target level of lets sought cannot be achieved due to the lack of referrals wishing to be rehoused in Castlemilk. We also aim to offer rehousing opportunities to applicants from each of the housing needs categories stated in our Allocations Policy.
- We will continue to discuss the target with GCHSCP. The smooth running of our Annual Lettings Plan requires this, including having a clear picture of the availability of housing for other applicant categories in housing need.

Tenant Engagement (Priorities 9 to 11)

- We intend to conduct a thorough review of our future strategy and methods for tenant engagement, to achieve higher levels of participation overall and to give residents greater choice about the type and level of engagement that would provide the best fit with their own circumstances.

- A key aim is to gain an improved understanding of tenants' priorities for their homes, the services North View offers, and their community.
- This could be approached in different ways (for example, through surveys). We will give this further thought and hope to discuss the best methods with tenants in the months ahead. A further round of area meetings was carried out this year and this will help inform this work.

Tenancy sustainment (Priority 12)

- North View has seen a reduction in the number of tenancy abandonments in 2023/24 (4 compared with 15 cases in 2022/23).
- Tenancy sustainment procedures were introduced to support effective early intervention and to reduce the number of abandoned properties.
- Housing Officers and the Welfare Rights Officer play the most direct role in tenancy sustainment, but we are keen to emphasise that tenancy sustainment issues can arise or come to light in the course of delivering any of our services.
- In addition to actions we take directly, North View has also built up a wide range of partnerships with specialist organisations to which we can refer tenants needing support and assistance. These provide practical supports in areas such as fuel poverty and fuel costs, food insecurity, and money and budgeting advice.

Digital and Communications (Priorities 13 and 14)

- Our current focus will be on implementing functionality availability within HomeMaster (which will include a tenant portal in the near future) and ensuring any specific communication preferences are responded to.

6. Asset Management

Introduction

Asset management covers many North View services and activities including:

- Reactive, voids and cyclical maintenance
- Ensuring the safety of North View tenants in their homes
- Planning, procuring, and overseeing major repairs to the housing stock in a way that is based on good evidence, cost-effective and affordable to the Association
- Developing our approach to improving the energy efficiency of the housing stock.

This Chapter:

- Reviews North View's performance in addressing the priorities in the 2023/24 Business Plan.
- States the priorities for 2024/25.
- Provides contextual information about the priorities that have been set.

This looks at the impact that internal and external issues could have on North View and how we can manage these to secure the best outcomes for tenants and North View's business.

Relevant information for reference can also be found elsewhere in the Plan:

- Chapter 7 (Value for Money) and Appendix 3 of the Plan provide information about North View's performance, benchmarking, and tenant satisfaction results.
- Appendix 1 shows the outcomes we intend to achieve over the course of the next two years. These provide the backdrop for the priorities set each year.

Strategic Objectives and Statement of Progress at 31 March 2024

Asset Management is a major contributor to the following North View strategic objectives.

Objective 1: Provide quality homes in a good environment at affordable rents

Objective 2: Consolidate and improve our core services, while meeting tenants' needs and aspirations

Objective 3: Invest in tenants' homes, manage our assets well and plan ahead for the decarbonisation of our housing.

Statement of Progress Achieved in 2023/24

Table 1 summarises North View's progress in addressing the asset management priorities described in last year's Business Plan, covering 2023/24.

The priorities included work that was due to be fully completed in 2023/24, as well as work that has continued into 2024/25. Accordingly, some tasks were one-off or single year events while in other cases work that would stretch from one year into the next.

TABLE 1

ASSET MANAGEMENT: BUSINESS PLAN ACHIEVEMENTS/PROGRESS AT END OF 2023/24

| Business Plan Priority (2023/24) | Achievements/Progress |
|---|--|
| ASSET MANAGEMENT STRATEGY | |
| <ol style="list-style-type: none"> 1. Complete North View's Asset Management Strategy (AMS) and develop the approach to implementation, monitoring and committee reporting. 2. Review the recommended practice guidance on Integrated Asset Management published by the Scottish Housing Regulator (SHR) in February 2023. Consider how this could be applied in North View's context, for example in relation to techniques and measures for understanding the performance of the housing stock and the value of our assets. | <p>Achieved/ongoing</p> <ul style="list-style-type: none"> • The new Asset Management Strategy, taking into account the SHR's recommended practice guidance, was completed in February 2024. • Further development of implementation, monitoring, reporting and reviewing is ongoing. |
| PROCUREMENT | |
| <ol style="list-style-type: none"> 3. Undertake procurement of new contracts for landscape maintenance and painterwork. | <p>Achieved</p> <ul style="list-style-type: none"> • Contracts are now in place. |

| Business Plan Priority (2023/24) | Achievements/Progress |
|--|--|
| TENANT SAFETY | |
| <p>4. Meet North View's legal and duty of care obligations for ensuring the safety of tenants in their homes, with particular emphasis at the present time on renewing expired electrical installation (EICR) checks where tenants have not provided access and on implementing our policy and procedures in relation to identified dampness, mould and condensation cases.</p> <p>5. Take appropriate action in response to Scottish Housing Regulator guidance requiring increased information provision on health and safety compliance in the 2023 Annual Assurance Statement.</p> | <p>Achieved</p> <ul style="list-style-type: none"> • No out of time gas safety inspections in 2023/24. • Five SHQS abeyances at 31 March 2024 due to lack of electrical safety (EICR) certificates and lack of tenant co-operation. This compares with 11 abeyances for these reasons in 2022/23. • Monthly rolling programme is used to secure tenant co-operation. |
| SCOTTISH SOCIAL HOUSING CHARTER COMPLIANCE | |
| <p>6. Maintain North View's performance which is better than the Scottish Average for all Charter Indicators relating to repairs and maintenance.</p> | <p>Achieved</p> <ul style="list-style-type: none"> • North View's Charter results for 2023/24 were strong in most areas, continuing trends over recent years (See Appendix 3). • Appendix 3 shows that North View's performance in 2023/24 was better than the national average for all ARC maintenance measures and better than our peer group average for the 6 maintenance measures. • North View's results were also better than the peer group average for the average time to re-let empty properties. |

