

APPENDIX 1: Wellhouse’s Business Planning Cycle

	Notes	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
STAGE 1 PREPARATORY WORK													
1. MC approves timetable for business planning													
2. Obtain input/feedback from tenants (and input from other stakeholders, if required)	a)												
3. Risk Management Strategy Review	b)												
STAGE 2 BUSINESS PLAN DEVELOPMENT & APPROVAL													
4. MC workshop (1) to discuss budget and rent review													
5. MC workshop (2) to discuss BP strategy and priorities <ul style="list-style-type: none"> Mission, strategic direction and strategic objectives Operating environment and risks Future priorities 													
6. Management Team input and drafting of Business Plan													
7. Strategic analysis finalised (incorporating items 2 to 6)													
8. Approve year 1 budget and rent review													

	Notes	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
9. Prepare financial projections													
10. Finalise proposed priority actions for year 1													
11. Finalise updated Strategic Risk Register													
12. MC approval of Business Plan (incl items 7 to 11 above)													
13. MC approval of Delivery Plans (part of item 12) and rollout operational versions to staff teams	b)												
STAGE 3: MC MONITORING & REVIEW													
14. Quarterly review of Strategic Register by Audit and Risk Sub		→	→	→	→	→	→	→	→	→	→	→	→
15. Review of budgets (quarterly management accounts)		→	→	→	→	→	→	→	→	→	→	→	→
16. Review of KPIs and Targets (MC))		→	→	→	→	→	→	→	→	→	→	→	→
17. Mid-year review of Business Plan priorities/performance													

Notes

- a) Engagement with other stakeholders (e.g. GCC, local partner organisations) will more typically take place over the course of the year rather than through set piece consultation during the business planning process
- b) BP and BP Updates will include Delivery Plans for each major service/business area showing how priorities will be actioned. These will also be used for performance management discussions within each of Wellhouse’s staff teams.

APPENDIX 2: Business Strategy 2022/23 to 2024/25

Wellhouse's Strategic Objectives, Planned Outcomes and Measures of Success

This Appendix sets out:

- Wellhouse's **strategic objectives** for the period 2022/23 to 2024/25
- Our **planned outcomes** (what we want to achieve for each objective), and
- How we will **measure or assess our performance** in achieving the various outcomes.

The key question for the Committee to address in 2025 will be, "Has Wellhouse achieved what we set out to do?" There will also be a steady stream of performance information during the 3-year period of the Plan, from routine committee reporting and annual updates to the Business Plan itself.

Some of the outcomes will be addressed within a specific period of time, whereas others, for example successfully managing the impact of Universal Credit and keeping rents affordable, are things that will need to be addressed continuously over the full three-year period of the Plan.

At the time of preparing the Business Plan, previous Covid-19 restrictions have been eased substantially but there are still concerns that the virus could once again become a serious public health issue.

In addressing all of the strategic objectives in this Appendix, Wellhouse will make sure that:

- We follow government and other public health guidance, to keep customers, committee members and staff safe
- We take positive action to support customers and the wider community in the short-term and in addressing wider Covid recovery issues in the community
- Our governance and financial management help to protect customers' interests and welfare, as well as Wellhouse's business resilience.

Strategic Objective 1: DELIVER EXCELLENT SERVICES

Planned Outcomes at the end of the Business Plan (2025)

- Our customers feel safe, warm, and secure in their homes and pay rents they can afford
- Our customers are highly satisfied with Wellhouse's services and the value for money of our homes and services
- Wellhouse customers can see the difference our efforts to improve customer services is making
- Tenants having difficulty in paying their rent receive good quality information and support from Wellhouse
- Wellhouse is a clean, tidy, and pleasant place to live
- People are able to stay in their home for as long as they want to
- We achieve Customer Service Excellence accreditation or equivalent
- We deliver our services in a sustainable way

How we will measure/assess success

- Our performance results will be better than the Scottish average for at least two-thirds of WHA's value for money indicators¹
- Our rents will continue to achieve an income to rent ratio of less than 25% and will be competitive compared with sector and peer averages
- Customers will have more choice about how to contact us and use our services, including a digital portal for those who wish to do business with us in this way
- We will have maintained good customer satisfaction levels, and will have improved results in relation to repairs and neighbourhood management services (achieve and sustain satisfaction scores of >90% in these two areas)
- Tenancy sustainment rates for new tenants will exceed 90% each year
- We will have achieved improved results for the management of rent arrears
- Our services will have continued to be resilient in the face of Covid-19 and any other serious emergency

¹ The VFM indicators are drawn from the Scottish Social Housing Charter, as shown in Chapter 11 of the Business Plan.

Strategic Objective 2: PROVIDE QUALITY HOMES

Planned Outcomes at the end of the Business Plan (2025)

- Build back our asset management activities following the disruption caused by the Covid-19 pandemic
- High levels of customer satisfaction with their homes
- Our homes meet customers' aspirations
- Our homes meet current and future housing needs
- Our homes meet all relevant quality and safety standards
- We will be working towards achieving the EESSH2 Standard which we are required to meet by 2032
- We will be providing new homes in Wellhouse, to complete regeneration of the area and offer improved housing quality and choice
- We have investigated opportunities for achieving best value in procurement (for example, through partnership working with other EHRA members or through suitable framework agreements). Take forward those opportunities that meet the criteria set.

