

**NORTH VIEW HOUSING ASSOCIATION LTD.  
APPENDICES TO BUSINESS PLAN 2024/25 to 2025/26**

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## APPENDIX 1

### PLANNED OUTCOMES FOR NORTH VIEW'S SIX STRATEGIC OBJECTIVES

This Appendix sets out North View's **strategic objectives** for the period 2023/24 to 2025/26, with **planned outcomes** shown for each objective.

The outcomes describe the practical changes and results the Management Committee wishes to see achieved by the end of the Business Plan period in 2026. The key question at the end of the Business Plan period will be "Has North View achieved what we set out to do?"

Some of the Plan outcomes, for example successfully managing pressures on the Association's costs while maintaining affordable rents, are things that will need to be monitored throughout the period of the Plan to make sure we stay on track.

Other actions may be addressed in a shorter timescale, and these are included in the action plans included in each year's Business Plan. The action plan for 2024/25 is shown in Appendix 2.

Strategic Objective	Planned Outcomes at the end of the Business Plan (2026)
<p><b>1</b></p> <p><b>Provide quality homes in a good environment at affordable rents</b></p>	<ul style="list-style-type: none"> <li>Improved levels of tenant satisfaction with the quality of their homes</li> <li>North View's housing meets recognised quality standards (the Scottish Housing Quality Standard and the Energy Efficiency Standard for Social Housing 2020)</li> <li>A detailed plan for meeting the decarbonisation standards set by the Scottish Government will be in place  This will depend on the Scottish Government clarifying a number of matters including the standards to be met, methods for measuring efficiency, funding/financing methods, procurement methods and frameworks</li> <li>Rents are affordable, based on a 25% income to rent ratio and with annual increases kept to the minimum needed to provide the required services and investment in tenants' homes and to meet North View's funding obligations</li> <li>Continue to reduce the difference between the rents charged by North View and our local peers</li> <li>North View's housing is set within attractive, safe environments that are well cared for, including backcourts and open spaces</li> <li>High levels of tenant satisfaction with our management of the neighbourhood</li> </ul>

Strategic Objective	Planned Outcomes at the end of the Business Plan (2026)
<p style="text-align: center;"><b>2</b></p> <p><b>Consolidate and improve tenant services, and respond to tenants' priorities</b></p>	<ul style="list-style-type: none"> <li>● Tenant and staff safety maintained, having regard to the wide range of statutory, regulatory and duty of care obligations placed upon us</li> <li>● Maintain good demand for North View's housing, based on tenancies given up and the time to re-let empty homes</li> <li>● Continue to demonstrate strong and improving performance on Scottish Social Housing Charter indicators, for both housing management and repairs</li> <li>● Achieve improvements were below the Scottish averages (average time to re-let empty homes, void rent loss, gross rent arrears, tenants satisfaction with overall service)</li> <li>● Universal Credit impact on rent arrears and tenancy sustainment managed closely, with tenants receiving good quality information and support from North View</li> <li>● Strong emphasis on tenancy sustainment and good results achieved</li> <li>● Maintain improved tenant satisfaction with value for money for rent as reported in 2022 Customer Satisfaction Survey (2022 result: 84% compared with 2020 result: 68%)</li> <li>● Improved levels of engagement by North View tenants in the management of their homes, while ensuring that we consult tenants effectively about proposals for rents, service development and improvement and that we act on their feedback in our decision-making</li> <li>● Tenants have more choices about how they wish to communicate with North View and how they can use our services</li> </ul>

Strategic Objective	Planned Outcomes at the end of the Business Plan (2026)
<p style="text-align: center;"><b>3</b></p> <p><b>Invest in tenants' homes and manage our assets well</b></p>	<ul style="list-style-type: none"> <li>● Asset management strategy in place and provides the strategic framework for property management and investment by North View</li> <li>● Investment and financial planning is based on a regular cycle of stock condition inspections and joint planning between maintenance team and financial agents</li> <li>● Assessments made of stock performance and the value of assets, to guide investment and other decisions</li> <li>● Continued investment in tenants' homes, in accordance with the budget and programme approved by the MC. Where necessary, content of programme delivery is flexible, in response to economic pressures.</li> <li>● Improvement in energy efficiency, as a result of investment in tenants' homes</li> <li>● High levels of tenant satisfaction with investment works</li> <li>● Tenant safety and other legal obligations met in full</li> <li>● Procurement of maintenance works and services delivers good value for money, with pricing of repairs and planned maintenance monitored closely</li> </ul>

Strategic Objective	Planned Outcomes at the end of the Business Plan (2026)
<p style="text-align: center;"><b>4</b></p> <p><b>Bring much-needed community support services to Windlaw, working in partnership with local service providers</b></p>	<ul style="list-style-type: none"> <li>• Tenants and residents continue to have access to North View's in house welfare benefits service, with referrals also made to specialist agencies</li> <li>• Tenants and residents continue to benefit from North View's partnerships with Jeely Piece Club, the Birgidale Complex, Castlemilk Pantry, Trussell Trust and other partners</li> <li>• Target the efforts and resources of North View and partners towards key local issues such as food poverty, money worries, social isolation, and mental health.</li> <li>• North View and our local partners get the City Council and Health and Social Care Partnership more involved in addressing the challenges and poor outcomes experienced by many Windlaw residents</li> <li>• Tenants continue to support North View's Wider Role activities and spending</li> </ul>

Strategic Objective	Planned Outcomes at the end of the Business Plan (2026)
<p style="text-align: center;"><b>5</b></p> <p><b>Improve the housing opportunities that are available in Windlaw</b></p>	<ul style="list-style-type: none"> <li>• Committee to keep a watching brief on a further development opportunity within Windlaw (though it is not currently anticipated that North View will develop further following the completion of Windlaw Lodge)</li> <li>• Continued improvement in the quality and energy efficiency of North View's homes and in levels of tenant satisfaction with their homes</li> <li>• Let our houses to homeless referrals from Glasgow City Health and Social Care Partnership, while also assisting other priority needs among our existing tenants and people who have applied direct for re-housing</li> <li>• High priority given to tenancy sustainment to help keep tenants in their homes</li> </ul>

Strategic Objective	Planned Outcomes at the end of the Business Plan (2023)
<p><b>6</b></p> <p><b>Be well-governed, financially resilient and a good employer</b></p>	<ul style="list-style-type: none"> <li>• High standards of governance and leadership, including meeting regulatory standards</li> <li>• Future-proofing North View’s governance, by attracting new committee members, making the committee profile more age-diverse, and attracting new skills and perspectives to the Management Committee</li> <li>• Continued learning and development for Committee and staff</li> <li>• Budget-setting reflects likely variations in costs and rental income resulting from wider economic factors. Budgets are set to ensure North View’s financial viability is maintained, and sufficient resources are available to achieve North View’s strategic objectives and plans</li> <li>• Committee decisions are based on sound financial evidence and understanding of risks, with appropriate levels of internal and external assurance</li> <li>• Priorities set and met for improving value for money, to help ensure North View’s financial resilience in the face of external economic challenges</li> <li>• Timely, effective action taken in response changes in the economy, legislation and policy at Scottish and UK levels.</li> <li>• Business continuity is achieved when unforeseen events occur, and there are succession and contingency plans in place for the staff team</li> <li>• Staff members work safely in an open and supportive working environment</li> <li>• Our work is based on effective policies and procedures and on efficient business support systems</li> </ul>