| STOCK CONDITION SURVEYS | |
|--|---|
| 7. Conduct surveys of a further 20% of the stock during 2023/24 which would take the percentage of stock surveyed to more than 75%. | Not achieved (although good progress made) <ul style="list-style-type: none"> A total of 100 SHQS/stock condition surveys were carried out in 2023/24 (14.4% of our stock base). |
| INVESTMENT PROGRAMME 2023/24 | |
| 8. Carry out the 2023/24 programme of component replacements, based on the approved budget and allowing for any in-year adjustments that may be required for cost or delivery purposes. | Achieved <ul style="list-style-type: none"> 25 new flat entrance doors were installed. New windows were fitted in 29 homes. 23 new kitchens were installed. Some outturn figures are higher than planned and others (flat entrance doors) are lower. |
| VOID RE-LET TIMES | |
| 9. Maintain North View's improved performance in progressively reducing the average time to re-let empty properties. Seek to achieve an average re-let time of less than 30 days in 2023/24 (actual performance results were 43.9 days in 2020/21 and 33.5 days in 2020/21). 10. Review the Association's Void Management Policy and Procedures in 2023/24 to help improve performance. | Achieved, with further improvement needed <ul style="list-style-type: none"> North View's average number of days to re-let an empty property reduced from 33.5 days in 2022/23 to 21.28 days in 2023/24. Following major disruption caused by COVID in 2020/21, results have improved significantly in each year since then. Joint review and analysis undertaken by Housing and Maintenance Managers, along with increased joint working by their respective teams. New Policy and Procedures have been introduced. |
| IMPROVING ENERGY EFFICIENCY | |
| 11. Achieve final completion of EESSH1 works by 31 March 2024 (subject to tenant co-operation to enable works to completed). | Substantially achieved/ongoing <ul style="list-style-type: none"> As at 31 March 2024, one property did not meet EESSH1 (in abeyance). Scottish Government has consulted on Social Housing Net Zero Standard (to replace EESSH2). |

| | |
|---|---|
| <p>12. Analyse the outcomes from the Scottish Government's current review of the EESSH2 standard, when completed and its consultation proposals on Energy Performance Certificates and how these are likely to be reflected in future standards.</p> <p>13. Develop an Energy Efficiency Position Statement, which in time will evolve into a more formal Energy Efficiency Strategy and Action Plan and provide a foundation for financial scenario and project design planning.</p> <p>14. Continue to take opportunities to improve energy efficiency standards through the planned maintenance programme.</p> <p>15. Develop specific project proposals if external funding opportunities become available (for example, from Glasgow City Council). This could be considered in our own right, or by partnering with other landlords on the specification and commissioning of suitable solutions.</p> | <ul style="list-style-type: none"> • Energy Efficiency Position Statement has still to be developed. • The Association's programmes of window replacements, new flat entrance doors and new boilers all contribute to improved energy efficiency. • We have not identified any suitable funding sources for measures as yet. |
|---|---|

Statement of Priorities for 2024/25

Asset Management Strategy

1. Complete the annual review of the Asset Management Strategy (AMS) and continue to develop the approach to implementation, monitoring and committee reporting.

Procurement

2. Undertake procurement of the gas maintenance contract and maintenance framework.

Tenant Safety

3. Meet North View's legal and duty of care obligations for ensuring the safety of tenants in their homes, including continued focus emphasis at the present time on renewing expired electrical installation (EICR) checks where tenants have not provided access.
4. Develop our recording and monitoring arrangements for dampness and mould cases.
5. Take appropriate action to provide information on health and safety compliance in the 2024 Annual Assurance Statement to the SHR.

Scottish Social Housing Charter compliance

6. Maintain North View's performance which is better than the Scottish Average for all Charter Indicators relating to repairs and maintenance.

Stock Condition Surveys

7. Conduct 100 surveys during 2024/25.

Investment Programme 2024/25

8. Carry out the 2024/25 programme of component replacements, based on the approved budget and allowing for any in-year adjustments that may be required for cost or delivery purposes.

Void Re-let times

9. Maintain North View's improved performance in progressively reducing the average time to re-let empty properties. Seek to achieve an average re-let time of less than 25 days in 2024/25 (actual performance results were 43.9 days in 2021/22, 33.5 days in 2022/23 and 21.3 in 2023/24).

Improving Energy Efficiency

10. Seek to achieve final completion of EESSH1 works by 31 March 2025 (subject to tenant co-operation to enable works to be completed).

11. Analyse the outcomes from the Scottish Government's Social Housing Net Zero Standard (SHNZS) standard.
12. Develop an Energy Efficiency Position Statement, which in time will evolve into a more formal Energy Efficiency Strategy and Action Plan and provide a foundation for financial scenario and project design planning.
13. Continue to take opportunities to improve energy efficiency standards through the planned maintenance programme.
14. Develop specific project proposals if external funding opportunities become available (for example, from Glasgow City Council). This could be considered in our own right, or by partnering with other landlords on the specification and commissioning of suitable solutions.

Key Issues and Pressure Points

Asset Management Strategy (Priority 1)

- Asset management is about making the most of the assets that we own, for the benefit of our tenants and our business. The housing stock is North View's biggest asset.
- It follows that demand for the stock, how it is performing, how much it is costing to maintain, and what standards it should be achieving now and in the future are all important contributors to our investment strategy and overall business planning.
- North View's maintenance staff have an in depth knowledge of the stock built up over many years. We have a structured programme of stock condition surveys and these are carried out 'in house' with consultancy support.
- The Asset Management Strategy (AMS) will be completed in 2025. The AMS provides the strategic framework for North View's future investment in the housing stock and our other property management services.
- The importance of understanding the performance and value of our assets has increased because of external financial pressures on expenditure and the SHR practice advice publication on Integrated Asset Management. The SHR advice advocates the need for structured appraisals of assets and the application of Net Present Value techniques to assess the value of individual properties.

Tenant Safety (Priorities 3 to 5)

- The Association is using the compliance module on the HomeMaster IT system to ensure effective recording and monitoring of damp and mould cases. This will help in terms of data collection required to accommodate new indicators in the Annual Return on the Charter.

- We will monitor areas of tenant and resident safety through a new pro forma developed in response to initial work on the Governance Review.

Investment Programme 2024/25 (Priority 8)

- North View's investment plans, component replacement costs and lifespans were independently reviewed as part of the 2020 Business Plan by Thomson Cost Consultants who were satisfied that each of these elements were reasonable.
- Cost estimates are reviewed annually in the light of ongoing stock condition surveys and our work with FMD Financial Services to prepare North View's budgets and 5- and 30-year financial projections.
- Investment expenditure is regularly reviewed and where necessary re-profiled by the Maintenance Manager and FMD Financial Services as part of our budget-setting and financial projections.
- This joint work provides the Management Committee with assurance that the Association's cashflows will support the future investment needs of the housing stock in the short, medium, and longer-term and enable us to meet the covenants set by the Association's lenders.
- Increases in maintenance costs and the real reduction in rental income have required North View to take a pragmatic and flexible approach to the scale of investment that is sustainable at the present time. We are working to keep a major repairs programme running, to meet tenants' expectations and ensure the quality of the housing stock.

Void Re-let Times (Priority 8)

- North View's voids performance has been strong historically but was badly affected by the COVID-19 pandemic. In the period 2014 to 2020, North View took an average of 17 days to re-let empty properties, while during the peak COVID year of 2020/21 this more than trebled to 54 days.
- Performance has improved in the three years since then and a renewed focus on joint working between the housing and maintenance teams has been a key part of this. This work to reduce re-let times further will continue in 2024/25.

Improving Energy Efficiency (Priorities 10 to 14)

- North View continues to improve the energy efficiency of tenants' homes through the component replacement programme. In addition, the decarbonisation of all housing in Scotland is being promoted by the Scottish Government as part of its mission to achieve net zero standards.