How we will measure/assess success

- Our investment will be based on a strategic approach to asset management
- All WHA homes² will meet the Scottish Housing Quality Standard and the 2020 Energy Efficiency Standard for Social Housing (EESH)
- Full compliance at all times with our health and safety legal obligations (gas, electrical installations, asbestos, and water hygiene)
- Improved customer satisfaction levels year on year with quality of home (initial target: meet peer group average)
- Maintain good demand for our housing as evidenced by tenancies given up
- Average time to re-let empty homes returns to pre-pandemic levels by end of Business Plan period
- Plans in place for EESH 2032 compliance, to raise standards of energy efficiency without exacerbating fuel or rent poverty or threatening WHA's financial viability
- Investment programme outputs delivered in accordance with the annual budgets and programmes approved by the Management Committee
- Reductions in tenants' energy bills, as a result of investment in their homes
- High levels of tenant satisfaction with investment works

² Net of exemptions/abeyances, for example where a tenant refuses to have work carried out

Planned Outcomes at the end of the Business Plan (2025)

How we will measure/assess success

- Develop and implement our strategy for the development of three new build sites. New homes will be highly energy efficient and financially sustainable for Wellhouse.
- We will be able to show that our procurement of repairs/maintenance works and new homes delivers good value for money.

Strategic Objective 3: ANTICIPATE, UNDERSTAND AND RESPOND TO LOCAL NEEDS

Planned Outcomes at the end of the Business Plan (2025)

How we will measure/assess success

- Our customers' needs and aspirations are understood.
 - Our customers' existing needs are met.
 - Our customers' future needs and aspirations are at the heart of our plans for the future.
- Wellhouse will have improved knowledge of the experience and priorities of our customers, and we will have used that insight to develop and improve our services
 - Wellhouse will be using a range of customer engagement methods to engage as broad a cross-section of customers as possible. We will have achieved increased customer input to our work, including the way our services are designed.
 - The Customer Panel will have re-started and will be playing a valued role for customers and WHA
 - Wellhouse will be making good use of our relationship with Easthall Residents Association to support our engagement with the community
 - The purpose and range of our customer surveys will have been extended
 - Our staff team will have increased face to face and "out of office" staff contact with customers
 - We will be using a wider range of data and more analysis to understand the needs of tenants and the community as a whole.

Strategic Objective 4: FOSTER AN ATTRACTIVE, SUCCESSFUL AND THRIVING COMMUNITY

Planned Outcomes at the end of the Business Plan (2025)	How we will measure/assess success
<ul style="list-style-type: none">• Our community benefits from our activities.• Our community is an attractive place.• Our community is a safe place.• Our community is a vibrant place where people prosper.• We can better demonstrate the social value of our work in supporting the community.	<ul style="list-style-type: none">○ We will have consolidated WHA's role as the community anchor organisation for Wellhouse. We will have positive relationships with local organisations/partners and GCC will have become more engaged in work to support the community.○ We will have continued to achieve high levels of financial gains for tenants and residents by WHA's income advice service and will add to this impact by making referrals to specialist advice and support providers○ We will be supporting an agreed programme of wider role services, delivered in partnership with Easthall Residents Association and other local partners○ We will have secured community benefits as part of the proposed WHA new build programme○ Residents will value the services provided/supported by WHA, and WHA customers will be satisfied with our spending on wider role services○ There will be reduced anti-social behaviour year on year○ Increased tenant and resident satisfaction with the quality of the local environment○ WHA will be better able to demonstrate the social value associated with our core services and wider role activities○ Our partnerships with EHRA members, Easthall Residents Association and others will have helped WHA to achieve better outcomes than if we were working alone.

Strategic Objective 5: MAINTAIN GOOD GOVERNANCE AND SOUND FINANCIAL MANAGEMENT

Planned Outcomes at the end of the Business Plan (2025)	How we will measure/assess success
<ul style="list-style-type: none">• Our organisation is financially viable and sustainable.• Our organisation is trusted and well-respected.• Our organisation protects its assets and manages risks.• Our organisation offers value for money.• Our Management Committee provides capable leadership and meets its governance responsibilities in an effective way• Our organisation meets regulatory standards and requirements and maintains the confidence of our funders and regulators.	<ul style="list-style-type: none">○ We will always demonstrate high standards of governance, conduct and leadership, including compliance with regulatory standards and requirements and with Wellhouse’s own policies○ We will have maintained a regulatory status of “Compliant” with the Scottish Housing Regulator○ We will be maintaining the size of the Management Committee at no less than 12 members○ We will promote committee membership in the community, and will have increased the number of local residents on the Committee○ We will have a diverse committee membership where local insight, relevant skills and different perspectives are valued and respected by all Committee members○ There will be improved cohesion within the Committee and between the Committee and Management Team○ Committee members will be highly satisfied with the support they receive from WHA to help them carry out their roles, including access to relevant learning and development activities.○ WHA will have maintained its strong financial profile and have sufficient resources available to achieve our strategic objectives and plans○ We will always comply with our lenders’ covenants, and with all recommendations made by WHA’s external and internal auditors○ Committee decisions will always be based on sound financial information and understanding of risks, with appropriate levels of internal and external assurance.○ We will closely track changes in our operating environment and our own business and adjust our plans or spending accordingly. We will regularly stress test our Business Plan and develop contingency measures where appropriate.○ We will seek opportunities to improve value for money, for example by working smarter, making sure our budgets are robust, and through partnership working with our peers in EHRA.