**APPENDIX 2**  
**NORTH VIEW WORK PLAN 2024/25 (Year 2 of the Business Plan)**

AREA	ACTIONS	COMMENT	LEAD OFFICER	ESTIMATED COMPLETION DATE
<b>Governance</b>	Complete Governance Review	<ul style="list-style-type: none"> <li>Establish and implement Action Plan to implement recommendations</li> </ul>	Director	31 <sup>st</sup> March 2025
<b>Asset Management</b>	Carry out review of Asset Management Strategy	<ul style="list-style-type: none"> <li>Ensure Strategy continues to reflect our priorities</li> </ul>	Maintenance Manager	31 <sup>st</sup> March 2025
<b>Disaster Recovery</b>	Review new Disaster Recovery Strategy	<ul style="list-style-type: none"> <li>Ensure Internal Audit comments are reflected in new document</li> </ul>	Director/ Maintenance Manager	31 <sup>st</sup> March 2025
<b>Estate Management</b>	Fully implement new estate management procedures	<ul style="list-style-type: none"> <li>Ensure departmental and responsibilities are clearly communicated to and actioned by staff</li> <li>Monitor impact of new procedures</li> </ul>	Maintenance Manager/Housing Manager	31 <sup>st</sup> March 2025
<b>Management Committee Recruitment &amp; Succession Planning</b>	Review existing Policy	<ul style="list-style-type: none"> <li>Aim to plan for the change in membership of the Management Committee as experienced members decide to leave</li> </ul>	Director	31 <sup>st</sup> March 2025

AREA	ACTIONS	COMMENT	LEAD OFFICER	ESTIMATED COMPLETION DATE
<b>Equalities</b>	Continue to collect Equalities data for relevant groups	<ul style="list-style-type: none"> <li>Analyse this information and demonstrate how we have taken account of it in the delivery of our services</li> </ul>	Director	31 <sup>st</sup> March 2025
<b>Participation</b>	Develop and implement new Resident Involvement Strategy	<ul style="list-style-type: none"> <li>Aim to increase levels of tenant participation</li> <li>Carry out area meetings with residents</li> <li>Arrange owners' survey to re-assess levels of satisfaction with factoring service</li> </ul>	Housing Manager	31 <sup>st</sup> March 2025
<b>Value for Money</b>	Develop Value for Money Strategy	<ul style="list-style-type: none"> <li>Strategy to guide our future approach to Value for Money</li> </ul>	Director	31 <sup>st</sup> March 2025
<b>Information Technology</b>	Develop functionality of HomeMaster IT system	<ul style="list-style-type: none"> <li>Priorities to include texting functionality across areas of the business</li> <li>Explore tenant portal opportunities</li> </ul>	Director/Maintenance Manager/Housing Manager	31 <sup>st</sup> March 2025

AREA	ACTIONS	COMMENT	LEAD OFFICER	ESTIMATED COMPLETION DATE
<b>Factoring</b>	Review Management Fee to ensure that it covers the costs of providing the factoring service to owners	<ul style="list-style-type: none"> <li>• Cost centre analysis to be carried out</li> <li>• Any change to be notified to owners by 28<sup>th</sup> February 2025</li> </ul>	Director/Finance Officer	28 <sup>th</sup> February 2025
<b>Sustainability</b>	Complete an Energy Efficiency Position Statement	<ul style="list-style-type: none"> <li>• Consider this as an initial step towards developing a formal Energy Efficiency Strategy and Action Plan</li> <li>• Keep up to date with developments in relation to EESSH2 and Net Zero Carbon</li> </ul>	Director/Maintenance Manager	31 <sup>st</sup> March 2025

## APPENDIX 3

### PERFORMANCE AND BENCHMARKING INFORMATION

#### 3.1 TRENDS IN NORTH VIEW'S PERFORMANCE (CHARTER INDICATORS) 2020/21 to 2022/23

**TABLE 1: NORTH VIEW HOUSING SERVICES PERFORMANCE**

Results are shown for each individual year and as a 4-year average

**Green highlights** indicate that the result shown was better than the previous year

Charter Indicator	2020/21	2021/22	2022/23	2023/24	Average
% lettable self-contained houses that became vacant in year	8.1	5.9	10.7	6.1	7.7
% of rent due lost through empty properties	1.7	0.9	1.3	0.6	1.1
% average weekly rent increase to be applied next year	0	4.2	5.0	4.6	3.5
% collected of rent due	97.2	98.2	99.3	99.5	98.6
% gross rent arrears of rent due	7.7	6.3	6.9	6.1	6.8
% of rent due in year received as direct housing payments	69	70	67	69.2	68.8
% of Section 5 and other referrals for homeless households by LA result in offer	80.8	88.2	92.9	93.1	88.8
% of offers made to homeless referrals that resulted in a let	66.7	100	79.5	85.2	82.9
% tenancy offers refused	39.1	28	29.7	25	30.5
% new tenancies sustained for more than a year - applicants assessed as statutory homeless	81.8	92.9	80	87.1	85.5
% new tenancies sustained for more than a year – existing tenants	93.8	88.9	93.3	100	94.0
% new tenancies sustained for more than a year – tenants from housing list	95.7	91.7	85.7	88.6	90.4
Tenancies abandoned (number)	5	6	15	4	7.5
Number of court actions initiated	0	11	8	5	6
% of court actions initiated resulted in eviction	0	9.1	0	0	2.8
% Anti-social behaviour cases resolved	98.1	98.4	100	95.6	98.0

**TABLE 2: NORTH VIEW REPAIRS & MAINTENANCE PERFORMANCE**  
Results are shown for each individual year and as a 4-year average

Charter Indicator	2020/21	2021/22	2022/23	2023/24	Average
Percentage reactive repairs completed right first time	93.20%	94.30%	94.50%	96.38%	94.60%
Average hours to complete emergency repairs	1.7 hours	1.7 hours	1.3 hours	1.7 hours	1.6 hours
Average working days to complete non-emergency repairs	2.4 days	2.8 days	3 days	3.3 days	2.9 days
Number of times gas safety check not completed by anniversary date	4	1	0	0	1.25
Percentage tenants satisfied with repairs service	96.70%	97.70%	95.1	98.76	97.07
Percentage tenants satisfied with quality of home	84.80%	84.80%	84.90%	84.90%	84.85%
Percentage properties meeting SHQS	100%	95.60%	98.40%	99.28%	98.32%
Percentage properties meeting EESSH	99.90%	99.90%	99.90%	99.90%	99.90%
Average calendar days to re-let properties	54.4 days	43.9 days	33.5 days	21.3 days	38.3 days

The results show overall trends in performance over the last three years, including the extent to which particular whether performance improved from one year to the next (highlighted in green).