- **Scottish Government Standards and Glasgow City Council Plans**
 - Scottish social landlords will have to meet Scottish Government standards to decarbonise their housing stock, although it is not currently known what these standards will be.
 - In November 2023, the Scottish Government published a consultation on a Social Housing Net Zero Standard (SHNZS) that will replace EESSH2. The proposed SHNZS (which is expected to be introduced in 2025 at the earliest) includes the following:
 - A fabric efficiency rating (which focuses on the amount of energy for heat consumed by a property) measured in kWh/m²/year;
 - A requirement to replace polluting heating systems with a clean heating alternative by a backstop date of 2045.
 - For its part, Glasgow City Council has published a Climate Change Implementation Plan earlier in 2021 which has the ambitious aim of making Glasgow a net zero city by 2030.
- **Developing a Detailed Strategy for Decarbonisation**
 - North View's concern – shared by many other housing associations – is that it is not yet possible to assess with any certainty the impact of external standards and how this can be reflected in credible, detailed strategies for doing what may be asked of them.
 - It is important that the suitability of alternative technologies should be considered carefully using satisfactory evidence. In the current climate, the sheer volume of technologies that is emerging creates a risk of solutions being adopted that prove not to be either fit for purpose or value for money.
- **The Way Ahead**
 - Clarity about the standards to be met will allow North View to developing a meaningful strategy for implementation and compliance. We will also track progress of the Scottish Government's Heat in Buildings Bill.
 - Added to this, there is a need to resolve current substantial uncertainties around funding, the availability of affordable and effective technological solutions, and what role if any the new National Energy Agency will play on matters such as enabling procurement of components or contractors at scale.
 - There are still opportunities to improve the energy efficiency of our stock in the short term, but this will by necessity be on a more limited scale than the Scottish Government seeks and may also be affected by the financial environment we will be operating in.

- North View will track progress and seek opportunities for partnership working where feasible through our membership of SFHA, joint discussion with other Castlemilk housing associations, and by taking part in GCC's engagement with housing provider.

8) Wider Role

Introduction

This Chapter:

- Reviews North View's performance in addressing the Wider Role priorities in the 2023/24 Business Plan.
- States the priorities the Management Committee has approved for 2024/25.
- Provides contextual information about the priorities that have been set.

North View has a long tradition of delivering projects and initiatives that go beyond housing provision and management and that seek to improve the social and economic circumstances of the local community. Such activities are known as 'Wider Role' and can involve service delivery by North View itself or working in partnership with others.

The overall aim of our Wider Role work is to help to alleviate poverty, offer support to protect our community from the current cost of living crisis and improve opportunities for local people. Our approach is to promote dignity and do the best that we can for our community with the resources that we have available.

Context for North View's Wider Role Approach

The Management Committee approved a Wider Role Strategy in the first part of 2023. The Strategy builds on the services and activities we have carried out over many years. It renews our commitment to Wider Role and our overall approach, as well as setting out the future path we are taking as an organisation.

The importance of Wider Role is reflected in this Business Plan, in particular:

Our Mission Statement which is: To make Windlaw a good place to live, and to build a better future for Windlaw residents and their families.

Our strategic objectives which include: Bringing much-needed community support services to Windlaw, working in partnership with local service providers.

There is strong support for Wider Role activities in the Windlaw community, with our 2022 Customer Satisfaction Survey recording 94% tenant support for North View's Wider Role spending and our joint working with other local organisations to provide local services and activities. In our 2024 survey, there was 93% tenant support.

There are severe levels of poverty and inequality in Windlaw and the wider Castlemilk area. This is evident from the findings of the 2020 Scottish Index of Multiple Deprivation (SIMD), as shown in Appendix 4 of the Business Plan. The following statistics from the 2020 SIMD summarise the scale of inequality that is involved:

- The core Windlaw area is in the most deprived 5% of all datazones in Scotland;
- The rate of low incomes is 2.5 times higher in Windlaw than in Glasgow.

The SIMD statistics pre-date the pandemic and the cost of living crisis, which have impacted poorer communities the most.

Statement of Progress at 31 March 2024

Table 1 summarises North View's progress in addressing the Wider Role priorities described in last year's Business Plan, covering 2023/24.

TABLE 1
WIDER ROLE: BUSINESS PLAN ACHIEVEMENTS/PROGRESS AT END OF 2023/24

| Business Plan Priority (2023/24) | Achievements/Progress |
|--|---|
| WIDER ROLE STRATEGY | |
| 1. To deliver, and continue to develop, North View's approach to Wider Role in accordance with the objectives set out in the Wider Role Strategy | <p>Achieved</p> <ul style="list-style-type: none"> • Our Strategy sets out North View's strategic approach to Wider Role, the financial framework for our involvement, and the priority services or activities we will deliver in house and/or with our local partners. • We secured Scottish Government funding in 2023/24 to provide tenants with small energy saving appliances. This distribution of these was overseen by our Housing Management staff. |
| COMMUNITY ANCHOR APPROACH | |
| 2. To base our activities on a "community anchor" approach combining direct delivery by North View and partnership working with local organisations that share our objectives and can bring skills or expertise to projects or services. | <p>Achieved</p> <ul style="list-style-type: none"> • North View's Welfare Rights Officer (WRO) delivers a welfare rights advice and support and signposting/referral of service users to other specialist services where required. • WRO service assisted 218 North View residents and generated financial gains for clients of £774,840 in 2023/24. • We delivered a community trip to M&Ds in August 2024 for |

| Business Plan Priority (2023/24) | Achievements/Progress |
|--|---|
| | <p>our households.</p> <ul style="list-style-type: none"> Partnership arrangements implemented successfully with: <ul style="list-style-type: none"> Wednesday Playclub (the Jeely Piece Club) The Castlemilk Pantry (including implementation of a new pilot referral scheme and access to energy advice). The Pantry provided access to good quality food at low cost. At the end of March 2024, 150 pantry members lived in the North View area. |
| PROGRAMME OF ACTIVITIES/SERVICES 2023/24 | |
| <p>3. Deliver/support the programme of activities and services included in North View's budget for 2023/24.</p> | <p>Achieved</p> <ul style="list-style-type: none"> All areas delivered. We have stepped away from directly providing food parcels and looking at a more sustainable approach to food poverty and insecurity via the Castlemilk Pantry. |
| SEEKING NEW EXTERNAL FUNDING IN 2023/24 | |
| <p>4. Pursue opportunities for new external funding. Our priority will be to raise funding that allow us to provide community support services in Windlaw, particularly to alleviate hardship caused by the cost of living crisis.</p> | <p>Achieved</p> <ul style="list-style-type: none"> We secured Scottish Government funding in 2023/24 to provide tenants with small energy saving appliances. This distribution of these was overseen by our Housing Management staff. Additional funding was also secured for fuel top ups. |
| STRATEGIC PARTNERSHIPS | |
| <p>5. Continue to explore opportunities to further extend our joint working with the other community based housing associations in Castlemilk, to support residents and provide services in the area.</p> | <p>Ongoing</p> <ul style="list-style-type: none"> The Human Rights Lived Experience Group represents an area of joint working with the other local community-based housing associations. Further opportunities will be explored in the future. |

| Business Plan Priority (2023/24) | Achievements/Progress |
|---|---|
| BIRGIDALE COMPLEX | |
| 6. Seek to support the Management Committee of the Birgidale Complex as it strives to continue to operate in challenging circumstances. | Achieved and ongoing <ul style="list-style-type: none"> Continue to work with the Birgidale Complex as it seeks to maintain its operations as a community centre for the people of Windlaw. |
| LOCALITY PLAN | |
| 7. To seek opportunities to contribute to the development of the Castlemilk Locality Plan | Achieved and ongoing <ul style="list-style-type: none"> Staff and Committee members participated in meetings and contributed to the process. |

Statement of Priorities for 2024/25

Wider Role Strategy

1. To deliver, and continue to develop, North View's approach to Wider Role in accordance with the objectives set out in the Wider Role Strategy.