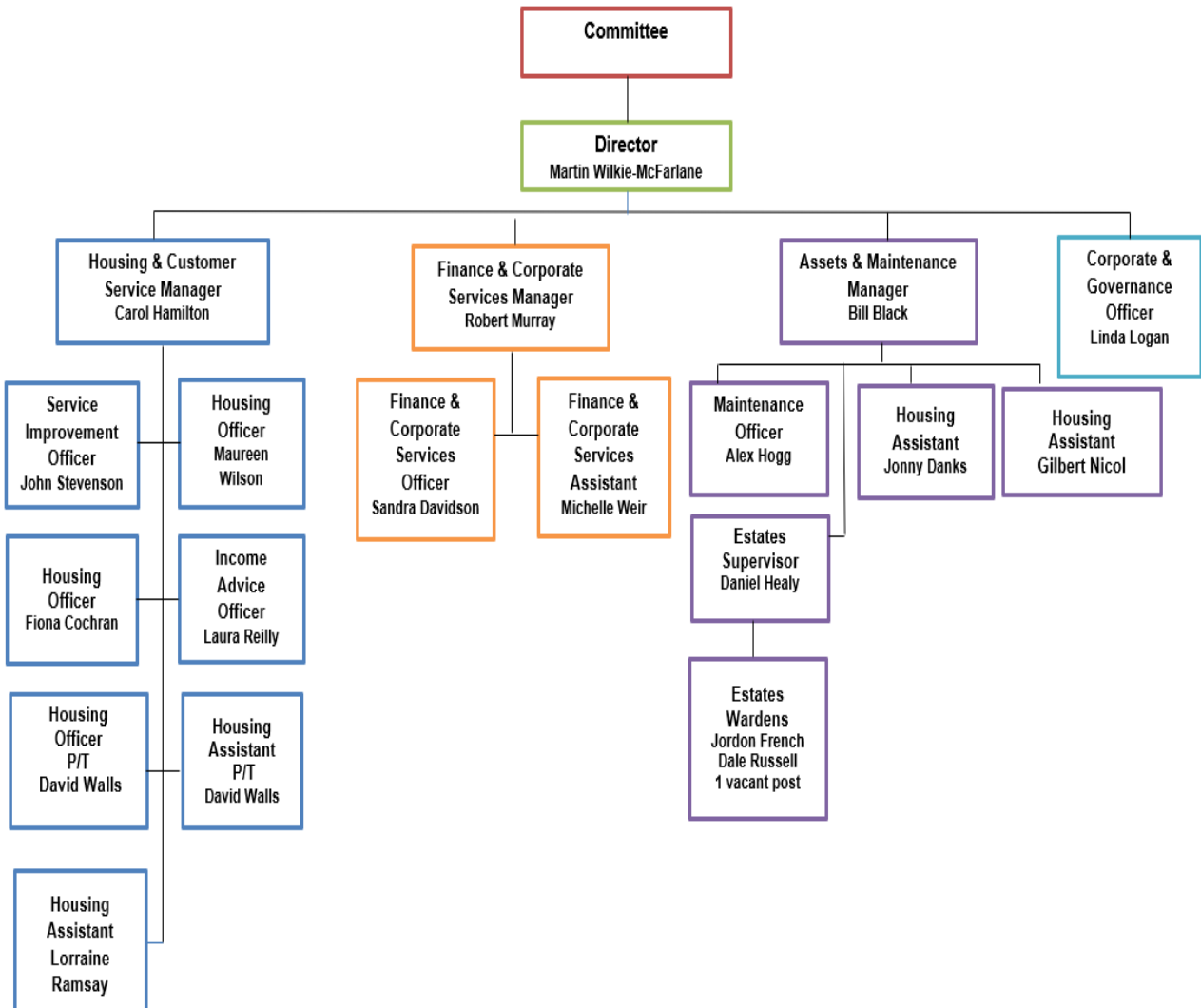
Strategic Objective 6: VALUE AND INVEST IN OUR PEOPLE

Planned Outcomes at the end of the Business Plan (2025)	How we will measure/assess success
<ul style="list-style-type: none">• Our people are skilled, engaged, and high performing• Our people feel valued and supported• Our people enjoy their work• Wellhouse's values and behaviours are put into practice by all of our people, for the benefit of customers, the community, and our own organisational effectiveness• We retain our IIP Silver accreditation• We invest in new technology to accommodate our hybrid working and enable a good life/work balance for our staff	<ul style="list-style-type: none">• Customer satisfaction with dealing with Wellhouse will tell us how well we are doing• High levels of buy-in from committee and staff to our key goals of customer service excellence, supporting the community and personal/ organisational effectiveness.• Our staff will have effective policies/procedures and efficient IT to support them in their work. We will have invested in cloud-based phones, server and CRM system to support new ways of working.• Our operational processes will become more streamlined, enabling smarter working by staff and better service outcomes for customers• Staff members will be able to work safely and in a supportive working environment• Rates of staff turnover and sickness absence are consistent with those of our peers• We have an effective approach to staff appraisals and development• Our staff take up opportunities to participate in learning and development appropriate to their roles and future career aspirations• Learning and development for committee members leads to improved skills and knowledge• Our staff can influence decisions that affect them. We will have developed and then implemented our long-term policy on flexible working and in doing so we will have communicated with and consulted staff.• We will have developed and put into practice a new post-Covid Wellbeing Strategy for committee and staff.• We have succession and contingency plans in place for the staff team and a succession plan for the Management Committee. We use the staff succession plan to prepare staff for internal promotions and development.

APPENDIX 3: WHA's Organisational Structure and Senior Management



ORGANISATIONAL STRUCTURE



Senior Management Team Biographies

Martin Wilkie-McFarlane **Director**

Martin has over thirty years' housing experience in Local Authorities, Registered Social Landlords and community housing projects in both Scotland and London as well as private sector experience in France and charity work in a national role with Shelter Scotland.

