



Rosehill Housing Co-operative Limited

Business Plan

2021 - 2026

“How we will deliver our vision”

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Executive Summary

Constituted as a Fully Mutual Housing Co-operative in 1987, we have been operating as a Registered Social Landlord in the Pollok area since 1988. We are governed by a Management Committee which is elected by its members all of whom are tenants.

In the last 18 months of our previous 5 year plan we, like the rest of the world, experienced an event like no other, when the pandemic hit in March 2020. Our response was quick and effective and highlighted our strong business resilience as demonstrated in this Plan. Due to the ongoing impact of Covid-19 and our experience to date, it has influenced our new 5 Year Plan in a number of ways including how we will deliver our services going forward. The pandemic brought the Digital agenda into sharper focus, as we had to adapt how we worked and delivered some of our services whilst ensuring the continued safety of our tenants, staff, committee and contractors. During the first year of this Plan we will finalise and implement our Digital Strategy whilst ensuring that no-one is left behind. We recognise that we have tenants who can't or won't engage digitally, therefore we will still offer more traditional services where needed. The Strategy includes our plans for continuing to develop more services digitally enabling greater choice and convenience to tenants. However, running parallel to this we will be looking at what support we can provide directly or indirectly to help tenants on their digital journey e.g. access to training, cheaper broadband deals and provision or access to devices. The pandemic also highlighted the need for effective collaboration and partnership working to deliver much needed support to the local community. Rosehill became a member of the steering group – G53 Together last year which was initially set up to provide a co-ordinated response to Covid-19 in the local community and to ensure support got to those who needed it. G53 Together is currently considering its future role, with the help of the Centre of Civic Innovation. We hope that G53 Together will be a key strategic vehicle for effective collaboration and partnership working in the local community to provide support, assistance and services to those living in the G53 area.

Engagement with our tenants, staff and stakeholders has shown a strong support for our planned activities over the next 5 years. Some of the feedback received specifically related to support for older tenants including the provision of more suitable housing and contributing to the improvement of the local environment. These matters are reflected in our key priorities for the duration of this Plan.

We hope to deliver 45 new homes during the life of this Plan. This much needed housing will contribute to the Scottish Government's Plan (Housing to 2040) for the provision of new homes over the next 5-10 years, 70% of which is to be social rented housing. We recognise that this is likely to be our last new build opportunity due to the lack of available land in the area. We have plans to continue acquiring properties through the implementation of our Individual Acquisitions Strategy and the Acquisitions Strategy for the Barratt Flats. As part of our partnership working with the Council to deliver its Strategy for the Barratt Flats, we are preparing to seek the owners' agreement for Rosehill to be appointed as Factor, we envisage taking on the role early in Q2 of the first year of this plan. Over the life of this plan we will consider and plan for how we meet the Government's other objectives within Housing to 2040 including: proposed legislation for improving the housing rights of those experiencing domestic abuse; alleviation of homelessness; tackling climate change with all new homes

delivered by RSLs and LAs being zero emissions by 2026; digital connectivity and future proofing on new homes for lifelong accessibility.

We continue to build a picture of our tenants and have developed this in a wider context of the G53 community which all of our homes are located in. We have taken account of a range of data including: SIMD 2020; the Resource Research Tool developed by the Centre of Civic Innovation specifically for the G53 area and the Council's draft Local Development Plan for Pollok. The community profile developed reflects our understanding of the make-up of our tenants and the challenges and issues they are facing.

Our plans for the next 5 years could be impacted by a range of external factors, not least of which relate to Covid-19 and Brexit. We recognise that aspects of these factors have a combined impact resulting in economic uncertainty. This is reflected in our Risk Registers with economic uncertainty and Covid-19 sitting at the top of our Material Risk Register. We are aware of the financial difficulties facing our tenants due to a range of issues such as, the ending of the furlough scheme and the temporary increase in UC in September 2021, rising food and energy costs and the planned increase in national insurance contributions from April 2022. Our Income Team and the Welfare Benefits Service will continue to play a crucial role in supporting our tenants during these challenging times. Our ongoing commitment to cap rent increases to inflation only will hopefully ensure our rents remain affordable and the lowest locally and amongst the lowest in Scotland.

99% of our lettable homes meet SHQS and EESSH; the small number which don't, relate to the unimproved properties we have acquired in the Barratt Flats development. These properties will meet the necessary standards in the coming months once the improvement works are complete. By the end of September 2021 the vast majority of our homes have had the fire safety measures installed and we will achieve the Scottish Government deadline of 1st February 2022. We are currently reviewing the requirements of EESSH2 to determine the feasibility of implementing the standards in our stock and anticipate that we will be applying the appropriate exemptions where necessary.

We have concluded that Rosehill's current business model is efficient and effective, fit for purpose, meets tenants' needs and expectations, and delivers value for money and affordable rents whilst also safeguarding tenants' interests.

Chapter 1: Introduction and Purpose

1.1 Introduction

- 1.1.1 This Plan sets out the strategic direction of Rosehill as determined by the Management Committee as the Governing Body. It has been developed by our Management Committee and Management Team, and in consultation with our Staff Team, Tenants and other key Stakeholders. The process involved is covered in more detail under Chapter 2 “Our Approach”.
- 1.1.2 The plan explains its purpose; provides a brief history of Rosehill; sets out our Vision and Values, Strategic Objectives and how we will meet them; identifies our key activities; aims to identify the challenges and risks facing Rosehill taking into account PEST and SWOT analysis, our response to these and the resources needed to deal with them and to meet our objectives.
- 1.1.3 It is the intention that this plan stands for a 5 year period; however the programme of activities/priorities, operational plans and targets will be revised on an annual basis. If necessary we will undertake a broad review of elements of the plan as and when required during its life.

1.2 Purpose

- 1.2.1 This plan:
- is a working document
 - defines our vision and strategic objectives for the next five years
 - identifies the resources and skills necessary to achieve our objectives
 - assists in identifying ways to ensure continuous improvement across the organisation
 - takes account, where relevant, of local and central government strategies and priorities
 - takes account of the key risks which flow from our objectives, activities and external influences

Chapter 2: Our Approach

2.1 Developing the Plan

- 2.1.1 The production of this Plan is the culmination of a series of discussions and business planning events with our Management Committee and Management Team, and consultation with our Staff Team, Tenants and other key Stakeholders. We invited key partners such as Glasgow City Council and local and national politicians to take part in our consultation.
- 2.1.2 During the business planning events, not surprisingly Covid-19 featured heavily in our discussions, in terms of our recovery plans, its legacy and how it will influence our future service delivery.
- 2.1.3 Early in the business planning events we carried out a survey of our tenants and one for our staff on what Rosehill's future service delivery should look like. This was very much in the context of Covid-19 including matters such as people's experiences and accessibility to Rosehill. The survey resulted in over 140 responses from our tenants, although not all survey questions were answered. Although a comprehensive picture could not be established, it did provide some indication of tenants' preferences.
- 2.1.4 A further consultation was carried out in August 2021; we set out our broad proposals on what we should be doing over the next 5 years. We sought the views of our tenants, staff and stakeholders including local and national politicians. We received over 60 responses, the majority of which were from our tenants. Although the response was not significant it did show that the majority of respondents were in favour of our plans for the next 5 years.
- 2.1.5 When we gathered all the information obtained through the business planning events, tenant, staff and stakeholder consultation, we established that Rosehill's objective of providing high quality, affordable homes is more crucial than ever. We need to deliver services which are agile, flexible and responsive. Covid-19 has confirmed that our traditional service delivery cannot resume as normal, we need to adapt whilst ensuring that no-one is left behind. There is a demand for increased services and support for older tenants ranging from provision of more suitable housing to garden assistance.
- 2.1.6 Further information about the findings of both surveys can be found at Chapter 6– Operating Environment, Section 6.3 – Local Context.
- 2.1.7 We also considered some key strategic questions:
- Do we continue to be a financially sound organisation for the duration of this plan and beyond?
 - Are our rents affordable and will they continue to be so?
 - Are our IT systems fit for purpose and help us achieve our aims?

- Do we invest in our houses in accordance with our plans?
- Do we have sufficient human and other resources to deliver?

2.2 Developing the Local Context

2.2.1 When developing our plans over the next 5 years we need to consider the local environment we operate within. We have access to 2 useful resources to build our knowledge and understanding.

SMID2020

2.2.2 The Scottish Index for Multiple Deprivation (SIMD) is a tool for identifying areas with relatively high levels of deprivation. It can help organisations invest in those areas that need it most. SIMD 2020 was published in January 2020. Under SIMD, Scotland is split into 6,976 data zones with 700 -800 people per data zone (based on an overall population of 5.4 million).

2.2.3 It looked at indicators to measure the different aspects of deprivation in each data zone e.g. pupil performance, travel times to a GP, crime, unemployment and many others. Over 30 indicators were then grouped into 7 domains:

Income, Employment, Education, Health, Access to Services, Crime and Housing

2.2.4 The 7 domains are then combined into one index, ranking each data zone in Scotland from 1 (most deprived) to 6,796 (least deprived). Focusing on small areas shows the different issues there are in each neighbourhood. These could be poor housing conditions, a lack of skills or good education, or poor public transport.

2.2.5 SIMD can be used to: compare overall deprivation of small areas; compare the seven domains of deprivation; compare the proportion of small areas in a council that are very deprived; find areas where many people experience multiple deprivation; find areas of greater need for support and intervention.

2.2.6 It cannot be used to: say how much more deprived one area is than another (the difference between two ranks can be tiny or large); compare ranks over time (changes are relative and may not reflect actual changes in the neighbourhood); compare with other UK countries (each country measures deprivation slightly differently); identify all people who are deprived in Scotland (not everyone who is deprived lives in a deprived area); find affluent areas (lack of deprivation is not the same as being rich).

2.2.7 The key findings from the SIMD 2020 are:

- Not all people experiencing deprivation live in deprived areas. About two out of three people on low income do not live in deprived areas.
- Not everyone in a deprived area is experiencing deprivation. About one in three people living in a deprived area are on low income.
- In relation to deep rooted deprivation, some areas include data zones which have

- been consistently been among the 5% most deprived in Scotland since SIMD 2004.
- Since SIMD 2016, Glasgow is one of 3 council areas which has seen the largest decrease in deprived data zones.
- People who live in the most deprived areas are most likely to experience conditions which limit their opportunities in life. However, people who live in less deprived areas may also experience disadvantage.
- Glasgow is the 2nd of 5 council areas that contains the data zones with most deprivation at 44% (Inverclyde has the highest at 45%). However, it is recognised that these 5 council areas still have data zones that are not deprived. In the case of Glasgow this is 16%.

2.2.8 We have considered the picture for Rosehill based on the data zones our homes fall under and the results are covered in Chapter 5 “About us” – Section 5.2 “Our People”

Greater Pollok Research Resource

2.2.9 Since mid-2020, Rosehill has been part of a Steering Group called G53 Together which was originally formed as a direct result of the local response to Covid-19. For the last several months the Group has been working with the Centre of Civic Innovation. Through this connection with the Centre, Rosehill, as a Group Member, has been given access to the Greater Pollok Research Resource that the Centre has developed. The Resource is still being developed but provides some useful information about the G53 community which all our homes are located within. It provides key insights to understand the area, its people, places, challenges, initiatives and opportunities. Further information of the picture that is being developed for the G53 community is provided in Chapter 5 “About us” – Section 5.2 “Our People”

2.3 Other Key Sources

Glasgow’s Housing Strategy

2.3.1 When developing our plan we take account of external key documents such as Glasgow’s Housing Strategy. The current Strategy runs until 2022 and as such was considered in our last 5 year Plan. The Strategy is founded on two main themes:

- 1) **Increasing the supply and improving the quality of housing available to Glasgow’s people**
- 2) **Improving access to appropriate housing for Glasgow’s people**

2.3.2 Within the two main themes are six strategic objectives:

- Promote area regeneration and enable investment in new build housing
- Manage, maintain and improve our existing housing stock
- Raise management standards in the private rented sector
- Tackle fuel poverty, energy inefficiency and climate change

- Improve access to housing across all tenures
- Promote health and wellbeing

2.3.3 We believe that our objectives and activities, which we aim to deliver over the life of our Business Plan, continue to support and meet many of the Council's priorities. However, we recognise that the current Housing Strategy is coming to an end and as such we will keep matters under review and consider the new Housing Strategy when it is published.

GCC Draft SHIP 2022-27

2.3.4 The Council is currently consulting on the draft Strategic Housing Investment Plan for the next 5 years. GWSF, of which Rosehill is a member, has submitted a response on behalf of its members. The Forum supports the key objectives and priorities of the Council's investment plans and is pleased to note the plans not just for investment in new homes but the investment priorities for existing homes and regeneration and place making.

2.3.5 The significant funding commitment by the Scottish Government is welcomed but there are a number of factors that need to be taken into account which will require additional funding over the duration of the current Scottish Government Programme (2021-26). These include; the provision of new homes over that period increasing from 100,000 to 110,000; factors such as new requirements on fire suppression, internal and external space and renewable heating systems and factors directly more relevant to Glasgow such as meeting the Glasgow Standard.

2.3.6 There are calls that local authorities do not treat the benchmark levels as grant rates or grant ceilings as it is envisaged that funding required will be well in excess of the benchmark of £78,000 plus individual add-ons. It is recognised that the Scottish Government is explicit that the purpose of the benchmarks is only to determine if a project can be streamlined or requires detailed, technical appraisal.

2.3.7 Another key point made by The Forum is the need for improved communication between RSLs and relevant Council departments e.g. planning and building control to reduce existing communication delays.

2.3.8 The Forum recognises the value of acquisitions in privately owned flats which give RSLs greater or full control in a close and that these will continue to have a role as they can support the increase in supply of social rented homes.

2.3.9 The views of the forum echo Rosehill's position on the current and proposed investment plans. We still have plans to develop more new homes in the earlier years of our new Business Plan but the funding levels available will be crucial to whether this will be feasible and viable to achieve. We are keen to play our part in contributing to the provision of new homes over the next 5 years and recognise realistically that this is likely to be our last development opportunity due to the lack of availability of

land in the area. However, we will continue to work with the Council in an effort to achieve our shared plans and targets.

- 2.3.10 We have been working with the Council and supporting its objectives for the privately owned development in Priesthill, formerly known as The Barratt Flats. As part of the strategy for this development Rosehill has agreed to acquire flats to convert to social rent in an effort to reduce the level of private landlords and to contribute to a more effective management of the development. The Council supports Rosehill with this by providing funding for the acquisitions. Whilst we are now the largest single owner in the development, our ownership levels are still quite low and therefore we require the continued support of the Council to acquire further flats and strengthen our presence in the development.

Housing to 2040

- 2.3.11 Earlier in 2021 the Scottish Government published its Vision for Housing to 2040 and sets out a route map for delivering its Vision. There are 4 parts to the route map covering various actions to be undertaken. In summary these are:

Part 1 – More homes at the heart of great places

- 2.3.12 This includes a new ambition to deliver a further 100,000 affordable homes (beyond the 50,000 target for 2022 which has been impacted by Covid-19) over the next 10 years to 2031/32, 70% of which is planned for social rent. The aim is to provide the first 50,000 of these homes by 2026/27. In addition to delivering further affordable homes the Scottish Government states it “will continue to take action to ensure those homes help create strong and vibrant places and are high quality and zero emission.”
- 2.3.13 The Scottish Government recognises that it is not just about delivering more homes but planning where they should be developed and how they can deliver more for new and existing communities. This will include developing vacant and derelict land and repurposing empty properties, creating “20 minute neighbourhoods” by locating homes closer to facilities and services.

Part 2 – Affordability and choice

- 2.3.14 Under this, there are plans to publish a Rented Sector Strategy (across whole rented sector) informed by tenants and proposed legislation to strengthen tenants’ rights and improve the housing rights of those experiencing domestic abuse. Plans to prevent and end homelessness altogether; bring back empty homes into use, with an aim to make these for social rent. An audit of current homelessness and housing legislation is underway.

Part 3- Affordable warmth and zero emissions homes

- 2.3.15 To tackle climate change by 2045, housing is seen as having a part to play by delivering warm and affordable to heat homes and reducing emissions caused by housing and housing construction.
- 2.3.16 There is an objective that all new homes delivered by RSLs and LAs will be zero emissions by 2026. This will include fitting zero emissions heating systems ahead of the 2024 regulations coming into force.

Part 4 – Improving the quality of all homes

- 2.3.17 There are plans for introducing a new Housing Standard which will cover all homes, new and existing. This Standard will be aligned with the objectives for tackling emissions. Digital connectivity is a key aim, with plans to work with Social Housing Providers to provide digital connections in new social housing. The matter of digital connectivity will be included in the consultation on the new Housing Standard to see this included in all homes, regardless of tenure.
- 2.3.18 As part of the plan for improving the quality of homes, new building standards will be introduced from 2025/26. These will underpin the new Scottish Accessible Homes Standard to future-proof new homes for lifelong accessibility. This coupled with the current work to improve the adaptations systems and better working between health and social care and housing will contribute to supporting people to living independently.
- 2.3.19 The Housing to 2040 document sets out timelines and targets for the route map for the short, medium and long term. As our Business Plan covers a 5 year period from 2021/22 – 25/26, our focus is on the various targets/objectives to 2025/26 which is the first main phase of the Scottish Government’s plans to deliver its vision for housing to 2040.
- 2.3.20 The delivery of the Housing to 2040 vision in a Rosehill context is considered further at Chapter 6– Our Operating Environment, Section 6.4 - The wider context.

Key Regulatory Documents

Recommended Practice for Business Planning

- 2.3.21 We have considered the Scottish Housing Regulator’s Recommended Practice for Business Planning (Dec 2015) when preparing this Plan and its supplementary Guidance for Landlords in response to Covid-19.

Regulatory Standards

- 2.3.22 All RSLs must comply with The Scottish Housing Regulator’s Regulatory Standards of Governance and Financial Management and guidance. By doing so, RSLs must

demonstrate effective governance and sound financial management and deliver good outcomes for tenants.

2.3.23 This Regulatory Framework should underpin the business of any RSL and is a key influence in our business planning processes with our Business Plan being instrumental in ensuring compliance with the Standards. There are seven Regulatory Standards:

1. The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.
2. The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.
3. The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.
4. The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.
5. The RSL conducts its affairs with honesty and integrity.
6. The governing body and senior officers have the skills and knowledge they need to be effective.
7. The RSL ensures that any organisational changes or disposals it makes safeguard the interests of, and benefit, current and future tenants.

Chapter 3: Our Vision and Values

Following the business planning events and consultation outcomes, we revisited our current Vision and Values to determine if revisions were needed.

It was concluded, taking account of our operating environment and the challenges we face now and for the foreseeable future, that our Vision and Values remained relevant and continued to reflect what we want to deliver for our tenants and what we stand for.

3.1 Our Vision

“We will provide excellent quality affordable and efficient homes in neighbourhoods that are well managed and maintained; we will contribute to sustaining communities where people feel safe and want to live by providing housing and other services and working with our voluntary and statutory partners.”

3.2 Our Values

3.2.1 Our Core Values are:

We Will

- Invest and Support

3.2.2 We will be

- Engaged and Responsive
- Accountable and Compliant
- Fair and Approachable
- Efficient and Responsible
- Excellent and Committed

Invest and Support

3.2.3 We will help our people reach their potential by providing access to high quality training and learning opportunities as well as the chance to develop themselves, and by encouraging them to help shape what we do; we provide first class services that meet our tenants’ needs and expectations and we keep their houses in good condition.

Engaged and Responsive

3.2.4 We will involve people, listen to what they say and, where possible, enable them to influence our decisions.

Accountable and Compliant

- 3.2.5 We will answer for our actions, be open and transparent about the decisions we make and ensure we meet all legislative and regulatory requirements.

Fair and Approachable

- 3.2.6 We will treat everyone with respect and courtesy in an open, honest, friendly and helpful manner, and be sensitive to individual needs.

Efficient and Responsible

- 3.2.7 We will work hard to achieve value for money and make best use of our resources, take ownership of our decisions and where things go wrong, acknowledge, apologise and put them right.

Excellent and Committed

- 3.2.8 We will work hard to achieve the highest levels of performance and deliver a high quality service. We aim to be the best landlord, employer, customer and partner.

3.2.9 Working with our Values

- 3.2.9.1 We are committed to the application of our Values in all that we do and we expect our Committee and Staff Team to uphold them. We firmly believe that our Values need to be placed at the centre of our business approach and are applied in all aspects of our work and activities.

- 3.2.9.2 To ensure our commitment, Committee and Staff are required to demonstrate working with our Values as part of the appraisal system. In the case of our Committee this is captured as part of the annual self-assessment process and for staff it forms part of the twice yearly performance and training review process.

- 3.2.9.3 To further support our commitment, our Values will be displayed throughout our office (public and non-public areas). As part of our corporate approach to our Policies, we will ensure all policies are systematically updated to include our Values which will also be published on our website.

Chapter 4: Delivering Our Vision

“We will provide excellent quality affordable and efficient homes in neighbourhoods that are well managed and maintained; we will contribute to sustaining communities where people feel safe and want to live by providing housing and other services and working with our voluntary and statutory partners.”

The key to delivering our vision is through our strategic objectives. As with our Vision and Values we reviewed the relevance of our current Strategic Objectives, at the final stages of our business planning events and processes. We concluded that the principles of each objective remained relevant and would effectively deliver our Vision. However, it was agreed that the wording could be more succinct.

4.1 Our Strategic Objectives

1. Provide high quality and affordable homes
2. Engage effectively with tenants and service users
3. Deliver value for money
4. Be innovative and risk aware
5. Build and contribute to effective partnerships
6. Use our resources efficiently and effectively
7. Achieve the highest standards in all that we do

Chapter 5: About Us

5.1 Our Legal Form and Background

- 5.1.1 Rosehill Housing Co-operative Limited is a registered society under the Co-operative and Community Benefit Societies Act 2014 (Number 2220R) and with the Scottish Housing Regulator (Number HAC174). Rosehill is also a Registered Property Factor (Number PF000272)
- 5.1.2 Our legal status is that of ‘A Co-operative Housing Association’ which means we are a ‘Fully Mutual Housing Association’ as membership is open only to people who are tenants. Our rules provide that we are non-profit distributing and under the control of our members. We are controlled by a Management Committee, elected by the Members at an Annual General Meeting. The rules do not restrict our area of operation.
- 5.1.3 We began in 1987 and, on the 29th of January 1988, acquired 370 unimproved houses from the then Glasgow District Council, which were all fully modernised in our first two years of operation. Since then, we have grown in size to 1020 houses for rent, this growth has been achieved through a combination of mainly new-build housing coupled with subsequent additional stock transfers. We have a strategy for individual acquisitions which contribute to our business objectives including growth, albeit on a smaller scale. We also have a specific Strategy for acquisitions in the former Barratt Flat development in Priesthill. More information about our role and objectives for this development are covered in Chapter 6, Section 6.3 – The Local Context. During the life of this Plan we are aiming to provide approximately 45 new affordable homes. In addition, we have 2 supported accommodation units and currently provide factoring services to 30 owners. In the first year of this Plan we aim to extend our factoring service to approximately a further 190 owners.
- 5.1.4 We have always enjoyed a good reputation with our various regulatory bodies having consistently attained the highest ratings possible. We currently have the regulatory status of “compliant” with the Scottish Housing Regulator.
- 5.1.5 For more than 30 years, we have gone from strength to strength, have always been in a particularly sound financial position and consistently achieve good levels of tenant satisfaction and strong performance in service delivery.

5.2 Our People

- 5.2.1 We fully recognise that our Committee and Staff are fundamental to the delivery of our Vision, Strategic and Operational objectives. Therefore we will ensure that appropriate systems of support and development are in place which aim to produce highly skilled and engaged Committee and Staff.

Our Management Committee

5.2.2 We are headed up by a Management Committee which may consist of up to 12 members. Members are appointed to the Management Committee via election at the Annual General Meetings. In addition, the Management Committee has the power to fill any vacancies on the Committee which arise during the year, known as casual vacancies. It can also co-opt people on to the Committee if it decides this is necessary or beneficial.

5.2.3 The following persons are currently members of the Management Committee: (The Governance and Organisational Structure is attached at **Appendix 1**)

- | | | |
|----|--------------------|------------------|
| 1. | Kerry Stevenson | Chairperson |
| 2. | Karen Leitch | Vice Chairperson |
| 3. | Nicki Finlayson | |
| 4. | Marie Baldie | |
| 5. | Michelle Cameron | |
| 6. | Karen Thomson | |
| 7. | Jim Thomson | |
| 8. | Sadie Bannerman | |
| 9. | Suzanne Littlejohn | |

5.2.4 The duties of Secretary are undertaken by the Director.

5.2.5 As part of our succession planning for the Management Committee, the annual assessments for Committee include a skills gap audit, the findings of which form the focus of our recruitment campaigns on the lead up to the AGMs. In addition we utilise any vacancies that may arise on the Committee during the year (casual vacancies) and will consider the appointment of co-optees in an effort to enhance the Committee. However, it is recognised that our membership pool is our tenants due to our fully mutual status, as such we place importance on people having a genuine interest on doing what is right for Rosehill and its tenants, commitment, enthusiasm and a willingness to learn.

5.2.6 We have the additional office bearer post of Vice Chair to assist with succession when the Chair steps down (maximum of 5 years' service as Chair). As well as access to relevant training the Vice Chair will periodically Chair the Committee meetings to support their development in the future role. Other committee members take on the role of Chair for the sub-committees: Staffing and Health & Safety, and Audit. This ensures there is a pool of committee members with experience and knowledge of chairing.

Our Staff

- 5.2.7 The staff team consists of 16 people headed up by the Director who has overall responsibility for the day to day management of Rosehill. She also has responsibility for Governance and Corporate Services.
- 5.2.8 The day to day operations are currently divided into four main areas: Governance & Corporate, Housing Services; Technical Services and Finance Services. The Director provides line management for the Housing Services, Technical Services and Finance Managers who head up the respective teams. These three Managers, along with the Director make up the Management Team.
- 5.2.9 The Management Team is currently undergoing some changes. As approved by the Management Committee, a new Manager post is being created of Corporate Services and HR Manager. It has been decided that now is the right time for providing support to the Director in her responsibility of the day-to-day management of Rosehill. This post will be responsible for a range of corporate services including: complaints; health and safety, assurance systems and liaising with our DPO service to ensure our compliance with DP, FOI and EIR requirements. The post will also provide support and assistance to the Director and Managers in HR related matters. It is also envisaged this post will be a key support for other Managers in meeting their responsibilities which fall under Corporate matters, and will enhance the Management Team.
- 5.2.10 In addition to this new post, we have a vacancy in our Management Team with our Housing Services Manager leaving in October 2021. A review of this post was carried out and it was concluded that it remained essential for the effective delivery of our housing and tenancy services and played an important role in our Management Team.
- 5.2.11 The recruitment for both posts will be undertaken in Q1 with the aim of having the posts filled as early as possible in Q2.
- 5.2.12 The Management Team at Rosehill has a wide range of experience:

The position of Director (Secretary) is held by Geri Mogan (DHS, CertCIH) who has over 35 years' experience of working in the Social Rented Sector. Her background is in Housing Management, Planned, Cyclical and Day to Day Maintenance. For 6 years she was responsible for the running and management of Leverwood Housing Association Ltd (subsidiary of Rosehill) which was set up to manage the GHA stock in Nitshill, until Rosehill acquired the stock in June 2010 through second stage transfer. She has several years' experience at Rosehill at a senior management level, which led to her being appointed as Director in April 2019. She is experienced in the areas of Performance Management, Policy Making, Business Planning and Governance.