Community Anchor Approach

2. To base our activities on a "community anchor" approach combining direct delivery by North View and partnership working with local organisations that share our objectives and can bring skills or expertise to projects or services.

Programme of Activities/Services 2024/25

3. Deliver/support the programme of activities and services included in North View's budget for 2024/25, as summarised below:

Direct Provision by North View Funded by North View annual budget

- Welfare rights service
- Fuel top-ups
- Trips for residents

Delivered by Partner Organisations, with support from North View

- Wednesday Playclub (the Jeely)
- The Castlemilk Pantry (including referral scheme)

In 2024/25, we have made budget provision for community support activities of just under £30k.

Seeking New External Funding in 2024/25

4. Pursue opportunities for new external funding. Our priority will be to raise funding that allow us to provide community support services in Windlaw.

Strategic Partnerships

5. Continue to explore opportunities to further extend our joint working with the other community based housing associations in Castlemilk, to support residents and provide services in the area.

Birgidale Complex

6. Seek to support the Management Committee of the Birgidale Complex as it strives to continue to operate in challenging circumstances.

Locality Plan

7. To seek opportunities to contribute to the development of the Castlemilk Locality Plan.

Key Issues and Pressure Points

Wider Role Strategy (Priority 1)

North View's Wider Role Strategy was approved by the Management Committee at the end of March 2023 and is due for review in March 2025. It draws on areas of existing activity as well as areas for further development, notably seeking to expand the work we are already doing to support residents during the cost of living crisis. Whilst we have no direct control of the current wider economic circumstances affecting our tenants, we are committed to trying to help alleviate the pressures being felt by households at this time (for example, through provision of fuel vouchers, food support etc).

Community Anchor Approach (Priority 2)

As a relatively small organisation, there are limits to the human and financial resources that North View can devote to direct fundraising work or delivering Wider Role services.

For this reason, our approach is based mainly on a “community anchor” model that combines direct activity by North View in some areas (for example, welfare rights) and partnerships with other local organisations in others (for example, The Jeely and Castlemilk Pantry). Where we provide support to others, sometimes the support is financial and sometimes it is “in kind”.

The community anchor approach works well for North View because it increases the range of services and opportunities that can be made available in our community. It can also be attractive to potential partners that are able to benefit from North View's local knowledge and reach into the community. This helps partners to identify and provide services to people who would benefit from them and who might otherwise be missed.

Programme of Activities/Services 2024/25 (Priority 3)

In 2024/25, we have made budget provision for community support activities of £30k, which is equivalent to around £43 per tenancy.

Seeking New External Funding in 2024/25 (Priority 4)

We will seek to identify funding opportunities in 2024/25 to underpin our focus supporting our tenants.

External funding can be difficult to obtain. There is often not enough funding on offer to meet all the bids received, leading to demanding application processes and strong competition between organisations seeking financial support. The communities that need funds the most may not receive it under this type of "challenge funding" approach.

North View will generally avoid seeking funding of this type to make the best use of our resources and tap into funding that provides direct assistance to community anchor organisations, such as community-based housing associations. This has proved to be a good way for North View to tap into Scottish Government funding during the pandemic and the cost of living crisis.

Strategic Partnerships (Priority 5)

Wider role work is a potential area for joint working by Castlemilk's local housing associations. In 2024/25, joint working on a Human Rights Lived Experience Group has progressed, with representatives from the four organisations' Management Committees meeting regularly. Joint work continues in relation to the Castlemilk Pantry. North View is open to developing further opportunities.

Birgidale Complex (Priority 6)

The Birgidale Complex is a long-standing and valued resource for the Windlaw community. It has experienced reductions in GCC financial and staffing support for some time and is now strongly reliant on volunteers to keep going. North View seeks to support the Management Committee of the Complex by providing assistance in kind when appropriate and we will continue to do this to help retain the important role the Complex plays in the community.

9) Value for Money

Summary

Value for Money (VFM) is relevant to all of North View's strategic objectives, as described in Chapter 3 of the Plan. This Chapter describes North View's performance in addressing VFM and the specific priorities we intend to address in 2024/25. Our priorities are:

- To maintain North View's current trend of good and improving performance in our core services areas, while seeking improvements in our weaker areas notably lost rental income from void properties and rent arrears.
- To maintain high levels of tenant satisfaction.
- To keep our rents at affordable levels, while raising sufficient income to invest in tenants' homes and maintain North View's financial viability.
- To manage the current squeeze on our income and expenditure, to mitigate increases in our costs.

Scottish Social Housing Charter: Trends and Benchmarking Comparisons

Trends in North View's Performance

Appendix 3 (3.1) of the Business Plan shows trends in North View's Charter performance over the four years from 2020/21 to 2023/24.

Appendix 3 (3.2) of the Business Plan shows North View's performance in 2023/24 compared with:

- The national average for all social landlords in Scotland;
- A peer group of housing associations of a similar size and operating context as North View.^{1, 2}

The comparison with other landlords matches the Charter Indicators with three important aspects of VFM. These are **value to the customer, efficiency and positive financial impact**. Figure 1 provides an overview of North View's 2023/24 results compared with the national average.

¹ 2023/24 is the latest year for which comparative data is currently available.

² Peer group members Ardenglen HA; Blairtummock HA; Cadder HA; Cassiltoun HA; Easthall Park HC; Ferguslie Park HA; North View HA; Pineview HA; Wellhouse HA

FIGURE 1: VFM INDICATORS 2023/24

(Source: Scottish Housing Regulator, Annual Return on the Charter data for 2023/24)

North View results are BETTER THAN OR EQUAL TO the Scottish average (green shading) or

North View results are POORER THAN the Scottish average (pink shading)

| VALUE | | |
|--|--|--|
| Tenants who feel rent is good value for money | | |
| Properties meeting SHQS year at the year end | | |
| Properties meeting Energy Efficiency Standard for Social Housing (EESH1) | | |
| Repairs completed right first time | | |
| Tenants satisfied with repairs service | | |
| New tenancy sustainment - all new tenants | | |
| New tenancy sustainment - statutory homeless | | |
| Tenants satisfied with quality of home | | |
| Tenants satisfied with landlord contribution to neighbourhood | | |
| Tenants satisfied with landlord's overall service | | |
| Average annual rent increase planned in next year | | |
| EFFICIENCY | | FINANCIAL |
| Average time to complete emergency repairs | | Rent lost through properties being empty |
| Average time to complete non-emergency repairs | | Rent collected compared with rent due |
| % of all rent due in year collected through direct payments to landlord | | Gross rent arrears of rent due |
| Anti-social behaviour cases resolved | | |
| Tenancy offers refused | | |
| Average time to re-let empty properties | | |

The results show that North View's 2023/24 results were better than or equal to the Scottish average for 19 of the 20 VFM indicators shown (95%). Significant improvements in satisfaction with our overall service have been achieved in our 2024 satisfaction survey (now 92%) and these results will be reported in our Annual Return on the Charter due to be submitted to the SHR in May 2025 and will be compared with the Scottish and Peer Group averages.