Over the whole four year period, the assessment of performance would be:

Strong performance	Poorer performance
<b>Housing services</b>	
<ul style="list-style-type: none"> <li>Rent collected</li> <li>Homeless referrals who received an offer of housing</li> <li>Tenancy offers refused</li> <li>New tenancies sustained - existing tenants</li> <li>Court actions and evictions</li> <li>Antisocial behaviour cases resolved</li> </ul>	<ul style="list-style-type: none"> <li>Voids - rent loss</li> <li>Gross rent arrears due</li> <li>Offers made to homeless referrals that resulted in a let (special circs 22/23 - take out?)</li> <li>New tenancies sustained - statutory homeless</li> <li>Abandonments (2022/23)</li> </ul>

Strong performance	Poorer performance
<b>Repairs and Maintenance</b>	
<ul style="list-style-type: none"> <li>• Time to complete repairs (emergency and non-emergency)</li> <li>• Repairs complete right first time</li> <li>• Completion of gas safety checks</li> <li>• Tenant satisfaction with repairs service</li> <li>• Properties meeting SHQS and EESSH</li> </ul>	<ul style="list-style-type: none"> <li>• Average days to re-let empty properties</li> <li>• Tenant satisfaction with the home</li> </ul>

The service areas where improvements are needed are void management and to a lesser extent arrears management, as described below. The time taken to re-let empty properties has shown continued improvement in the post-COVID period which offers good prospects for the future.

Further analysis of North View's performance in comparison with our peer housing associations and national averages is provided in Chapter 9, Value for Money. The results of that separate analysis are also positive.

## 3.2 CHARTER INDICATORS: BENCHMARKING ANALYSIS

### Value for Money Indicators: Scottish Social Housing Charter data

The following analysis compares North View's results for the 2023/24 Charter Indicators with the averages for our chosen housing association peer group and for all social landlords in Scotland. The indicators shown have been selected because they each contribute to one or more of the following feature of value for money:

#### VALUE FOR MONEY PRINCIPLES

**VALUE** – Evidence of direct value or benefit to customers, for example as expressed in satisfaction levels, the physical quality of the home or sustaining new tenancies.

**EFFICIENCY** – How efficiently services are managed, with a resulting benefit to tenants or North View. For example, the time taken to provide a service and/or or the quality of the end result.

**FINANCIAL** – Evidence of a positive financial impact, resulting in a measurable net monetary gain or otherwise contributing to North View's financial wellbeing.

The data shown relates to 2023/24 which at the time of preparing the Business Plan is the most recent comparative information published by SHR

In addition to North View, the peer group members are **Ardenglen HA, Blairtummock HA, Cadder HA, Cassiltoun HA, Easthall Park HC, Ferguslie Park HA, Pineview HA and Wellhouse HA.**

We have chosen these organisations because they are broadly comparable in size and character to North View, the key characteristics being that all are community ownership landlords that purchased their housing stock from large-scale public sector landlords such as Glasgow City Council or Scottish Homes.

The Table uses the following colour coding in presenting the results:

**GREEN SHADING**: means North View's result is **BETTER THAN** the national or peer group average (PGA)

**PINK SHADING**: means North View's result is **POORER THAN** the national or peer group average

## BENCHMARKING RESULTS 2023/24

### a) Value measures (direct value/benefit to the end user)

Charter Indicator	North View HA 2023/24	Scottish Average 2023/24	Peer Group Average 2023/24
1 – Percent of tenants satisfied with the overall service provided landlord	79	86	86
25 – Percent tenants who feel rent for property represents good value for money	84	82	86
12 – Percent tenants satisfied with repairs service	99	87	89
7 – Percent tenants satisfied with quality of home	85	84	83
2 – Percent tenants who feel landlord good at keeping them informed about services and decisions	96	90	95
5 – Percent tenants satisfied with opportunities given to participate in landlord decision making	97	88	94
13 – Percent tenants satisfied with landlord contribution to management of neighbourhood	89	85	89
29 – Percent factored owners satisfied with factoring service	46	59	81
6 – Percent properties meeting SHQS year end	99.3	84.4	97.7
10 – Percent reactive repairs completed right first time	96.4	88.4	94.4
C5.1 Percent average weekly rent increase to be applied next year	4.6	5.3	6.1
23 – Percent of Section 5 and other referrals for homeless households by LA result in offer	88.2	37.1	78.5
16 – Percent new tenancies sustained more than a year – all	91.3	91.2	91.7
16 – Percent new tenancies sustained more than a year – applicants assessed as statutory homeless by LA	87.1	90.3	88.5



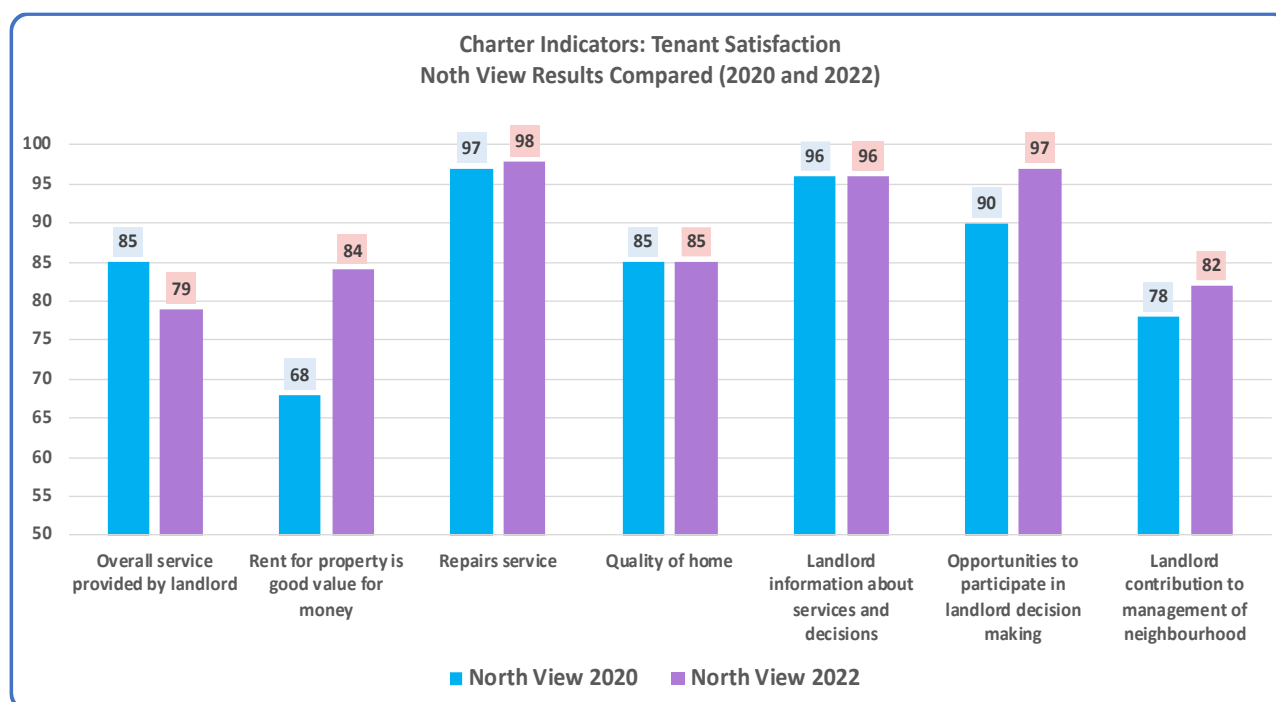
## b) Financial measures

Charter Indicator	North View HA 2023/24	Scottish Average 2023/24	Peer Group Average 2023/24
26 – Percent collected of rent due	99.5	99.4	99.0
27 – Percent gross rent arrears of rent due	6.1	6.7	5.7
18 – Percent of rent due lost through empty properties	0.6	1.4	0.4