The post of Technical Services Manager is held by Sandra Hunter (MRICS). A Quantity Surveyor by profession she joined Rosehill in August 2012 from the private sector. Sandra's background and experience ensure our properties continue to be

maintained and upgraded to the highest standards possible. Sandra is responsible for all aspects of repairs and maintenance i.e. planned, cyclical and day-to-day repairs. She is also responsible for development activities.

The post of Finance Manager is held by Alison Stewart (FCCA) who joined Rosehill in August 2014. She is a qualified accountant with over 25 years' experience of working in the Social Rented Sector. Having worked previously as a finance consultant, she has wide ranging knowledge of finance and management systems.

The post of Housing Services Manager – Vacant from 22/10/21

Staff Team

5.2.13 Fundamental to the achievement and sustainment of high levels of performance and tenant satisfaction is our staff.

5.2.14 Our objective is to have a motivated and empowered staff team who have the right skills, qualities and knowledge to enable them to deliver a first class service. We achieve this by:

- Ensuring staff have access to high quality training including external and in-house training, on the job training and shadowing, and opportunities to undertake professional qualifications;
- Engaging staff in key stages of our business planning processes;
- Running a staff recognition scheme to encourage and celebrate good ideas which are to the benefit of our tenants. This scheme will be reviewed with staff during the first year of this Plan to determine its ongoing value and effectiveness;
- Keeping staff informed and enabling discussion through monthly Management Team and Staff Team meetings;
- Fostering a culture of taking ownership and responsibility for decisions and enabling staff to deal with as many issues as possible without needing to refer to Managers;
- Ensuring that all staff have formal work plans each year which link to our business plan objectives;
- Operating a staff "appraisal" system which focuses on work plan outcomes, recognises good performance and supports improvement where required.

5.2.15 During the last financial year (ending 30/09/21) our IIP status was reviewed, which resulted in us being awarded the Silver level. This was particularly significant as Rosehill has been operating under the challenges of Covid-19 and lockdown and during a period of high levels of remote working by the staff team. Some suggestions

to enhance what we are doing were identified and these will be explored by the Management Team and Staff team during the first year of this new Plan.

Our Tenants

5.2.17 We consider a range of information to develop a profile of our tenants. This is drawn from specific information we hold on our tenants but also from a wider context to build a picture of the G53 community our tenants live in.

Table 1: Tenant Age Profile as at 30th September 2021

Age Range	Number	% of all tenants
Under 25	28	3%
25-34	150	15%
35-44	176	17%
45-54	194	19%
55-64	230	23%
65-74	133	13%
75+	102	10%
Total	1013	100%

5.2.18 The above table shows that only 18% of our tenants are under 35 years old and almost a quarter (23%) are aged 65 and over.

Table 2: Tenants aged 60 and over by Household Type

Household Type	Number	% of tenants aged 60 and over
1 person households	158	46%
2 person households (couple)	60	18%
Single tenant with adult family members	85	25%
Couple with adult family members	39	11%
Total	340	100%

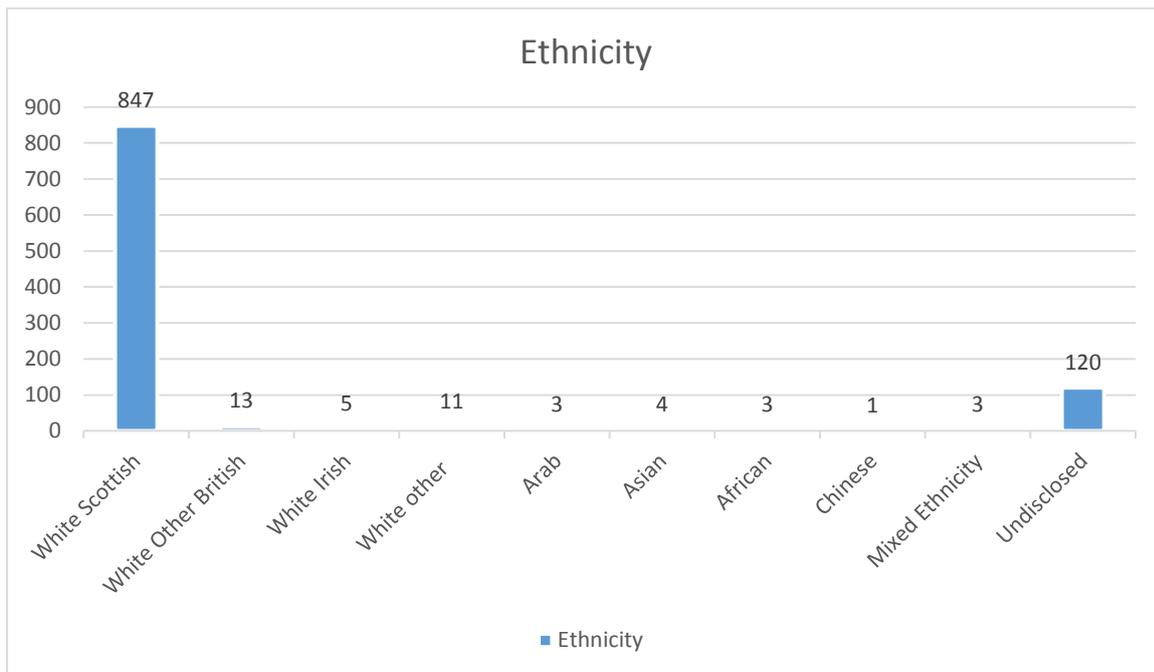
5.2.19 A third (33%) of our tenants are aged 60 and over of which 64% are one or two person households.

5.2.20 The current Housing Strategy 2017-2022 states that Glasgow's population is getting older. In its draft form the Strategy stated that the number of older people is expected to rise by 750 per year between 2012 and 2022. The projected rise is concentrated in certain parts of Glasgow one of which is Greater Pollok. When we compare the number of tenants aged 65 and over as reported in our 2016-2021 Plan, we see that this age group has risen from 21% of all tenants in 2016 to 23% in 2021.

Ethnicity of Tenant Base

5.2.21 As can be seen from the table below over 10% of our tenants didn't disclose information about ethnicity. However, based on the data almost 90% of tenants did provide, the majority of tenants are White Scottish.

Table 3 – Ethnicity of Tenants



G53 Community

5.2.22 In terms of considering the wider context and the community our tenants live in we have considered information from three main sources: SIMD 2020; Greater Pollok Research Resource and the draft Local Development Plan for Greater Pollok (GCC).

SIMD 2020

5.2.23 Taken from the SIMD 2020 map, the findings highlight that most of Pollok lies within an area that is ranked under SIMD as being amongst the 15% most deprived data zones in Scotland.

5.2.24 Using the tools on the Scottish Government's website we have established what data zones our properties fall under and how they are ranked. In 2016 our properties came under 10 data zones but this has increased to 11 in 2020 due to the properties we have acquired in the former Barratt Flats development.

5.2.25 **Appendix 2** shows the overall SIMD ranking for each of these data zones along with the rankings for each of the seven domains. In addition it shows the position of each

data zone within the vigintiles, deciles and quintiles. In the bands of 20 each consist of 5% of the data zones, with Vigintile 1 containing the 5% most deprived data zones in Scotland. In the bands of 10 each consist of 10% of the data zones, with Decile 1 containing the 10% most deprived data zones in Scotland. In the bands of 5 each consist of 20% of the data zones with Quintile 1 containing the 20% most deprived data zones in Scotland.

- 5.2.26 In terms of overall ranking, (1 being the most deprived to 6976 being the least deprived) **Appendix 2** shows that 10 of the 11 of our data zones range in ranking from 94 to 541. This highlights that our properties fall within some of the most deprived data zones in Scotland. The 11th data zone is ranked 1590 and whilst not at the top end of the spectrum the ranking is far higher than the other 10 data zones. The information also highlights that 6 of the data zones fall within the top 5% most deprived and 4 within the top 10%.
- 5.2.27 In terms of deep rooted deprivation, the SIMD identified Crookston South as one of the areas in Glasgow. Whilst we don't associate ourselves with this area, under the data zone mapping some of our properties have been grouped under this area. There are 4 data zones under Crookston South and 3 of them take in some of our properties, with 2 of them being classed as deep rooted deprivation.
- 5.2.28 When we look at the data zones in the terms of their ranking in the 7 domains we see the following:
- Income and health are ranked very low in 8 of the 11 data zones (based on rankings under 500) closely followed by
 - Education and employment (7 of 11 and 6 of 11 respectively)
 - Access (relates to local/nearby facilities e.g. Silverburn), this shows that all data zones have fairly high ratings, ranging from 2223 to as high as 5151.
- 5.2.29 These findings continue to reflect our understanding of the local community and our own tenants, with income, health, employment and education being some of the main challenges.

Greater Pollok Research Resource

- 5.2.30 We also consider the profile of our tenants in the wider context of the G53 area, which include our 4 neighbourhoods of Craigbank, Househillwood, Priesthill and Nitshill. Information taken from the Centre of Civic Innovation's resource facility for G53 shows a picture of the area that is not dissimilar to our knowledge and understanding of our tenants. It provides a range of information from a variety of sources. The resource facility is a live tool and continues to be developed and updated.
- 5.2.31 Taken from the SIMD 2020 the Centre's resource facility established that, with the exception of the Darnley data zones, those ranked the most deprived matched the highest numbers of families and children in poverty. The highest percentage of children living in poverty (57%) were found within an area of Househillwood and Priesthill which comes under the data zone of Crookston South 01 on the SIMD map. Some of our homes are located in these neighbourhoods and looking at the data zones

specific to our homes, we found that 26% of our tenants live in the data zone, Crookston South 01.

5.2.32 Taken from the “Child Poverty in Glasgow, Report 2020” the Centre has published findings of child poverty in Greater Pollok which shows:

- 1086 households with 2055 children were receiving housing benefit/council tax reduction;
- 739 of those households with 1436 children were experiencing relative poverty;
- 62% (887) of children in poverty in Greater Pollok come from lone parent households;
- 21% (295) of children in poverty in Greater Pollok live in households that are in in-work poverty (at least 1 adult in employment);
- On average these families were living £61 per week below the poverty line;
- 79% (1141) live in households where there are no adults in employment;
- On average these families were living £108 per week below the poverty line.

Employment, deprivation and SIMD

5.2.33 Based on the SIMD 2020 map focussing on employment, this shows that the areas ranked as most deprived also have the highest number and percentage of people deprived of employment. In the data zone of Nitshill 02, 28% of people (115) are deprived of employment. In the neighbourhoods of Priesthill and Househillwood a third of people claim “out of work” benefits. Greater Pollok faces long term unemployment and poor opportunities for many years.

5.2.34 However, since 2014, jobs have risen across Greater Pollok mainly due to Silverburn opening. But a large proportion of people are part-time workers (2017). Many local shops have fallen vacant due to a changing economic climate and the opening of Silverburn. This creates inequalities in access to local services and amenities and fresh and quality food.

Access to services and isolation

5.2.35 Based on the Greater Pollok Local Development Framework (Glasgow City Council 2020) it was acknowledged that good geographic access is not the only factor to take in consideration. Access to what type of services, of what quality, how affordable and what the access is like also need to be considered.

5.2.36 The picture formed was that most deprived data zones are less dense. People living in these areas might be more isolated. However, most services, community spaces, local organisations and projects seem to be located within the north, centre and east of Greater Pollok which corresponds to a number of areas ranked most deprived. South Nitshill and Darnley are a bit more isolated. South Greater Pollok, however, has better access to open play facilities but encounter more vacant land.

5.2.37 Services are difficult to access, in particular quality food shops and healthcare

facilities. Nitshill has poor accessibility to shops, basic amenity and poor quality transport connections. This is in part due to aging population in Darnley and peripheral housing and has an impact on general health and mental health.

Health & Well being

- 5.2.38 Within the neighbourhoods of Priesthill and Househillwood which are ranked as one of the most deprived areas of G53, the average number of years that local men and women are likely to live in good health is 52 years. (Glasgow Community Planning Partnership 2017 – The Locality Plan for Priesthill and Househillwood Thriving Place)
- 5.2.39 In terms of general health in Greater Pollok, high levels of obesity, smoking and alcohol related diseases are increased by isolation and a lack of access to quality food shops and local healthcare facilities.
- 5.2.40 Nitshill has the highest levels of asthma patients emergency hospital admissions and, the highest level due to COPD.
- 5.2.41 In terms of mental health, the Centre has established that there are currently no methods to measure needs in terms of mental health support. However, social isolation and mental health seem to be a concern in the area for a number of local organisations who are trying to provide support in different ways such as building relationships, walks, activities and support line. This affects men and the ageing population in particular who tend to be more isolated. The Centre identified 3 medical practices offering mental health support.

Demographics of Greater Pollok

- 5.2.42 In 2019 the estimated population was 32,497. Those aged 0 – 15 form the largest and highest percentage of the population of Greater Pollok compared to other areas in Glasgow. Greater Pollok also has a high percentage of its population who are aged 16-19. However, information from The Thriving Places Report 2018 shows that the population aged 18-24 decreased by 8% since 2011.
- 5.2.43 Based on child benefit uptake from August 2019 there are 4,245 families with 7,245 children living in Greater Pollok. The majority of kids are aged between 5 and 10 and 11 to 15. However Greater Pollok also has an older population than the rest of Glasgow, which may mean increased deprivation due to factors such as ageing housing stock, having a fixed income and comparatively poor health.

Draft Greater Pollok Local Development Framework (Summary Document)

- 5.2.44 The opening statement of the summary states “Greater Pollok has come a long way in the last 25 years, however there’s still significant pockets of poverty and inequality. COVID 19 has unfortunately made it even more challenging to support local jobs and a healthy population.”

5.2.45 The document also sets out the headline issues in relation to multiple deprivation as follows:

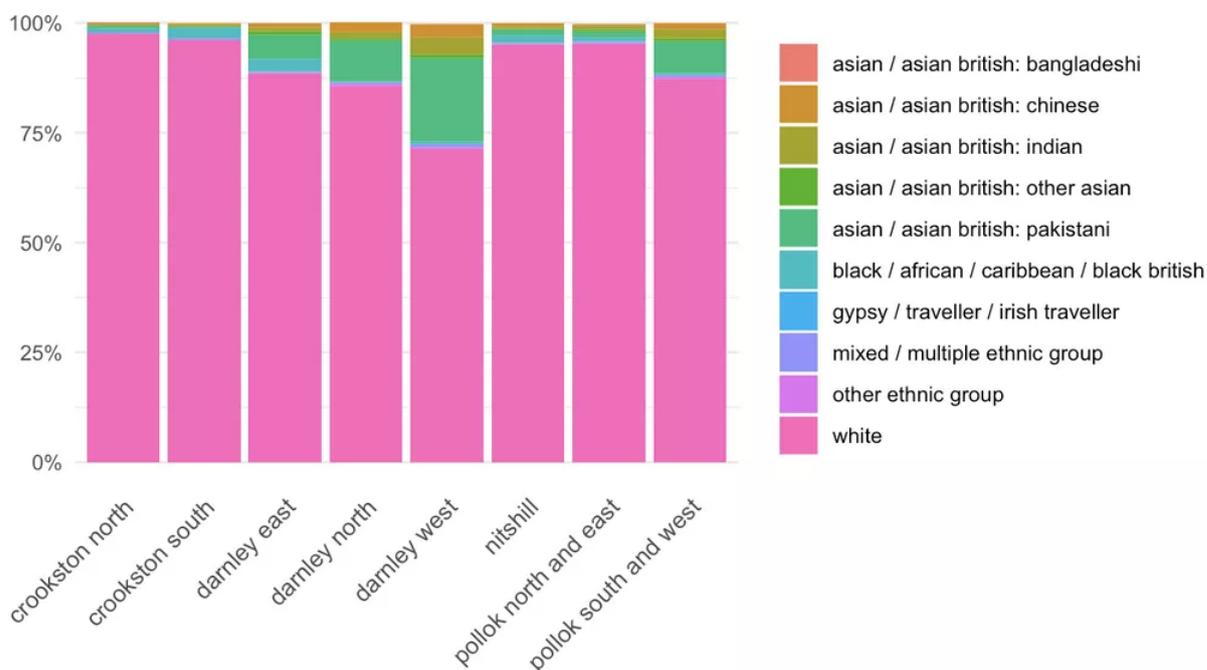
- 20% of Greater Pollok's population are within the lowest SIMD deprived data zones in Scotland.
- These are clustered around Silverburn, Priesthill and Arden.
- The lowest 5% are concentrated around the Peat Road corridor and Central Nitshill.
- Critical influences are low fixed income, concentrations of elderly residents and poor health.
- Life expectancy among men is lower than the Scottish average.
- Skills and qualifications data in those areas is lower so impact on poverty and employability.
- Of those employed, many work only part time.
- Many work in the customer care (retail sector) and care professions.
- Both sectors very badly affected by the Covid pandemic adding to health & job insecurity.
- Jobs are increasingly insecure due to rapid changes in the retail sector.

5.2.46 Many of these findings mirror our knowledge of our own tenants including: many of our tenants reside in some of the most deprived data zones; we have an ageing population; many of our tenants who work are employed in the retail or care sectors.

5.2.47 The information drawn from other external sources, as set above, shows that our tenant profile is reflective of the wider G53 area. There are a number of challenges to consider and address including: meeting the needs of an ageing population; tackling issues of poverty; lack of employment opportunities; poor health and having a robust strategy for a post-pandemic recovery. These issues can't not be tackled by Rosehill alone and are not limited to only our tenants but affect the wider G53 community. From these challenges come opportunities to establish effective and meaningful collaboration with key organisations and agencies, both at local level and beyond. One of our aims over the earlier part of this Plan is to continue to work with G53 Together to bring about some real changes which will be to the betterment of the local community and our tenants.

5.2.48 The following chart shows the ethnicity of the population of Greater Pollok. All of the areas shown have a majority white population. Our homes fall within the areas where the vast majority of the population are white. These findings reflect our own tenant profile as shown at Table 3 under "Our Tenants" section.

Ethnicities in Greater Pollok



Accessed via NOMIS Official Labour Market Statistics KS201UK - Ethnic group

5.3 Our Services

5.3.1 Rosehill offers a range of traditional services provided by social rented landlords. We provide homes with a range of associated services which include:

- Advice and assistance to those seeking housing (external and internal applicants)
- Allocation of homes;
- Rent and Benefit advice;
- Dealing with neighbour disputes and anti-social behaviour;
- Grounds maintenance of open spaces and back-court maintenance where applicable;
- Garden assistance (available to tenants through age or health reasons and disability are unable to maintain their gardens)
- Close cleaning;
- Day-to-Day Repairs;
- Cyclical and Planned Maintenance
- Adaptations

5.3.2 Our services cannot stand still and need to evolve in response to external factors such as government policy, Covid-19 and to the needs and demands of our tenants.

Handy Person Service

5.3.3 Under the previous Business Plan one of our objectives was to provide support to elderly tenants and those with health issues and disability with practical tasks which they are finding hard to complete about their homes. The overall aim being to support

tenants to live independently in their own home for as long as possible and in comfort and safety.

- 5.3.4 After exploring options we determined that a cost effective way to provide such support was to utilise external services already available. To that end we bought into the Handyperson service provided by Southside Housing Association who are a partner of Glasgow City Council in the delivery of care and repair. The help offered includes changing lightbulbs, curtains and fitting shelves and towel rails. Tenants can also receive assistance with preparing their homes for planned maintenance works such as installation of heating systems, replacement kitchens and bathrooms, etc.

Welfare Rights Service

- 5.3.5 We originally expanded our rent and benefit advice service in 2012 in direct response to the anticipated challenges of the array of welfare reforms being introduced and the subsequent impact on our tenants. The impending Welfare Reforms, not least of which related to Universal Credit, signalled the need for Rosehill to invest in essential services to our tenants to provide crucial support. To that end we restructured our Housing Services Team and created two sub teams: the Generic Team and the Income Team with additional posts being created. The Income Team was set up to focus solely on rent and benefit advice, arrears management and recovery. To support the work of the Income Team further we created a new post of Welfare Rights Advisor.
- 5.3.6 The anticipated challenges and impact of Welfare Reform and in particular universal credit, have not fully materialised (see operating environment, wider context for further information). However, it has to be recognised that, in part, this has been down to having a dedicated Income Team and the provision of our own Welfare Rights Service.
- 5.3.7 A number of our tenants, over the last number of years, have benefitted from our Welfare Rights Service, whether that has been assistance with navigating the UC process or having their incomes boosted through an award of benefits they didn't realise they were entitled to. Some of these being passport benefits which entitled them to help with their rents. The impact of such assistance cannot be understated. Tenants have advised as well as now having the means to ensure all essentials bills including rent are paid, it is about improved quality of life. A decrease in financial pressure provides peace of mind but some tenants state it goes beyond that and that their quality of life has greatly improved e.g. being able to have some treats such as going to the cinema, the opportunity to go on day trips or short trips away and plan for a proper holiday.
- 5.3.8 The work of the Income Team is always required but the need for such support, particularly the Welfare Rights Service, came into sharper focus again when the world was plunged into a pandemic. None of us could have predicted the onset of Covid-19 and the impact it would have on almost every aspect of our lives. From March 2020 the Income Team took proactive steps to reach out to tenants who may be financially impacted, in terms of reduced or loss of income, by the resultant lockdown. It was

anticipated that some people would lose their jobs or have their hours reduced. Whilst the Furlough Scheme was introduced to prevent the loss of jobs, where possible, some people still experienced a reduction in income. Under the Government Scheme, 80% of people's income could be covered, however not all employers covered the remaining 20%. Our staff supported and assisted a number of tenants who had to navigate the benefits system for the first time.

- 5.3.9 The success of the work undertaken by the Income Team is clearly demonstrated in our arrears levels from April 2020. As, like other landlords, we were bracing ourselves for significant increases in rent arrears over the coming months. Whilst the arrears did rise in April and May, the increase was not massive and they fell again over the next few months. They did rise slightly in September but our total rent arrears at 30th September 2020 were 2.56% compared to 2.61% at September 2019. As at 30th September 2021 our rent arrears stood at 2.14% which again compares favourably with the year-end position at September 2020.
- 5.3.10 We have come through two full-scale national lockdowns and varying degrees of restrictions. Since the end of April 2021, there has been a significant easing of Covid-19 restrictions and life is slowly and steadily returning to "normal" but we are fully aware of the legacy of Covid and the challenges our tenants and Rosehill will continue to face for some time to come. The furlough scheme ended in September 2021. We are preparing ourselves for a potential new wave of job losses and the subsequent financial impact on our tenants.
- 5.3.11 There has been an increase in food costs due to supply disruptions affecting production, labour and transport due to the pandemic. The financial climate is set to become even harsher with increased energy costs coupled with the end of the temporary increase in UC (£20 per week) in September/October 2021. In addition all those in employment will see their national insurance contributions rise from April 2022.
- 5.3.12 The Income Team and the Welfare Rights service will continue to be an essential service to support our tenants and to minimise the financial impact on Rosehill.

Garden Assistance Scheme

- 5.3.13 We offer a garden assistance scheme to tenants who are unable to maintain their own gardens due to age, health issues or disabilities. We regularly monitor the demand for this service and periodically increase the number of places on the scheme. By providing this service we aim to:
- Enable such tenants to enjoy their gardens. Having access to decent outdoor spaces is important to health and well being and can be particularly important to those who are elderly, with health issues or disabilities;
 - Contribute to improving the overall appearance of our neighbourhood;
 - Ensure such tenants who are unable to maintain their gardens themselves are not in breach of their tenancy responsibilities.

5.3.14 Following consultation with our tenants, staff and other stakeholders on our Business Plan priorities for the next 5 years, we will look to increase the number of places on the assistance scheme during Year 1. This is in response to tenants who lost this assistance when the Council withdrew its scheme to residents in Glasgow.

Digital Services

5.3.15 The arrival of Covid-19 in March 2020 brought a sharper focus to our plans for developing digital services. We had to respond quickly to the national lockdown to minimise the disruption to services to our tenants, notwithstanding that certain services had to be suspended to comply with Government lockdown restrictions.

5.3.16 The initial significant change was the closure of the office and moving all staff to home working. Staff had access to or were given suitable devices to support home working. Our day to day communication with our tenants became more remote and virtual based. We recognise that pre Covid-19 only a very small number of our tenants would visit our office to access services; phone calls (mobile or landline) was the main method of contact used by tenants. There was a degree of email and text contact but since Covid-19 the use of these has increased.

5.3.17 To enable effective communication with our tenants for elements of our services, we had to make good use of virtual tools such as Zoom and WhatsApp. Tools such as WhatsApp were used by our Technical Services Team to enable pre-inspection of repairs to be carried out. Tenants would either send photos or videos of the repair or, where necessary, have video calls with staff to discuss the repair. These methods are also used for staff to liaise with contractors over void repair works. Our Technical Services Team have reported this way of communicating with tenants has been successful and popular with tenants.

5.3.18 Due to Covid-19 restrictions on our allocations processes, the use of such video communication tools has been vital to enable processes to be completed and have been effectively used for the signing up processes.

5.3.19 As part of our lessons learned approach through Covid-19 and lockdown, we look at where we have had to adapt and how successful this has been. Due to the successful use of virtual tools to deal with matters such as pre-inspection of repairs and sign up processes for new tenants, we will continue to use these post pandemic, where appropriate. The use of these tools going forward will be driven by factors such as convenience to tenants and their preferences.

5.3.20 During our last Business Plan we launched a new website which is intended to be a key source of information for our tenants and customers, with links to key events, announcements being emailed or text to tenants. One of the key aims of the website is to offer a secure platform, called Tenantnet, for tenants to access a range of information. Plans to provide more interactive features are underway including reporting a repair and making an application for housing. In addition to being able to access information and in time access services through the tenant platform, there is

also a social media tool to enable tenants and Rosehill to share community news and events. In Year 1 of this Business Plan, a promotional campaign will be undertaken to encourage tenants to sign up to Tenantnet. In addition our IT Company is developing a secure portal through which our tenants will be able to access their rent balance and rent statements.