North View's strong results demonstrate good outcomes for tenants and efficient delivery of

services. North View's weaker areas were the financial results for voids and rent arrears. We are actively seeking to achieve improvements in these areas.

Customer Satisfaction Results

Customer satisfaction is a critical element of VFM. North View tests the views of tenants and factored owners by commissioning a comprehensive survey every two years, with a continuous survey used to assess satisfaction with completed repairs..

Table 1 compares North View's 2022 satisfaction survey results with our peer group average and the Scottish average for social landlords.³ The colour coding shown is the same as in Figure 1. We have not used our 2024 survey results as the information is being compared for the previous financial year 2023/24:

Green shading = North View's result is **BETTER THAN OR EQUAL TO** the peer group or national average

Pink shading = our result is **POORER THAN** the peer group or national averages.

The benchmarking results shown that North View's performance is better than the Scottish average on six of the seven ARC indicators of tenant satisfaction, while North View has better results than the peer group average for four out of seven of the Charter indicators.

TABLE 1: TENANT SATISFACTION INDICATORS 2022
NORTH VIEW COMPARED WITH PEER GROUP AVERAGE (PGA) AND THE NATIONAL AVERAGE⁴

| Satisfaction Category | North View HA 2023/24 | Scottish Average 2023/24 | PGA 2023/24 | North View vs Scottish Average |
|---|--------------------------|--------------------------------|----------------|-----------------------------------|
| % satisfied with overall service provided by landlord | 79 | 86 | 86 | minus 7% |
| % who feel rent for property represents good value for money | 84 | 82 | 86 | plus 1% |
| % tenants satisfied with repairs service | 99 | 87 | 89 | plus 10% |
| % tenants satisfied with quality of home | 85 | 84 | 83 | no difference |
| % who feel landlord good at keeping them informed | 96 | 90 | 95 | plus 5% |
| % satisfied with opportunities to participate in landlord decision making | 97 | 88 | 94 | plus 6% |

³ Peer group members are shown in the footnote on the first page of this Chapter.

⁴ Sources: Scottish Housing Regulator 2003/24 ARC Database for 2023/24 (base date March 2024), and North View Tenant Satisfaction Survey Report by Research Resource (August 2022)

| Satisfaction Category | North View HA 2023/24 | Scottish Average 2023/24 | PGA 2023/24 | North View vs Scottish Average |
|---|--------------------------|--------------------------------|----------------|-----------------------------------|
| % satisfied with landlord contribution to management of neighbourhood | 89 | 85 | 89 | plus 4% |
| % factored owners satisfied with factoring service | 46 | 59 | 81 | minus 13% |

Appendix 3 (3.3) compares North View's 2022 survey results with the previous survey in 2020. The 2022 results were positive overall (and improvements have been realised in our 2024 survey):

- Results for six the other seven tenant satisfaction measures were stable or improving.
- The exception was **satisfaction with the landlord's overall service** (down 6 percentage points to 79% in 2022).
- Conversely, satisfaction with views on **whether the rent for the tenant's property was felt to be good value for money** increased by a very substantial 16 points to 84% in 2022.
- Exceptionally high levels of satisfaction were recorded with the **quality of information** provided by North View (no change at 96%); and with **opportunities to participate** in North View's decision making (up 7 points to 97%).
- Satisfaction with North View's **contribution to neighbourhood management** improved by 4 points to 82% in 2022, while satisfaction with the quality of the home stayed the same in both surveys, at 85%.

Subsequent review suggests that some aspects of the repairs service are likely to be the cause of the reduction in overall satisfaction in the 2022 survey. We are working to improve our communication with tenants using the service and are monitoring the impact of this.

Satisfaction with the factoring service reduced substantially to 46% in the 2022 survey (based on 22 responses). A key factor here is the change in neutral responses by those surveyed rather than a large increase in expressions of overt dissatisfaction. In the 2022 survey, 41% of respondents said they were neither satisfied nor dissatisfied with the service, compared with only 14% in 2020.

We became aware early in 2022 of a number of historical weaknesses in the factoring service and have now completed an action plan to address these.

Tenant Priorities

The 2022 Tenant Satisfaction Survey also collected information about tenants' priorities for the future. The top four landlord activities and services which were most important to respondents were:

- 1) Providing an effective repairs service (79%).
- 2) Modernising tenants' homes to keep them to a reasonable standard (68%).
- 3) Keeping rents and charges affordable (58%).
- 4) Improving the look of the area/environment (41%).

The full range of responses provided is shown in Appendix 3 (3.3).

Listening to what matters to tenants is always important and may become more so if there is continued pressure on costs, rents, and rental income.

North View is keen to explore further with tenants the areas described, and indeed any other aspects of our service where we can make improvements, including improving value for money.

This has often been difficult in the past, because of low levels of interest among tenants in engaging with the Association on service development issues.

We held rounds of area meetings in 2023 and 2024 to discuss tenant priorities and any concerns. We have also carried out a further comprehensive customer satisfaction survey in 2024 and the results of this show significant improvements across a number of areas. These results will be reported in our ARC for 2024/25 and benchmarked against our peer group.

Rent Levels and Rent Affordability

Principles

North View aims to keep rents affordable to tenants who pay some or all of their rent themselves. Our approach to rent-setting must also take account of:

- The income needed to provide tenants with quality services and investment in their homes.
- Raising enough income to meet our obligations to lenders, keeping a positive cash position and ensuring prudent financial and risk management.
- How our rent levels compare with those other social landlords.
- The Scottish Housing Regulator's views about rent reviews and increases.

Striking a fair and effective balance between all of these factors is a challenge for every social landlord, and North View is no different.

North View spent a great deal of time in the later part of 2022 testing our response to the Cost of Living (Tenant Protection) (Scotland) Act 2022 passed by the Scottish Parliament in October 2022. The Scottish Government decided that it would not use its powers under the Act to cap social

landlord rent increases in 2023/24, relying instead on voluntary restraint by social landlords. We do not expect that statutory intervention in rent setting will be introduced in the near future.