## c) Efficiency Measures

Charter Indicator	North View HA 2023/24	Scottish Average 2023/24	Peer Group Average 2023/24
8 – Average hours to complete emergency repairs	1.7	4.0	2.7
9 – Average working days to complete non-emergency repairs	3.3	9.0	4.4
% Households housing costs received directly in year	69%	n/a	58%
14 – Percent tenancy offers refused	25.0	30.5	31.1
30 – Average calendar days to re-let properties	21.3	56.7	26.3

### 3.3 NORTH VIEW TENANT SATISFACTION SURVEY RESULTS 2020 AND 2022



**FIGURE 3: NORTH VIEW TENANT PRIORITIES**  
(Extract from 2022 Tenant Satisfaction Survey)

Which of the following landlord activities and services are most important to you?				
Base: All respondents, n=278	Top	2nd	3rd	Overall
Providing an effective repairs service	32.0%	24.1%	22.7%	78.8%
Modernising tenants' homes to keep them to a reasonable standard	15.8%	37.8%	14.4%	68.0%
Keeping rents and charges affordable	32.7%	13.7%	11.9%	58.3%
Improving the look of the area/environment	10.1%	11.2%	19.4%	40.7%
Providing support for vulnerable tenants	5.4%	7.2%	15.8%	28.4%
Welfare rights service	3.2%	4.0%	8.6%	15.8%
Community activities	0.4%	1.4%	6.8%	8.6%
Other	0.4%	0.7%	0.4%	1.5%

## APPENDIX 4

### SOCIAL AND DEMOGRAPHIC DATA

#### Demographic Profile for Castlemilk and Future Change

The 2011 Census remains the most comprehensive source of population about Castlemilk's population. We aim to update this information, based on the 2021 Census, during the lifetime of this Plan, with Glasgow City Council publishing the results at neighbourhood level. In the meantime, key facts from the 2011 Census are shown below.

#### 2011 Census: Comparison of Key Results for Castlemilk and Glasgow City

	Castlemilk	Glasgow	Difference
<b>Age</b>			
Children aged 15 or under	16%	12%	4%
People of working age	66%	70%	4%
People aged 65 plus	14%	14%	0%
People aged 75 plus	6%	7%	1%
<b>Household Types</b>			
Households with dependent children	29%	22%	7%
Lone parent households with dependent children	16%	9%	7%
Households where all members are aged 65 plus	17%	17%	0%
<b>Health Problems and disabilities</b>			
People whose day to day activities were limited a lot by a long-term health problem or disability	19%	13%	6%
People with a physical disability	11%	8%	3%
People with a mental health condition	10%	6%	4%
<b>Ethnicity</b>			
White-British people as % of population	94%	85%	9%
White-Other	2%	4%	2%
African, Caribbean, or Black	2%	2%	0%
Pakistani	1%	4%	3%
All other ethnicities	1%	5%	4%
<b>Place of Birth</b>			
People born outside the United Kingdom	5%	12%	7%
<b>Type of Housing</b>			
Detached or semi-detached	14%	17%	3%
Terraced	17%	12%	5%
Flats	68%	69%	1%

	Castlemilk	Glasgow	Difference
<b>Housing Tenure</b>			
Owner-occupied	22%	45%	23%
Social Rented	74%	37%	37%
Private rented	4%	17%	13%
<b>Economic Activity</b>			
People aged 16 to 74 who are economically active	57%	64%	7%
<b>Access to a Vehicle</b>			
Households who do not have a car or van available	64%	51%	13%

Based on the above, key factors for Castlemilk's social landlords include:

	Castlemilk compared with Glasgow
<b>Household Types</b>	<ul style="list-style-type: none"> <li>• More households with children, including lone parents with dependent children</li> <li>• Fewer working age households</li> <li>• About the same proportion of older people as the city as a whole.</li> </ul>
<b>Health Problems and Disability</b>	<ul style="list-style-type: none"> <li>• Higher rates of physical and mental health problems and physical disability.</li> </ul>
<b>Economic Activity</b>	<ul style="list-style-type: none"> <li>• Almost 60% of residents were economically active (7% lower than for Glasgow).</li> </ul>
<b>Ethnicity</b>	<ul style="list-style-type: none"> <li>• 5.5% of population from minority ethnic groups (Glasgow 15%)</li> <li>• Proportion of people from ethnic minority groups more than doubled between 2001 (2.5%) and 2011 (5.5%). Eastern European and African people were the highest growth ethnicities.</li> </ul>
<b>Private Transport</b>	<ul style="list-style-type: none"> <li>• Far fewer Castlemilk households had access to a car or a van, resulting in a greater reliance on public transport.</li> </ul>

Projections for Glasgow's Multi-Member Wards suggest that increases in population and households in Linn Ward would be among the lowest in the whole of Glasgow.<sup>(1)</sup> Changes in North View's area may relate mainly to the ageing of existing residents, perhaps accompanied by increased demand from younger, newly formed single person households.

(1) Glasgow City Council, Population & Household Projections 2014 - 2034 for Glasgow City's 23 Multi-Member Wards: (Jan 2018)

## Scottish Index of Multiple Deprivation 2020

The Scottish Index of Multiple Deprivation (SIMD) reports on relative deprivation between 6,970 small areas (known as datazones) in the whole of Scotland.

Windlaw has three SIMD datazones and all three are categorised in the 1% most deprived of all datazones in Scotland. The prospects for improvement since 2020 seem unlikely, taking account of the impacts of the COVID-19 pandemic and subsequent cost of living crisis since this time.

The scale of deprivation in Windlaw is further illustrated below in the Domain ranks for different types of deprivation. These are used to calculate the overall SIMD ranking.

SIMD 2020 Domain	Status of Windlaw's 3 SIMD Datazones
Employment rank	All 3 Windlaw data zones in <b>bottom 1%</b> in Scotland for employment deprivation
Income rank	All 3 Windlaw data zones in <b>bottom 1%</b> for income deprivation
Education rank	All 3 datazones are in the <b>bottom 5%</b> for education
Health rank	All 3 data zones in <b>bottom 1%</b> for health deprivation
Crime rank	Results are better - <b>none are in the bottom 10%</b> , with one datazone having a better result than the Scottish average

The following table shows a set of specific indicators used in the SIMD.

Average results have been calculated for Windlaw and Glasgow, with Windlaw showing the poorest results in each and every case.

The table also shows how Windlaw compares with a more affluent community (Old Cathcart and Muirend) which is located **less than 2 miles away** from Windlaw.

All the results shown are based on official data sources (for example, benefit claims, GP prescribing, hospital admissions). The SIMD then uses anonymised versions of this data, to map the results to neighbourhood level, with the following results.