5.3.21 Within Tenantnet there is an area for staff use and to date a feature has been developed to enable staff who are out in the neighbourhoods to record issues e.g. bulk uplift, untidy gardens, etc. As well as recording notes, staff can upload photos for supporting evidence. The information when uploaded is shared with relevant staff and alerts are created on the system to ensure staff carry out required actions or follow up work. The feature is designed to be compatible with mobile phones. This initial use of Tenantnet for staff has proved successful and there are plans to develop further to provide staff with a range of digital tools when working in the neighbourhood.

5.3.22 In addition we will be working with our IT Company to establish what tools are available on our main housing management software to support staff and enable them to do their jobs more efficiently when working in the neighbourhood e.g. taking a repair from a tenant and uploading direct to our IT system.

5.3.23 Covid-19 has brought to the fore that there are new and different ways of working and providing services to our tenants. The provision of digital services can provide multiple benefits to tenants and Rosehill alike including:

- Greater choice for tenants in how they access services;
- Greater convenience for tenants;
- Achieving more cost efficient ways of delivering services;
- Freeing up resources (financial and staff) to focus on tenants who need more support.

5.3.24 Whilst we see the development of digital services as a key objective going forward we also recognise that we have tenants who can't or choose not to engage in digital ways and prefer more traditional methods for accessing services. Therefore we are adopting a dual approach to service delivery to ensure that no-one is left behind. However, we do see digital tools as having a key role in achieving the dual approach. As previously mentioned we are developing tools to enable our staff to do their jobs more efficiently and effectively whilst working in the neighbourhoods. The idea behind this is to bring the services to tenants who prefer more in-person contact with staff and to support tenants who find it difficult to get out and about.

Adaptations

5.3.25 Adaptations have a key role in enabling tenants to remain in their homes independently and for as long they need. Adaptation referrals are made from Social Work who assess and determine the priority of the cases. The funding for adaptations is provided by Glasgow City Council on an annual basis. There can be opportunities to

obtain additional funding if you have spent your allocation and still have referrals remaining. However, this is dependent on the level of spend across the city.

5.3.26 Depending on the level of adaptations received and the costs involved it is not always possible to carry out all adaptations received in any given year within the budget allocation. This can result in a delay in helping tenants who need adaptations.

5.3.27 During Year 1 of this plan we intend to look at our approach to adaptations and, if feasible, build in a level of flexibility. Measures being considered are:

- Rosehill front funding the installation of external and internal handrails and widening of pathways, however undertaking this work in advance will not be dependent on securing funding at a later date.
- Rosehill front funding higher value adaptations e.g. walk-in showers but will require reimbursement from the Council.

Factoring Services

5.3.28 In addition to our main services to tenants, we currently provide a factoring service to 30 owners; the majority of which are located within the 4-in-a-block properties we acquired through Second Stage Transfer in June 2010.

5.3.29 As part of our partnership working with the Council over its strategy for the private development formerly known as The Barratt Flats in Priesthill, we continue to roll out our plans for this development. We are currently finalising our preparations to seek appointment as Factor for the development, which will see the number of factored owners increase to over 200. To assist with this we have created a post of Factoring Co-ordinator who will be responsible for providing the factoring service to these owners and to our existing factored owners. The post-holder joins Rosehill in October 2021. We are working on the assumption that we will take on the factoring of the Barratt Flats early in Q2 if this is not possible before the end of 2021.

5.4 Our Governance

5.4.1 The Management Committee is responsible for determining our strategic direction, our values and for policy setting. Our Director provides advice and guidance, in this respect, and the Management Committee also takes external independent advice when it requires to do so. It has delegated authority and responsibilities for various aspects of Rosehill's business to three sub-committees: Membership; Staffing and Health and Safety, and Audit. The position of Secretary is held by the Director.

5.4.2 Our objective is to have a Management Committee which is motivated and interested; in overall control; with relevant experience and knowledge; open and inclusive and able to challenge and support. We achieve this by:

- Ensuring meetings only consider board level issues and not day to day detail

- Taking independent advice when necessary
 - Fostering professional relationships
 - Providing quality external and in-house training and briefing sessions
 - Providing Networking opportunities
 - Operating an annual “appraisal” system
- 5.4.3 We have completed a number of Governance reviews in the past with assistance from external experts. We are intending to carry out a comprehensive governance review in Year 1 of this Plan.
- 5.4.4 Committee Members are formally appraised once per year, usually during Q1 of the new financial year in preparation for our AGM in Q2. The use of external advice and assistance is employed to assist with this and Committee has appointed SHARE again to conduct the 2021 assessments including a skills audit and a training need analysis.
- 5.4.5 We recognise that a wide range of skills and experience is required to ensure effective governance. Whilst we are of the view that our governance approach works well, we nevertheless are likely to consider how we can further improve in this area through use of co-options. Our experience to date shows that we have been reasonably successful in refreshing the Management Committee and anticipate the appointment of one member (casual vacancy) during Q1 of this new financial year with the hope of recruiting further in time for the AGM 2022.
- 5.4.6 We place high importance on external validation and achieve this through external and internal audits, pre-submission audits of the ARC, Investors in People and Cyber Essentials Accreditation. In 2021 we achieved “strong assurance”, the highest level achievable, in our Internal Audits in the areas of Gas Safety, Rent Arrears and Business Continuity. All of which were considered in the context of the impact of Covid-19. Also during 2021 we attained the higher level of Investors in People accreditation, achieving the silver level. We also achieved Cyber Essentials accreditation for the second year.
- 5.4.7 Our Engagement Plan from The Regulator for March 2021 to March 2022 records our Regulatory Status as “Compliant”. In Q1 our Committee will be reviewing our assurance processes, with the assistance of an external consultant, in preparation for producing and submitting our third Annual Assurance Statement to The Regulator by the end of October 2021.

5.5 Our Performance

- 5.5.1 The Scottish Social Housing Charter and the annual return to The Regulator primarily form our performance framework. As part of monitoring our performance we use the following benchmarking methods:

The Scottish Housing Regulator’s published statistics (ARC Returns) including landlord reports and complete datasets for all social landlords; we also make use of The Regulator’s comparison tool on its website. From the available data we benchmark

ourselves against local landlords, the Scottish Average and our performance over previous years

Table 4 – Our Current Performance compared to the Scottish Average

Performance better than Scottish Average	Performance below Scottish Average	Performance significantly below Scottish Average
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ARC Indicator	Rosehill ARC 20/21 – (as at 30.9.20)	Rosehill ARC 2019/20 – (As at 30.9.19)	Rosehill ARC 2018/19 – (as at 30.9.18)	Scottish Avg 2020/21
Satisfaction with overall service (I1)	93.6%	93.6%	93.33%	88.95%
Gross rent arrears (I27)	2.56%	2.61%	2.84%	6.14%
Percentage of Court Actions that result in eviction (I22)	50%	40%	33.33%	22.1%
Rent representing value for money (I29)	92.6%	92.6%	84.17%	82.77%
Satisfaction with opportunities to participate (I5)	96.6%	96.6%	87.92%	86.57%
Meeting SHQS (I6)	98.93%	99.71%	100%	90.96%
% of All Stage 1 Complaints Responded to in Full (I3)	100%	100%	100%	96.95%
% of All Stage 2 Complaints Responded to in Full (I3)	75%	100%	100%	92.59%
Average time taken to complete emergency repairs (hours) (I8)	2.8hrs	2.75hrs	2.82hrs	4.22hrs
Average time taken to complete non-emergency repairs (days) (I9)	3.13 days	2.87 days	2.66 days	6.74 days
% of reactive repairs completed right first time (I10)	92.92%	95.08%	95.36%	91.46%

Satisfaction with repairs service (I12)	98.94%	100%	100%	90.05%
Satisfaction with quality of home (I7)	92%	92%	87.08%	87.14%
Average length of time taken to re-let properties in the last year. (I30)	15.28 days	10.43 days	6.74 days	56.29 days
Percentage of rent due lost through properties being empty during the last year. (I18)	0.36%	0.16%	0.06%	1.37%
Lettable houses that became vacant (I17)	4.32%	5.09%	3.32%	6.95%
ASB Cases resolved (I15)	100%	100%	100%	94.4%
The average time to complete adaptations (I21)	27.61 days	25.5 days	29.96 days	58 days
Average Management Fee (I28)	£64.57	£85.03	£85.13	£103.12
Factored Owners satisfaction with the service (I29)	80%	80%	84.62%	65.05%

5.5.2 The red indicator about court actions is due to the low number we take. Eviction is only used as a last resort but when we do use the court system it shows a high percentage compared with the Scottish average.

5.5.3 The result for Stage 2 complaints is in red because one complaint was carried forward into the new reporting year.

5.6 Our Offices

5.6.1 Our office, which is based at 250 Peat Road, is centrally located within the local community; all of our properties are within walking distance of the office. The office, which was formerly 2 x 5 apt semi-detached houses, has been extended over the years to respond to a range of changing needs e.g. growth in staff team, need for larger and “multi-use” committee/conference room, need for larger and enhanced reception facilities, including additional interview rooms, and need to improve accessibility of office/facilities.

5.6.2 Since the onset of the pandemic last March and the subsequent lockdown our office has been closed in line with Scottish Government guidance, with all staff working full-time from home with associated services being provided remotely and virtually where appropriate. We have resumed a level of office working for staff, initially in Autumn 2020 following the easing of restrictions under the first lockdown. However, due to

the second national lockdown in January 2021 to late April 2021, we resumed full home working. Since early May 2021 we have returned to a level of office working which was increased to 3 days a week in early August 2021. To correspond with this we also launched an office appointment system for tenants. However, the office remains closed. Due to the sharp rise in infection rates since the majority of lockdown restrictions were lifted, we do not envisage increasing the level of office working for staff or opening the office before the end of 2021. Since launching the office appointment system for tenants, only a very small number have taken the opportunity to attend the office to speak to staff in person. Tenants continue to make contact by phone, in the main, and to a lesser degree by email or text.

- 5.6.3 Over Year 1 of this Plan we will consider the future use of our office and what role it plays in terms of tenant access to staff and the delivery of our service provision. The last 18 months have shown we can communicate, support and deliver our services to tenants without the need for an office which is open typically 9-5, 5 days a week. Whilst we do not envisage a future without a local base and presence, we do recognise this can be balanced with operating in more agile, flexible and remote ways, which are of benefit to our tenants and Rosehill alike.

5.7 Our ICT Systems

- 5.7.1 Our main operating system is an established housing software system within the social rented sector, albeit on a smaller scale in Scotland. We employ the services of an external IT company to provide our hardware and software IT support. Since mid-2020 we have been in discussions with our IT Company to review our IT infrastructure. We were scheduled to renew our physical servers during 2021, however following on from discussions and submitted proposals and quotes, we will be moving to a completely cloud based system in Q2 of 2021/22, as approved by Committee. During Q1 (October to December 2021) we will be making our final preparations for the migration to a cloud based system including access to relevant training for staff.
- 5.7.2 We fully recognise the importance of having a high quality, reliable, robust and responsive ICT system and that this is a fundamental component of a successful business. To this end we will continue to drive improvement where needed.
- 5.7.3 We are making more use of text, email and on-line surveys when communicating with our tenants. The use of these has been escalated with the onset of Covid-19 last March and we are seeing an increase in the number of tenants who communicate by text and email in particular. Previously all relevant frontline staff had been issued with mobile phones to enable direct access to staff by tenants. Due to Covid-19 and the need for home working all staff were issued with mobile phones. As covered under “Our Services” we have been developing a platform on our website called Tenantnet. Within this platform is an area for staff use, where a tool has been used for staff to use for estate management duties and enables staff to upload notes and photos when out in the area. This tool is compatible for use with mobile phones. The staff platform will continue to be developed over the life of this Plan.

5.8 Our Homes

- 5.8.1 We currently own and manage 1021 self-contained properties for rent in the Pollok area. We have a wide range of property types including one to four bedroom terraced and semi-detached houses and flats, all in purpose built estates. The build dates of our properties start from 1938 through to 2018/19. With the exception of one wheelchair standard house all of our self-contained rented units are classed as “general needs”. A number of our new build properties have been built to “for varying needs” standards which do provide some flexibility for tenants and applicants with medical conditions or a level of disability.
- 5.8.2 Our range of properties can meet the needs of single people, couples, small and large families, older people and households with a level of disability.

Table 5: Self-Contained Stock by Property Size as at 30th September 2021

Size	Number	Percentage of Stock
1 Apt	2	0.2%
2 Apt	121	11.8%
3 Apt	432	42.3%
4 Apt	356	34.9%
5+ Apt	110	10.8%
Total	1,021	100%

Housing Demand

- 5.8.3 We have a healthy demand for our properties and currently have over 675 applicants seeking re-housing. The demand for smaller housing has remained consistently high with the vast majority of applicants requiring 1 or 2 bed roomed housing. The demand far outweighs the number of empty properties we get on an annual basis. Unfortunately this means that we will be unable to help the majority of people on the waiting list. This information matches with the information in the Housing to 2040 Government publication which estimates that over 100,000 new homes are needed by 2026. Table 6 below shows the breakdown of our waiting list by property size as at 30th September 2021.
- 5.8.4 This consistent demand for smaller housing has shaped the make-up of our current housing stock. Before we began building in the mid-90s we had no 1 bedroom properties and only 16 x 2 bedrooms. Since then we have predominately built smaller housing with a few larger units which has resulted in 1 and 2 bed properties now accounting for 54% of our stock.

Table 6 Waiting List as at 30th September 2021

1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
240	208	181	47

5.8.5 In addition to our waiting list demand, we work with Glasgow City Council’s Casework Team to assist with meeting the needs of homeless applicants by providing some of our properties that become vacant for people who the Council have accepted a statutory homeless duty. We usually have a minimum target of 25% of our lets to homeless applicants but during the pandemic we increased this to up to 50% and have now agreed to 40% during the next twelve months to assist with the city’s homelessness crisis. Table 7 below shows the number of lets over the past 3 years and the percentage of these which went to referrals from the homeless case work team.

Table 7 Lets to Homeless Applicants:

Year	No of Lets	No of lets to homeless referrals	Percentage of Total Lets
2018/19	57	15	26%
2019/20	36	16	44%
2020/21	38	15	39.5%

Turnover of Stock

5.8.6 Turnover of stock has remained relatively static over the past three years. However during the pandemic we saw turnover slow completely and very few properties came empty during the first lockdown of the Spring of 2020. However we have seen a sudden increase in the number of properties coming empty in the second half of the financial year 2020/21. This is in part due to the people who had plans to move before March 2020 moving now and, sadly, we have seen a rise in the number of tenancies ending due to deceased tenants.

Table 8 Turnover of stock 2018-2021

Year	No of Voids	Turnover as a % of stock
2018/19	52	5.09%
2019/20	44	4.32%
2020/21	38	3.66%

5.8.7 Whilst low turnover can be viewed as positive, it can also present challenges in terms of meeting the demand from our waiting list applicants. Lower turnover means fewer opportunities to re-house people from our waiting list.

5.8.8 The Scottish Government’s ‘Housing to 2040’ sets the target of building in excess of 100,000 across Scotland by 2026. We will explore all ways we can contribute to this target either through new build opportunities or through individual acquisitions.

Chapter 6: Our Operating Environment

6.1 Overview

- 6.1.1 This Section of the Plan considers the environment we operate within, in both a local and wider context. How we operate, and what we set out to do over the life of this plan, can be impacted and influenced by various factors.
- 6.1.2 Our local context mainly influences what services we currently provide, the improvements we will make to those services and the extent to which there is a need or demand for new services.
- 6.1.3 The wider context can impact on services too through things such as Brexit, Covid-19 and Scottish Government Policy e.g. Housing to 2040. We are aware of the economic uncertainty created by the impact of Brexit and Covid-19 and the likely effect on our financial position due to changes in interest rates and inflation. In addition supply chain issues in terms of material and labour is likely to see increased costs to the delivery of our day-to-day repairs service, cyclical and planned maintenance. How long supply chain issues and increased costs will last is not clearly known but there is an anticipation that things will settle down within the next year or two. We will continue to monitor the situation closely and take account of this in our financial projections and our plans for cyclical and planned maintenance in the short to medium term.
- 6.1.4 As part of our business planning sessions this year in preparation for launching our new 5 year plan we reviewed our SWOT and PEST Analysis in May 2021. This exercise helps us understand our operating environment. Not surprisingly Covid-19, in terms of lessons learned and plans for a post pandemic recovery, was a main focus of our discussions.
- 6.1.5 In terms of factors such as interest rates, inflation and our costs we allow for variations in these things in our financial projections and sensitivity analyses.
- 6.1.6 We have considered Rosehill’s business resilience in the context of Covid-19 and the findings from this are covered at section 6.2

Table 9 – SWOT Analysis

Strengths	Weaknesses
Clear, long-term vision Strong financial position Good leadership and governance Excellent staff team Strong business resilience (evidenced in 2020/21)	Management Committee needs more members Financial year end (30 September is out of sync with most of the sector which is typically 31 March) Limited capacity to grow / increase housing stock – only one available site

<p>Good performance (e.g. arrears management; gas safety) Business plan is used effectively throughout its 'life' Affordable rents (RHC rents lowest locally and amongst lowest nationally) Good quality. Well-maintained housing stock High levels of quality compliance: SHQS; EESSH Popular neighbourhoods; properties are in demand Strong reputation amongst tenants, partners, sector and with Regulator Strong assurance from recent internal audits Cyber Essentials accreditation Silver IIP (achieved in 2021)</p>	<p>Digital exclusion – need to promote / educate / encourage digital capacity amongst tenants and residents Tenant participation – not enough tenants involved and not regularly enough</p>
<p>Opportunities</p>	<p>Threats</p>
<p>Digital engagement Tenant engagement – persuading happy (satisfied) tenants to get involved G53 Together partnership Partnerships with other organisations Modern Apprenticeships</p>	<p>Brexit – supply chain; costs Lockdowns – further restrictions and unpredictability Erosion of council services – and risk that responsibilities transferred (by default) to RSLs Ever increasing regulation (including pending consultation on Charter) Increasing standards (environmental, safety) Welfare reform (although not as high a risk as previously thought) Threats / risks of the unknown</p>

Table 10 – PEST Analysis

6.1.7 Consideration was also given to the Political Economic Social Technological (PEST) factors, many of which had been included in the SWOT analysis. The additional factors identified are:

<p>Political</p>	<p>Social</p>
<p>IndyRef 2 Local Government elections Local Government funding and service provision UK Government policies Housing policy – Housing to 2040 objectives</p>	<p>People’s mental health and well-being Climate change</p>

Economic	Technological
Taxation Pandemic recovery and impact on public spending Employment / economic recovery Sustainability and carbon reduction	Digital service delivery

6.2 Business Resilience and Covid-19

6.2.1 On 11th March 2020, the World Health Organisation declared the Covid-19 outbreak a pandemic. Like all other businesses, Rosehill had to respond quickly to this unprecedented event. One of our first and biggest challenges was how we continued to function and provide services to our tenants whilst balancing this with the health and safety considerations of our tenants, staff, committee and contractors.

Initial Response

6.2.2 By the time the national lockdown was declared on 23rd March, we had taken the following action:

- two thirds of our staff were working from home and the other third were on standby to do so if needed. All staff moved to home working from 24th March 2020;
- prioritisation of key services: emergency repairs and gas servicing to continue. Day-to-day repairs, planned and cyclical maintenance, close cleaning, garden assistance and open space maintenance required to be suspended;
- phone round of elderly and other vulnerable tenants to see how they were doing and to establish what support, if any, they may need in the coming weeks/months;
- communication with all tenants to provide updates on impact of Covid-19/lockdown on service provision;
- “early doors” approach by our Income Team to reach out to those tenants who were at higher risk of being financially impacted by Covid-19;
- exploring appropriate video conferencing tools to hold Committee Meetings, thereby enabling Committee to continue to function and govern effectively during this unprecedented time.

Performance

6.2.3 As was the situation for the rest of the Sector, the pandemic and lockdown resulted in some of our services being suspended including cyclical and planned works and day-to-day repairs and an initial suspension of allocations of empty properties. Due to associated challenges including: adopting new safe work rounds to parts of our services e.g. carrying out void repairs and letting empty homes; the financial impact on tenants, particularly those already experiencing financial hardship and addressing and allaying tenants’

concerns about having workmen in their homes during lockdown, there was a level of impact on our performance.

6.2.4 The impact and challenges of Covid-19, which began in 2020, continue to exist due to the changes in levels of restrictions and the second national lockdown at the start of 2021. We anticipate that a level of impact and disruption will continue for the foreseeable future but hope with most of the lockdown restrictions being lifted over the last few months that we can begin to focus more on our post pandemic recovery plans.

6.2.5 A summary of our impacted performance from April 2020 to September 2021 is as follows:

- Three gas services not carried out within anniversary date (one in April, one in May and one in December). All three occurred within 2020 and were a direct result of tenants' concerns and reluctance relating to Covid-19. From January 2021 to our year-end (30th September) we have sustained 100% achievement rate within the anniversary date. In addition by the year-end we were on track to achieve 100% for October and November, sitting at 98% and 89% completion within anniversary date respectively;
- Rent arrears did increase initially in April and May 2020 but reduced again over the next 3 months. Although the rent arrears rose slightly in September 2020 our total rent arrears at 30th ^{September} 2020 were 2.56% compared to 2.61% at September 2019. We continued to experience a level of fluctuation in rent arrears over the last financial year (October 2020 to September 2021) from the highest level of 2.44% in February 2021 to the lowest of 1.98% in August 2021. The year-end result for 30th September 2021 has increased slightly from August and was 2.14% which is still better than last year's result of 2.56%;
- Our ability to continue to allocate empty homes was significantly hampered in the first few months of the first lockdown. Due to some of the processes we needed to put in place in respect of carrying out repairs to empty homes and following the Scottish Government guidance on virtual lets, we saw an increase in the length of time it took to get properties let. By our year-end of 30th September 2020 our average time to relet empty properties was 15.3 days, compared to our previous year's result of 10.4 days. However, when we look at the Scottish average relet times (based on 2020/21 ARC) of 56.3 days our result of 15.3 days compares favourably. The second national lockdown from January to April 2021 did have a significant impact on the re-letting of voids in tenement properties. The effect of this is demonstrated in our year-end result of 44.7 days.
- Our contribution to tackling homelessness during the pandemic showed that from April 2020 to September 2020 we let 90% of our properties to homeless referrals. Whilst our Committee decided to continue to provide such support, it concluded this needed to be balance with the needs of our tenants and those on our external waiting list who needed to move during the pandemic. By the year ending 30th September 2021 39.5% of our lets went to homeless referral cases;
- When we were able to resume day-to-day repairs in July 2020, we had a backlog to clear which had an impact on our average response times and right first time performance along with the second lockdown backlog impact. By the 30th September 2021 our results were 5.56 days for non-emergency repairs and 84.23% completed right first time;

- We had seen an increase in anti-social behaviour complaints in the second half of our financial year ending 30th September 2020 which related in the main to people breaching Covid-19 restrictions such as house parties. Although we had a reported 59 complaints, we managed to resolve all of them. The number of complaints received in our last financial year (October 2020 to September 2021) reduced slightly to 50 and we sustained 100% achievement in terms of resolving complaints.

6.2.6 In addition to the above during the first lockdown we had to suspend the fire safety works being carried out in our properties. When we began resuming this work, as lockdown measures eased over the Summer 2020, we had managed to complete this work in 84% of our homes by September 2020. We were on track to achieve the Scottish Government's deadline of 1st February 2021. However, late in 2020 the Scottish Government announced that the deadline had been extended to 1st February 2022. The works were further delayed by the introduction of Tier 4 restrictions and the second national lockdown in January 2021. Works resumed late April 2021 and as at 30th September 2021 99% of our homes have had the work completed. We are on track to achieve the deadline of 1st February 2022.

6.2.7 The above demonstrates that we have experienced some challenges and impact from Covid-19 on our performance but despite this we have managed to recover and keep matters under control rather effectively e.g. our arrears levels during Covid-19 have fluctuated but we didn't experience any particular spikes. When we compare our year on year results this shows our arrears levels have consistently fallen over the last 6 years and despite Covid-19 that downward trend continued in September 2020 and 2021. Another example relates to gas servicing. Considering the challenges of encouraging tenants to provide access for a gas service during the height of the pandemic, we only had a total of 3 services not completed within the anniversary date, which all occurred during 2020. Since then we have sustained a 100% achievement rate.

6.2.8 The relatively low impact on our performance over the last 18 months, some of which could have a financial impact on Rosehill such as rent arrears levels, is testament to the hard work of our staff. Significant engagement took place with our tenants over access arrangements for gas servicing, completion of fire safety works and providing support and advice for those facing financial difficulties. In addition staff developed and effectively implemented contactless ways to provide certain services including the letting of empty properties and the pre-inspection of repairs. This was all in the context of high levels of home working for long periods of time.

Supporting our tenants

6.2.9 Whilst some of our services were suspended and staff working remotely, we took the opportunity to establish what other support we could offer our tenants and the local community who were facing significant challenges such as financial hardship, isolation and mental health issues because of the pandemic.

6.2.10 From our initial contact with our most vulnerable tenants prior to lockdown, we built on that and over the year made a number of attempts to reach out to all of our tenants. We had an active list of tenants who were regularly contacted because they had been so

isolated and just needed someone to talk to. We also provided a basic food and prescription delivery to a small group of tenants.

- 6.2.11 In addition to supporting our own tenants we wanted to support the local community. Our support included financial donations and providing the services of one our staff, two days a week, to help at local food banks, food parcel deliveries and helping on the G53 Together helpline at the height of the pandemic. The helpline signposts people to other organisations that can help them but also offers practical advice and assistance to deal with emergency situations e.g. fuel card and mobile phone top ups.