Tenant Feedback about Rent and Home Energy Affordability

North View's 2022 Tenant Satisfaction Survey asked tenants about the affordability of their rent payments. Among respondents paying full or partial rent:

- 38% said their rent was very or fairly easy to afford.
- 51% said their rent payments were just about affordable.
- 11% said it was very or fairly difficult to afford the rent.

While the sample size (65 respondents) was small, the results show that a significant proportion of respondents were struggling to pay their rent.

The Survey also examined hardship caused by home energy costs. A high proportion of North View tenants use payment meters and payment cards. This adds an extra layer of vulnerability since households that run out of cash or credits have no means of heating their homes.

- Over 80% of the survey respondents pay for the heating and electricity for their property using payment meters (43%) or by payment card (40%), with less than 20% paying by direct debit.
- Those with prepayment meters (51%) were most likely to find it difficult to afford their bills, while tenants who paid by Direct Debit (19%) and on receipt of a bill (17%) were least likely to find their bills difficult to afford.
- Tenants paying by payment card (31%) or with a payment or key card (31%) were most likely to have chosen not to put on their heating due to affordability concerns.

2024/25 Rent Increase

Rent Increase

North View's rent increase of 4.6% was in line with inflation, with the aim of avoiding further strain on tenants' incomes. To make this possible, we carefully planned our budget for 2024/25.

This 4.6% increase followed on from a 5% increase in 2023/24 (which was less than half the rate of inflation), an inflation only increase of 4.2% in 2022/23 and a 0% rent increase (rent freeze) in 2021/22 because of the impact of the pandemic on tenants. The trend in rental income over the last years has therefore been one of significant reduction in real terms, a situation that has affected many social landlords.

Rent Restructuring

North View is continuing to work through a 5 year process to implement a new Rent Policy which seeks to make rents fairer, more consistent, and more transparent.

This rent restructure involves some rent charges increasing and others reducing to arrive at a new target rent for each property type and size by the end of this period.

The first two years of phasing in took place as planned in 2021/22 and 2022/23 but we chose to pause the process in 2023/24 due to uncertainty regarding government controls on rent increases and also North View's decision that no tenant should be asked to pay an increase of more than 5% in 2023/24. The phasing-in process re-commenced in 2024/25.

Costs and Budget Reductions

In line with the sector-wide position, North View's costs have increased significantly, in some cases well in excess of the headline (CPI) rate of inflation. This is most evident for maintenance services/materials, other service costs and energy costs. Wider economic factors such as geopolitical instability and Brexit have also contributed to rising costs.

Increases in our costs and reductions in our rental income create imbalances which we have sought to address through efficiencies in our budget for the year.

Longer-term impacts

The inflation only and lower than inflation rent increases in recent years carry with them longer-term financial implications for the Association. These are described in Chapter 9 of the Plan, along with the future assumptions the Association is making on rents, to ensure its future viability.

As noted in Chapter 9, the reduction in rental income has implications for our longer term financial position since it will carry through the whole 30-year period of our financial projections. Chapter 9 provides information about the sums involved.

Rent Affordability Tests

North View tests rent affordability by comparing the various rent levels for our properties with earnings levels for working households on low pay.

The rent levels used in the tests are those charged to North View tenants as approved by the Management Committee for 2024/25.

The earnings benchmark used is the **National Living Wage**, formerly known as the National Minimum Wage. This year's rate is incorporated in the SFHA Affordability Tool which we have used in the calculations.

Finally, North View assumes that rent affordability is demonstrated if a household spends 25% or less of its income on rent.

In summary, the tables in Figure 5 are presented as follows:

- The affordability tests looked at 39 house size and household type scenarios
- 22 out of the 39 scenarios tested passed the 25% affordability test. **Shaded green**
- The eight scenarios where rent was more than 25% are **Shaded amber** if less than 30% and **Shaded red** if greater than 30%
- Four scenarios exceeding 25% were single person households, two of working age and two over retirement age. Four single parent households also exceeded 25% (although the limitations of the SFHA affordability tool are such that the maximum number of children which can be selected is two and therefore, this household size would not generally be able for the larger sized properties which show scenarios where rent is more than 25%).
- The percentage of income spent on rent for these household types was between 25.8% and 32.4%.

FIGURE 5

INCOME AS A PERCENTAGE OF EARNINGS AT THE NATIONAL LIVING WAGE

AFFORDABILITY TEST RESULTS FOR 2024/25 (BASED ON 2024/25 RENTS & 2024/25 MINIMUM (LIVING) WAGE LEVELS)

| 2 APARTMENT: | | | Household types: % income for min (living) wage 23+ | | | | |
|--------------|------------|---------------------|---|-------------------------|---------------|------------------|------------------|
| Rents | House Type | Weekly 2024/25 Rent | Single Person | Couple 1 x PT 1 x FT | Couple 2 x FT | Pensioner Couple | Single Pensioner |
| Lowest | Flat | £76.11 | 24.8% | 16.2% | 12.0% | 16.2% | 22.4% |
| Median | Flat | £89.40 | 29.1% | 19.0% | 14.1% | 19.0% | 26.3% |
| Highest | Flat | £101.27 | 32.9% | 21.5% | 16.0% | 21.5% | 29.8% |

| 3 APARTMENT: | | | Household % income for min (living) wage 23+ | |
|--------------|-------------------------|---------------------|--|---------------------------|
| Rents | House type | Weekly 2024/25 Rent | Single parent (2 children) | Small family (2 children) |
| Lowest | Flat | £91.67 | 18.3% | 13.8% |
| Median | Flat | £102.60 | 20.6% | 15.6% |
| Highest | Cottage flat/wheelchair | £124.39 | 24.9% | 18.8% |

| 4 APARTMENT: | | | Household % income for min (living) wage 23+ | |
|--------------|----------------------|---------------------|--|---------------------------|
| Rents | House type | Weekly 2024/25 rent | Single parent (2 children) | Small family (2 children) |
| Lowest | Flat | £99.38 | 19.8% | 14.9% |
| Median | House - mid Terrace | £114.49 | 23.0% | 17.4% |
| Highest | House - End Terraced | £123.08 | 24.8% | 18.7% |

| 5 APARTMENT: | | | Household % income for min (living) wage 23+ | |
|--------------|----------------------|---------------------|--|---------------------------|
| Rents | House Type | Weekly 2024/25 rent | Single parent (2 children) | Small family (2 children) |
| Lowest | Flat | £115.81 | 23.0% | 17.4% |
| Median | House - End Terraced | £123.36 | 24.8% | 18.7% |
| Highest | House - End Terraced | £136.95 | 27.7% | 20.9% |

| 6 APARTMENT: | | | Household % income for min (living) wage 23+ | |
|--------------|-----------------------|---------------------|--|---------------------------|
| Rents | House Type | Weekly 2024/25 rent | Single parent (2 children) | Small family (2 children) |
| Lowest | Flat | £132.97 | 26.8% | 20.2% |
| Median | House - Semi Detached | £138.90 | 28.1% | 21.2% |
| Highest | House - End Terraced | £141.76 | 28.7% | 21.6% |

The results shown use the lowest, highest, and median (middle) rent for each property size, based on number of apartments. This reduces any distortion that could be caused by the use of average rents only.