SIMD Indicator	Windlaw Average	Glasgow City average	Old Cathcart & Muirend
Income Deprived	45%	20%	3%
Employment Deprived (% of working age people)	34%	14%	4%
Comparative Illness Factor (Standard Ratio)	290	152	70
Standardised mortality ratio	190.4	124.6	54.3
Proportion of population being prescribed drugs for anxiety, depression, or psychosis	32%	21%	17%

SIMD Indicator	Windlaw Average	Glasgow City average	Old Cathcart & Muirend
Emergency stays in hospital: Standard Ratio	180.2	122.0	69
School pupil attendance	66%	76%	95%
Working age people with no qualifications: Standard Ratio	244.7	149.9	56
% of people aged 16-19 not in education, employment, or training	9%	4%	0.9%
Proportion of 17-21 year olds entering university	4%	9%	21%

**Note: Standard ratios**

The SIMD uses standardised ratios to report on a number of health and education indicators. This allows comparison of local results with the national average, with adjustments made to reflect differences in the age and sex profile of the datazone to allow better comparisons to be made.

## APPENDIX 5

### Risk Profiles for North View's Top Ten Strategic Risks

This Appendix sets out a Risk Profile for each of the **Top Ten risks** in North View's Strategic Risk Register, based on the net risk scores shown in the Register.

Profiles with a **PINK HEADER** have a net risk score in the range 15 to 20, meaning the risk score is judged to be **HIGH**.

Profiles with an **AMBER HEADER** have a Net risk score in the range 10 to 12, meaning that the risk score is judged to be **SIGNIFICANT**.

## 1. Impact of EXTERNAL ECONOMIC ENVIRONMENT on North View's organisational and financial resilience

Net Risk Score      **Likelihood: 4**      **Impact: 5**      **Total Score: 20**

<b>Causes</b>	<p>C1) UK inflation persists at exceptionally high levels and/or fails to reduce as forecast.</p> <p>C2) Cost of living crisis for tenants, especially energy and food costs.</p> <p>C3) Substantial increases in interest rates, to damp down inflation.</p> <p>C4) Substantial cuts in public spending from April 2023.</p> <p>C5) War in Ukraine &amp; Middle East: higher gas prices, geopolitical instability.</p> <p>C6) UK reliance on imported building materials, weak £, continuing impact of Brexit.</p> <p>C7) Higher costs/disruptions in supply for maintenance works.</p>
<b>Effects</b>	<p>E1) Higher costs create a need for increased rental income.</p> <p>E2) Cost of living crisis: social landlords have been unable to increase rents in line with their costs. Impact on NV's budgets and financial projections. Duration uncertain.</p> <p>E3) Higher loan repayments on variable rate loans.</p> <p>E4) Potential difficulty in operating within budget and financial projections: impact on rents, investment, management costs.</p> <p>E5) Possible spending cuts by GCC on local services.</p> <p>E6) GCC cuts in neighbourhood management services, expectation that housing providers should fill the gaps but with no funding to enable this.</p> <p>E8) Uncertainty about future costs and availability of materials for repairs and maintenance. If pressures ease, likelihood that costs will increase more slowly rather than reduce to historic levels.</p>
<b>Mitigations in place (selected)</b>	<p>C1) to C8)</p> <ul style="list-style-type: none"> <li>Assumptions used in financial projections and 2024/25 budget proposals have been shaped by careful analysis of the operating environment.</li> <li>Short- and longer-term measures for rental income and cost management have been developed to help ensure a clear pathway through the current economic climate.</li> <li>Use of external specialist financial services provider ensures that NV has access to broad and informed perspectives to inform its budgeting and financial planning.</li> </ul> <p>C6), C7)</p> <ul style="list-style-type: none"> <li>NV Tradesteam helps to mitigate risk of labour shortages.</li> <li>Availability of materials/components is monitored proactively and is confirmed before purchase.</li> <li>Investigation of alternative specifications if required, to avoid delays.</li> <li>Monitoring costs for materials/components.</li> <li>Consideration of costs and products options when procuring.</li> </ul>
<b>Future Actions</b>	<p>C1) to C7)</p> <ul style="list-style-type: none"> <li>Close monitoring of economic and market conditions, to help bring costs and income back into better balance when circumstances permit (i.e. significant fall in inflation and easing of pressures on tenant incomes).</li> </ul>



## 1. Impact of EXTERNAL ECONOMIC ENVIRONMENT on North View's organisational and financial resilience

Net Risk Score    *Likelihood: 4*    *Impact: 5*    Total Score: 20

- Prompt response to any additional emerging threats, e.g. should the threat of government intervention in rent levels/increases return. As in other areas, options to consider might need to include reductions in expenditure.
- Rigorous approach to rent review, budget, and financial projections, with assumptions reviewed and subject to sensitivity analysis for key variables

C6) to C7)

- Full consideration of price trends, product availability, tariffs etc when setting the annual maintenance budget and preparing the financial projections
- Uncertainties addressed in financial projections stress testing
- Early review of programmes if costs increase (e.g. if programmes have to be re-scheduled)
- Good communication with tenants if programmes likely to change (e.g. delayed or re-configured)

## 2. UNIVERSAL CREDIT has a harmful impact on North View's income stream

Net Risk Score      *Likelihood: 4*    *Impact: 4*      Total Score: 16

<b>Causes</b>	<p>C1) UC features lead to increased rent arrears and legal actions (e.g. DWP delays in initial payment, landlords cannot seek Managed Payments before rent is 2 months in arrears).</p> <p>C2) Tenants on UC account for disproportionate share of NV's arrears.</p> <p>C3) Full rollout of UC may compound issues with rent collection.</p> <p>C4) Lower tenant incomes (e.g. due to cost of living crisis, low wages, unemployment etc.)</p>
<b>Effects</b>	<p>E1) Weakening of NV cashflow and capacity to achieve surpluses.</p> <p>E2) Increase in Housing Management and Finance workloads and time spent on arrears management, with less time for other areas of work.</p> <p>E3) Need for budget savings to offset reduced income.</p> <p>E4) Could threaten covenant compliance, depending on scale of impact.</p> <p>E5) Could reduce scope to limit future rent increases.</p> <p>E6) Could reduce resources available for major repairs, depending on scale.</p>
<b>Mitigations in place (selected)</b>	<p>C1), C2) and C3)</p> <ul style="list-style-type: none"> <li>• Application of arrears policy and procedures.</li> <li>• Close monitoring of individual cases and follow-up action with tenants.</li> <li>• Analysis made of arrears cases where tenant is on UC.</li> <li>• Regular messaging to reinforce tenant responsibility to pay rent.</li> <li>• Rent payment scenarios tested in business plan.</li> <li>• Effective engagement with DWP.</li> <li>• Use of Managed Payments and direct payments where feasible.</li> </ul> <p>C4)</p> <ul style="list-style-type: none"> <li>• Welfare Rights service provided by NV generates high financial gains for residents.</li> </ul>
<b>Future Actions</b>	<p>C1), C2 and C3)</p> <ul style="list-style-type: none"> <li>• Housing Manager oversight of arrears cases, early detection of UC cases.</li> <li>• Monitor movement of tenants to UC and impact on rent collection and arrears.</li> <li>• Continued stress testing of arrears and bad debts in business plan.</li> </ul> <p>C4)</p> <ul style="list-style-type: none"> <li>• Monitor introduction and roll out of Scottish Welfare benefits, for example Scottish Child Payment and Adult Disability Payment.</li> </ul>