Engaging with our tenants

- 6.2.12 The majority of our tenants have smart devices and or email accounts. This enabled us to keep tenants informed and carry out consultation by issuing links by text or email. We recognise that approximately a third of our tenants don't have smart devices or haven't shared such contact details with us. Therefore we continued to issue paper mailshots of any communications and surveys.
- 6.2.13 Our Tenants Group, Rosehill Tenants' Voice, was reformed at the start of the second lockdown and were provided with support and training to meet virtually. The Group is supported by an external facilitator and a member of Rosehill's staff. The Group undertook a 3 month training course on what it means to be a tenants' scrutiny panel. It also received training on The Scottish Social Housing Charter and how the work the Group would undertake fits into The Charter's requirements. The training also looked at the Scottish Good Practice Guide for delivering scrutiny and what we need to do to meet the requirements of this guidance. In April 2021 the Group agreed its terms of reference and code of conduct and these were presented to Committee in June 2021.
- 6.2.14 The Group has conducted three scrutiny exercises to date and has presented its findings and recommendations to the Management Committee for consideration and approval. The Group examined our service standards, Annual Performance Report and Rent Arrears Policy. This resulted in the Group drafting new Service Standards which were subsequently approved by the Management Committee. The Group recommended that the majority of performance information in the Annual Performance Report could be published on the website, with only the headline results being issued in paper form to tenants. The summary information being distributed in paper form would include information on how to access the detailed performance information on the website and provide tenants with the option of receiving a paper copy of the full Annual Performance Report. The group felt this would achieve better value for money in terms of cutting down on printing and distribution costs. The Management Committee agreed to implement the recommendations of the Group for this year's Annual Performance Report including carrying out a survey of tenants afterwards to find out what tenants thought of the new approach and whether they are happy with it. In terms of the Rent Arrears Policy, Committee approved the recommendations of the Group including the streamlining of the Policy by removing the procedural elements from it.

Supporting our Staff

- 6.2.15 We realised early in the pandemic that the move to full home working would be a culture shock to staff and that whilst some staff might flourish in this environment others may find it more difficult. Staff's ability to work from home was not just about having a stable broadband provision, or access to a suitable device, it was also about mental health and well-being. This became more important the longer lockdown and Covid-19 restrictions went on. Staff had to continue working whilst tackling issues such as isolation, not being able to see loved ones, anxieties about the virus and maintaining a good work/life balance.
- 6.2.16 Organisations that provide advice, support and training to our Sector provided a range of health and well-being information, sessions and training during the pandemic. Promotion of use of these resources has been made available to all staff including sharing relevant links and apps. Staff were also encouraged to use video communication tools to have virtual lunches with colleagues to enable interaction. Line Managers held regular virtual meetings with teams throughout the pandemic.
- 6.2.17 In preparation for the first lockdown and restrictions easing, we prepared our office for staff returning to a level of office working and introduced a range of Covid-19 safety measures including changes to the office such as auto sensor lights in shared facilities; auto sensor flushes and taps in toilets and tap in kitchen and setting up of cleaning stations in shared facilities. All of the safety measures were pulled together in a Guide to Office Working during Covid-19 which staff were consulted on before it was finalised. Staff are involved in risk assessments, any new Covid-19 related procedures and any updates to The Guide and these are regularly monitored by Managers. Positive feedback has been received from staff in terms of their satisfaction about the Covid-19 safety measures that have been put in place and are happy and comfortable about being back in the office environment.
- 6.2.18 Prior to a return to work after both lockdowns eased, Staff were encouraged to complete the Covid-19 Age assessment tool to enable discussions to take place about any additional measures or support they may need for returning to the office and to determine if it was safe, depending on risk level identified, for them to return to work.
- 6.2.19 We have held IIP status since 2003, the review conducted virtually in 2021 resulted in us achieving the Silver accreditation of IIP.

Partnerships and collaborations

- 6.2.20 During the summer of 2020 our Director joined the G53 Together Steering Group whose main purpose, initially, was to co-ordinate and oversee a local response to Covid-19. SWAMP a local organisation had been appointed as the Anchor organisation through which funding was secured through the Scottish Government's Community Fund. The funding was distributed to local groups, projects and initiatives who were tackling Covid-19 related issues on the ground.

6.2.21 We have continued to work with Glasgow City Council over the strategy for the private development in Priesthill (formerly known as the Barratt Flats). We have continued to acquire flats and have begun the refurbishment of some of the flats we own with the hope of them being ready for let during Year 1 of this Plan. Some supply issues have been experienced e.g. delivery of flat entrance doors which is delaying the completion of the works and enabling the flats to be let. We continue to liaise with the Council over its implementation of the close improvement works which includes new close lighting, fully operational close entry system, close painting and new flooring where required. We have also been progressing our plans to seek appointment as the Factor for the development and to support this have created a new post of Factoring Co-ordinator. It is envisaged that we will take on this role during Q1 or Q2 of this Plan.

IT

6.2.22 Our IT systems are based around a Terminal Server which meant that it was simple enough to set staff up for remote working using VPN connections (Virtual Private Network) on appropriate devices to access our systems. As mentioned earlier two thirds of our staff were already set up for home working before the first national lockdown came into effect and the remaining staff were ready to go at the point lockdown happened. Staff have had full access to all of our IT systems including main housing management software, server folders and outlook from the very start. In addition all staff had the means to attend virtual meetings and events within the first couple of weeks of lockdown.

Governance

6.2.23 One of our key objectives was to ensure that our Committee could continue to function and effectively govern during the pandemic. In early 2019 all Committee Members were issued with tablets as we moved from distributing committee papers in hard copy to accessing them from a Board Portal. In addition all Committee were set up with a Rosehill email address to be used for Committee business only. This made the transition to virtual Committee Meetings much easier from April 2020 as all members had use of a tablet and were used to accessing committee papers and other information from an online tool and receiving relevant notifications and alerts through email. The March 2020 Committee meeting had to be postponed to the beginning of April 2020 to enable a suitable virtual platform to be set up. Since then monthly committee meetings have been sustained all through the pandemic using a virtual platform. During the first quarter of Year 1 of this Plan (October 21 to December 21) we hope to introduce hybrid meetings to support ongoing social distancing measures and to provide Committee with a choice on how to attend meetings. However, this will be dependent on when suitable equipment can be installed in our Committee Room and assuming no further local or national lockdowns or certain restrictions are re-introduced over the coming Winter.

6.2.24 With the advice of our solicitor Covid-19 temporary amendments were made to our standing orders at the beginning of April 2020.

6.2.25 As part of our assurance processes we created a dedicated exercise on the impact of Covid-19 on our business which continues to be monitored and updated by the Management Team and the Audit Sub-Committee. In the main we have managed to carry out Policy Reviews as per our timetables for 2019/20 and 2020/21.

6.2.26 We had our audit processes conducted virtually as follows:

- Internal audits scheduled for 2020 and 2021 completed, 3 audits carried out per year all of which received the highest assurance level of “Strong”. The audits conducted were:
 - 2020 – Reactive Repairs, Complaints Handling and Corporate Governance
 - 2021 – Gas Safety, Rent Arrears and Business Continuity – these were carried out in the context of impact of Covid-19
- External Audit of our financial year 2019/2020 which was carried out virtually by our newly appointed Auditors, Chiene & Tait who gave an unqualified opinion on the Financial Statements.
- Pre-submission of ARC audit- these are carried out in early March and as such the 2020 was conducted on site prior to lockdown coming into effect. The audit in 2021 was successfully carried out virtually.

6.2.27 We attained Cyber Essentials Accreditation for the first time in February 2020 which is carried out on a remote basis. We were successful in attaining the accreditation again in March 2021.

6.2.28 We submitted all of our statutory and regulatory returns by the necessary deadlines, including the monthly Covid-19 returns introduced by The Regulator which have recently moved to a quarterly frequency. We submitted our Annual Assurance Statement (AAS) by the extended deadline of November 2020, following virtual committee sessions being held, facilitated by an external consultant, to review our assurance processes. The AAS 2021 review session was also held virtually and enabled the AAS to be produced and submitted by the end of October deadline.

6.2.29 We have submitted Notifiable Events to The Regulator when required including: notification of office closure in March 2020 and the failed gas services out with anniversary date, of which there has only been a total of 3 since the pandemic began.

6.2.30 We held virtual sessions in 2020 involving the Management Committee and Management Team, facilitated by an external consultant to carry out the annual review of our Business Plan 2016 – 2021. Over Spring and Summer 21 we held a series of virtual Business Planning events and carried out two consultations in preparation for producing our new 5 Year Business Plan for 2021-2026. See Chapter 2, Section 2.1 – Developing the Plan on the processes for developing our new plan.

6.2.31 We implemented the temporary provisions of the Corporate Solvency and Governance Act 2020 to enable us to hold our SGM and AGM 2021 virtually. Both events were quorate and the new rules were approved by the membership which contain provisions for future virtual AGMs. The temporary provisions of the 2020 Act have since expired. Therefore having a provision in our new rules for virtual events means, if necessary, we can hold a virtual AGM again in 2022. We have provisionally booked our local venue for the 2022 AGM as currently the restrictions on public gatherings have been lifted. However, to support social distancing and to give members a choice on how to attend, we are planning to arrange a hybrid event.

Summary

6.2.32 Whilst Covid-19 has presented some challenges to Rosehill, the above demonstrates that we were able to respond quickly and effectively at the outset of the pandemic. We have put a number of mitigating measures in place and have utilised digital/virtual tools to carry out certain parts of our work, to engage with our tenants and to ensure our Committee could continue to govern effectively. We have not suffered significant financial losses in terms of increasing rent arrears or lost rent through voids. We are financially strong and have been able to absorb any financial impact to date.

6.3 The Local Context

6.3.1 We have identified the following “local” factors which influence our operating environment and have helped shape our key activities and priorities for the life of this Plan.

Our Tenants’ Needs and Expectations

6.3.2 Under Chapter 5, Section 5.2 – Our People we have built a picture of the needs of our tenants and the challenges they face. We have not built this picture in isolation and have placed it in the context of the wider community (G53 area) that our tenants live in, using information obtained from SIMD 2020, the Resource Research facility for G53 and the Council’s draft Local Development Plan.

6.3.3 It is clear from the picture developed that there are a range of challenges for the Community, not least of which relate to the impact of Covid-19. However, it has to be recognised that there have been long-term local issues and factors which have shaped the landscape of the community. Factors including: ageing population; high levels of unemployment; a dominance of part-time work and employment in the retail and care sectors and lower education achievements. Covid-19 has, however, compounded some of these factors.

Tenant Engagement and Consultation

Tenant Satisfaction Survey 2019

6.3.4 During our last 5 year Plan we carried out our 3 yearly tenant satisfaction survey. The results were very positive with levels being in the 90s. The table below shows the increase in satisfaction in the main areas (as per ARC requirements) compared to the 2016 survey. It also demonstrates our results are strong compared to the Scottish Average for both the 2019/20 and 2020/21 ARC results.

Table 11 – Tenant Satisfaction Results

Satisfaction Measure	Rosehill Results 2019	Rosehill Results 2016	Scottish average 2019/20	Scottish average 2020/21
Satisfaction with Rosehill Housing Co-operative's overall service	94%	94%	89.2%	89%
Satisfaction with being kept informed about services and decision	98%	95%	92%	91.7%
Satisfaction with opportunities to participate in decision making	97%	88%	87.2%	86.6%
Satisfaction with quality of home	92%	87%	87.2%	87.1%
Satisfaction with Rosehill Housing Co-operative's contribution to the management of the neighbourhood	92%	89%	87.5%	86.1%
Rating of rent as very good or fairly good value for money	93%	84%	83.6%	82.8%

6.3.5 We will be conducting our next 3 yearly survey in the Summer of 2022. We recognise that we are operating in a harsher climate and our tenants are feeling the effects of Brexit and Covid-19 and the consequent fall out in relation to increased energy and food costs. In addition the temporary increased payment of £20 per week for Universal Credit has now ended, as had the furlough scheme. Others will see an increase in national insurance contributions from April 2022. Winter 2021 is already been referred to as the Winter of discontent because of the aforementioned factors as well as food and other supply shortages. We envisage that tenants will look to

Rosehill for more support and potentially new services and will want more for their rent. We anticipate that the current climate may influence and reflect tenants concerns and expectations when we carry out our satisfaction survey next year.

Consultations

6.3.6 As covered under Chapter 2, Developing our Plan we undertook two consultations as part of the preparations and planning for new 5 Year Plan. The first in relation to what our future service should look like and the second on our proposed priorities for the next 5 years. For both surveys we offered online or paper options for completion.

6.3.7 Whilst the response rate was not significantly high for either consultation we were able to build some picture of our tenants' needs and expectations.

What our future service delivery should look like

6.3.8 When considering the tenant responses to what our future services should look like, we established that 40% of respondents were aged 65 and over, with only 13% being aged between 25 to 44, this drops to 5% for those aged under 35. The higher response rate from older tenants has influenced the picture built from the survey but as the overall response rate was not sufficiently significant and some of the questions were not answered by all respondents, we are unable to rely on this as a true representation of our tenants' views.

6.3.9 Regardless of age the main method used by tenants to contact Rosehill during Covid-19 was by phone (over 50%) either mobile or landline. A smaller amount of tenants (15%) used email. When asked what the preferred methods of contact would be if our office remained closed due to Covid-19, the same methods of mobile, landline and email were selected, 60%, 49% and 42% respectively.

6.3.10 Of the respondents, 81% advised they had personal access to the internet. When we look at this in terms of age, the results were as anticipated, with 100% of tenants aged 25-34 having personal access and only 44% of those aged 75 and over.

6.3.11 50% of respondents agreed Rosehill should continue to develop and provide online services. In the context of whether tenants have personal access to the internet, this showed that 58% of those with access support online services; this drops to 14% for those who don't have access. Not surprisingly, 38% of those who don't have internet access disagree with Rosehill continuing to develop and provide online services.

6.3.12 For those supporting the development of online services, the most popular services related to reporting repairs (46%), viewing correspondence from Rosehill (30%), checking messages from Rosehill and viewing rent statements (28% for both).

6.3.13 When analysing the feedback from tenants in respect of changes or expansion of existing services and new services, there were two distinct trends – those

supporting digital services and those looking for more traditional methods and support, which was undoubtedly influenced by the age of the respondents.

6.3.14 There is a call from some tenants to expand or introduce new online services, as referred to earlier reporting repairs online was a popular suggestion. Tenants expressed a preference for accessing waiting list and house exchanges online. There was also an interest in the provision of an online chat facility to obtain information. There was also a preference for providing access to services out with 9-5 for tenants in work.

6.3.15 In contrast there was a call to cater for the elderly and technophobes. Suggestions of tackling isolation amongst older tenants e.g. lunch clubs or monthly entertainment and, regular garden assistance. There was also a request to consider the vulnerable when using internet methods as people are worried about scams.

6.3.16 As mentioned at the start, the response rate is too low to form a comprehensive picture but we do think it provides some indication of our tenants' needs and expectations of our future service delivery. Covid-19 has put a spotlight on the need to provide agile, flexible and responsive services and as such we need to further develop digital services. However this should not be to the detriment of tenants who are unable to or not interested in accessing services this way. Therefore, we will be adopting a dual approach to service delivery to ensure no-one is left behind. We believe the development of digital services will bring benefits to all tenants. It will bring greater convenience and choice to those who are able and willing to engage digitally. In turn this will free up staff time to support those who need it most. In addition the use of various digital tools will enable staff to bring a range of services to tenants' doors in a more efficient and effective way. We see this as key to supporting tenants who are unable to easily get out and about and would struggle to directly access online services from Rosehill.

6.3.17 In Year 1 of this Plan we will finalise our Digital Strategy, the aim of which is not just to develop a range of digital services but to support tenants in terms of digital capability and literacy. One of our aims is to give tenants a real choice whether to engage digitally or not. To support this aim we will look at what funding we can access to provide devices and training to tenants who do want to develop their digital skills.

6.3.18 Some of our current ways of working are barriers to delivering good digital services. Our tenants are all accessing services 24/7 in other areas of their lives such as banking and shopping. Introducing the ability to self-serve on customer transactions such as reporting repairs or checking rent balances will form part of the new digital strategy.

6.3.19 There will be seven key themes to the digital strategy. These are:

- Ensuring both staff and tenants have the correct skills to engage digitally
- Ensuring tenants have access to the internet
- Ensuring that tenants can afford fit for purpose wifi

- Ensuring that staff have both the capacity and capability to engage digitally with tenants
- Ensuring that there is the motivation to engage digitally
- Making sure that the infrastructure/software/devices are all fit for purpose

6.3.20 We will also focus on ensuring that people who are disengaged from the digital world aren't left behind and that they are given equal access to services. We have highlighted particular groups to offer additional support to:

- Older people
- People in lower income groups
- People with disabilities
- People whose first language is not English

Next 5 years' Priorities

6.3.21 We received over 60 responses from tenants, staff and stakeholders, the vast majority of which either agreed or strongly agreed with our proposed priorities for the next 5 years. When looking at the tenant feedback in more detail, due to the relatively low response rate and the individual nature of the responses, it was not possible to identify any particular trends. Some of the suggestions made tied in with our proposals in terms of partnership working for a range of wider services such as bulk uplift and contributing to projects and initiatives for supporting older tenants, improving the local environment and the health and well-being of local residents.

6.3.22 Some individual comments received were about specific issues tenants had with their own homes or with work they wanted done e.g. replacement of bathrooms, front and back doors. Some of the surveys returned were anonymised, however, where the tenants provided their contact details and their feedback was about issues with their homes or estate management issues, relevant staff will contact them to discuss further during the first quarter of this Plan.

6.3.23 There was a connection between some of the feedback from the future service survey and the consultation on the Business Plan priorities in relation to support for older tenants, with particular reference to tackling issues of loneliness and isolation. We have made initial links with Village Story Telling Centre to explore setting up projects for our older tenants to help with such issues. We are keen to develop this further during Year 1 of this Plan, with the intention, if successful, of extending this to other tenants experiencing isolation.

6.3.24 See the next section as to the main vehicle we hope to utilise for delivering a range of support and services to our tenants and the wider community.

Links with Local Organisations and Groups

G53 Together

- 6.3.25 The G53 Together Steering Group was formed as a direct result of the local response to Covid-19. A significant amount of good work was being done on the ground, however, it was felt that a more strategic approach was needed to effectively co-ordinate local efforts to deal with the crisis.
- 6.3.26 The G53 Together Steering Group has the responsibility for the development and implementation of a Strategic Framework in response to the impact of COVID 19 within the Greater Pollok Ward ensuring a collaborative joined up approach between key stakeholders in implementation of the framework.
- 6.3.27 The Steering Group is made up of Local Councillors and Senior Staff from the RSLs in the area. Staff from Glasgow City Council and Health and Social Care Partnership South Health Improvement sit on the group in an advisory capacity. The Group is chaired by The Project Manager of SWAMP, which was appointed the anchor organisation.
- 6.3.28 Whilst Covid-19 was the catalyst for the formation of the Steering Group, there is an aim that G53 Together will continue to have a key role in dealing with the long-term impact of Covid-19 on the community. To assist G53 Together to establish its role in the community and develop realistic and meaningful objectives, it has been working with the Centre of Civic Innovation. The Centre has been running a series of re-design events with G53 Together, with the planned conclusion of the events by the end of this year. The outcomes of which will determine if G53 Together has a key role in the community and, if it has, what that role will be.
- 6.3.29 On the assumption that G53 Together will continue to have a strategic role in bringing together the skills, knowledge and resources of various organisations, projects and initiatives in the community, we see it having a fundamental role in delivering needed support and services at community level.

Thriving Places

- 6.3.30 The Thriving Places model is still operating in the community. However, like all other organisations the ability to hold in person meetings, sessions during lockdown was severely restricted. Our participation in any relevant virtual meetings was impeded by a lack of communication, as we appeared to be missed out of various mailing lists for the themed groups. Over the last few months of the previous financial year, staff managed to reconnect with some of the themed groups such as Children and Young People. As Thriving Places has a 10 year strategy, it will be important that it and G53 Together establish a strong working relationship and ensure a strategic approach is adopted to ensure the effective delivery of what the community needs and wants.

Other partnership working

6.3.31 Whilst it is our objective to contribute to, support and utilise vehicles such as G53 Together and Thriving Places to meet the needs of our tenants as part of the wider G53 community, we will also explore establishing more specific links with individual organisations. As mentioned earlier we are in the early stages of exploring with the Village Storytelling Centre about the feasibility and practicality of running specific initiatives for Rosehill tenants.

Barratt Flats

6.3.32 We continue to work in partnership with Glasgow City Council to bring about real change in the private development in Priesthill, formerly known as the Barratt Flats. During the life of the last Business Plan, we carried out the first phase of improvement works to the buildings in relation to renewing the external wall insulation and guttering, roof repairs and replacement of common windows and close doors. This works was done with funding from the Scottish Government and Glasgow City Council. The Council are in the process of completing the internal improvements to the common closes. The objective being to bring them up to a factoring standard to enable a factor to be appointed.

6.3.33 We also began acquiring flats within the development as part of the longer term strategy to tackle the high level of private landlords and to bring much needed homes back into the social rented sector. We have a dedicated Acquisitions Strategy for this development which is periodically revised in response to changing circumstances. Our initial Strategy was to focus on acquisitions where we were likely to achieve majority ownership in a close. This has resulted in us owning 17 flats over 3 closes, giving us either 100% or majority ownership in each. However, this has taken over 3 years to achieve and whilst we are now the single largest owner, our overall ownership level is still low. There can be a fairly high turnover of ownership in these flats and due to their relatively low prices, they tend to be bought up by private landlords. Our strict acquisition strategy which focussed on achieving majority ownership in individual closes meant we missed opportunities to buy flats and prevent private landlord ownership increasing. Therefore towards the end of the last financial year, we had to decide a change to our acquisitions approach and focus on increasing our ownership levels across the development instead of targeting acquisitions on a close by close basis. Over the life of this new Plan we will monitor our progress with acquisitions and if need be revise our approach further. It is recognised that our success in achieving greater ownership levels in these flats is wholly dependent on the Council's ongoing support and commitment to provide the necessary funding.

6.3.34 The final stage of the Council's Strategy for the development is to have a Factor appointed to protect the investment made by it and the Scottish Government and to ensure the flats have a sustainable future. Rosehill is the Council's preferred choice and we have been working with the Council over the last year to prepare for Rosehill to be in a position to seek appointment as the Factor by the owners. We are working to a timeline of the end of this year or the beginning of next year for seeking

appointment. As mentioned elsewhere to support this objective we have employed a Factoring Co-ordinator to provide the factoring service to these owners and our existing factored owners.

Fully-Mutual Status

6.3.35 Rosehill is a fully-mutual housing co-operative where membership is open only to tenants. This legal form has served us well for the past 30 years. It fostered a huge surge in member interest and involvement in Rosehill in our early years, it protected our housing stock from the right to buy and preserved the right to rent, and it enabled us to access mortgage tax relief in our first few years and currently exempts us being liable for corporation tax on our ordinary activities.

6.3.36 However, we recognise that our membership pool is restricted to our tenants and whilst we now have over 1000 tenants/members, the challenges and demands of being a Committee Member can make recruiting new members challenging. At times we have found ourselves being victims of our own success; our experience has shown when tenants are generally happy with us as their Landlord they are less interested in getting too involved. Due to a current recruitment drive we are anticipating that we will have one new member joining the Management Committee in Q1. However, we are aware of the need for effective succession planning and the need to regularly refresh the Committee Membership. To that end we have set ourselves a target over the next year to review our recruitment processes and enhance our recruitment campaign to ensure we can continue to attract new members to the Committee. However, if at the end of this process we conclude that, despite our efforts, securing new members remains a significant challenge we will explore alternative constitutions for Rosehill e.g. becoming a charity which will enable us to extend our membership beyond our tenants. A wider membership pool may assist with recruiting people to our Committee.

6.3.37 The decision to move away from being a fully mutual organisation will not be taken lightly as it is at the heart of Rosehill that it is locally controlled. Since Rosehill began, almost 35 years ago, it has been led and directed by a 100% tenant Management Committee. Having tenants, acting in the best of interest of all tenants and Rosehill, deciding its direction and future has served Rosehill well.

Asset Management

6.3.38 It is important that we know how to manage and maintain our housing assets to ensure that we achieve our organisational objectives and create homes that people want to live in and are proud to do so.

6.3.39 Our vision “We will provide excellent quality affordable and efficient homes in neighbourhoods that are well managed and maintained” relies directly on how we manage and maintain our housing assets. We want to have high standard housing while achieving value for money.

6.3.40 We have a defined five year planned (see **Appendix 3**) and cyclical programme of works and pre pandemic we were delivering on programme, this is monitored through our Programme of Priorities and Section Operational Plans.

Analysis of Stock

6.3.41 Within the life of this plan we will look to assess and ensure the long-term sustainability of our stock by carrying out reviews to make informed decisions about the future use of our stock. These reviews will be done to inform decisions about our stock retention or potential disposal strategies. This will be carried out by an option appraisal process which will take cognises of the on-going reactive maintenance costs, Planned and Cyclical Maintenance costs, EESSH2, level of demand, turnover and environmental quality amongst other factors.

SHQS / EESSH

6.3.42 Currently 99% of all our properties that are lettable meet both SHQS and EESSH. Our properties that are currently failing both SHQS and EESSH have been included in a refurbishment project to ensure compliance after the refurbishment has been carried out.

EESSH2

6.3.43 By December 2025 the first formal review of EESSH2 will take place, at this point no social housing will be relet below EPC D rating. As of September 2021 RHC only have 18 properties that fail this criteria and all of these are acquisitions with a refurbishment programme in place that will increase these rating to a relet level on completion of the refurbishment.

6.3.44 Our initial assessment of our EESSH2 position for our stock (as of September 2021) is that currently only 90 of our properties will meet the target. The remaining properties fail to meet the standard (all band C) and are likely to be exempt on cost but further analysis and modelling will be undertaken in the early part of this plan.

Housing to 2040

6.3.45 Part 3- Affordable warmth and zero emissions homes and Part 4 – Improving the quality of all homes of Housing to 2040 will play a key role in what we need to do to our existing stock and during the life of this plan we will develop our strategy as it becomes clearer how this will apply to our existing stock. Any new build housing will need to have the Housing to 2040 ethos embedded with in the design and delivery approach.

Electrical Safety Inspections (5 year cycle)

6.3.46 In order to achieve the revised SHQS requirement all properties must have a valid electrical safety inspection, prior to this requirement we had a high number of valid

inspections and an ongoing cyclical programme to renew. This programme has been reviewed and reprogrammed to take account of the March 2022 deadline along with delays due to the pandemic. As at 30th September 2021, 190 properties still had to be completed which equates to 18% of our stock.

6.3.47 Our Asset Management Plan outlines the process by which we ensure that our housing assets fully support our strategic objectives and Business Plan needs. Our Asset Management Plan is attached at **Appendix 4**.

Development

6.3.48 Our opportunities to develop are suppressed by the availability of land within the local area but we are actively attempting to acquire suitable land at the former Gowanbank Primary School. It is envisaged that this will be our last opportunity to develop within our operating area.