In spring 2016, Martin returned to community based social housing as the Director of Wellhouse Housing Association – less than five miles from where he grew up. He is a Fellow of the Chartered Institute of Housing, studied housing at the University of Glasgow and has a post grad Master of Arts Degree in housing, awarded with distinction, from the University of Westminster.

Carol Hamilton **Housing & Customer Service Manager**

Carol previously worked in the Local Authority housing sector for 22 years and she has enjoyed working successfully with partner Housing Associations to improve outcomes for local communities and tenants.

In addition to her extensive housing management experience, Carol was also previously responsible for the local authority homelessness service, estate services and care homes.

As a key member of the Wellhouse team, Carol uses her skills and experience to support staff, the Association and above all to provide excellent services to our tenants.

Bill Black **Asset & Maintenance Manager**

Bill is responsible for all aspects of maintenance services including asset planning and management, reactive and void repairs, estate maintenance, cyclical maintenance and the Association's programme of investment in tenants' homes.

Bill has a wealth of knowledge and experience built up over more than 30 years. During his career, Bill has worked in maintenance roles in local authorities, national RSLs and community-based housing associations.

Robert Murray **Finance & Corporate Services Manager**

Robert is a qualified Chartered Certified Accountant with many years' experience gained in accountancy practice, industry and for the past decade within the third sector.

Robert is responsible for all of Wellhouse's finance and corporate services and is also the Association's Data Protection Officer.


APPENDIX 4
SWOT Analysis 2022 (full version)

STRENGTHS	WEAKNESSES
<p><u>People</u> – our staff and Committee members are loyal, committed, flexible and hard-working.</p> <p><u>Resilience</u> – we have maintained service and business continuity in the face of the global Covid-19 pandemic</p> <p><u>Improvement</u> - our Charter performance results have improved significantly in most areas over the last three years, despite the challenges presented by the pandemic.</p> <p><u>Governance</u> – we have invested heavily in improving our governance and aim to be an example of good practice.</p> <p><u>Strategic alignment</u> – we have positive strategic partnerships that are aligned with our objectives and business strategy.</p> <p><u>Asset management</u> – we have a detailed asset management strategy, and our maintenance performance is very good.</p> <p><u>Financial management</u> – we have sound data, analysis and reporting arrangements and we meet our loan covenants comfortably.</p> <p><u>Risk management</u> – we have a comprehensive risk management policy, register and controls in place.</p> <p><u>Support for our tenants</u> – our income advice service achieves excellent results in boosting our tenants’ incomes. We worked with partners to provide tenants with much-needed practical help during the pandemic</p> <p><u>Tenant involvement</u> – we have set up new ways of involving our customers (e.g. a Customer Opinion Panel) and have worked with TPAS Scotland to develop a clear plan for expanding customer involvement. Launch of the</p>	<p><u>Governance</u> – the Management Committee needs to attract additional members. Attracting new members locally has proved challenging.</p> <p><u>People</u> – we have a relatively small staff team and are vulnerable to “key worker risk”, for example if a colleague who is the only person carrying out a particular job role decides to move on.</p> <p><u>Customer profiling</u> – we do not fully understand the needs or expectations of our customers. We need more information so that our activities are fully aligned with what customers want from us and so that we can prioritise the use of our resources where necessary.</p> <p><u>Income management</u> – our level of rent arrears has been persistently high and this has been exacerbated during the pandemic and by the growing number of tenants who receive Universal Credit rather than Housing Benefit</p> <p><u>Stock profile</u> – we have investment profiles and budgets in place but need to improve the stock condition data on which these are based. Like many other parts of Easterhouse, we have very few 2 apartment properties or properties that would be suitable for older tenants with significantly reduced mobility.</p> <p><u>Tenant engagement</u> – we need to achieve better results in securing tenant engagement. We have plans in place for doing this and aim to make significant progress as Covid restrictions ease.</p>

STRENGTHS	WEAKNESSES
<p>plan is being timed to coincide with the emergence from Covid.</p> <p>The Hub – as its name indicates, this provides a focal point for a number of local services and activities, and is a physical demonstration of our status as a community anchor organisation for Wellhouse</p>	

OPPORTUNITIES	THREATS
<p><u>Community anchor</u> – connect with partners to bring more services that will benefit Wellhouse and its residents</p> <p><u>Place-making</u> – seek opportunities arising from the current interest and support for successful place-making, design- led planning and destination-planning.</p> <p><u>Sustainability</u> – use our procurement role to improve the sustainability of services and communities.</p> <p><u>Social impact</u> – adopt an outcome focus to our partnership work to enhance our social impact.</p> <p><u>Needs and aspirations</u> – develop a comprehensive and creative response to addressing the needs and aspirations of Wellhouse customers to inform our service development and delivery and our ability to foresee the impact of external changes on our customers and business. In doing so, consider the groups with distinctive needs, in particular older and more ethnically diverse households.</p> <p><u>Developing derelict land</u> in Wellhouse – continue to progress our interest in developing three sites in Wellhouse, one of which we own. In addition to improving housing quality and choice, this would have a major impact on the physical regeneration of Wellhouse.</p>	<p><u>Welfare Reform</u> – the rollout of Universal Credit (UC) will continue until complete in 2024/26. This has already put pressure on our rental income and arrears. This pressure will continue and will likely accelerate as more of our tenants migrate to UC.</p> <p><u>Demand</u> – Glasgow’s population continues to rise at around 3,500 households each year. Growth is also forecast for Baillieston Ward, but this may not be spread evenly across the ward.</p> <p><u>Affordability</u> – households continue to find it hard to make ends meet. Inflation and the current cost of living crisis are set to place continuing pressures on Wellhouse residents, and this turn will make it more difficult for WHA to maintain our income stream.</p> <p><u>Public sector cuts</u> – GCC’s Budget for 2022/23 has a funding gap of £19 million, continuing a long-standing funding trend. This will have a major effect on services, organisations and households. If the UK Government’s plans to cut public spending from 2023, this will reduce the resources available to the Scottish Government and the City Council.</p> <p><u>Cost base</u> – Social landlords have recently seen substantial increases in costs, particularly for repairs and maintenance. If this continues, it will place substantial pressure on our budgets.</p>