### 3. FAILURE TO MAXIMISE NORTH VIEW'S RENTAL INCOME

Net Risk Score      *Likelihood: 4    Impact: 4      Total Score: 16*

<b>Causes</b>	<p>C1) Increasing rent arrears.</p> <p>C2) Poverty and reduced tenant incomes (high inflation, cost of living, stagnant wages).</p> <p>C3) Some tenants may not manage their finances appropriately, or they may fail to engage with NV to address their rent arrears.</p> <p>C4) Length of time it takes to relet void properties.</p>
<b>Effects</b>	<p>E1) Reduced income from rents.</p> <p>E2) Failure to meet budget projections.</p> <p>E3) Unable to deliver budget commitments.</p> <p>E4) Could reduce resources available for major repairs, depending on scale.</p> <p>E5) Could threaten loan covenant compliance , depending on scale.</p> <p>E6) Reputational damage.</p>
<b>Mitigations in place (selected)</b>	<p>C1)</p> <ul style="list-style-type: none"> <li>• Discussion at tenancy sign-ups regarding rent payment. Assistance provided with making benefit claims if needed.</li> <li>• Arrears policy and procedures.</li> <li>• Monitoring of arrears cases and follow-up with tenants, including repayment arrangements.</li> <li>• Liaison with DWP about high UC arrears cases, maximising use of Managed Payments where criteria are met.</li> <li>• Tenant consent sought for voluntary direct rent payments to NV.</li> <li>• Use of legal action, having followed pre-action requirements.</li> </ul> <p>C2), C3)</p> <ul style="list-style-type: none"> <li>• Welfare rights service is offered to all Windlaw residents.</li> <li>• Signposting tenants to other sources of advice and support.</li> </ul>
<b>Future Actions</b>	<p>C1)</p> <ul style="list-style-type: none"> <li>• Housing Manager oversight of arrears cases.</li> <li>• Introduce sample audits (at least quarterly) of compliance with arrears policy and procedures.</li> </ul> <p>C4)</p> <ul style="list-style-type: none"> <li>• Housing Manager and Maintenance Manager review of void management results and identify/implement any changes required to policy/procedures/working practices.</li> <li>• Maintain reductions in re-let times achieved since the COVID peak in 2020/21.</li> </ul>

#### 4. FAILURE TO MEET NORTH VIEW'S OBLIGATIONS FOR TENANT AND RESIDENT SAFETY

Net Risk Score      *Likelihood: 3    Impact: 5      Total Score: 15*

<b>Causes</b>	<p>C1) Fail to invest adequately in maintenance.</p> <p>C2) Fail to address repairs timeously.</p> <p>C3) Fail to carry out annual gas safety inspections.</p> <p>C4) Fail to maintain an asbestos register and manage any risks.</p> <p>C5) Fail to comply with fire regulations.</p> <p>C6) Items stored in the common areas of closes create a hazard.</p> <p>C7) Failure to inform tenants about Legionnaires Disease.</p> <p>C8) Failure to meet SHQS safety criterion.</p> <p>C9) Failure to carry out five yearly electrical check of properties (EICR).</p> <p>C10) Failure to rectify instances of dampness and mould in tenants' homes.</p> <p>C11) Management Committee and senior staff have inaccurate or inadequate assurance about compliance with legal obligations.</p>
<b>Effects</b>	<p>E1) Outstanding repairs are a danger to tenants if not attended to.</p> <p>E2) Minor repairs become more serious and dangerous.</p> <p>E3) Injury or death from gas leak or gas explosion.</p> <p>E4) Resident disturbs asbestos containing material and inhales asbestos spores.</p> <p>E5) Injury or death from house fire.</p> <p>E6) Trip hazard in close stored items catch fire.</p> <p>E7) Tenant contracts Legionnaires Disease.</p> <p>E8) Resident injury or death.</p> <p>E9) Resident injured or dies in fire, and non-compliance with Regulations.</p> <p>E10) Illness or death due to dampness and mould.</p> <p>E11) Injury or death through electrocution; non-compliance with Regulations.</p>
<b>Mitigations in place (selected)</b>	<p>C1)</p> <ul style="list-style-type: none"> <li>• Annual budget set for SHQS compliance work.</li> </ul> <p>C2)</p> <ul style="list-style-type: none"> <li>• Monitor performance against repairs KPIs, action taken as required.</li> </ul> <p>C3)</p> <ul style="list-style-type: none"> <li>• Implement procedures set out in Gas Management Policy</li> </ul> <p>C4)</p> <ul style="list-style-type: none"> <li>• Asbestos Register in place and actions taken per NV Asbestos Management Policy.</li> </ul> <p>C5)</p> <ul style="list-style-type: none"> <li>• Specification of fire doors and escape windows checked, current programme to upgrade entrance doors. Smoke and fire alarm system for domestic dwellings maintained.</li> </ul> <p>C6)</p> <ul style="list-style-type: none"> <li>• Regular tenant reminders re storage of belongings in closes. NV will remove items if required.</li> </ul>

#### 4. FAILURE TO MEET NORTH VIEW'S OBLIGATIONS FOR TENANT AND RESIDENT SAFETY

Net Risk Score      *Likelihood: 3    Impact: 5    Total Score: 15*

	<p>C7)</p> <ul style="list-style-type: none"> <li>NV contractor testing of temperature from hot water taps when doing gas safety check.</li> </ul> <p>C8)</p> <ul style="list-style-type: none"> <li>Responses to SHQS related repair reports; staff inspections and observation; use of information condition surveys to inform action required.</li> </ul> <p>C9)</p> <ul style="list-style-type: none"> <li>Programme for 5-year electrical checks in place.</li> <li>Policy now in place to carry out forced access if required.</li> </ul> <p>C10)</p> <ul style="list-style-type: none"> <li>Carry out comprehensive investigations in relation to reported cases of damp and mould and progress any works required.</li> <li>Maintain comprehensive record of damp and mould cases, including actions taken and any follow up inspections required.</li> <li>Proactively check for damp and mould as part of stock condition inspections.</li> <li>Staff training on damp and mould has been carried out.</li> </ul> <p>C11)</p> <ul style="list-style-type: none"> <li>Gas servicing audited by contractor and independently.</li> <li>Spot checks carried out by external consultant to ensure that workers (contractors and tradesteam) are working safely in tenants' homes.</li> <li>SHQS inspections (by Maintenance Manager and external consultant) examine safety compliance and remedial action is taken as required.</li> <li>Smoke and CO detectors checked annually by gas contractor.</li> </ul> <p>All</p> <ul style="list-style-type: none"> <li>Quarterly compliance reporting on stock safety to Audit, Risk and Compliance Sub-Committee. Audit reports are also discussed at the Management Committee.</li> <li>Internal Audit on Tenant Safety carried out in 2024.</li> </ul>
<b>Future Actions</b>	<p>C5)</p> <ul style="list-style-type: none"> <li>Continue to seek to resolve any access issues and catch up EICRs that are due to expire. Monitor quarterly.</li> <li>Implement programme to upgrade flat entrance doors.</li> </ul> <p>C7)</p> <ul style="list-style-type: none"> <li>Issue annual tenant reminder regarding legionella.</li> </ul> <p>C11)</p> <ul style="list-style-type: none"> <li>Electrical contractor programme of inspections is underway.</li> </ul>