6.3.49 If this attempt is successful it will enable us to deliver 45 new homes during this life of this plan contributing to Housing 2040 Scottish Government's Plan to deliver new homes over the next 5 – 10 years. We have been developing suitable site layouts which would facilitate a financially viable scheme but acknowledge the challenges presented by increasing standards both at a national and local level, building costs and utilities connections. The aspiration is that this will be a funded development by Glasgow City Council with Rosehill

6.3.50 These new homes will aid to tackle climate change having to be zero emission properties along with addressing digital connectivity and future proofing for lifelong accessibility.

Other Property Acquisitions

6.3.51 As recognised under the Development Section our opportunities to continue to build new homes in our area of operation are very limited due to the lack of land available. Realistically the site at Gowanbank is likely to be our last new build development. To that end we will continue to look at opportunities to do individual acquisitions to increase our stock numbers, albeit this will be on a smaller scale. Over the last 11 years we have been acquiring properties in the 4-in-a-blocks in Nitshill with the objective of strengthening our ownership levels in these blocks and preferably to obtain majority or 100% ownership. These blocks formed the stock transfer to Rosehill from GHA through SST. With the exception of one fully, privately owned block, we acquired properties from GHA in all the other blocks, with the level of social rented properties ranging from 25% to 100%.

6.3.52 In addition to these properties we will also consider acquisitions in other properties in the local area, with the driving factor being to increase our ownership levels in those blocks. We recently revised our Acquisition Strategy for individual properties and will continue to implement this over the next 5 years if opportunities arise.

6.4 Wider Context

Economic Uncertainty

- 6.4.1 During the latter part of 2021 there is growing concern about the condition of the economy and the impact this will have on the area and more importantly our tenants. The aftermath of both the pandemic and Brexit have led to the UK Government raising National Insurance rates and cutting the higher Universal Credit levels people received during the pandemic. Added to this costs across the board are rising. The most worrying of these is the cost of gas and electric. Currently the full impact on fuel bills isn't known but some Economists are predicting that bills could double.
- 6.4.2 During the pandemic we saw a growing number of people turning to us for assistance with fuel bills. This will almost certainly increase with the rising costs. Wages are going to drop due to the rise in the rate of National Insurance and anyone in receipt of Universal Credit are already nearly £90 per month worse off. People are going to be faced with some stark choices during the coming months. The Income Maximisation Team are geared up to be able to support people who are struggling and signpost people for energy advice.
- 6.4.3 A major risk for us is that rent arrears will rise with people facing the choice of paying rising fuel and food costs and paying their rent. The Income Maximisation Team are going to make sure that they fully support people in difficulty and the Welfare Rights Officer will also make sure that tenants are claiming all the benefits, either in or out of work, they are entitled to.
- 6.4.4 Construction costs primarily associated with supply chain issues in material and labour are currently creating wild spikes in repairs, planned and cyclical and development costs. It is envisaged that these spikes will level off with time and this is further discussed in Post Pandemic Recovery Section.

Fuel Poverty/Affordable Warmth

- 6.4.5 We recognise that the current Glasgow's Housing Strategy (2017-2022) is due to end next year. However, the information in relation to fuel poverty remains relevant, due to the rising energy prices we are currently experiencing. The issue of heat or eat unfortunately continues to be a dilemma many low income households face.
- 6.4.6 The Strategy stated that despite significant investment in energy efficiency measures in properties, fuel poverty had actually risen. The table below shows the rise in fuel poverty in Glasgow:

Table 12

Year	% of Population in fuel poverty
2002	14%

2011	33%
2016	34%

6.4.7 Of the 34%, some 8% were in extreme fuel poverty, which is, spending over 20% of their income on fuel costs. Over 45% of the people in fuel poverty in the city are elderly. (Source: Glasgow’s Housing Strategy 2017-22)

6.4.8 The Strategy states that the main reasons for fuel poverty increasing in the City are:

- Income – People on low income need to spend a higher proportion of their income on heating
- Fuel Costs – Year on year increases to fuel prices

6.4.9 Since 2010 solid fuel prices have increased by 13.5%, gas by 31.9% and electricity by 28%. Median gross annual pay for individual full time workers in Glasgow over the same period has only increased by 16.49% meaning that fuel prices have risen at more than 1.5 times the rate of wages. This can only be set to worsen with the recent and ongoing increases in energy prices, coupled with ongoing minimal wage rises for full-time workers with some potentially experience pay freezes.

Energy Efficiency

6.4.10 As mentioned earlier in the section on Asset Management, we are already meeting the Energy Efficiency Standard for Social Housing 2020, with 99% of our lettable properties already having achieved 100% compliance.

Energy Efficiency Advice

6.4.11 Despite 99% of our lettable properties meeting ESSH we do recognise that some of our tenants will be experiencing fuel poverty based on the aforementioned findings of the Housing Strategy.

6.4.12 The Housing Strategy has identified advice and information as being a key means of mitigating fuel poverty, and reducing its impact on vulnerable households. We will work with agencies who provide such advice and information and promote the benefits of obtaining such advice to our tenants.

Post Pandemic Recovery

6.4.13 From our experience of the pandemic and the challenges this has and is presenting we are planning our post pandemic recovery.

6.4.14 Rosehill is in a fortunate position as the number of back log reactive repairs were dealt with within a short period following the easing of restrictions, we have however, experienced substantial delays to the planned and cyclical programmes along with our stock condition surveys.

Impact on asset management programme

Planned works

- 6.4.15 These have been delayed but due to our strong financial position we are able to mitigate delays by doubling up programmes of work to contain delays. Our planned programme reflects the ongoing investment and maintenance of our properties is not in place to meet either SHQS or EESSH.

Fire and Carbon Monoxide Detectors Standard

- 6.4.16 Pre pandemic we had a robust programme in place to deliver for the original compliance date of February 2021 this was directly affected by the pandemic but we have reprogrammed and worked closely with our appointed contractor to mitigate any delays and are confident of full compliance by February 2022. As at 30th September 2021 99% of our homes have had the work completed.

Gas Safety Inspections

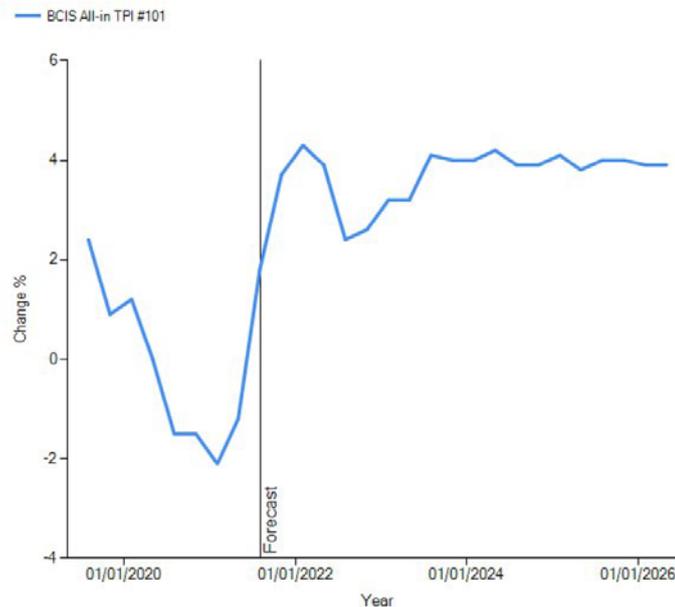
- 6.4.17 Pre pandemic we had a strong gas safety inspection record achieving no missed anniversaries since we implemented our force access procedure during 2017, achieving this for three years in a row. During the pandemic we suspended force access procedures where Covid-19 was cited as the reason for non-access to the property. We micro managed this process and mitigated the missed anniversaries to 2 for the year to September 2020 and one for the year to September 2021.

Impact of material and labour shortages due to economic uncertainty (Brexit/ Covid issues)

- 6.4.18 We are becoming increasingly aware of increases in both cost and supply timescales for materials and labour and acknowledge that this is now impacting on our reactive repairs service. In terms of our planned and cyclical programme our current contracts have not been directly affected in terms of cost but we continue to monitor these. Our programme for the future delivery of planned works and future development will be closely reviewed to maintain delivering best value for our tenants. The current Building Cost Information Service Tender Price Index provided by the RICS is forecasting a levelling off of tender costs.

Percentage change over time

Percentage change: Year on year



SHQS

6.4.19 During the pandemic surveys to inform both SHQS compliance and our planned programme have been halted. We are now in the position that our information is becoming dated, with surveys not having been carried out over two financial years and measure are being put in place to re commence surveying as soon as practically possible.

Tenant Support

6.4.20 During the pandemic every tenant of Rosehill received at least one phone call to check whether they were ok and whether any support was needed. These phone calls were extremely well received. The plan is to extend this service over the life of the business plan with a mixture of house visits and phone calls. In a bid to support tenants before a tenancy fails a traffic light system of tenancy support will be developed. This will enable staff to identify quickly when a tenancy is starting to fail so that relevant support can be offered.

6.4.21 As already mentioned earlier in the plan the coming months are going to be difficult for people due to rising costs and reducing pay and benefits. The Income Maximisation Team will be supporting tenants to maximise their income and check they are in receipt of all relevant benefits.

Tenancy Sustainability

6.4.22 Rosehill recognise that a number of new tenancies fail due to not enough education and support being put in place especially for first time tenants. During the first year of the business plan an online training programme will be launched. This will be used as part of the new tenancy sign up process to ensure that new tenants understand

what it means to be a tenant of Rosehill and what they can expect from us and what we expect from them in return. This will be a fun and interactive animated training course which lasts less than half an hour.

Welfare Reform

- 6.4.23 To date the anticipated impact of Welfare Reform has not been as significant as expected due to factors such as:
- 6.4.24 The Scottish Government using the Discretionary Housing Payment Fund (DHP) to cover the shortfall in tenants' housing benefit caused by the "Bedroom Tax". The Government has committed to continuing to cover the shortfall until at least 2023. This is to ensure that the "Bedroom Tax" is mitigated until the Government receives further devolved powers, which will enable it to deliver its commitment to abolish the "Bedroom Tax". This further devolvement was anticipated to be during 2021 but has been delayed due to the pandemic.
- 6.4.25 The full Universal Credit (UC) roll out happened in September 2018 in South Glasgow. However due to the Scottish variations (twice monthly payments and payment direct to landlord) Rosehill's income hasn't been adversely affected.
- 6.4.26 As we have a dedicated Welfare Rights Officer (WRO), support has been readily available to any tenant experiencing difficulties with current benefits or claiming new benefits. Since the roll out of UC the WRO has assisted 157 people to claim new benefits or appeal benefit decisions.
- 6.4.27 However Welfare Reform still poses a significant threat to Rosehill and is likely to exacerbate poverty amongst our tenants. Examples of this are:
- 6.4.28 The £20 per week introduced to support people on UC through the pandemic ended on 30th September 2021. This will see family income reduce significantly by £86.70 per month.
- 6.4.29 The Government Furlough Scheme ended on the 30th September 2021. This is expected to raise unemployment with companies unable to keep the staff on and pay their full wages in still pandemic affected services.
- 6.4.30 The rate of inflation and cost of living are rising post pandemic so people on low incomes or in receipt of benefits are going to be worse off and there is an expected rise in the use of foodbanks.
- 6.4.31 The pandemic delayed migration of people in receipt of Disability Living Allowance (DLA) to Personal Independent Payment (PIP) this has now restarted. The criteria for qualification to PIP is different to DLA so many people who qualified to DLA are losing the benefit or receiving a reduced amount.

Rent Affordability

6.4.32 We fully recognise that the need for rents to be affordable is crucial now more than ever. The tough economic climate over the last several years and emerging impact from the pandemic and Brexit will present many people with a range of challenges. Country-wide, people have experienced wage freezes or cuts, those on benefits have felt the effects of the raft of Welfare Reforms introduced by the UK government, people are being faced with a choice of “heat or eat” and more and more people are turning to foodbanks.

6.4.33 The resultant impact for landlords is that rent arrears may increase, as will staff time spent on supporting and managing tenants with arrears and, associated costs such as legal costs. However this was expected with the roll out of UC and didn’t happen. However, Rosehill, will plan for this eventuality.

6.4.34 As at 30th September 2020 51% of our tenants were in receipt of housing benefit and 10% received the Universal credit housing element. Of those tenants receiving housing costs, 83% received housing benefit and 17% received UC. The figures for the year-end – 30th September 2021 are not yet available. We are aware that we have a very small number of tenants, at this point, who are affected by the benefit cap which creates a shortfall between their rent and the housing benefit received. However as mentioned previously the majority of these tenants are receiving some level of assistance (DHP) to cover the shortfall.

6.4.35 The following information is based on the 2020/21 ARC. It compares our rent levels against other landlords operating in the area to provide a local comparison and also against the Scottish Average.

Table 13 Average Weekly Rents 2020/21 by Apt Size:

1 Apts.

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£58.98	£69.61	N/A	£72.33	£64.31	£73.61

2 Apts.

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£70.12	£81.09	£84.32	£81.95	£80.38	£79.48

3 Apts.

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£79.44	£93.09	£89.15	£87.41	£92.82	£82.60

4 Apts

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£78.76	£100.53	£96.85	£102.20	£102.17	£89.81

5+Apts

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£83.79	£121.43	£119.60	£112.01	£110.24	£99.97

Table 14 Average weekly rents 2020/21 for all properties

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£78.54	£91.03	£92.77	£89.16	£94.96	£83.70

6.4.36 As can be seen from Table 13, Rosehill's average weekly rents compare favourably with the average rent levels shown for the other landlords and Scotland as a whole. Our rents for all property sizes are lower, and in some cases significantly lower, than the other landlords and the Scottish Average.

6.4.37 From information taken from The Regulator's website we can also compare our average weekly rents to the RSL average. In the tables above the Scottish average figure includes local authority rents which typically, across the country, are lower than RSL rents. Table 15 below shows how our rents compare to the RSL average.

Table 15 – Rosehill average weekly rents compared to RSL average

Size	Rosehill Average	RSL Average
1 Apt	£58.98	£68.96
2 Apt	£70.12	£83.09
3 Apt	£79.44	£87.38
4 Apt	£78.76	£94.72
5+ Apt	£83.79	£98.51

Table 16: Average weekly rents 2020/21 for all properties

Rosehill Average	RSL average
£78.54	£90.01

6.4.38 The above tables show that Rosehill’s average weekly rents are lower than the RSL average rents.

6.4.39 We also compare our rents against the local authority (LA) average. Table 17 below sets out the comparison.

Table 17: Average weekly rents 2020/21 by apartment size

Size	Rosehill Average	LA Average
1 Apt	£58.98	£61.96
2 Apt	£70.12	£72.07
3 Apt	£79.44	£78.07
4 Apt	£78.76	£81.80
5+ Apt	£83.79	£89.70

Table 18: Average weekly rents 2020/21 for all properties

Rosehill Average	LA average
£78.54	£83.70

6.4.40 Table 18 above shows that, with the exception of the 3apt average rent, our average rents are lower than the LA average rents.

6.4.41 All of the above comparisons not only show that our rents are lower than other local landlords, but also that they are lower than the Scottish and RSL average and, more importantly, are on a par or lower than the LA average.

6.4.42 We believe the approach we have taken for the last 11 years, which is to cap any rent increases to inflation only, will keep our rents amongst the lowest in Scotland.

Table 19 Rent Compared to Average Earnings and the Living Wage

Property Size	Average Rent	Living Wage	Moderate Income	Highest Rent	Living Wage	Moderate Income
1 Apt (single)	£58.98	19.9%	19.2%	£58.98	19.9%	19.2%
2 Apt (couple)	£70.12	15.7%	15.2%	£78.23	17.6%	17.0%
2 Apt (single 1 child)	£70.12	18.2%	17.6%	£78.23	20.3%	19.6%
3 Apt (single 2 children)	£79.44	16.7%	16.2%	£88.22	18.6%	17.9%

3 Apt (medium family)	£79.44	12.7%	12.3%	£88.22	14.1%	13.7%
4 Apt (single parent 2 children)	£78.76	16.6%	16.0%	£96.96	20.4%	19.7%
4 Apt (large family)	£78.76	11.1%	10.7%	£96.96	13.1%	13.6%
5 Apt (large family)	£83.79	11.8%	11.4%	£103.20	14.5%	14.0%

6.4.43 Table 19 shows that our average and highest rents are affordable when compared to both the average wage and the real living wage for different family sizes. Rent is considered affordable if they are less than 25% of a family's income.

Housing to 2040

6.4.44 The Scottish Government's vision for Housing to 2040 was one of the key documents we considered when developing this new Plan. Under Chapter 2, Section 2.3 – Other Key Sources, we summarise the key elements of this document. In this section we now consider what this means for Rosehill and what our contribution to realising this vision will be.

6.4.45 Rosehill will contribute to achieving 100,000 affordable homes in the next decade with 70% being for social rent by delivering refurbished acquisitions and potential new build if the opportunity arises. New build properties will be carbon neutral if built later in the life of this plan as all new build will have to be achieving this by 2026. This is likely to mean a move away from our usual fuel source of natural gas to provide tenants with heat and hot water and look at alternative methods.

6.4.46 By December 2025 the first formal review of EESSH2 will take place, at this point no social housing will be relet below EPC D rating. As of September 2021 RHC only have 18 properties that fail this criteria and all of these are acquisitions with a refurbishment programme in place that will increase these rating to a relet level on completion of the refurbishment.

6.4.47 Our initial assessment of our EESSH2 position for our stock (as of September 2020) is that currently only 90 of our properties will meet the target. The remaining properties fail to meet the standard (all band C) and are likely to be exempt on cost but further analysis and modelling will be undertaken in the early part of this plan.

Analysis of Stock

6.4.48 Within the life of this plan we will look to assess and ensure the long-term sustainability of our stock by carrying out reviews to make informed decisions about the future use of our stock. These reviews will be done to inform decisions about our stock retention or potential disposal strategies. This will be carried out by an option

appraisal process which will take cognises of the on-going reactive maintenance costs, Planned and Cyclical Maintenance costs, EESSH2, level of demand, turnover and environmental quality amongst other factors.

6.4.49 Our Asset Management Plan is attached at **Appendix 4**.

6.4.50 Part of the Housing to 2040 Strategy is to end homelessness and rough sleeping and ensure that everyone in Scotland has a safe and secure home. Over the course of this business plan we will assist Glasgow City Council to meet the housing 2040 targets. We are strategic partners within the Local Lettings Community of Greater Pollok and we are also part of the strategic planning group for the citywide housing strategy. These groups feed into the overarching housing strategy to alleviate homelessness within Glasgow.

6.4.51 Part of the Housing to 2040 strategy is around building sustainable communities where people can stay in their communities. The aim is that places are well designed and connected, support people's wellbeing, and homes are well connected to services, facilities and transport links. This is supported by the principles that housing is provided in the right places to create and sustain thriving local communities. We will work with local partners, Glasgow City Council and third sector organisations to ensure that our homes and local community stays sustainable and an attractive place where people want to live. Our aim is to prioritise community connectivity through linking in to local partnerships and services.

6.4.52 As part of our objective to make better use of our open spaces, we will ensure that we have regard to the Housing to 2040 guidance around community involvement in making better use of open spaces.

UK GDPR and FOI

6.4.53 Following the UK's exit from the EU, and the end of the transition period which followed, the GDPR formed part of the retained EU law and became the UK GDPR which together with the Data Protection Act 2018 constitute the UK's data protection legislation.

6.4.54 The responsibility for ensuring our compliance with Data Protection initially lay with our former Depute Director. However, from the 11th of November 2019 we became subject to Freedom of Information and as a consequence of that, were required to have a Data Protection Officer (DPO). As the Depute Director was subsequently appointed as Director in April 2019, the pending role of DPO could not be undertaken by them. With the advice of our solicitor and the agreement of our Finance Manager, she took on this role when it came into effect in November 2019. For approximately 18 months the Finance Manager had the responsibility of ensuring we were compliant with Data Protection and FOI including submitting any returns required.

6.4.55 Due to a Data Protection breach case in Europe and the subsequent implications of this, and at the advice of our solicitor we decided that it was necessary to outsource

this role to a suitably qualified and experienced company. The European case had highlighted that the role of DPO needed to be carried out by an impartial and independent source. In Rosehill there wasn't any staff member of suitable seniority who wasn't involved in handling and processing some form of personal data.

- 6.4.56 In June 2021 we appointed Information Law Solutions to act as our DPO and they deal with all matters relating to Data Protection, FOI and EIR. By our financial year end of 30th September 2021, the DPO had reviewed our DP policies and procedures and had begun to review our Privacy Notices for different client groups e.g. employees, job applicants and tenants. The initial appointment was for 6 months which ends at the beginning of December but this will be renewed for a minimum period of one year. The Finance Manager is the liaison with our DPO to ensure we remain compliant with all information requirements. With the anticipated appointment of a Corporate Services and HR Manager in the New Year, the liaison role will transfer to them.

Regulatory Requirements – Equalities and Human Rights

- 6.4.57 The Scottish Housing Regulator has made it a regulatory requirement that Equalities and Human Rights are considered in all aspects of our services by April 2022. In preparation for this the Regulator, as part of the annual assurance statement, is requiring the Management Committee to give assurance that Rosehill are well on course to have an Equalities and Human Rights Strategy in place. We are well on course for having this strategy in place by April. As part of this strategy we have performed a self-assessment of our position with regard to Equalities against the Equalities Framework for Local Government. This assessment will form an action plan for meeting the Equalities Standard.
- 6.4.58 As part of the new requirements the Regulator is asking that housing providers have regard to Human Rights. This will be included in the strategy once the regulatory guidance is published.
- 6.4.59 Both staff and the members of the Management Committee, receive regular Equality and Diversity training. The Management Team also undertake Equality Impact Assessments for all service policies.

The Scottish Social Housing Charter

- 6.4.60 The Charter is currently under review and various consultations have taken place during 2021. It is intended that, taking account of the consultation feedback, a revised Charter will be in place from April 2022.
- 6.4.61 The Scottish Government recognised in its consultation documents that it had already identified some changes that would need to be reflected in the revised Charter. These related to new legislation, standards and new ways of working which had been developed as a result of the pandemic. Examples being the Domestic Abuse Protection (Scotland) Act 2021, the new milestone for improving energy efficiency of social housing ESSH 2 and virtual engagement and digital connectivity. The

Government also wanted to ensure the revised Charter aligns with the objectives for social housing set out in the vision for Housing to 2040.

Domestic Abuse (Protection) (Scotland) Act 2021

6.4.62 Part 2 of the Domestic Abuse (Protection) (Scotland) Act 2021 creates a new right for social landlords to terminate an abuser's interest in a Scottish Secure Tenancy to enable a victim to remain in the family home with the introduction of a new ground for recovery of possession where a tenant engages in domestic abuse. The abuser can be either the sole tenant or a joint tenant with the victim and the intention is to allow the landlord to remove the abuser from the house with a view to entering into a sole tenancy with the victim.

6.4.63 The court is required to make an order for recovery of possession, terminating the abuser's right to the property, either where they feel it is reasonable to do so, or, where the abuser has been convicted of a domestic abuse offence, punishable by imprisonment, in the previous 12 months. When making this determination, the court must carry out a risk assessment as to whether the abuser is likely to subject the victim to domestic abuse again.

6.4.64 Rosehill already have a robust measures of enforcement for perpetrators and support for victims within its ASB Policy. This policy will be reviewed to include use of the new powers within the act. We are also working with Police Scotland to support their powers within the Act as well as offering practical support to victims.

Digital Inclusion

6.4.65 Glasgow City Council has estimated that approximately 65% of residents living in Glasgow's affordable housing sector have access to the internet in their home. This is defined as having access to a broadband connection. As part of our Tenant Satisfaction Survey 2019 we sought information on tenants access to the internet, at that time 79% stated they had personal access. A further 2% advised they had plans to access the internet in the next 12 months. Potentially we have about 19% of our tenants who don't currently have internet access. Moving out of the pandemic it is imperative that we support tenants to access more digital services and support people to gain the skills to do this.

6.4.66 As already stated the first year of this plan will see us finalise and implement our Digital Inclusion Strategy. This strategy will focus on seven key themes as shown at 6.3.19 of this plan.

Value for Money

6.4.67 The Scottish Social Housing Charter sets out the standards and outcomes that social rented landlords are required to meet. This provides the performance framework for landlords, part of which relates to providing value for money (VfM).

6.4.68 Delivering value for money is one of our strategic objectives. As an indication of where we are, in terms of value for money, we are pleased to be able to say that:

- Our rent levels are the lowest compared to local RSLs and amongst the lowest in Scotland;
- We have increased rents only by the rate of inflation for the last 12 years; we applied a below inflation rate increase in 2021 in direct response to the financial impact of Covid-19 on our tenants;
- 99% of our lettable homes meet SHQS and EESSH. Only a very small number of properties don't meet these standards which is due to us buying unimproved and largely unoccupied flats in the former Barratt Flat development. These will be brought up to required standards once the necessary improvement works will be carried out;
- We have long-term, affordable, plans to replace the components in our houses;
- We achieve high satisfaction levels amongst our tenants (based on Tenant Satisfaction Survey 2019) which are above the Scottish Average (20/21) across all the satisfaction ARC indicators;
- We consult our tenants and strive to deliver services they require and value;
- We have lower than Scottish average rent arrears levels, which have steadily reduced each year; this is even in the context of Covid-19. In 2019 (pre-Covid-19) the year-end arrears stood at 2.61%. By September 2020 (6 months after the pandemic hit) the arrears stood at 2.56% and at September 2021 (impact of pandemic ongoing) the arrears stood at 2.14%;
- We have better than Scottish average void rent loss. We did experience an increase in void rent loss during the pandemic because of an initial suspension of allocations and the ongoing need to have Covid-19 safety measures built into the void repairs and lettings processes. However, based on the 2020/21 ARC our void rent loss of 0.4% compared favourably with the Scottish average of 1.4%;
- We re-let our voids quickly and well below the Scottish average (ARC 2020/21). As with void rent loss our re-let times were impacted by Covid-19. However, although our average relet time increased to 15.3 days, it still compares favourably to the Scottish average of 56.3 days;
- We are building and acquiring more houses which lowers our costs per unit.

Sector Scorecard

6.4.69 When we were part of HouseMark Scotland we participated in the Sector Scorecard. This was not a HouseMark product but they did facilitate participation in it. However, following the ending of our membership of HouseMark and a change in its personnel, we seemed to be overlooked for ongoing participation in the Sector Scorecard. We have since addressed this and will be included for the 2022 Sector Scorecard, the results of which will be considered and published in our Annual Plan for 2022/23.

Pensions

6.4.70 Pension provision is a vital part of our remuneration package for staff and we recognise the value staff place on it. Rosehill provides staff with the option of participating in a defined contribution scheme or a defined benefit scheme. These

schemes are part of the Scottish Housing Associations' Pension Scheme (SHAPS) – a multi-employer scheme administered by TPT Retirement Solutions.