The results do not take account of eligibility for benefits, in the form of Universal Credit (UC) or pension credit. These will often be payable to people on low wages with dependent children or to single pensioners whose only source of income is the State Pension.

North View's overall performance in relation to the 25% rent to income ratio it has set is positive, although there are scenarios where the target 25% ratio is exceeded and affordability will be more pressured. Eligibility for benefits (in the form of Universal Credit or Pension Credit) becomes

important in such cases as a way of increasing household income. North View provides access to income maximisation support which is available to all Windlaw residents.

Access to benefits is crucial for many North View tenants but unfortunately some groups are disadvantaged by government policy. Single people of working age generally do not receive benefits even if they are working for very low pay, nor do they have an additional wage coming into their household. Families receiving Universal Credit are subject to the benefit cap if they have more than two children. This means that across the housing system as a whole, rent affordability is more pressured for certain household types and sizes.

Average Rent Levels

The rental charges shown in **Table 2** are base-dated 31 March 2024. The Table includes the four community-based landlords in Castlemilk as well as Wheatley Homes Glasgow, which is also a significant landlord in the area.

TABLE 2 : AVERAGE WEEKLY RENTS BY HOUSE SIZE AT 31.3.2024 (SOCIAL LANDLORDS IN CASTLEMILK)

| House Size | Ardenglen HA | Cassiltoun HA | Craigdale HA | Wheatley Homes Glasgow | North View HA |
|---------------------|--------------|---------------|--------------|------------------------|---------------|
| 2 apartment | £79.98 | £86.71 | £82.18 | £88.06 | £84.18 |
| 3 apartment | £90.39 | £90.08 | £87.70 | £94.57 | £98.06 |
| 4 apartment | £99.86 | £99.28 | £96.89 | £109.91 | £108.42 |
| +5 apartment | £113.93 | £110.73 | £100.56 | £120.58 | £121.40 |

| House Size | Castlemilk Average (4 RSLs) | North View compared with Castlemilk average |
|---------------------|-----------------------------|---|
| 2 apartment | £84.23 | (£0.05) lower |
| 3 apartment | £90.69 | £7.38 higher |
| 4 apartment | £101.49 | £6.93 higher |
| +5 apartment | £111.45 | £9.95 higher |

North View's average rents were generally higher than those of our local peers, with the exception of Wheatley Homes Glasgow.

- Our average rent for 2 apartments is lower than the local peer average
- Our average rent for the remaining house sizes were higher than the Castlemilk peer average, as illustrated above.

This situation is in part due to rent levels that were inherited from Scottish Homes when properties transferred to the Association via Tenants' Choice and a final stock transfer in 2005.

In the last three years, we have been proactive in making our rents more competitive and more affordable:

- The Management Committee approved a one-year rent freeze for 2021/22 to ease the considerable financial pressures that tenants experienced during the COVID-19 pandemic.
- In 2022/23 and 2024/25, North View completed the second and third year of the rent restructuring plan already described, with the goal of ensuring we have a fair and consistent rent structure. For example, this is providing us with a direct means of tackling Tenants Choice rent anomalies.

The restructuring plan works by phasing in rent increases or rent reductions over five years, with all tenants arriving at the target rent for their home at the end of that period.

BUSINESS PLAN PRIORITIES

North View's priorities for reviewing and/or improving value for money in 2024/25 are set out below. The priorities are drawn from the Business Plan as a whole, as well as the content of this Chapter on value for money.

Void Management

1. Achieve continued reduction in relet timescales and lost rental income as set out in North View's key performance indicators. This will be based on joint working between the Housing and Maintenance Managers and their teams to review working practices and processes and to identify solutions in individual cases.

Rent Affordability

2. Update our affordability assessments as part of our annual rent review, keeping our focus on affordability for tenants earning low wages. Continue to develop our understanding of the reasons why tenants receiving Universal Credit are more likely to have rent arrears and what affordability issues may be involved.

Procurement

3. From later in 2025, include procurement in discussions with other Castlemilk housing associations, regarding possible areas for future partnership working.
4. Achieve best value by tailoring our procurement methods to the type and scale of purchasing or procurement being undertaken. In 2024/25, our significant procurements will be:

| Activity | Intended Procurement Method | Timescale |
|--------------------------|--|-----------------------------|
| Various maintenance lots | Framework Agreement | 31 st March 2025 |
| Gas Services | Competitive tender (involving a prequalification and quality aspect) | 31 st March 2025 |

Efficiencies and Value for Money Framework

- Identify efficiencies and potential savings as part of our budgeting process, and carry this forward to the budget for 2025/26.
- Develop and implement a new Value For Money Strategy during 2024/25, to provide an overall policy framework and action plan for North View's work on Value for Money.

Tenant Engagement and Priorities

- Hold area meetings with residents to provide an opportunity for residents to discuss any issues in their local development area. During 2024/25, review tenant involvement strategy and develop follow-on engagement work, to secure greater levels of involvement in the Association's work. A further customer satisfaction survey has been completed.

Estate Management

- Develop joint working between Housing Management and Maintenance to improve upkeep of the area and implement new procedures to support this.

Digital Services and IT Development

- Continue to publicise the North View services and information that tenants and factored owners can access online, through the website.
- Use the functionality provided by the HomeMaster software system to improve our processes. The priority in 2024/25 will be implementing texting functionality (initially for repairs services) which will have benefits for our customers as well as the Association.
- Complete ongoing work with Visual Stats Solutions to further develop the Association's data collection and performance reporting on HomeMaster.

8. Strategic Risk Assessment

Strategic Risk Register and North View's Key Risks

North View's Strategic Risk Register describes the strategic risks that are material to our ability to achieve our objectives and to ensure the sustainable management of the Association.

This Chapter is supported by a set of **Risk Profiles for the "Top Ten" risks in the Register**, as set out at Appendix 4. Each Risk Profile describes:

- **Causes:** factors and potential triggers for risks crystallising or exposure increasing
- **Effects:** the potential consequences of each risk
- **Mitigations:** the measures we have in place to identify and manage the risk
- **Future Actions:** further actions we intend to take to further develop our risk management.

As we have seen with the COVID-19 pandemic and the recent economic crisis, the course of some risks can change very rapidly. Accordingly, the information in this Business Plan is best seen as a snapshot at a given point in time with careful monitoring also needed on a continuing basis.

In the year ahead, the Senior Management Team will review the Strategic Risk Register quarterly and provide an updated Register and quarterly report to the Audit, Risk and Compliance Sub-Committee.

Risk Scoring Method and Heat Map

North View uses a scoring method to assess and prioritise risks, using the heat map diagram in Figure 1.