## 5. CLIMATE CHANGE: Inability to comply with Scottish Government obligations

Net Risk Score    *Likelihood: 4    Impact: 3    Total Score: 12*

*Note: this has been assessed as a significant strategic risk because of the scale of change involved and the high political priority attached to it. It is not an immediate risk since the compliance timescales was 2032, however the Scottish Government is currently reviewing the EESSH2 standard which creates uncertainty around compliance standards and timescales.*

<b>Causes</b>	<p>C1) Obligations are not fully clear.</p> <p>C2) Cost-effective technical solutions have not yet come to market. Lack of independent research on efficacy.</p> <p>C3) SG policy on funding or financing awaited.</p>
<b>Effects</b>	<p>E1) Policy/funding uncertainties prevent development of a detailed compliance/investment plan.</p> <p>E2) Absence of affordable technical solutions suited to North View stock. Implications for replacement of fossil fuel gas boilers and heating. Status of existing measures such as cavity wall insulation – do these remain or are they expected to be replaced?</p> <p>E3) Future costs cannot be met within the Business Plan. If so, possibility of substantial rent increases to meet borrowing costs.</p>
<b>Mitigations in place (selected)</b>	<p>C1) to C3)</p> <ul style="list-style-type: none"> <li>• Maintenance Manager is following developments closely.</li> <li>• External advice is being taken on compliance requirements.</li> <li>• Information on current NV stock energy ratings is available from EPC data (EPCs and cloned data).</li> </ul>
<b>Future Actions</b>	<p>All</p> <ul style="list-style-type: none"> <li>• North View Energy Position Statement to be developed.</li> <li>• Initial estimates of compliance costs to be determined, based on NV and sector data.</li> <li>• Maintain strong networks with other housing providers, all of which are similarly affected as North View.</li> <li>• Explore options for partnership working with other Castlemilk HAs, and as part of GCC engagement with the city's landlords.</li> <li>• Identify and appraise any opportunities for external funding to trial possible solutions.</li> </ul>

## 6. GOVERNANCE: Management Committee numbers and skills and experience do not meet North View's needs or Regulatory Standards

Net Risk Score      *Likelihood: 3    Impact: 4      Total Score: 12*

<b>Causes</b>	<p>C1) Resignation or retirement of long-serving MC members resulting in loss of skills and experience developed over many years.</p> <p>C2) Unable to attract new MC members with relevant skills, experience, or perspectives (Windlaw residents and others).</p> <p>C3) In the worst-case scenario, the MC is no longer able to act because numbers fall below 7 members as stated in the Rules.</p>
<b>Effects</b>	<p>E1) Poor decision-making.</p> <p>E2) MC lacks the skills, experience or diversity that meets North View's future needs.</p> <p>E3) Increased risk of regulatory engagement by SHR.</p>
<b>Mitigations in place (selected)</b>	<p>C1)</p> <ul style="list-style-type: none"> <li>Annual review meetings with MC members include discussion of future intentions.</li> </ul> <p>C2)</p> <ul style="list-style-type: none"> <li>New Succession Planning and Recruitment Strategy developed with external support but full implementation was been delayed by Covid. Document to be reviewed.</li> <li>MC is on board for promoting committee membership in the community <u>and</u> for using out of area recruitment as a means of attracting additional skills that would assist NV's work.</li> <li>3 new committee members have joined since 2022 AGM, and a co-opted member has also become a full MC member. Together, the new members contribute to skills and/or diversity aims.</li> <li>MC members regularly take part in learning and development, through the North View training programme, North View strategy meetings and attendance at external conferences.</li> </ul> <p>C4)</p> <ul style="list-style-type: none"> <li>Monitoring of attendance levels at MC meetings, to identify potential breaches of Rules (4 meetings absence rule).</li> </ul>
<b>Future Actions</b>	<p>C1) and C2)</p> <ul style="list-style-type: none"> <li>Review of MC Succession Plan and Recruitment strategy schedule to take place in 2025.</li> </ul>

## 7. AFFORDABILITY: North View rents are not affordable to a significant number of our tenants

Net Risk Score      *Likelihood: 3    Impact: 4      Total Score: 12*

<b>Causes</b>	<p>C1) High rent levels inherited from Scottish Homes.</p> <p>C2) Weaknesses with criteria used to set rent levels.</p> <p>C3) Financial projections require continual annual rent increases.</p> <p>C4) Rents fail affordability tests.</p> <p>C5) Cost of living and other pressures on tenants' household incomes.</p> <p>C6) Low wages, zero hours contracts affecting tenants in low paid employment.</p> <p>C7) Tax and benefits system offers limited support to single people.</p>
<b>Effects</b>	<p>E1) Inequitable rent charges between 'Tenants Choice' properties.</p> <p>E2) NV has higher rents than our peers.</p> <p>E3). Higher rents may contribute to rent arrears and also make our housing less attractive to prospective tenants.</p> <p>E4) Reputational damage.</p> <p>E5) Potential for SHR attention.</p>
<b>Mitigations in place (selected)</b>	<p>C1) and C2)</p> <ul style="list-style-type: none"> <li>• New rent structure delivered and phasing of increases/reductions implemented from 1 April 2021.</li> <li>• Resumed phasing in of new North View rents from April 2024.</li> </ul> <p>C3)</p> <ul style="list-style-type: none"> <li>• Future rent increase assumptions reduced in the 2021/22 and 2022/23 financial projections.</li> </ul> <p>C4)</p> <ul style="list-style-type: none"> <li>• Affordability testing by Arneil Johnston for the 2021 restructure showed that almost all new North View rents pass a rent: income ratio of 25%.</li> <li>• Similar results have been achieved in testing 2023/24 proposed rents, using a more challenging test based on earnings at National Living Wage level.</li> </ul> <p>C5, C6)</p> <ul style="list-style-type: none"> <li>• Rent freeze in place during 2021/22, followed by inflation only rent increase in 2022/23.</li> <li>• 2023/24 increase was 5%, around half the rate of inflation. Cost of living crisis is the main driver for this. 2024/25 increase of 4.6% (inflation only).</li> <li>• 1% real rent increases projected 2025/26 before reducing to inflation only.</li> <li>• Welfare Rights service available to all Windlaw residents.</li> </ul>
<b>Future Actions</b>	<p>C3)</p> <ul style="list-style-type: none"> <li>• Conduct detailed review of operating costs, to identify possible efficiencies.</li> </ul> <p>C4)</p> <ul style="list-style-type: none"> <li>• Conduct annual affordability testing based on the 25% rent: income ratio.</li> </ul>



## 7. AFFORDABILITY: North View rents are not affordable to a significant number of our tenants

Net Risk Score      *Likelihood: 3*    *Impact: 4*      Total Score: 12

- Collect tenant feedback on rent affordability in tenant satisfaction surveys.
- C5), C6)
- Continue to provide Welfare Rights service to maximise tenant incomes.
  - Monitor the path of CPI inflation carefully, with a view to returning rent levels to financial business plan assumptions.