- 6.4.71 The SHAPS defined benefit scheme is subject to a Scheme Valuation every 3 years. That valuation is carried out by an independent scheme actuary. It assesses whether the scheme has sufficient assets to cover the pension benefits that have been built up to the valuation date. The 2009 valuation identified a shortfall of assets relative to the pension liabilities of the scheme and this shortfall is referred to as a past service deficit. Subsequent valuations in 2012 and 2015 have seen fluctuations in this past service deficit as a result of changes in the profile of members and market conditions. The latest valuation in 2018 identified a pension past service deficit of £121m.
- 6.4.72 Following on from the 2018 valuation Rosehill's contribution to the deficit was calculated at £139k per annum from April 2020 increasing by 3% per annum thereafter. These contributions are scheduled to end on 30th September 2022.
- 6.4.73 Interim valuations in 2019 and 2020 have seen an improving funding position for the scheme. It is anticipated that the scheme is on schedule to clear its past service deficit by September 2022. However, recent changes in inflation assumptions as a result of government policy are likely to have an impact on the past service liabilities of the scheme when the 2021 valuation is finalised. We have therefore, assumed in our financial projections that contributions will continue until September 2023.
- 6.4.74 The ongoing affordability of Rosehill's participation in the SHAPs defined benefit scheme is assessed by the Management Committee on an annual basis with the assistance of an independent pensions consultant.

6.5 SWOT Analysis

- 6.5.1 Having considered the external environmental factors which could have an impact on us and identified the key objectives and associated risks, the next stage is to examine how well equipped we are to face these challenges and meet our objectives/priorities. We need to know where our Strengths lie and build on these; identify and address our Weaknesses; exploit Opportunities and counteract any Threats. The revised SWOT analysis can be found at Section 6.1
- 6.5.2 We have a number of strengths which put us in a strong position to respond to the challenges facing us, and deliver our Vision and Strategic Objectives, including:

Strong Financial strength, we have worked hard to build this up since we began, making us one of the most financially robust RSLs of our size. This is particularly significant when taking into account that we have capped rent increases to inflation only since 2010 and will continue to do so for the life of this Plan. The result of all of this is, that we have the lowest rents locally and amongst the lowest in Scotland. We have achieved this whilst continuing to roll out our planned maintenance programme, meet SHQS and EESSH requirements, build new homes, provide new services such as our own Welfare Benefits Service and handyperson service (pay for external service).

Since 2010 we have also increased our staff team to tackle the challenges rising from Welfare Reform. However, we are aware of the economic uncertainty which has arisen as a result of Brexit and Covid-19. Factors such as the ending of the temporary increase in UC, ending of furlough, rising energy and food costs and the planned increase in National Insurance contributions from April 2022 are likely to have a financial impact on our tenants. This may result in tenants being unable to or struggling to pay their rent and in turn this has an impact on our income. Due to the combined impact of Brexit and Covid-19 we are also facing an increase in our costs. This is as a result of supply chain issues in terms of materials and labour and as a consequence costs are rising. We are beginning to experience this at Rosehill, not just in terms of planned and cyclical works but also for day-to-day repairs. See section x Post Pandemic Recovery for more information. We are potentially facing increased costs in relation to “stepping-in” to provide services which Glasgow City Council has withdrawn e.g. bulk uplift. We are already planning in the first year of this Plan to increase the number of places on our garden assistance scheme to accommodate those tenants who are no longer receiving this assistance from the Council.

That said our strong financial position means that we can meet the combined challenges of reducing income and increasing costs confident that we will remain financially sound in the long-term.

Strong business resilience, this is demonstrated as set out in Section 6.2 Business Resilience and Covid-19. Notwithstanding any works or services that required to be suspended during lockdown, Rosehill responded quickly and effectively to the challenges of the pandemic and lockdown, adapting our processes and methods of working as needed. Under Section 6.4 Post Pandemic Recovery we have demonstrated that we don’t have significant recovery challenges to face relating to matters such as financial and performance. Our position is more about a Post Pandemic Response in terms of continuing our development of digital services, making our services and ways of working more agile, flexible and responsive, whilst ensuring no-one is left behind. It is also about having effective partnerships and collaborations in place to meet the needs of our tenants and the wider community. We are looking to how we will contribute to national and local policy and strategy e.g. Housing to 2040 and legislation such as the planned Domestic Abuse Act.

Good leadership and governance, our arrangements mean that:

- Our Committee and Staff are clear about their roles and responsibilities;
- The relationship between Committee and Staff is appropriate, professional and respectful;
- Management is held to account;
- Our Committee and Staff will seek external advice and assistance when it is appropriate to do so or when required;
- Our Committee continued to provide effective leadership during the pandemic and quickly adapted to using virtual communication tools to ensure it could direct and make decisions during these unprecedented times.

Good performance, this is demonstrated by the benchmarking data set out in Section 5- About Us, Section 5.5 Our Performance. Based on the ARC 2021 results we can demonstrate in all areas our outcomes are better than the Scottish Average, of particular note are:

- Our Gross Rent Arrears are 2.56% compared to Scottish Average of 6.14%;
- Our average re-let times for empty properties is 15.28 days compared to Scottish Average of 56.29 days;
- Our average completion time for non-emergency repairs is 3.13 days compared to Scottish Average of 6.74 days;
- 98.93% of our properties meet SHQS compared to the Scottish Average of 90.96%.

Good satisfaction rates amongst tenants, achieving good performance positively impacts on satisfaction levels. Under Section 6.3 we set out the results of our 2019 Tenant Satisfaction Survey compared to the results of the ARC 2020/21. This shows that our satisfaction levels are higher than the Scottish Averages for all satisfaction related indicators. In addition our Repairs Service satisfaction level, which is gathered through monthly surveys, showed the year-end result for 30th September 2020 (as recorded in ARC 2020/21) was 98.94%. This compares favourably with the Scottish Average of 90.05%. When we compare our 2016 satisfaction survey results with the 2019 results, we seen an improvement in all ARC satisfaction indicators with the exception of one. Satisfaction with overall service was maintained at 94%. However, we seen a marked difference in the following satisfaction areas:

- Satisfaction with opportunities to participate increased from 88% to 97%
- Rent representing value for money increased from 84% to 93%

6.5.3 The weaknesses and threats identified present varying degrees of risk to Rosehill, including:

Management Committee Membership Level – all RSLs face the challenge of Committee Members leaving but the material risk is not being able to replace them. Rosehill has the additional challenge of its membership being restricted to its tenants. As recognised elsewhere in this Plan, when tenants are generally happy with Rosehill, it makes it more difficult to get people involved. The ability to recruit during the pandemic became more challenging. However, in the first quarter of the financial year 2021/22 we have managed to recruit one new member using the casual vacancy that exists on the Management Committee to appoint them. This brings the membership of our Management Committee up to 10 (maximum level is 12). However, we recognise the importance of having robust succession planning in place and refreshing the Committee. To that end over the course of the next 18 months we will be reviewing our recruitment and succession processes to ensure they are sufficiently robust. We also recognise that in the coming year there will hopefully be opportunities to resume in-person Committee meetings which may assist with recruiting new members. We have decided that, after the end of this review and an improved recruitment campaign, if we are still facing major challenges to recruit new Committee Members we will explore alternative constitutions and move away from our fully mutual status.

Limited capacity to grow/increase housing stock- we have been aware that our opportunities to continue providing new homes are limited due to the lack of available land in the area. We envisage providing approximately 45 new homes during the life of this Plan but recognise that this is realistically our last new build. Our ability to increase our housing stock will be reliant on individual acquisitions. Although increasing our stock this way will be on a smaller scale and at a slower pace, we recognise the importance of bringing properties back into the social rented sector. We have two Acquisition Strategies in place, one specifically for the Barratt Flats development and the other for individual acquisitions. The Barratt Flats' Acquisition Strategy is part of our partnership working with Glasgow City Council to tackle the high levels of private landlords in this development. By the 30th September 21 we had acquired 18 of these flats and are now the single largest owner in the stock. We want to increase our level of ownership in this development to strengthen our position and enable us to have real control over the management of the development and bring about real change and improvements. Our Individual Acquisitions Strategy focusses on boosting our ownership levels in blocks where we have some ownership, with the ultimate aim being to achieve majority or full ownership. This Strategy to date has largely been implemented in the 4-in-a-blocks in Nitshill which formed the stock transfer (SST) from GHA in 2010. Since 2010 we have acquired 9 properties which in most cases has given us majority or 100% ownership in these blocks.

Digital Exclusion – The pandemic accelerated our need to move to more digital services. As mentioned earlier in the Plan we estimate about 19% of tenants have no access to either affordable internet connections or don't have the skills to engage digitally. People who are digitally excluded are disadvantaged both socially and economically. During the first year of this plan the Digital Inclusion Strategy and associated action plan will be published and implemented.

During the pandemic we accessed a small amount of funding to provide 10 tablet devices and portable wifi hotspots for tenants with children struggling to undertake remote learning and for one socially isolated older person to enable them to connect to family whilst shielding. We are also signatories to the SCVO Digital Participation Charter.

Tenant Participation – It is widely recognised that when a social landlord is performing well and gaining high levels of customer satisfaction, that it is more difficult to find people willing to take part in recognised tenant participation activities.

We do struggle to encourage high numbers of tenants to participate in regular activities, however it should be recognised that our Management Committee is made up entirely of tenants. We have also recently recruited six new members to our tenant scrutiny panel (Rosehill Tenants Voice). We also have people who take part regularly in consultation activities.

When able we do hold community events such as our annual fun day and pantomime. We have excellent attendance at both, so whilst we don't have large numbers attending regular formal participation we do have a large amount of people taking part in less

formal activities. These give us the opportunity to engage with a large proportion of our tenant base on a regular basis.

We have a comprehensive Tenant Engagement Strategy and Tenant Scrutiny Strategy with action plans attached to encourage more people to participate.

6.5.4 Some of the key threats facing Rosehill are:

Brexit and Covid-19/Lockdowns, the combined impact of these creates economic uncertainty which we have considered in other parts of this Plan including the potential impact on our income and costs. We recognise that both present risks in relation to ongoing business disruption including further lockdowns and supply chain issues in terms of materials and labour. We have demonstrated under business resilience in the face of Covid-19 as covered in Section 6.2. We are beginning to experience the impact of supply chain issues, not only in relation to planned and cyclical maintenance works but also in our day-to-day repairs service and the resultant rise in costs. We believe our strong financial position and effective management of planned works and services, will enable us to meet the challenges presented by Brexit and Covid-19.

Erosion of Council Services, which present challenges for RSLs in Glasgow. There is a concern and a potential risk that the default position will be that the responsibility for various services, previously provided by the Council, will transfer to RSLs. The withdrawal of the free bulk uplift service for the residents of Glasgow is presenting challenges for RSLs. Whilst the Council is providing a chargeable service, it has been looking to RSLs in the city to help with a bulk uplift service and generally to take this role on. The Glasgow West of Scotland Forum (GWSF) of which we are a member, continues to campaign on its Members behalf to ensure a reasonable agreement is put in place. The Council had initially only confirmed that RSLs would not be charged disposal costs up until April 2022. The Forum has recently shared information that the Council will continue to provide free disposal to RSLs until April 2023. The Forum is looking for the Council to provide a longer-term commitment (minimum of 3 years) in relation to free disposal. As part of our neighbourhood management we are closely monitoring the issues of build-up of bulk uplift and fly tipping, as we anticipate this is a likely consequence of tenants now having to pay for bulk uplift. During the coming year we will explore options for how we can assist with bulk uplift for our tenants.

Ever increasing regulation – The introduction of increased fire safety measures coupled with the introduction of 5 yearly electrical inspections required to meet SHQS have a direct impact on our costs both in terms of the initial programme to comply followed by the ongoing cyclical maintenance and replacement programmes. We will spend an additional £0.75M over the next 30 years. We have demonstrated that our homes can meet these measures and that the cost can be incorporated in our 30 year cash flows. The development of new homes may no longer become economically feasible as increased space requirements, introduction of fire suppression systems, carbon neutral buildings will all contribute to increased costs. As we look towards striving to meet EESSH2 we have already established that many of our homes will fail

this standard without substantial investment and we need to assess if that is the correct investment to be made. This may be assisted if Government grants and funding streams are made available for the alterations we need to make to our properties. A high percentage of our properties have gas boilers and the challenges we will face in the future is the phasing out of boilers and our approach to renewable energy, this may involve more than just replacing the boiler but increasing insulation and the air tightness of our properties.

Threats/risks of the unknown – this presents risks and challenges for all organisations. However, the issues and risks of the unknown became a reality in March 2020 with the onset of the pandemic. No-one was prepared for this unprecedented event and our business response had to be quick and effective. The last 18 months has demonstrated our strong resilience and our ability to respond and adapt quickly. We have not suffered significant financial losses or detrimental impact on our performance. We also took opportunities to provide additional support to our tenants e.g. provision and delivery of basic food parcels, prescription deliveries and welfare phone calls. We also provide support to the wider community. Our Business Continuity and Disaster Recovery Plan was put to the test and was revised based on lessons learned through the pandemic. This has resulted in a strengthened and more robust plan.

Chapter 7: Risk Management

7.1 Risk Management

- 7.1.1 Fundamental to any business planning process is the need to consider the risks faced at strategic and operational level, and to then take action to mitigate identified risks. We have a comprehensive Risk Management Policy and Strategy and we regularly review our risk register to ensure it continues to reflect the current and most relevant risks to Rosehill.

7.2 Roles and Responsibilities

- 7.2.1 Risk exists throughout all levels of Rosehill business and as such input is required across the organisation at varying levels of involvement. However, to ensure the effective implementation of risk management and that all involved have a clear understanding of what is required, we have set out the key roles and responsibilities as follows:

Management Committee

- 7.2.2 The Management Committee will be involved in identifying and assessing key risks firstly as part of the annual business planning process and thereafter throughout the year as it considers reports presented to it. The Management Committee also has overall responsibility for overseeing and monitoring Rosehill's approach to risk management but has delegated this, in the first instance, to the Audit Sub-committee which will consider risk on a quarterly basis. The Management Committee is responsible for approving changes to Rosehill's policy, and for approving involvement in new activities and initiatives, taking full account of the risks involved.

Audit Sub-Committee

- 7.2.3 The Sub-Committee is responsible for monitoring material risks on a quarterly basis. In addition it will review any changes to the medium and low risks. The Sub-Committee reports to the Management Committee on any changes to the risk registers. The Audit Sub-Committee is also responsible for overseeing external and internal audit activity including approving the Annual Internal Audit Programme.

Staffing and Health and Safety Sub Committee

- 7.2.4 The Sub-Committee is responsible for ensuring that effective risk management is practised in relation to health and safety matters.

Management Team

- 7.2.5 Rosehill's Director has overall responsibility for ensuring that this policy is implemented effectively. The Management Team, in conjunction, with the

Management Committee will be involved in identifying and assessing key risk as part of the annual business planning process.

- 7.2.6 Ongoing, the Management Team are responsible for monitoring the material, medium and low risk registers every two months with any significant changes being reported at the next available Audit Sub-Committee meeting.
- 7.2.7 The Management Team is also responsible for ensuring identified risks associated with any proposed new projects, initiatives, activities are presented to the Management Committee in a timely fashion.

Managers and Staff Team

- 7.2.8 Managers are responsible for ensuring effective risk management in their business areas, as described in the Risk Register and in Rosehill’s policies and procedures. Managers are also responsible for holding monthly discussions with members of their own teams to consider and review day-to-day operational issues they have to deal with and their work to support the delivery of Rosehill’s Strategic Objectives.
- 7.2.9 All staff have an important contribution to make to risk management and participating fully in monthly team reviews will assist with this. Staff’s contribution can also be achieved by following Rosehill’s policies and procedures and by acting to safeguard Rosehill’s reputation and assets at all times.

7.3 Risk Mapping/Scoring and Registers

- 7.3.1 To determine the significance of different risks for Rosehill, we apply the following risk scoring mechanism:

Risk Scoring Mechanism			Risk Score				
Likelihood	5	Almost Certain	5	10	15	20	25
	4	Likely	4	8	12	16	20
	3	Possible	3	6	9	12	15
	2	Unlikely	2	4	6	8	10
	1	Very unlikely	1	2	3	4	5
Impact			1	2	3	4	5
			Insignificant	Minor	Moderate	Major	Extreme

- 7.3.2 We currently have identified a range of risks across Rosehill and to ensure we are concentrating on the most important risks, we have separated these into 3 distinct registers: Material; Medium and Low.

7.3.3 A copy of our full, current risk registers is attached at **Appendix 5** and below is a summary of our current most Material Risks.

Risk Issue	Risk Rating	Risk Action	Controls
Coronavirus	20	Tolerate	<p>Current: Disaster Recovery and Business Continuity Plan; Regular monitoring by Director and CMT; Established home working arrangements in place; Keeping tenants up-to-date with our service delivery plans; Restricting access to office and home visits; Robust guidance and Risk Assessments in place for office working and certain non-office based tasks; Dedicated Assurance exercise re: monitoring compliance during Covid-19; Following Government and NHS advice; Arrangements are in place with contractors; Mental health training has taken place; Staff have access to Mental Health and wellbeing information, guidance and apps.</p> <p>Planned: continue to monitor situation closely. Aware as situation evolves, our response will change.</p>
Economic Uncertainty	20	Tolerate	<p>Current: low debt per unit; substantial cash reserves; prudent business plan assumptions; robust sensitivity analysis; no current commitment to developing new homes; no plans to borrow; 30 Year Planned Maintenance Programme is flexible; Low rent levels and continued commitment to inflation only increases.</p>

			Planned: continue to monitor situation closely. Aware as situation evolves, our response will change.
Inability to recruit/sustain Committee Members	15	Tolerate	<p>Current: Succession Plan in place including periodic recruitment drives; Induction process including buddy system for new members; Training/briefing sessions; Opportunities to network including attending conferences; Crèche and babysitting facilities; Learning and Development Policy; Provision of Tablets; Board Portal; Annual Training Programme (SHARE); Induction training - online modules SHARE; Digital Inclusion - supporting our Committee Members Policy; Potential to observe 2 max Committee meetings before becoming a member.</p> <p>Planned: Provide Committee Members with a choice in how to attend meetings by holding hybrid committee meetings (in-person and virtual); Improved recruitment campaign.</p>
Development Activities	15	Tolerate	<p>Our Technical Services Manager is a QS and all consultants have up-to-date and relevant development experience; Detailed local knowledge, good understanding of our waiting list demand and Glasgow's local housing strategy, strategic housing investment plan and housing need and demand assessments; Robust site investigations; Best guess programme time allowed; Design Team to maintain relationships with relevant parties; Similar use proposed as surrounding area; Monthly progress meetings and cost reports will be held / issued;</p>

			<p>Experienced and known contractors will be appointed for all developments; Clerk of Works will be appointed for all developments; Regular project updates will be given to Committee; Accepted contract sum; Instructions will only be issued by Contract Administrator; Fixed design; Approvals in place prior to tender acceptance; Scheme of delegated authority; Comprehensive financial development appraisals undertaken.</p>
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7.4 Risk and Our Business Plan

7.4 .1 As part of our business planning process we need to consider the following:

- Are there any risks identified that would impact on the delivery of our Vision, Strategic Objectives and Business Plan commitments?
- Are there any risks identified relating to the delivery of our Vision, Strategic Objectives and Business Plan commitments?

7.4.2 Risks impacting on our delivery of our Vision...

7.4.2.1 We have considered the risks within our registers with a particular focus on the current Material risks. Each of the Material risks has the potential to create challenges in achieving our strategic objectives and delivering our business plan commitments. However we are satisfied that the controls we have in place and the further controls we plan to implement will enable us to manage these risks. This is demonstrated by the risk ratings we have applied.

7.4.2.2 In turn our Material risks have influenced some of our key priorities/activities over the life of this plan. For example we have identified our post pandemic recovery with an emphasis on finalising our Digital Strategy. Our experience during Covid-19 has highlighted that we need to work in more agile and flexible ways and provide services which provide greater choice and convenience for our tenants. This plan will be implemented whilst ensuring no-one is left behind. With an objective to develop more digital services which will deliver greater efficiency and effectiveness, we will be better placed to provide more support to those tenants who need it.

7.4.3 Risks relating to the delivery of our Vision ...

7.4.3.1 We have also considered the specific risks relating to our strategic objectives and these have been fed into our risk management processes and ultimately our risk registers. As an example to deliver, in part, Strategic Objective 1 “Provide high quality and affordable homes.” we will be exploring the potential to develop a further 45 new homes. We recognise that this is likely to be our last development opportunity due to the lack of available land in the area. With the support of the Council, we will be seeking Committee approval to purchase the vacant site in Year 1 of this Plan, with the aim of building new homes within the life of this Plan. However, a number of factors will need to be considered to determine the feasibility of developing this site including: grant levels; meeting building standards, renewable heating systems and the Glasgow Standard. In addition to this we will need to monitor the ongoing impact of Brexit and Covid-19 on availability of labour and materials and the resultant increased costs. Not surprisingly development activities remains on our Material Risk Register.

Chapter 8: Achieving our Strategic Objectives – What will success look like?

8.1 Overview

- 8.1.1 To ensure we deliver our Vision and achieve our Strategic Objectives, we have set out our key activities/priorities for the duration of this Plan.
- 8.1.2 The implementation of our activities is operational by nature and as such will be reviewed on an annual basis to consider the following:
- Our progress with implementation
 - The need to add other activities
 - Whether or not activities need to be pulled forward or pushed back
- 8.1.3 In the following pages we have grouped our key activities/priorities by the strategic objective they relate to. To enable us to monitor our progress and support the annual review we have produced an annual programme for the activities/priorities we aim to achieve. This process will be repeated each year i.e. at the end of each financial year we will review our progress with the annual programme and then produce the programme for the following year.
- 8.1.4 In addition to the key activities/priorities we have a range of targets to reflect the ARC Indicators and other key internal indicators. All of our targets are set and revised on an annual basis.
- 8.1.5 To support the achievement of our Strategic Objectives we have a management and monitoring framework in place which helps us to track our progress with key activities/priorities, highlight any issues and identify solutions/remedial action to be undertaken.
- 8.1.6 **Section Plans** – from the year’s priorities and activities, plans are produced for each of our main business areas: Governance & Corporate Services; Housing Services; Technical Services and Finance Services. Progress with these is monitored by the Management Committee on a quarterly basis. Progress with the operational key targets contained in the Section Plans are also monitored by the Management Committee on a quarterly basis.
- 8.1.7 **Work Plans** – from the Section Plans, work plans are produced for each staff member. Individual plans are developed through a cascading, shared approach within teams to deliver comprehensive and meaningful plans for all staff.
- 8.1.8 **Performance and Training Reviews** – Formal reviews are carried out twice per year for all staff (mid-year and year end) which are primarily based on progress with the annual work plans.

8.2 Programme of Activities/Priorities

- 8.2.1 Attached at **Appendix 6** is the programme of our key activities and priorities for delivery over the life of this Plan. The activities and priorities identified are linked with the delivery of our seven strategic objectives.

8.3 Annual Programme of Activities/Priorities

- 8.3.1 Following on from the longer term Programme of Activities/Priorities we produce an annual programme to be delivered, which is attached at **Appendix 7**.

8.4 Annual Operational Targets

- 8.4.1 To further support the achievement of our strategic objectives we have identified our annual operational targets, most of which are based on the ARC Indicators. The targets can be found at **Appendix 8**.

8.5 Section Operational Plans

- 8.5.1 Having identified our key activities/priorities and set our targets for the coming year we have allocated these to Section Operational Plans for each of our main business areas:
- Governance & Corporate Services
 - Housing Services
 - Technical Services
 - Finance Services
- 8.5.2 The Section Plans also include other key tasks that need to be achieved throughout the year. The Plans are attached at **Appendix 9**.

Chapter 9: Finance

- 9.1 Having formulated our strategy and our priorities we must ensure that these do not have a detrimental effect on our financial viability. To ensure that we remain financially viable we update our financial projections each year to reflect the priorities we have identified in the business plan and the subsequent annual reviews.
- 9.2 Whilst we have always been prudent with the assumptions we make in our financial projections, we recognise that Covid-19 has created a level of uncertainty in the economy that we haven't experienced before. The end of the Brexit transition period has also contributed to this uncertainty.
- 9.3 Covid-19 and the public health measures that have been put in place to contain it will have repercussions on the UK and the global economy for many years to come.
- 9.4 The closure of businesses to enable social distancing has had a direct impact on our customers who have seen a reduction in income with many of our tenants being placed on furlough or some losing their jobs.
- 9.5 Building costs are increasing and the availability of building materials and labour is uncertain. Costs are expected to increase at a significantly higher rate than the increase to incomes.
- 9.6 Our revised financial projections cover the period from 1st October 2021 to 30th September 2051 and are attached at **Appendix 10**.

Assumptions

Inflation

- 9.7 The Bank of England has stated that the effect of Covid-19 on the economy has made inflation uncertain. Their target however remains at 2% and we are assuming an inflation rate of 2% for the purposes of the business plan.
- 9.8 We recognise that inflation may increase to levels beyond this target. Whilst an increase in the inflation rate will generally have a positive impact on our financial position we recognise that incomes may not rise in line with inflation and this may have a detrimental effect on our income.
- 9.9 The costs of maintaining our properties are likely, in the short term at least, to increase at a rate higher than inflation.

Rental Income

- 9.10 We have continued to assume that rent increases will be restricted to inflation throughout the duration of the projections.

- 9.11 Whilst we haven't seen a significant increase in our void and bad debts levels we recognise that the economic recovery from Covid-19 will be slow and may have an impact on our financial position for many years to come. Rental income lost through properties being empty increased sharply when public health measures were first put in place in March 2020. Although we don't expect to return to this situation we do recognise that the uncertainty over the availability of maintenance materials and labour may have an impact on the length of time our properties are void.
- 9.12 We have assumed a void and bad debt loss of 3% for the duration of the projections. The actual rent and void loss for the financial year to 30th September 2020 was 1.05%.

Maintenance Costs

- 9.13 Our planned maintenance programme was suspended during lockdown with some works being postponed. There is also the potential for further lockdowns which may delay the programme further.
- 9.14 It is impossible to predict the impact that Covid-19 and the general economic uncertainty will have on our planned maintenance programme in terms of both timing and costs. For the purposes of the projections we have assumed that the planned maintenance programme will proceed without further interruption.
- 9.15 The planned maintenance costs included within the projections are based on life cycle costings prepared by external consultants. We have assumed that these costs will increase by inflation plus 2% in the short term.

Salaries

- 9.16 Staff levels are assumed to remain constant for the duration of the projections. We have assumed that all of our management costs, including salaries, will increase by inflation plus 0.5%.