APPENDIX 5 – KPI Targets

wellhouse Housing Association		KPI Monitoring 2021/2022				<div style="background-color: #90EE90; padding: 2px;">Within target</div> <div style="background-color: #FFD700; padding: 2px;">Minor Concern</div> <div style="background-color: #FF4500; padding: 2px;">Concern</div>				
Function	Business Area	ARC QUESTION	KPI Brief Description	Annual KPI Target	Performance at End of Year 2020/21	End of Quarter 3	Variance	Comments	Managers Recommendations	
Rent Management	ARC	26	Rent Collected as % of total rent due for year	100%	97.21%	101.68%		Based on rent charges raised and rental received Year To Date	Leave Target Unchanged	
		27	Gross Rent Arrears as % of rent due for year	8.00%	10.86%	10.56%	2.56%	Figure includes £20.8K Written Off minus Technical Arrears of £10.5K	Leave Target Unchanged in light of improvements in arrears performance and write off management	
		18	% of Void Rent Loss	0.60%	0.29%	0.60%		Covid 19 restrictions and metering continue to delayed void works and view ings.	Leave Target Unchanged	
		22	Number of court actions w hich resulted in eviction	n/a	0	1		2 Decree's secured during Q2, 1 enforced by Eviction for rent arrears	No Target Set	
	Performance		Current Tenants Arrears	7.00%	9.20%	8.65%	1.65%	Current tenant arrears decreasing	Leave Target Unchanged in light of improvements in arrears performance and write off management	
			Former Tenant Arrears %	1.00%	1.66%	1.61%	0.61%	Former tenant arrears increased due to Covid 19 and tenancies ending	Leave Target Unchanged in light of improvements in arrears performance and write off management	
Allocations	ARC	14	Tenancy offers refused	30%	34.09%	36.20%	6.20%	Analysis of reasons for refusals did not raise any issues of concern and has fallen during period	Leave Target Unchanged but improve recording of refusal reasons	
		17	Property that became vacant in the year	n/a	27	47			No Target Set	
		30	Relet time	12 days	30.57 days	26.95 days	14.95 days	Covid 19 restrictions and metering issues delayed void works and view ings	Leave Target Unchanged - Impacted by Covid 19 Restrictions over last 2 years and issues with meters and utility companies	
	Performance		No of lets made	n/a	24	37			No Target Set	
Maintenance	ARC	6	% of stock meeting SHQS	100%	98.11%	98.11	1.89%	Some tenants not allowing access for works but this will reduce when properties become void.	Leave Target Unchanged - working towards target over time	
		8	Average time to complete EME repairs	4 hours	2.18 hours	1.9 hours			Leave Target Unchanged	
		9	Average time to complete NON-EME repairs	6 days	3.48 days	4.4 days			Leave Target Unchanged	
		10	Reactive repairs carried out completed right first time	100%	99.21%	100%			Leave Target Unchanged	
		11	How many times did you not meet your statutory obligations to complete a gas safety check within 12 months of fitment or its last check	0%	4.30%	0%			Leave Target Unchanged	
	Performance		Average time to complete Urgent jobs	3 days	2.1 days	2.1 days			Leave Target Unchanged	
Adaptations	ARC	19	The number of Households currently waiting for adaptations to their home.	n/a	4	2			No Target Set	
		20	The total cost of adaptations complete in year	n/a	£62,010	£40,163.46			No Target Set	
		21	The average time to complete adaptation	60 days	46.06 days	30 days			Leave Target Unchanged	
Estate Management	ARC	15	% of ASB cases reported in the last year w hich were resolved	n/a	94.20%	90.38%		Of cases not resolved all (5) are serious ASB cases awaiting court hearings	No Target Set	
		22	% of court actions initiated w hich resulted in eviction	n/a	0	1		2 Decree's secured during Q2, 1 enforced by Eviction for rent arrears - none for ASB or other reasons	No Target Set	
Satisfaction	ARC	1	% of tenants satisfied w ith overall service provided by their Landlord	90%	94.1%	91.7%			Leave Target Unchanged	
		2	% of tenants w ho feel their Landlord is good at keeping them informed about their services and decisions	95%	95.1%	90.3%	4.7%		Leave Target Unchanged	
		5	% of tenants satisfied w ith the opportunities given to them to participate in the landlord's decision making processes	85%	97.6%	95.9%			Leave Target Unchanged	
		7	% of existing tenants satisfied w ith the quality of their home	80%	87.2%	88.9%			Leave Target Unchanged	
		12	% of tenants w ho have had repairs or maintenance carried out in the last 12 months satisfied w ith the repairs and maintenance service.	85%	87.8%	87.9%			Leave Target Unchanged	
		13	% of tenants satisfied w ith the landlord's contribution to the management of the neighbourhood they live in	90%	92.4%	98.6%			Leave Target Unchanged	
		25	% of tenants w ho feel that the rent for their property represents good value for money	85%	93.1%	91.7%			Leave Target Unchanged	
Complaints	ARC		The percentage of all complaints responded to in full at Stage 1	100%	86.6%	100%			Leave Target Unchanged	
		3	The percentage of all complaints responded to in full at Stage 2	100%	100%	100%			Leave Target Unchanged	
		4	The average time in working days for a full response at Stage 1	5 days	2.74 days	2.69 days			Set by Scottish Public Services Ombudsman	
		4	The average time in working days for a full response at Stage 2	20 days	5 days	13 days		Set by Scottish Public Services Ombudsman		
Communications	Service Standards		4 new sletter articles per annum	100%	100%	100%			Leave Target Unchanged	
Factoring	ARC	29	% of factored owners satisfied w ith factoring service they receive	70%	87.5%	87.5%			Leave Target Unchanged	