## 8. VIABILITY: North View ceases operations or becomes unviable

Net Risk Score      *Likelihood: 3*    *Impact: 4*      Total Score: 12

<b>Causes</b>	<p>C1) Unable to make surplus year on year.</p> <p>C2) Ineffective treasury management.</p> <p>C3) North View becomes unviable in financial/operational terms.</p>
<b>Effects</b>	<p>E1) Insolvency.</p> <p>E2) Cash flow problems.</p> <p>E3) Breach financial covenants.</p> <p>E4) Failure to meet tenant expectations.</p> <p>E4) Regulatory engagement.</p> <p>E5) Merge with (or be acquired by) another RSL.</p>
<b>Mitigations in place (selected)</b>	<p>C1)</p> <ul style="list-style-type: none"> <li>• Annual completion of 5-year and 30-year financial forecasts, including sensitivity analysis.</li> <li>• £1m loan finance secured to fund major repairs for years when cashflow is weaker.</li> </ul> <p>C2)</p> <ul style="list-style-type: none"> <li>• Implementation of Treasury Management Policy.</li> <li>• Regular review of loans and investments.</li> </ul> <p>C3)</p> <p>Financial business plan.</p>
<b>Future Actions</b>	<p>C2)</p> <ul style="list-style-type: none"> <li>• Internal auditor evaluation of Treasury Management Policy.</li> <li>• Finance agent continues to review impact of changes in interest rates on future cashflows.</li> </ul> <p>C3)</p> <ul style="list-style-type: none"> <li>• Business Plan and financial projections: continue to address risks to future viability, including those arising from internal and external factors.</li> <li>• Develop new value for money strategy identifying priorities and proposed actions.</li> </ul>

## 9. Failure to maintain the housing stock to satisfactory standards

Net Risk Score      *Likelihood: 3*      *Impact: 3*      Total Score: 9

<b>Causes</b>	<p>C1) Lack of investment.</p> <p>C2) Failure to carry out works timeously.</p> <p>C2) Unawareness of relevant legislation.</p> <p>C3) Not enforcing tenancy conditions re tenants' responsibilities to maintain the property.</p>
<b>Effects</b>	<p>E1) Fail to comply with SHQS.</p> <p>E2) Fail to meet EESSH criteria.</p> <p>E3) Properties become difficult to let.</p> <p>E4) Safety of residents, visitors etc at risk.</p> <p>E5) Reputational damage.</p>
<b>Mitigations in place (selected)</b>	<p>C1) and C2)</p> <ul style="list-style-type: none"> <li>Established (annual, five year and 30 year) maintenance plans based on findings of condition surveys and legislation.</li> <li>Financial resources secured in 2020 to ensure compliance with legislation (and regulation) - including SHQS, and EESSH/SHNZS.</li> <li>Budget established for reactive repairs is based on outturn expenditure of previous years and informed by findings from condition surveys.</li> </ul> <p>C2)</p> <ul style="list-style-type: none"> <li>Membership of 'industry bodies' like the SFHA, GWSF, and SHN and attendance at their events; networking with staff of peer associations; regular meetings with our contractors (especially re gas and electricity) to discuss forthcoming legislative and/or regulatory changes.</li> </ul> <p>C3)</p> <ul style="list-style-type: none"> <li>Processes are in place to inspect properties where tenancy conditions are being met, with a view to setting an improvement plan and providing any support needed.</li> </ul>
<b>Future Actions</b>	<p>C1) and C2)</p> <ul style="list-style-type: none"> <li>Monitor repairs and contracts costs and stress test the financial business plan, in response to recent upward trends in costs.</li> <li>Consider the need for making appropriate adjustments to investment programme, in response to increasing costs and reduction in rental income.</li> </ul>

## 10. Failure to meet our Strategic Objectives

Net Risk Score      *Likelihood: 3    Impact: 3      Total Score: 9*

<b>Causes</b>	<p>C1) Absence of an effective framework for strategic and financial planning.</p> <p>C2) Fail to provide adequate resources to support objective attainment.</p> <p>C3) Staff unaware of objectives and/or associated 'success measures'.</p> <p>C4) Fail to take account of changes in legislation, external policy, funding regimes etc.</p>
<b>Effects</b>	<p>E1) Plans for action are not robust or adequately costed.</p> <p>E2) Failure to maintain credibility with tenants, residents, and other stakeholders.</p> <p>E3) Reduction in standard of service delivery.</p> <p>E4) Area becomes run down.</p> <p>E5) Properties become hard to let.</p> <p>E6) High levels of dissatisfaction among service users.</p> <p>E7) Staff and committee morale deteriorates.</p>
<b>Mitigations in place (selected)</b>	<p>C1)</p> <ul style="list-style-type: none"> <li>Comprehensive business plan and financial projections.</li> </ul> <p>C2)</p> <ul style="list-style-type: none"> <li>Financial projections and annual budgets take full account of strategic objectives and business priorities.</li> </ul> <p>C3)</p> <ul style="list-style-type: none"> <li>Staff briefings on one year objectives and are informed of progress through issue of quarterly 'Performance Pro Forma'.</li> </ul> <p>C4)</p> <p>Membership bodies, forums, training, and networking are all used to address current and horizon changes that could impact our ability to achieve our objectives.</p>
<b>Future Actions</b>	<p>C3)</p> <ul style="list-style-type: none"> <li>Staff involvement in business plan development and approved priorities.</li> <li>Continue to develop staff briefings so that they cover overall business plan outcomes, as well as the annual priorities that are relevant to each team's work.</li> </ul>

## **APPENDIX 6**

### **Financial Projections**

**TO BE ADDED (Chapter 9 to be finalised)**

## APPENDIX 7

### Key Performance Targets 2024/25

Objectives/Key Performance Targets	As at 30/6/24	As at 30/9/24	As at 31/12/24
<b>Housing Management</b>			
That rent arrears <u>not exceed</u> 6.5% of the amount of rent chargeable for the year	5.36%	5.45%	5.57%
That the average re-let time for empty properties does not exceed 25 days	19.9 days	16.6 days	22.1 days
That rental income lost through empty properties does not exceed 1.0% of the rent due	0.83%	0.81%	0.79%
That the average time for placing applicants on our Housing List be within seven days of the Association receiving his/her/their application	3.0 days	2.6 days	2.2 days
<b>Maintenance</b>			
That at least 96% of Emergency Repairs be made safe within 4 hours of being reported, and made good within 24 hours	100%	98%	98%
That at least 95% of Urgent Repairs be completed within 3 working days of being reported	100%	100%	98%
That at least 95% of Routine Repairs be completed within 10 working days of being reported	96%	97%	96%
That the average time taken to address an Emergency Repair be no more than 4 hours	1hr 38mins	1hr 33mins	1hr 54mins
That the average time taken to address a Non-emergency Repair be no more than 4 working days	3.6 days	3.9 days	4.0 days
That at least 87% of our repairs be 'right first time'	95%	97%	96%
No of properties that have gas but do not have a current Landlord's Gas Certificate ( <i>the reason being that the gas is capped in each case, meaning that we do not require a Certificate for that property</i> )	16	15	17
To recover 86% of all factoring charges due (including arrears) by 31 <sup>st</sup> March 2025	63.32%	76.46%	82.47%