Pension Costs

- 9.17 Our staff are offered a choice of two pension schemes; a defined benefit scheme and a defined contribution scheme.
- 9.18 For the purposes of the projections we have assumed that all staff will join the defined benefit scheme from year 2 onwards.
- 9.19 We have also assumed that the past service deficit payments will continue to be paid beyond the current repayment date.

Development

9.20 We are hoping to progress with our plans to build 45 new homes on the site of the former Gowanbank Primary School. We have assumed building costs of £150,000 and grant levels of £78,000. A full financial appraisal will be completed before we commit to this development.

9.21 Our accumulated cash resources means that we will be able to fund this development without the need for additional borrowing.

Property Acquisitions

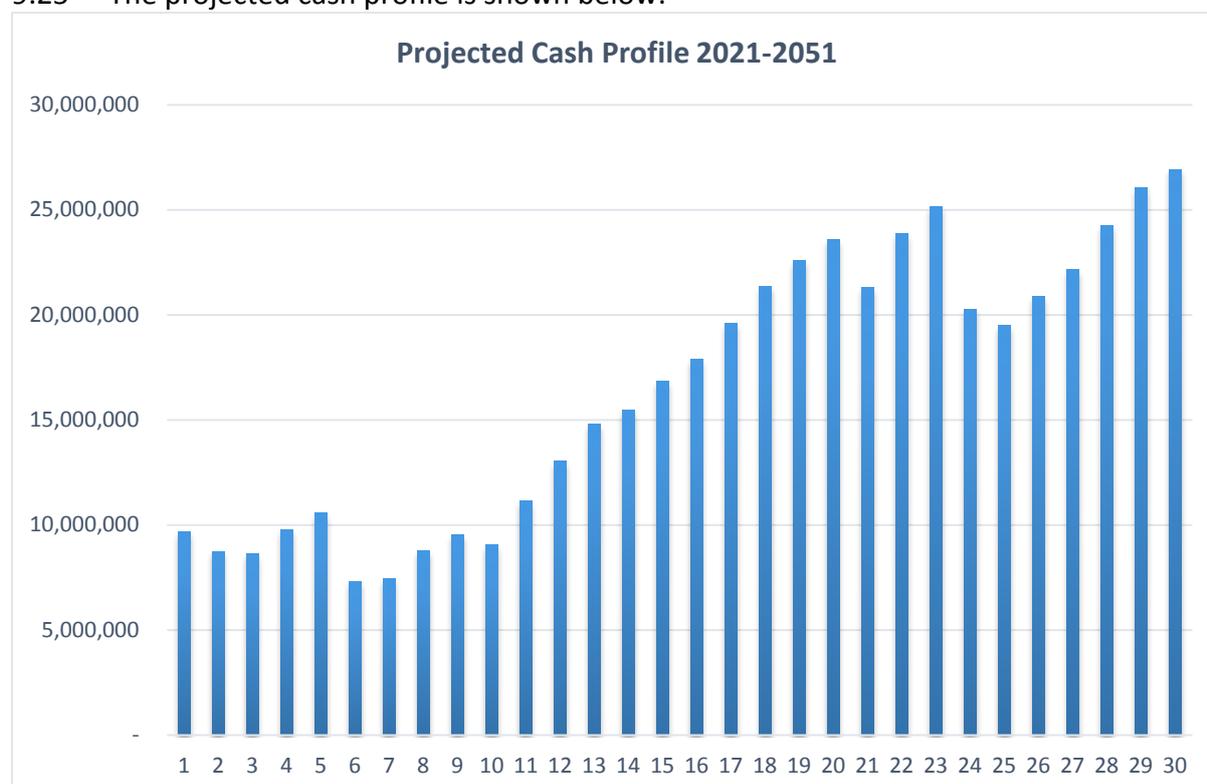
9.22 We hope to continue to increase our ownership within the Barratt Flats development and have incorporated the acquisition of an additional 25 flats over the next five year period.

9.23 We will also continue our acquisition strategy to acquire 4-in-a-block properties in Nitshill and have assumed an additional 25 properties will be acquired over the first 5 years of the plan.

Outcomes

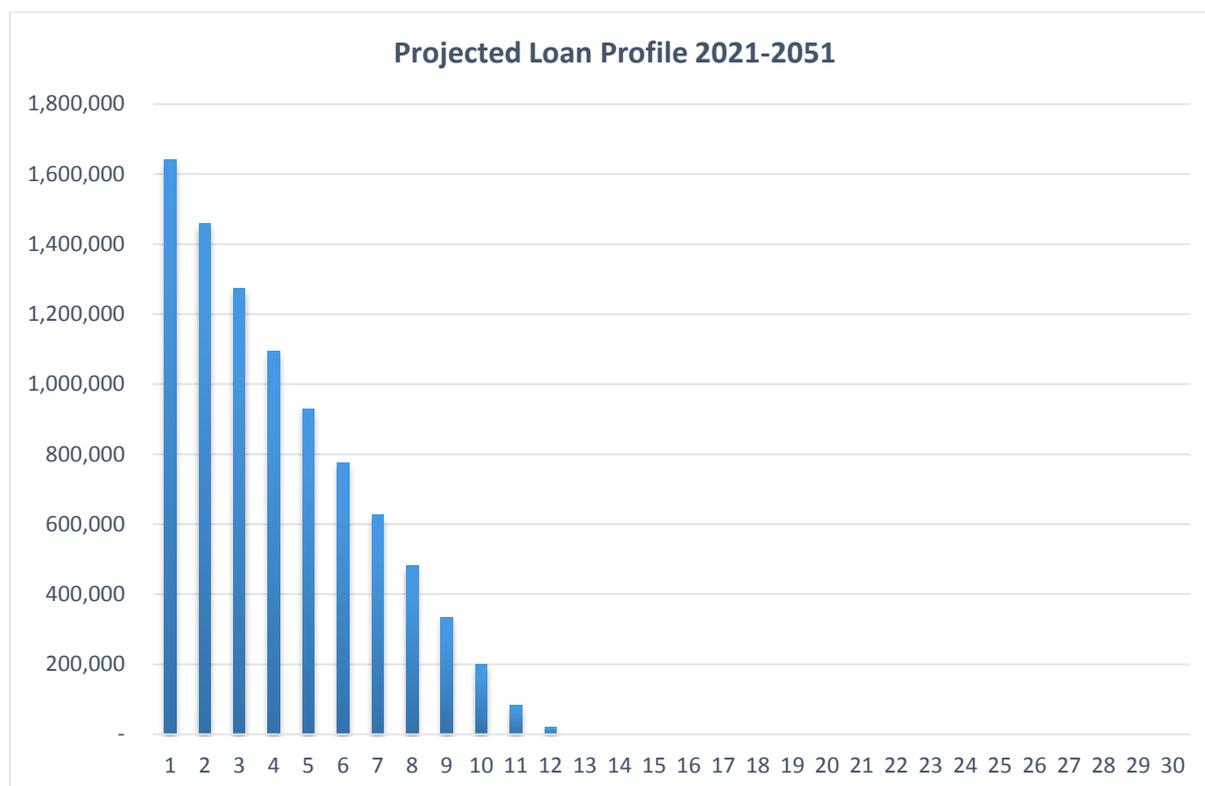
9.24 The revised projections show that our cash position will remain healthy over the whole 30 year period. The final cash position at Year 30 is over £26.9m. Cash reserves are not anticipated to fall below £7m throughout the 30 year period.

9.25 The projected cash profile is shown below:



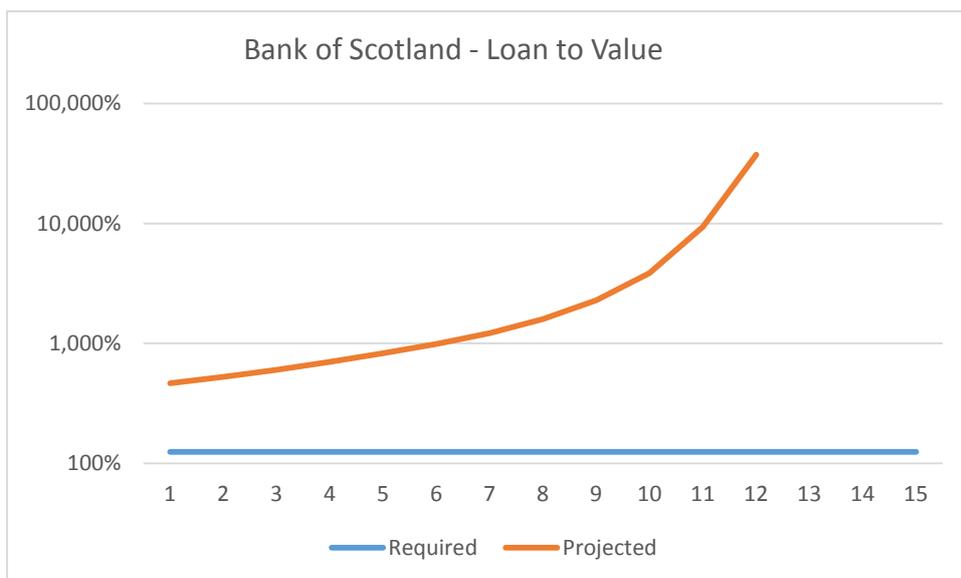
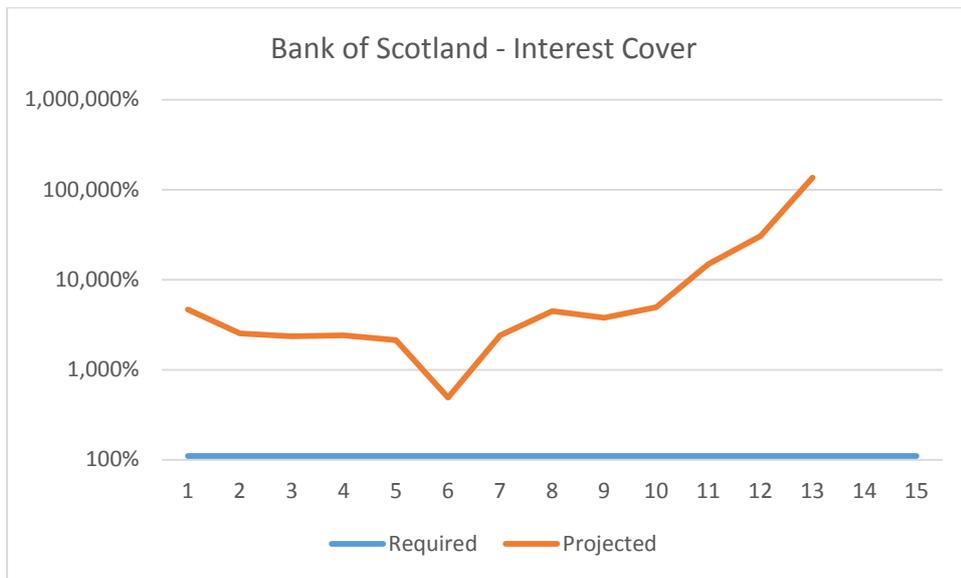
Financing and Loan Covenants

- 9.26 The measures the Bank of England have put in place to protect the economy from the effects of Covid-19 has resulted in interest rates being the lowest they have ever been. As we have relatively small amounts of borrowing, changes in borrowing costs do not have as great an impact on our projections as it would for those RSLs who are more reliant on borrowings.
- 9.27 During the term of the last business plan we took the opportunity to repay one of our loans reducing our borrowings to £1.825m at the start of this plan. We currently have six loans with varying repayment dates. Based on the existing profile all of our loans will be repaid by 2034.
- 9.28 Our lenders also agreed to release 434 properties from the security that they hold reducing the number of units used for security from 632 to 198.
- 9.29 The projected loan profile is shown below:



- 9.30 Our loan covenants have been recalculated based on the revised financial projections. Our loan covenants continue to be met throughout the plan (see **Appendix 11**).

9.31 Projected and required loan covenants are shown in the graphs below:



9.32 The financial projections indicate that there is no further borrowing requirement.

Sensitivity Analysis

9.33 In addition to updating our financial projections we have updated our sensitivity analysis on the revised figures. The potential impact of the Covid-19 recovery may be substantial and we must ensure that we are able to withstand any variation from our core assumptions. However we are in a strong financial position with significant cash reserves. We are also in the fortunate position that we have low levels of borrowing.

9.34 Ten adverse scenarios were tested with all but the most extreme scenarios showing positive cashflows throughout. The more extreme scenarios also show a potential breach of loan covenants in year six of the projections where we have significant investment planned. However, in the unlikely event that these scenarios were to materialise we would be able to avoid a breach by splitting the proposed works over a two year period.

9.35 The overall impact of these scenarios is summarised in the following table.

Table 20

Revised assumptions	Cash flow impact		Minimum Cash Balance	Sensitivity	Loan Covenants Met
2% increase in voids and bad debts	-£3,752,127	-13.9%	£6.8m	medium	Yes
2% increase in the rate of borrowing	- £180,137	-0.7%	£7.1m	low	Yes
10% increase in planned and cyclical maintenance costs	-£6,760,500	-25.1%	£6.3m	high	Yes
10% increase in management costs	-£6,049,363	-22.5%	£6.5m	Medium	Yes
£20k increase per unit for development costs	-£921,006	-3.4%	£6.4m	low	Yes
1% reduction in assumed inflation rate	-£2,896,309	-10.8%	£7.3m	medium	Yes
All of the Above	-£18,085,446	-67.2%	£3.8m	significant	No
0.5% reduction in assumed rent increase p.a.	-£14,116,291	-52.4%	£6.9m	significant	No
All of the Above	-£29,405,623	-109.2%	-£2.5m	significant	No
1% reduction in assumed rent increase p.a.	-£26,927,394	-100.0%	£Nil	significant	No

Financial Summary

- 9.36 The financial projections indicate that we will be able to implement all of our strategic plans and operational plans and remain financially strong throughout the thirty year period. We recognise that the economic climate is very unpredictable and may have a substantial impact on or projected income and costs. We are fortunate that we have large cash reserves and are not reliant on borrowings. This places us in a good position to withstand changes to our underlying assumptions going forward.

Chapter 10: Long-term Viability

10.1 Our Competitive Advantage

10.1.1 Notwithstanding the current difficult economic and operational climates Rosehill is particularly well-placed to take advantage of opportunities as they arise. This is illustrated by:

- Our high value asset base with 46% of the stock being new-build
- Substantial cash-backed reserves
- Low levels of bank debt
- Over 80% of our properties are unencumbered
- Rent levels which are the lowest locally, lower than the Scottish and RSL averages and generally lower than the L.A. averages
- A strong track record in new build development, refurbishment, and component replacement
- 99% of our lettable stock meets SHQS and EESSH standards. Only a very small number of properties are currently classed as failing and these relate to the acquisitions we have undertaken in the Barratt Flats development. Works are underway for the refurbishment of these properties
- Strong relationships with key strategic agencies and an effective partnership with Glasgow City Council

10.2 Going Concern

10.2.1 The Financial Reporting Council's Practice Note 14 (Housing Association Audit) (Revised March 2021) states:

"The Board of a Housing Association is responsible for assessing the ability of the Housing Association to continue as a going concern. The Board's assessment should be documented and rigorous in nature. The Board's process supporting its assessment should be proportionate in nature and depth depending upon the size, level of financial risk and complexity of the Housing Association and its operations.

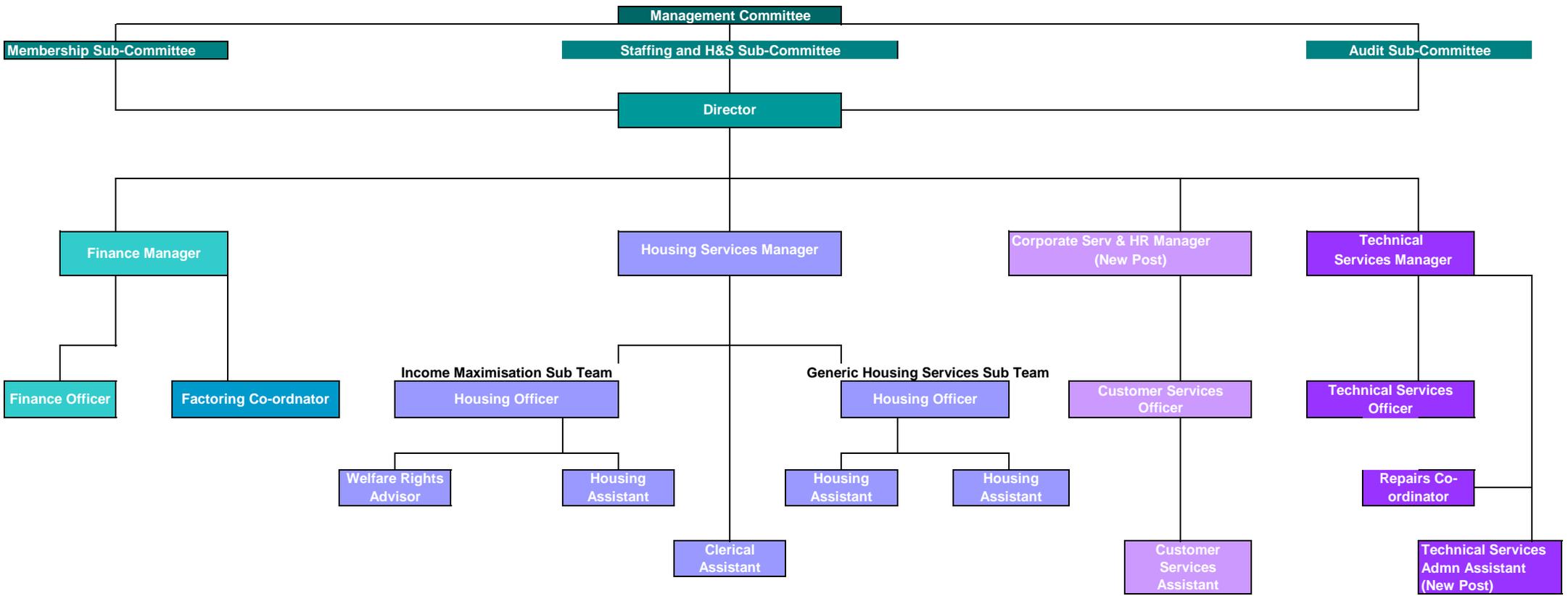
In assessing going concern, the Board considers the extent to which there may be adverse variations from expected funding or revenue, or additional unexpected costs, and any uncertainties as to whether or not the housing association can continue in operational existence for the foreseeable future. In their assessment of the entities ability to continue as a going concern, the Board should consider if there are any material uncertainties related to events that may cast doubt upon the entity's ability to continue as a going concern. If there is a material uncertainty, this shall be disclosed in the financial statements."

10.2.2 Our Management Committee has short, medium and long-term financial plans which demonstrate that Rosehill has adequate financial and other resources to continue to

operate for the foreseeable future; these are set out in our Annual Audit, five year annual returns and in our 30 year financial projections.

- 10.2.3 We have described what Rosehill intends to achieve during the life of this plan. We have also set out the strengths of the organisation and the challenges we face; we know the risks we might encounter and how we will deal with them, and we have fully costed our significant proposals including all of our long-term planned renewals and development activities; we have the staff, and other resources we need to deliver our plans, in place and we keep these under review.
- 10.2.4 We are financially very strong, we have significantly lower levels of long-term debt, compared to the Scottish average for all RSLs, and have no plans to borrow more; our arrears prevention work is effective and we have rent arrears under control; despite the challenges and impact of Covid-19 our rent arrears reduced to 2.15% at September 2021 from 2.56% in September 2020; our rents are amongst the lowest in Scotland and our void re-let times although impacted by Covid-19, remain good. We intend to continue to cap rent increases to the rate of inflation only during the life of this plan as we have been doing for the past 11 years. Our tenants benefit from our financial security through lower rents, inflation only rent increases and the comfort that we have fully costed 30 year projections with no need to borrow additional monies. This plan will deliver more Value for Money for all our tenants. We believe we are in this position because of effective control and very local accountability; it is no coincidence that, as the only RSL which operates exclusively in the local area, we provide quality housing at the lowest rents compared to others.
- 10.2.5 Our Scottish Social Housing Charter outcomes and Tenant Satisfaction levels are positive and we have good relationships with our key stakeholders. We have achieved “Compliant” status with The Regulator which is the best status that can be granted.
- 10.2.6 During the business planning sessions, in the context of Covid-19, the strong business resilience of Rosehill was recognised. Taking account of the current and future challenges including the legacy of Covid-19 and Brexit; contributing to the Scottish Government’s Vision for Housing to 2040 it was concluded that Rosehill remained in a strong position to meet these challenges. Going forward there was an emphasis on the importance of Rosehill continuing to work in more agile, flexible and responsive ways; continuing to establish effective partnerships and collaboration with key partners and local organisations and projects for the betterment of Rosehill’s tenants and the wider community. Nothing in the planning sessions and discussions led to the conclusion that Rosehill needed to consider other business models e.g. merging with another RSL or becoming a subsidiary of a larger RSL.

Rosehill Housing Co-operative Limited
Governance & Organisational Structure 2021



SIMD 2020 - Findings for Rosehill area

Data Zone	SIMD2020 Rank	Vigintile - data zones grouped into 20 bands Vigintile 1 contains the	Decile - data zones grouped into 10 bands Decile 1 contains the	Quintile - data zones grouped into 5 bands Quintile 1 contains the 20%	Total population	Working Age population	SIMD2020_Income_D	SIMD2020_Employment_Do	SIMD2020_Health_D	SIMD2020_Education_Do	SIMD2020_Access_D	SIMD2020_Crime_D	SIMD2020_Housing_Do
		5% most deprived data zones	10% most deprived data zones	most deprived data zones			omain_Rank	main_Rank	omain_Rank	main_Rank	omain_Rank	omain_Rank	main_Rank
S01009787	94	1	1	1	755	450	118	192	101	62	4129	1355	552
S01009775	100	1	1	1	773	473	101	217	19	485	5151	83	471
S01009776	106	1	1	1	652	409	65	137	176	482	2939	810	519
S01009778	190	1	1	1	809	466	77	276	186	429	4777	2379	614
S01009784	247	1	1	1	715	476	210	512	139	306	2479	2034	962.5
S01009779	296	1	1	1	625	374	157	1165	187	170	4928	700	688
S01009783	358	2	1	1	689	487	529.5	368	178	452	2660	4814	423
S01009785	468	2	1	1	778	517	474	621	254	504	4526	1740	1652
S01009781	541	2	1	1	583	360	328	887	532	554	4597	1624	1273
S01009782	1590	5	3	2	754	523	2042	1971	1603	848	2223	1954	851
S01009777	492	2	1	1	483	331	500	399	784	826	4055	927	162
					7616	4866							
						63.9%							

Scotland split into 6,976 datazones which are ranked 1 (most deprived) to 6,976 (least deprived)

Our stock is contained in 10 data zones (same as 2016 SIMD), however acquisition of some BF flats has meant we now have an 11th data zone.

6 of the 11 data zones are in the top 5% most deprived; 4 are in the top 10% most deprived data zones and 1 which falls out with the top 5%, 10% and 20% deprived data zones.

Data Zone	Contains	overall ranking	Education Ranking	Health Ranking	Crime Ranking	Access Ranking	Income Ranking	Employment Ranking	Housing Ranking
S01009787	Original Stock	94	62						
S01009775	Rosehill Cottages	100		19	83	5151			
S01009776	Nitshill	106					65	137	
S01009783	Priesthill	358			4814				
S01009785	Original Stock - Househillwood Rd, Craigbank NB and Turnberryhill	468							1652
S01009782	only contains flats on Priesthill Rd (12 units)	1590	848	1603		2223	2042	1971	

highest ranking
lowest ranking

Planned Maintenance Programme (5 Year) 2021

	1	2	3	4	5
	21/22	22/23	23/24	24/25	25/26
Original Stock					
Central Heating Radiators	Rads				
Rosewood (1995)					
External Doors	Ext. Doors				
Windows	Windows				
Bathroom Fittings		Bath			
Central Heating Radiators					Rads
The Lindens (1995)					
External Doors	Ext. Doors				
Bathroom Fittings		Bath			
Central Heating Radiators			Rads		
Johnsburn (1996)					
External Doors	Ext. Doors				
Windows	Windows				
Bathroom Fittings			Bath		
Hurlet Tenements (Refurb 1994)					
Central Heating Radiators					Rads
Priesthill Tenements (Refurb 1998)					
External Doors		Ext. Doors			
Windows		Windows			
Bathroom Fittings				Bath	
New Hurlet (1998)					
External Doors		Ext. Doors			
Windows		Windows			
Bathroom Fittings			Bath		
Rosehill Cottages (2000)					
Kitchen Fittings	Kitchen				
Ventilation	Vent.				
Central Heating System (Boilers)	Heating				
External Doors				Ext. Doors	
Windows				Windows	
Bathroom Fittings				Bath	
Turnberryhill (2001)					
Kitchen Fittings	Kitchen				
Ventilation	Vent.				
Central Heating System (Boilers)	Heating				
Hurlehill (2002)					
Kitchen Fittings	Kitchen				
Central Heating System (Boilers)	Heating				
Bathroom Fittings					Bath
Overtown Cottages (2001)					
Kitchen Fittings	Kitchen				
Central Heating System (Boilers)	Heating				
Darvel Street (2004)					
Kitchen Fittings	Kitchen				
Central Heating System (Boilers)	Heating				
Craigbank 1 & 1B (2006)					
Kitchen Fittings	Kitchen				
Central Heating System (Boilers)	Heating				
Craigbank 1C (2010)					
Kitchen Fittings				Kitchen	
Central Heating System (Boilers)				Heating	
SST Stock					
Kitchen Fittings					Kitchen
Bathroom Fittings					Bath
Ventilation					Vent.



Rosehill Housing Co-operative Limited

Asset Management Plan

2021-22



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Introduction

It is important that we know how to manage and maintain our housing assets to ensure that we achieve our organisational objectives and create homes that people want to live in and are proud to do so.

Our vision “We will provide excellent quality affordable and efficient homes in neighbourhoods that are well managed and maintained; we will contribute to sustaining communities where people feel safe and want to live by providing housing and other services and working with our voluntary and statutory partners.” relies directly on how we manage and maintain our housing assets. We want to have high standard housing while achieving value for money.

The Asset Management Plan outlines the process by which we ensure that our housing assets fully support our strategic objectives and Business Plan needs.

Our Plan

The plan forms an integral part of our business planning needs and the outcomes are embedded in our operational objectives within the Business Plan. We have taken account of the Scottish Housing Regulator’s Recommended Practice on Strategic Asset Management when developing this plan.