Appendix 6

DELIVERY PLANS FOR 2022/23, Wellhouse Housing Association

FINANCE AND CORPORATE SERVICES					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Develop additional use of HomeMaster and apps	Develop IT as appropriate for mobile working, including a customer self managed portal; a contractor portal; direct scanning and the factoring and allocation modules.	October 2022	IT development budget	Finance & Corporate Services Manager.	Improved invoicing processes; increased efficiency; improved relationships with contractors.
Streamline internal working practices	Review internal working practices to achieve greater efficiency and VFM	September 2022	N/A	SMT	Simplified working practices.
Improve use of data.	Develop systems to allow for better use of Data, data analysis	April 2023	IT development budget	SMT	Improved use of data to inform decisions and policy development.
Implement use of the Fixed Asset Module on HomeMaster	Migrate data on to system and make use as main file.	June 2022	IT development budget	Maintenance & Assets Manager	Fixed Asset register module fully operational.
Ensure robust budget planning and management	Regular budget holder meetings; formal mid-year reforecast; full involvement of management committee.	October 22	-	SMT	Mid-year budget reforecast to be approved by committee.
Risk Register	Review our approved register quarterly and reassess risks on a “risk aware/ not risk averse” basis.	March 23	-	SMT	Committee are able to submit an annual assurance statement in October.

GOVERNANCE					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
To approve a new Business Plan for the period 2022/23 to 24/25.	Appoint Consultant and review current plan to ensure it is appropriate and costed	March 2022	Business plan Budget	Director	Business Plan approved and in place by week 1 of June 2022
To maintain effective succession planning arrangements for the MC, focused on promotion of committee membership within the community.	Ensure Succession plan is reviewed annually and is appropriate	December 2022	N/A	Director	Succession Plan reviewed by 31 Dec
To put in place succession plans for our staff team.	Ensure Succession plan is reviewed annually and is appropriate	December 2022	N/A	SMT	Succession Plan reviewed by 31 Dec
Hold AGM	Hold face to face (with hybrid options for viewing)	September 22	N/A	Governance Officer	Successful AGM
To implement the training plan arising from the 2022 round of committee member appraisals.	Ensure training requirements are covered via internal training plan.	December 2022	Training Budget	Governance Officer	Training Plan in place and all identified courses sourced and delivered.
Ensure the Association complies with the new Equalities requirements of the Regulator.	Review the document "Collecting equality information: National guidance for Scottish social landlords" (August 2021) and develop a system for collecting information about the protected characteristics in the Equality Act 2010. Complete resident census information	August 2022	N/A	SMT	Equalities information survey complete and on system.
Conduct a programme of tenant participation activities	Devise TP action plan and implement/ reinstate the Next Steps programme and re-establish the Customer Opinion Panel.	July 2022	TP budget	Housing & Customer Service Manager	All action points complete or rescheduled if required.

HOUSING & CUSTOMER SERVICES					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Allocations Policies Review	Allocations and Internal Transfer Policies to be reviewed, including equalities assessment and customer feedback.	July 2022	Blairtummock HA (Joint Allocations Policy)	Housing & Customer Services Manager	Review completed with full participation and consultation requirements under The Housing (Scotland) Act 2001 and Scottish Government Allocations Guidance 2019.
Access to Housing	Monitor outcomes for and action appropriately Section 5 Referrals with regards Glasgow's current Rapid Rehousing Transition Plans and introduction of Housing First Section 5 Referrals.	March 2022	Partnership working	Housing & Customer Services Manager	Meet % target of lets to Section 5 Referrals as approved by MC in yearly Lettings Plan. Improved Tenancy Sustainment rates for Section 5 Referrals.
Tenancy Sustainment	Improve tenancy sustainment through mitigation measures and increased agency referrals to maximise and protect tenants' income, financial resilience and personal support provision.	March 2023	Partnership working	Housing & Customer Services Manager	Increased number of referrals. Improved relevant performance targets. Reduced / limited number of NPRP's and court actions.
Factoring	Review factoring services, policy and charges	December 22	Consultation	SMT	Deliver a coherent policy and fair, transparent charges which have real cost recovery.
Estates	Devise an update estate management strategy, working with Glasgow CC in relation to land management, grounds maintenance and refuse.	July 22	Existing budgets	SMT	Deliver a strategy for bulk uplifts. Deliver a plan for land ownership transfers.