Figure 1: Assessing and Scoring Risks

| IMPACT | Extreme/catastrophic 5 | 5 | 10 | 15 | 20 | 25 |
|--------|---------------------------|-------------|---------------|---------------|---------------|----------------------|
| | Major 4 | 4 | 8 | 12 | 16 | 20 |
| | Moderate 3 | 3 | 6 | 9 | 12 | 15 |
| | Minor 2 | 2 | 4 | 6 | 8 | 10 |
| | Insignificant 1 | 1 | 2 | 3 | 4 | 5 |
| | | 1 Remote | 2 Unlikely | 3 Possible | 4 Probable | 5 Highly Probable |
| | | LIKELIHOOD | | | | |

- The **likelihood and impact of each identified risk** are scored using the descriptions on each axis of the heat map, from 1 (lowest) to 5 (highest). The scores for likelihood and impact are then multiplied, to give an overall risk score.
- Separate scores are prepared for **Raw risk** (the level of risk if no action is taken) and **Net risk** (the level of risk that remains after measures to control it are taken into consideration).
- The resulting risk scores are colour-coded as follows:

RED: the risk score is **high (score 15 or greater)**

AMBER: the risk score is **significant (score 8 to 12)**

GREEN – the risk score is **moderate (score 4 to 6)**

A risk score of 3 or less means that the risk is judged to be low.

Figure 2 on the next page shows North View's Top Ten risks as set out in the Strategic Risk Register, ranked from highest to lowest score for net risk. Net risk is the main score we rely on. As a secondary measure, the chart also shows a score for raw (inherent) risk.


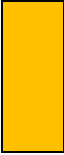
Figure 2 links each identified risk to the relevant strategic objectives set out in the Business Plan. This helps to identify how the various risks might impact North View's overall strategic objectives and its various service and business areas.

Scoring risks is a useful tool but is not an exact science. It should be accompanied by careful monitoring and thinking about the causes of risks and the tools needed to manage them. This is addressed in the Strategic Risk Register and in the Risk Profiles at Appendix 5.

While there has been no overall change recently in North View's most significant headline risks some risks have intensified or have changed in their nature in the last year, especially where external economic factors are involved. This is particularly the case in relation to the balance of the Association's costs (rising) and rental income (reducing, due to the combined impact of high inflation and the effect of the cost of living crisis). Other risks have receded to a degree, for example the impact of the COVID-19 pandemic.

Risks have been tested where feasible and proportionate in the future cashflows in the Business Plan, either in updated base case assumptions or in the sensitivity analysis that has been carried out. However, this can be challenging when many of the risk factors cannot be assigned a monetary value or involve high levels of political or economic uncertainty. This is particularly the case for the future cost of climate change obligations.

FIGURE 2: North View's Top 10 Strategic Risks: Risk Scores and Links to North View's Strategic Objectives (at February 2025)

| | | | | |
|---|---------------------------------|---|--|--|
|  | RISK SCORE IS "HIGH" |  | RISK SCORE IS "SIGNIFICANT" | <p>* RAW Score is the score if no action is taken to deal with the risk.</p> <p>* NET Score is the score after risk management measures are applied by North View. The Net Score is the primary tool for risk reporting.</p> |
|---|---------------------------------|---|--|--|

| Risk (from Strategic Risk Register) | RAW Score* | NET Score* | Quality homes/ environment at affordable rents | Improve tenant services, respond to tenants' priorities | Invest in tenants' homes, manage our assets well | Partnership working on community support services | Improve housing opportunities in Windlaw | Strong governance and financial resilience, be a good employer |
|--|-----------------------|-----------------------|---|--|---|--|---|---|
| 1. IMPACT OF ECONOMIC ENVIRONMENT ON NORTH VIEW'S BUDGETS AND CASHFLOWS | 25 | 20 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2. UNIVERSAL CREDIT HAS A HARMFUL IMPACT ON NORTH VIEW'S INCOME STREAM | 20 | 16 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | | <input checked="" type="checkbox"/> |
| 3. FAILURE TO MAXIMISE NORTH VIEW'S RENTAL INCOME | 16 | 16 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | | <input checked="" type="checkbox"/> |
| 4. FAILURE TO MEET NORTH VIEW'S OBLIGATIONS FOR TENANT AND RESIDENT SAFETY | 20 | 15 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | | <input checked="" type="checkbox"/> |
| 5. CLIMATE CHANGE: INABILITY TO COMPLY WITH SCOTTISH GOVERNMENT OBLIGATIONS | 15 | 12 | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 6. MANAGEMENT COMMITTEE NUMBERS AND SKILLS AND EXPERIENCE DO NOT MEET NORTH VIEW'S NEEDS OR REGULATORY STANDARDS | 25 | 12 | | | | | | <input checked="" type="checkbox"/> |
| 7. AFFORDABILITY: NORTH VIEW RENTS ARE NOT AFFORDABLE TO A SIGNIFICANT NUMBER OF OUR TENANTS | 16 | 12 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | | <input checked="" type="checkbox"/> |

| Risk (from Strategic Risk Register) | RAW Score* | NET Score* | Quality homes/ environment at affordable rents | Improve tenant services, respond to tenants' priorities | Invest in tenants' homes, manage our assets well | Partnership working on community support services | Improve housing opportunities in Windlaw | Strong governance and financial resilience, be a good employer |
|--|---------------|---------------|--|--|---|--|---|---|
| 8. VIABILITY: NORTH VIEW CEASES OPERATIONS OR BECOMES UNVIALE | 15 | 12 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. FAILURE TO MAINTAIN THE HOUSING STOCK TO SATISFACTORY STANDARDS | 25 | 9 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 10. FAILURE TO MEET OUR STRATEGIC OBJECTIVES | 20 | 9 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

The Management Committee's Risk Appetite

The Management Committee's focus in the Business Plan is on:

- Consolidating and improving the performance of North View's core business as a housing and property manager, and
- Acting as a community anchor organisation for Windlaw, supporting residents and the community through North View's own actions and by working in partnership with others.

Overall, the Management Committee has a moderate and prudent appetite for risk, but it is not risk averse. The Committee is open to new ideas and ways of working that may benefit North View's tenants and the wider community, but it is also mindful of the need for considered decision-making in the extremely challenging economic climate that currently exists. Against this backdrop, the Committee will examine new activities and opportunities with care.

The Management Committee sees partnership working with other community organisations including the other Castlemilk housing associations as an area for further exploration, since this could help achieve mutually beneficial results and mitigate risks. This is particularly important in the aftermath of COVID-19 and in the present economic circumstances which are challenging for tenants, communities, and landlords alike. The Castlemilk Pantry is an excellent example of how smaller organisations can achieve more through joint working.

Internal Audit

Quinn Internal Audit Services was appointed as our Internal Auditor in January 2023 following a balancing quality and price procurement process.

We have agreed a new internal audit plan and programme which is underway, with the following priorities set for 2024/25:

- Void Management
- Tenant Safety
- Rent Arrears

Business Plan Priorities in 2024/25

- 1) Ensure ongoing review of Strategic Risk Register.
- 2) Develop our Operational Risk Registers, giving priority to maintenance and with a particular focus on tenant safety.

9. FINANCIAL PLANS AND PROJECTIONS

Introduction

This Chapter provides a commentary on the financial projections shown in Appendix 6 of the Business Plan.

TO BE FINALISED