MAINTENANCE & ASSETS					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Seek to achieve full SHQS compliance	Implement requirements on relevant Housing Services policies and procedures once commencement date is live.	Annual (March)	Planned maintenance budget. Reactive repairs budget.	Maintenance & Assets Manager	Full compliance with SHQS
Update specifications and contract process to reflect guidance and legislation	Monitor and review changes in legislative or regulatory requirements (in particular: energy efficiency announcements)	Annual (subject to Government updates)	Planned Maintenance Budget	Maintenance & Assets Manager	Full legal and regulatory compliance.
(Area x Back Courts)	Design proposals to be presented to Committee and Tenant engagement event held. Tender to be undertaken.	Design/Approval 2022 Works 2023	Planned Maintenance budget	Maintenance & Assets Manager	Works commenced.
Integrate 2022 Stock Condition Survey results into 30 Year LCC	Assess SCS 2022 results and recommended investment plan. Integrate projections into future Business Plans and 30 year LCC. Report to Management Committee.	January 2023	N/A	Maintenance & Assets Manager	Accurate 30 LCC in place.
Joint Procurement	Investigate if Joint Procurement opportunities existing with other local Has. Relates in particular to 2024-2027 expenditure.	March 2023	N/A	Maintenance & Assets Manager	All appropriate joint procurement opportunities are undertaken
EESHS2 Strategy	Develop an EESHS2 Strategy document analysing portfolio, assessing improvement measures, technical challenges and financial projections.	February 2022 Update 2023 based on EESHS2 Milestone.	Planned Maintenance budget	Maintenance & Assets Manager	Full EESHS2 compliance.
Seek to achieve EESHS2 compliance	All social housing meets EPC Band B, or is as energy efficient as practically possible within the limits of cost, technology and necessary consent.	December 2032	Planned Maintenance budget	Maintenance & Assets Manager	Full EESHS2 compliance.
Reactive Repairs Framework	Retender Reactive Repairs Framework in advance of 5 year term ending in March 2023.	January 2023	Planned Maintenance Budget	Maintenance & Assets Manager	Reactive repairs framework in place.

Wider Role					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Review the Wider Role Strategy	Revie Wider role needs taking account of tenants needs and partner resources.	December 23	Wider Role budget	Director	Wider role strategy in place.
Work with Easthall Residents Association in the provision of community activities	Community Activities are delivered in the hub in an inclusive manner to residents	July 22	Grant aid	Director	Active community café/ food education classes and after schools activities
Measure social value	Adopt a social return on investment measure	December 22		Director	We are able to report proxy social values for our activities.

DEVELOPMENT					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Agree on a suite of flood mitigation measures	Work with community and Scottish Water on options	December 22	-	Director	Plan of action for flood mitigation in place
Update valuations on 2 vacant sites not owned by WHA	Curb6, our development partner, to instruct DV to re-value sites and open conversation with G3 about updated site investigations	September 22	Development agent budget	Director	Updated valuations reflected in budget reforecast.

STAFFING					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Investors In People	Work with consultant to retain IIP accreditation	31 December 22	IIP fee	Director	Retained accreditation at current level by the end of the year.
Appraisal, training and personal development	All staff to have an appraisal, a personalised training and development plan.	30 September 22	Training budget	SMT	Training plan to be produced.
Life/ Work balance	Staff will be supported, where practical, in flexible, hybrid, job share and part time working requests.	31 March 23	-	SMT	All staff will have been invited to explore and comment on their life/ work balance.

APPENDIX 7: WELLHOUSE HA 30 YEAR CASHFLOWS *** Discounted Cashflow incl VAT ***

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
INCOME										
Rental Income - Basic	3482460	3517285	3552457	3587982	3623862	3660100	3696701	3733668	3733668	3733668
Rental Income - Excess	0	0	0	0	0	0	0	0	0	0
Less : Voids	27859.68	28138.28	28419.66	28703.86	28990.89	29280.8	29573.61	29869.35	29869.35	29869.35
Less : Bad Debts	0	52759.27	62168.01	62789.69	63417.58	64051.76	64692.28	65339.2	65339.2	65339.2
	3454600	3436387	3461870	3496488	3531453	3566768	3602436	3638460	3638460	3638460
Other Rents -Shared Owners	0	0	0	0	0	0	0	0	0	0
Total Rental Income	3454600	3436387	3461870	3496488	3531453	3566768	3602436	3638460	3638460	3638460
Right to Buy - Net Receipts	0	0	0	0	0	0	0	0	0	0
Other Income	115676.5	119725.2	120323.8	120925.4	121530.1	122137.7	122748.4	123362.2	123979	124598.9
TOTAL INCOME	3570277	3556112	3582194	3617414	3652983	3688906	3725184	3761822	3762439	3763059
EXPENDITURE										
CAPITAL										
Fixed assets	0	10000	10000	10000	10000	10000	10000	10000	10000	10000
Improvements and retentions	0	0	0	0	0	0	0	0	0	0
Major Component Replacement	834162	320325.1	285358.7	278793.1	926842.4	465831.1	692932.6	353675.3	701638.2	1071102
REVENUE										
Cyclical Maintenance	316562	334936.4	386087	385273.3	415108.9	426053.6	314202.1	717656	335807.9	308646.7
Reactive Maintenance	486100	503113.5	505629.1	508157.2	510698	513251.5	515817.7	518396.8	520988.8	523593.8
Estate Maintenance	47600	49266	49512.33	49759.89	50008.69	50258.73	50510.03	50762.58	51016.39	51271.47
Management and Administration	1308939	1354752	1388633	1423632	1459789	1482115	1504853	1528012	1551599	1575623
Other costs	0	0	0	0	0	0	0	0	0	0
TOTAL EXPENDITURE	2993363	2572393	2625220	2655616	3372447	2947510	3088316	3178503	3171050	3540237
NET SURPLUS / DEFICIT IN THE YEAR	576913.7	983719.3	956973.3	961798	280536.7	741395.7	636868.3	583319.6	591388.6	222821.6
CUMULATIVE SURPLUS / DEFICIT	576913.7	1560633	2517606	3479404	3759941	4501337	5138205	5721525	6312913	6535735
DISCOUNTING	0.06									
Discount Rate	0.971286	0.916307	0.864441	0.81551	0.769349	0.725801	0.684718	0.645961	0.609397	0.574903

	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year
	11	12	13	14	15	16	17	18	19	20
INCOME										
Rental Income - Basic	3733668	3733668	3733668	3733668	3733668	3733668	3733668	3733668	3733668	3733668
Rental Income - Excess	0	0	0	0	0	0	0	0	0	0
Less : Voids	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35
Less : Bad Debts	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2
	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460
Other Rents -Shared Owners	0	0	0	0	0	0	0	0	0	0
Total Rental Income	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460
Right to Buy - Net Receipts	0	0	0	0	0	0	0	0	0	0
Other Income	125221.9	125848	126477.2	127109.6	127745.1	128383.9	129025.8	129670.9	130319.3	130970.9
TOTAL INCOME	3763682	3764308	3764937	3765570	3766205	3766844	3767486	3768131	3768779	3769431
EXPENDITURE										
CAPITAL										
Fixed assets	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
Improvements and retentions	0	0	0	0	0	0	0	0	0	0
Major Component Replacement	865112.6	1074651	431469.3	927789.1	660773.4	893826	665933.9	366199	951224.8	671432.8
REVENUE										
Cyclical Maintenance	310190	322136.1	850581.5	344287.5	316440.4	318022.6	330270.4	670788	352981.2	324431
Reactive Maintenance	526211.7	528842.8	531487	534144.4	536815.2	539499.2	542196.7	544907.7	547632.3	550370.4
Estate Maintenance	51527.83	51785.47	52044.4	52304.62	52566.14	52828.97	53093.12	53358.58	53625.38	53893.5
Management and Administration	1597745	1620309	1643324	1666800	1690745	1715169	1740082	1765493	1791412	1817849
Other costs	0	0	0	0	0	0	0	0	0	0
TOTAL EXPENDITURE	3360787	3607724	3518906	3535325	3267340	3529346	3341576	3410746	3706875	3427977
NET SURPLUS / DEFICIT IN THE YEAR	402895.1	156584.3	246030.9	230244.1	498864.9	237497.8	425909.7	357384.9	61903.81	341453.8
CUMULATIVE SURPLUS / DEFICIT	6938630	7095214	7341245	7571489	8070354	8307852	8733761	9091146	9153050	9494504
DISCOUNTING										
Discount Rate	0.542361	0.511661	0.482699	0.455377	0.429601	0.405284	0.382343	0.360701	0.340284	0.321023

	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	TOTAL
	21	22	23	24	25	26	27	28	29	30		
INCOME												
Rental Income - Basic	3733668	3733668	3733668	3733668	3733668	3733668	3733668	3733668	3733668	3733668	3733668	1.11E+08
Rental Income - Excess	0	0	0	0	0	0	0	0	0	0	0	0
Less : Voids	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	29869.35	887961.8
Less : Bad Debts	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	65339.2	1872680
	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	1.08E+08
Other Rents -Shared Owners	0	0	0	0	0	0	0	0	0	0	0	0
Total Rental Income	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	3638460	1.08E+08
Right to Buy - Net Receipts	0	0	0	0	0	0	0	0	0	0	0	0
Other Income	131625.7	132283.8	132945.3	133610	134278	134949.4	135624.2	136302.3	136983.8	137668.7	137668.7	3842051
TOTAL INCOME	3770086	3770744	3771405	3772070	3772738	3773409	3774084	3774762	3775444	3776129	3776129	1.12E+08
EXPENDITURE												
CAPITAL												
Fixed assets	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	290000
Improvements and retentions	0	0	0	0	0	0	0	0	0	0	0	0
Major Component Replacement	820601.5	646933.8	866546.7	534261.6	1020346	418615.6	978254.1	771680.3	988061.1	283955.5	283955.5	20768328
REVENUE												
Cyclical Maintenance	326053.1	338610.2	635956.7	361894.4	332623.3	334286.4	347160.5	337637.6	350640.8	352394	352394	11797719
Reactive Maintenance	553122.3	555887.9	558667.3	561460.7	564268	567089.3	569924.7	572774.4	575638.2	578516.4	578516.4	16145203
Estate Maintenance	54162.97	54433.79	54705.95	54979.48	55254.38	55530.65	55808.31	56087.35	56367.79	56649.62	56649.62	1580974
Management and Administration	1844815	1872321	1900377	1928993	1958183	1987955	2018324	2049299	2080895	2113122	2113122	51381159
Other costs	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL EXPENDITURE	3608755	3478187	4026253	3451590	3940674	3373477	3979471	3797479	4061603	3394637	3394637	1.02E+08
NET SURPLUS / DEFICIT IN THE YEAR	161330.3	292557.2	-254848	320480.4	-167936	399932	-205387	-22716.8	-286159	381491.3	381491.3	10113248
CUMULATIVE SURPLUS / DEFICIT	9655834	9948391	9693543	10014024	9846088	10246020	10040633	10017916	9731757	10113248	10113248	
DISCOUNTING												
Discount Rate	0.302852	0.285709	0.269537	0.25428	0.239887	0.226308	0.213498	0.201414	0.190013	0.179257	0.179257	