Purpose

This plan:

- is a working document
- outlines a framework to manage our housing assets to enable the organisation to have the right assets, of the right quality, in the right place and at the right time
- provides a framework to make prudent investment decisions that support or improve on the assumptions and financial parameters in our business plan.
- outlines how we will invest in our assets as set out in our stock condition surveys so that we have quality homes that people are happy and proud to live in.
- details the delivery of good performance and high levels of tenant satisfaction with contractors.
- takes account of compliance with the appropriate standards and where relevant, local and central government strategies and priorities
- takes account of the key risks in relation to asset management

Strategic Linkages

Asset management is a vital part of our overall approach to achieving our strategic objectives and business plan needs and links to:

- investment planning and funding
- assessment of need and demand
- risk management
- affordability
- tenant participation and sustainable neighbourhoods

Governance

The Management Committee takes decisions on the direction of Rosehill and ensures the good governance of Rosehill and its housing assets. A traffic light system of reporting and monitoring is used to ensure the Management Committee can monitor and review performance throughout the year relating to corporate, housing services, technical services and financial services operational areas. Our annual Business Planning review enables The Management Committee to manage and monitor Rosehill's aims and objectives and this Asset Management Plan will be integrated into the overall business planning reviews.

Staff Resource

We require to have skilled and adequate staff resources in place to ensure that our housing assets are well managed and that the services provided to our tenants are meeting, as a minimum, our performance targets as defined by the operational targets within the business plan.

Stakeholders

We recognise that there are a number of stakeholders who have an interest in our asset management plan. These include:

- Our Tenants and Factored owners
- Our Management Committee and Staff
- Funders and Lenders
- The Scottish Housing Regulator
- Contractors
- The Community

Rosehill will engage with these stakeholders to ensure they are informed about our plan through the following methods:

- Annual Performance Report
- Tenants' Consultation Group
- Newsletter articles/mail shots
- Annual General Meetings
- The Scottish Housing Regulator annual return
- Contractor/Lender/Funder meetings
- Website
- Digital Signage

Our Homes

We need to understand our stock in terms of size, age, construction and other factors to enable us to efficiently manage what we need to do to them and when. This is integral with forming our cyclical and planned maintenance programmes of work. It is vital that we hold accurate information that is accessible to staff. Rosehill wants to continue to deliver high quality and desirable homes.

Stock information is held in various formats. Our internal software (Omniledger Pyramid) is used to record the following:

- An overall property register
- A repair log for each property, common area/development including completion dates and costs
- A repair request log including where appropriate any inspections undertaken
- Details of any replaced components in a property including specification and replacement date
- A record of service and cyclical works
- SAP ratings
- Any Energy Performance Certificates

Various Excel spreadsheets detail planned and cyclical programmes, asbestos, construction type and stock condition information on a property by property basis. Property floor plans are also held within the electronic property file on our servers and hard copy development operating and maintenance files are also accessible.

General Overview of Our Stock

We own and manage 1039 properties for rent in the Pollok area, comprising 1037 self contained units and two non self contained units. We have a wide range of property types including one to five bedroom terraced and semi-detached houses and flats in purpose built estates. The build date of our properties ranges from 1938 through to 2019, with three main types of construction. With the exception of one wheelchair standard house all of our self contained rented units are classed as general needs. A number of our new build properties have been built to “for varying needs” standards which do provide some flexibility for tenants and applicants with medical conditions or a level of disability.

As at 30 September 2021 our stock profile for self contained units is as follows:

Age Band Built	No of Units	% of total stock
Pre 1919	0	0%
1919 - 1944	81	8%
1945 - 1964	475	46%
1965 - 1982	0	0%
1983 - 2002	269	26%
Post 2002	212	20%
Total	1037	100%

Size	No of Units	% of total stock
1 apt	7	1%
2 apt	127	12%
3 apt	437	42%
4 apt	356	34%
5 apt +	110	11%
Total	1037	100%

Type	No of Units	% of total stock
House	669	64%
High Rise	0	0%
Tenement	89	9%
4 in a block	271	26%
Other flat / maisonette	8	1%
Total	1037	100%

Construction Type	No of Units	% of total stock
Traditional	562	54%
Wilson Block	115	11%
Timber kit	360	35%
Total	1037	100%

We also currently have two supported accommodation units, each with the potential of housing four residents, which provide 24 hour care and support for people with learning disabilities. In 2013, due to rising concerns of a legal and constitutional nature, we decided to review the future of the units. The review was completed by September 2014 and it was decided that the units should be discontinued due to the insurmountable risks facing Rosehill.

Due to the vulnerability of the residents the discontinuation of the units will be handled through a gradual wind down of the units. This will be achieved by not letting any vacancies that currently exist or will arise in the future. However the existing residents will be able to remain in the units for as long as the accommodation continues to meet their needs. As at September 2021 there are five residents in the units: two in one unit and three in the other unit. In the unit that houses two residents, once guardianship issues are resolved, we will look to 'moth ball' some of the rooms in this property in order to minimise the useable floor area of the property.

A factoring service is provided for 30 other properties.

Stock Condition

During the pandemic surveys have been halted. We are now in the position that our information is becoming dated, with surveys not having been carried out over two financial years. Measures are being put in place to re commence surveying as soon as practically possible. Previously we achieved a 97% survey rate over the last 7 years. These surveys were carried out by both external surveyors and in house survey teams with an overall review against the Scottish Housing Quality Standard criteria carried out by the external surveyors.

The purpose of these surveys was:

- to assess the stock against the requirements of the Scottish Housing Quality Standard (SHQS)
- to ensure that we had an understanding of our stock to enable a long term investment programme to be developed and implemented

We are currently meeting the SHQS criteria across 99% of our stock. This rolling programme of surveys will ensure that we continue to meet SHQS and assess against any further standards.

Future Stock Projections

Rosehill aims to assist with meeting the continuing demand for homes in our geographical operating area through development of new build homes. In the future we may also have opportunities to add to our stock by property acquisitions from individual property owners and acquisitions via the Barratt Flats Acquisitions Strategy.

This is further discussed within this plan under the section of New Development and Other Property Acquisitions respectively.

Our projected movement in the number of homes we own and manage over the next three financial years is as follows:

Year	Current No Of Units	Potential Additions via new build	Potential Other Acquisitions
2021/2022	1039	0	10
2022/2023	1049	0	10
2023/2024	1059	45	0

Our Operating Environment and Legislative Standards

As a Registered Social Landlord we have a responsibility to manage our organisation within the guidance, constraints, good practice and legislative standards imposed on us. These standards greatly impact on what we do with our housing assets and how often we do it.

Key Legislation

We have to comply with the following key legislations and these determine the way we manage and maintain our stock:

Housing (Scotland) Act 2001

- rights for homeless people
- single Scottish Secure Tenancy
- stock transfer to tenant management co-operatives
- strategy for tenant participation
- regulation and performance standards

Housing (Scotland) Act 2010

- Scottish Social Housing Charter
- Scottish Housing Regulator

Housing (Scotland) Act 2014

- Management of Tenancies
- Abolition of Right to Buy
- Allocations rules
- Short Scottish Secure Tenancies

Antisocial Behaviour etc (Scotland) Act 2004

- Duty to prepare and review antisocial behaviour strategies

Scottish Housing Regulator

We are a registered social landlord with the Scottish Housing Regulator. The Regulator has one statutory objective, to:

"safeguard and promote the interests of current and future tenants of social landlords, people who are or may become homeless, and people who use housing services provided by registered social landlords (RSLs) and local authorities".

Our engagement with the Regulator is currently 'low'.

Scottish Secure Tenancy Agreement

Our responsibilities in relation to our housing assets are detailed in our Scottish Secure Tenancy Agreement and include:

- to keep the house in a condition which is tenantable, wind and watertight and, in all other respects, reasonably fit for human habitation
- a duty to carry out repairs relating to water penetration, rising dampness and condensation dampness. Our duty also includes a duty to take into account the extent to which the house falls short of the current building regulations by reason of disrepair and sanitary defects
- to keep in repair the structure and exterior of the house
- to keep in repair and proper working order installations that we have provided for space heating, water heating and sanitation and for the supply of water, gas and electricity

Tenant responsibilities in relation to our housing assets are detailed in our Scottish Secure Tenancy Agreement and include:

- to pay rent
- to take reasonable care to prevent damage to the house, decoration, fixtures and fittings and common parts
- to make reasonable efforts to heat and ventilate the house using suitable means provided
- to take reasonable care if you have a garden to keep it from becoming overgrown, untidy or causing a nuisance
- to not act in an anti-social manner
- to inform us immediately of an emergency regarding your home

Scottish Social Housing Charter

The Charter, reviewed in 2017, sets the standards and outcomes that all social landlords are expected to achieve when performing their housing activities. For each financial year we are required to:

- provide the Scottish Housing Regulator with key performance information in relation to our achievement of the outcomes
- report on our performance to our tenants and other customers

Specific Charter outcome and standards that are relevant to our housing assets are:

- Standard 4 - Quality of housing
- Outcome 5 - Repairs, maintenance and improvements
- Outcome 6 - Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes
- Outcome 11 - Tenancy sustainment
- Standard 13 - Value for money
- Outcome 14 and 15 - Rents and service charges

Scottish Housing Quality Standard (SHQS)

The Scottish Housing Quality Standard was introduced in 2004 with revised guidelines issued in 2011. It sets a minimum quality standard for all social housing to meet by 2015.

Five main areas (criteria) of assessment are reviewed for each property. These criteria are as follows:

- Must meet the Tolerable Standard
- Must be free from serious repair
- Must be energy efficient
- Must have modern facilities and services
- Must be healthy, safe and secure

We report on an annual basis to the Scottish Housing Regulator our progress to achieving the standard.

Energy Efficiency Standard for Social Housing (ESSH and ESSH2)

The Energy Efficiency Standard for Social Housing (ESSH) aims to improve the energy efficiency of social housing. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases.

We report on an annual basis to the Scottish Housing Regulator our progress to meeting the Energy Efficiency Standard for Social Housing. We will now report to the Scottish Housing Regulator on our progress towards meeting the next stage of ESSH known as ESSH2.

Procurement

European and Scottish directives dictate levels and routes. Procurement exercises are carried out in accordance with our Financial Regulations and Procurement Policy.

Gas Safety

The Gas Safety (Installation and Use) 1998 requires that each appliance and flue to which that duty extends is checked for safety within 12 months of being installed and at intervals of not more than 12 months since it was last checked for safety.

Electrical Safety

Periodical inspection of electrical installations is carried out every 5 years.

Fire Safety

All properties to have a compliant fire and smoke alarm systems in place by February 2022.

Asbestos

The Control of Asbestos Regulation 2006 and 2012 and Health and Safety at Work Act 1974 require an asbestos register to be maintained. We also follow our in house procedures as per our Asbestos Policy. Any asbestos identified has been minimal and low risk and has either been managed in-situ or removed.

Legionella

The Health and Safety Executives Approved Code of Practice and Guidance requires the risk associated with legionella bacteria in domestic properties to be assessed.

Health and Safety

Rosehill must fulfil general health and safety requirements in terms of Construction (Design and Management) Regulations and safety of common areas.

Looking After Our Homes

In order to look after our stock and preserve the value of these homes we must carry out regular maintenance and investment work along with complying with legislative requirements. This section of the plan looks at how we will achieve this.

Compliance with Legislative Requirements

As detailed in the previous section various legislative requirements are placed on Rosehill and detailed below is our current position relating to the main requirements:

<p>Scottish Housing Quality Standard (SHQS)</p>	<p>We are currently meeting the SHQS criteria across 99% of our lettable stock. A rolling programme of stock conditions surveys will ensure that we continue to meet SHQS and assess against any further standards. These surveys inform the planned maintenance programme.</p>
<p>Energy Efficiency Standard for Social Housing (ESSH and ESSH2)</p>	<p>Our current assessment shows we meet ESSH across almost all of our lettable stock (99%). The challenges ahead will be attempting to meet ESSH2 as currently only 90 of our properties meet this standard and the other will require substantial investment to achieve the desired ratings.</p>
<p>Gas Safety and CO</p>	<p>We aim to achieve all of our stock having a valid landlords safety certificate within the anniversary date. As of 30/09/21 3 properties did not have their gas safety check carried out by the anniversary date. This was a direct result of the pandemic. Since January 2021 we have not failed an anniversary date. As part of our gas safety check the Carbon Monoxide detectors are also checked along with smoke detectors.</p>
<p>Electrical Safety</p>	<p>We are currently completing a cyclical contract to ensure all of our electrical safety inspections have been carried out every 5 years. 90 % of our stock have had an inspection within the 5 year period. The remaining certificates relate our newer build properties which are not yet required to have a safety certificate. The programme to renew / add certificates is included within our cyclical works programme.</p>

Fire and Smoke Safety	Pre pandemic we had a robust programme in place to deliver for the original compliance date of February 2021 this was directly affected by the pandemic but we have reprogrammed and worked closely with our appointed contractor to mitigate any delays and are confident of full compliance by February 2022. As at 30 September 2021 99% of our homes have had the work completed.
Asbestos	We have carried out surveys of our stock types and where evidence has been found it has been minimal and low risk. Over 50% of our stock has either been confirmed as having no asbestos present or has been built post 2002. All common areas have a management survey carried out. A register is held of all asbestos.
Legionella	Risk assessments have been carried out to existing higher risk systems (HMOs) and the risks managed. In other stock areas a programme of conversion to mains water was carried out during 2012 and further risks have been reduced by the replacement of hot water storage tanks with combi boiler systems. We have carried out sample risk assessments in all house types and the risks are mitigated.
Health and Safety	Regular common area inspections for general H&S issues including window, door and lighting operation are carried out. Where applicable project work is carried out under CDM.

Reactive Repairs

This relates to repairs that fall outwith the scope of planned and cyclical maintenance. Over the next 30 years we plan to continue to carry out the relevant reactive repairs and spend approximately £17.9 million in the process.

These repairs tend to arise from tenant reported issues or noted by staff during inspections or void works. Our Service Standards along with our Reactive Repairs Service Policy sets out the available service. We categorise repairs as follows and set ourselves target timescales for completion.

Category of Repair	Target Timescale	Description
Emergency	Response within 6 hours	These are repairs which put at risk the health and safety or security of the tenant or significant damage to the property.

Urgent Priority	1 day	These are repairs that are an inconvenience to the tenants and are 1 day qualifying repairs.
Urgent	3 days	These are repairs that are an inconvenience to the tenants but not life threatening or likely to cause further damage to the property
Routine	7 days	These are normal day to day repairs which can be dealt with without serious inconvenience to the tenant and without any further adverse effects to the property.
Qualifying Repair	Per legislation	These are repairs listed in legislation with maximum timescales for completion.

We operate an approved list of contractors for the provision of this service. This approved list of contractors allows us to have a continuity of trades people that build up their own knowledge of our stock.

Quality and contractor performance is internally monitored and reported to Management Committee throughout the year. Our recent Landlord report told us:

- The average time your landlord took to complete emergency repairs was 2.8 hours, compared to the Scottish average of 4.2 hours.
- The average time your landlord took to complete non-emergency repairs was 3.1 days, compared to the Scottish average of 6.8 days.
- We completed 92.9% of reactive repairs right first time compared to the Scottish average of 91.4%.
- 98.9% of tenants who had repairs or maintenance carried out were satisfied with the service they received, compared to the Scottish average of 90.2%

Analysis of the reactive repairs helps inform the planned maintenance and development programme of typical life cycles, successful specifications and products.

Cyclical Maintenance and Environmental Management

This is the regular maintenance programme that takes place to ensure the safety of our tenants along with maintaining the appearance of our stock and surrounding common areas. The items contained within this programme are:

- Gas Safety Checks
- Gutter Cleaning

- External Painterwork
- Communal Fan Servicing
- Anchor Bolt Safety Checks
- Electrical Inspections
- Smoke and Carbon Monoxide Detector Safety Checks
- Close Cleaning
- Open Space Maintenance including Garden Assist Scheme

We have several companies which carry out our cyclical maintenance and over the next 30 years we will be spending nearly £9.5 million to deliver this programme.

Planned Maintenance (Investment)

We carry out planned maintenance to ensure that our homes continue to meet our vision of providing excellent quality homes and meet and even exceed the current SHQS. These planned works are the works to replace major building components as they wear out. We also address any areas of environmental works that may require improvement or upgrading. The current programme of works over a 30 year period is linked directly to the stock condition surveys that we have undertaken.

We plan to invest £43.1 million over the next 30 years and over the last 4 years have completed the following works:

Stock Area (no. of units)	Year	Description of Works
Hurlet Tenements (55 units)	2017/2018	Replacement communal ventilation
Original Stock (378 units)	2019/20	Replacement external doors and windows
All stock	2019/20 2020/21	Upgrade of smoke alarms

Our planned maintenance programme has been severely impacted by the pandemic and several work stream have been delayed. We have reprogrammed to take account of these delays.

Our external consultants Reid Associates have prepared life cycle costings based on our perceived specifications for renewals and agreed anticipated life cycles for the components along with the stock condition results. This information is used to inform our 30 year financial projections to ensure we have addressed the longer term investment projections. In terms of delivery of the planned programme we tend to focus on the short term basis, 1 -10 years to deliver the programme of works.

In the short term programme we take a view based on several factors; the type of work to be undertaken; the need to adjust any replacement cycles due to early failure of a component; new legislation; good practice. These factors can shape the short term programme to deliver the most economic solution.

Historically Rosehill took the decision to package the coming years of planned maintenance work into one contract of similar workstreams. This decision was based on the following reasons:

- To minimise staff and consultants time on the procurement of contractors
- To develop an efficient working relationship with a contractor
- To achieve value for money by awarding a larger package of work

This has been a successful approach to delivering our planned works and we are likely to use this approach to deliver subsequent years of the planned maintenance programme. We may also utilise Procurement Clubs and established open frameworks where this will increase efficiencies and deliver value for money.

Over the next 2 years we plan to carry out the following works:

Stock Area (no. of units)	Year	Description of Works
Original Stock (378 units)	2021/22	Replacement radiators
Rosewood (17 units)	2022/23	Replacement external doors, windows and bathrooms
The Lindens (37 units)	2021/22 2022/23	Replacement external doors Replacement bathrooms
Johnsburn (45 units)	2023/22	Replacement external doors and windows
Priesthill Tenements (24 units)	2022/23	Replacement external doors and windows
New Hurlet (32 units)	2022/23	Replacement external doors and windows
Rosehill Cottages (26 Units)	2012/22	Replacement kitchens and boilers
Turnberryhill (50 units)	2021/22	Replacement kitchens and boilers
Hurlethill (54 units)	2021/22	Replacement kitchens and boilers
Overtown Cottages (8 units)	2021/22	Replacement kitchens and boilers

Further workstreams are detailed in the 5 and 30 year programmes.

Empty Houses

We acknowledge the need to minimise the time a property remains empty (void) and this is a high priority for Rosehill. Our 2020/2021 Landlord report told us we took an average of 15.43 days to re-let homes, compared to the Scottish average of 56.3 days. This increase in void turnaround is firstly due to the impact of the pandemic and also due to supply issues following Brexit.

In our financial year 2020/2021 the number of older original stock properties becoming empty has had an impact on our re-let times due to the amount of work needed achieve the lettable standard. In many cases investment works were completed during the void period to minimise disturbance to tenants.

Turnover of stock has remained relatively static over the past three years. There has been a slight decrease this year due to the pandemic but this is expected to level out.

Turnover of Housing Stock

Year	No of Voids	Turnover as a % of stock
2018/19	52	5.09%
2019/20	44	4.32%
2020/21	38	3.66%

In comparison to similar RSL's in the area our turnover is low and much lower than the Scottish average. The table below shows a comparison to local RSL's and the Scottish average for 2020/21

Rosehill	Glenoaks H.A.	Sanctuary Scotland H.A.	Glasgow H.A.	Scottish Average
3.66%	7.42%	4.49	7.21%	6.95%

Our Lettable Home Standard sets out what standard a tenant can expect their new home to be like when they move in. This document was prepared with the help and input from our Tenants' Scrutiny Group, Rosehill Tenants' Voice (RTV).

Neighbourhood Management

Rosehill has a robust Neighbourhood Management Policy. We respond quickly to reports of fly tipping, overgrown gardens and graffiti. RTV are currently reviewing this policy and will make recommendations for improvements to the Management Committee. We are currently reviewing our services following the withdrawal of Glasgow City Council's free bulk uplift service. In the meantime we are monitoring the effect this removal has on fly tipping in the area.

In addition to this we have our own robust systems for tackling neighbour disputes and Anti-Social Behaviour. We hold Silver Service Membership of the Community Safety Glasgow Scheme which assists us in tackling and preventing these complaints.

It is important that our properties are located in neighbourhoods that are sought after and desirable to stay in. We regularly maintain any common areas within our housing developments and our cyclical maintenance programme includes for a Ground Maintenance Contract. This contract ensures that Rosehill does its part in the up keep of the neighbourhoods we are operating in by carrying out works including grass cutting, weeding, pruning, sweeping paths and hard standing areas. Within this contract we also visit all our areas twice a month to remove litter and any bulk items and provide a garden assist service for qualifying tenants.

Energy Performance

In addition to the energy efficiency criteria set within SHQS as a landlord we must provide an Energy Performance Certificate (EPC) for every unit that is built or has had a change of tenancy. These EPCs detail the property in term of energy efficiency and state measures that can be carried out to help save energy. As an RSL we are able to seek funding for some of these measures through government schemes such as HEEPS or Warm Home Fund. By maintaining a good relationship with the Energy Savings Trust we can be alerted to all available funding streams.

High Demand Area

Most of our houses are high demand. They are desirable houses, well designed and constructed. These houses are within neighbourhoods desired by future tenants.

We need to further develop our approach for analysing both financial and neighbourhood performance.

Problem Houses

We do not currently have any houses that in the short to medium term would be deemed as problem or cause for concern properties due to the strong demand for all our homes.

We will keep a close eye on the demand for tenemental properties especially in the newly acquired Barratt flats. We need to ensure that these properties remain desirable and we will look at different methods to achieve this.

New Development

We will strive to continue to develop more new housing to contribute to Glasgow City Council's Housing Strategy incorporating the Scottish Government's Affordable

Housing Supply Programme to deliver 1000,000 affordable homes throughout Scotland. The opportunities to develop may be suppressed by the availability of land within the local area but we will actively attempt to acquire any suitable land.

Any additional homes will further enhance the asset base of Rosehill and aligns itself with our vision. External consultants have been employed to deliver any future development and this is supported by our own in house staff. Particular attention will be focused on the end product being a low maintenance, desirable property within the constraints of a financial viable model.

Our Programme agreement with Glasgow City Council for 2021/22 has allocated a level of grant (and projected grant for the following years) in relation to the former Gowanbank School site for the provision of approximately 45 new homes. We anticipate potential site acquisition in early 2021.

Other Property Acquisitions

We have purchased individual properties from owners and it is our intention to continue to do so where this helps us meet our objectives. To help with meeting housing need and to increase our stock numbers, we will continue to buy properties on the open market and where sellers approach us direct. Many of these properties now give us the majority ownership within blocks of properties which in turn enables a greater control of the asset management of that block.

We currently partner with Glasgow City Council to help deliver a scheme of improvement works to a private flatted development that sits immediately opposite our stock. The works will be completed over three phases with the first two phases nearing completion.

We now have in place an Acquisitions Strategy to potentially acquire ownership of several flats contained in this development known locally as the Barratt flats. These acquisitions will be part financially supported by Glasgow City Council via the Scottish Government. The acquisitions are to help diversify the tenure mix and facilitate a factoring role for Rosehill. Currently we own 18 units at the development with two being tenanted properties the remaining 16 have been held for refurbishment.

Owners in Blocks

Our Factoring Policy along with our Statement of Service outlines a clear approach to the engagement required with these owners. Currently we provide factoring services for 30 properties, for which we have sharing ownership responsibilities with.

We also are the non majority owners of 9 properties within 6 blocks which GHA has the role of factor. The approach GHA takes to factoring and asset management is acceptable.

Achieving Value for Money

Our primary income is generated through our rents and is therefore fixed. Rosehill must ensure that the money spent on our assets is balanced between cost and quality.

We carry out all our procurement exercises for either work or professional services in accordance with our Procurement and Tendering Policy. This enables us to demonstrate value for money through robust procurement exercises carried out in open competition, often packaging together similar works. Our architectural and quantity surveying/ employers agent professional roles have formed into framework agreements.

As detailed under the planned maintenance section, Rosehill took the historic decision to package similar works in the coming years of planned maintenance work into one contract. We also have longer term contracts to deliver gas servicing and reactive repairs relating to heating along with the framework agreements for architectural and quantity surveying/employer agent role. The approach we took with all these contracts was to deliver on the value for money aspect by:

- minimising the expenditure on annual procurement cost of contractors
- minimising the expenditure on a project by project basis of consultants' fees
- maximising opportunities for cost benefits to be derived from longer, higher volume contracts

Careful selection of the involved parties was made via assessing pre-qualification questionnaires following publically advertising the contracts on the Public Contract Scotland website. This created a shortlist of potential participants which were then assessed for standard references and financial checks following which interviews occurred and tenders were then submitted. Contracts were awarded on the basis of quality / price submissions. Cost levels are fixed for a two year period with subsequent years being subject to adjustment by RPI or CPI.

Where open competition exercises have not been used selective market testing has been utilised to assess value for money. This is particularly the case with our approved list of contractors where annual rates are checked against competitors using market testing and known data / cost information from our Quantity Surveyor. Rosehill's Financial Regulations also assist in ensuring that the appropriate people are making informed decisions regarding spend on our assets.

Other Assets

We currently own some potential development land. These two sites only lend themselves for a small number of homes to be built and at this time are not economically viable. In the future we may consider adding the land to any other larger development site or utilise them to build some pilot energy innovative homes.

Insurance

We ensure that our homes are comprehensively insured.

Understanding Our Customers

We acknowledge that asset management is not exclusively about maintaining the quality of our homes. It encompasses the need for our homes to be in high demand and provide the associated rental income. This section of the plan outlines how we achieve this.

Tenant Involvement and Tenant Profiling

A significant exercise is ongoing to ensure Rosehill understands and embeds the views of its tenants in all of its activities. Rosehill has a small group of tenants, known as Rosehill Tenants' Voice. This group creates a greater role for our tenants in influencing the decision making processes.

We are currently gathering comprehensive data on our tenants in order that the profile information can influence the decisions we make in ensuring we are delivering services in the most effective way. Rosehill recognises that this will be a continuous process with changing demographics.

Demand

Live Applicants

At 30 September 2021 the number of live applicants on Rosehill's Waiting Lists was 678.

Demand for stock in Rosehill's demographic area of operation remains strong.

Future Demand

Due to the shortage of rented accommodation within Greater Pollok our future demand should remain high. We will closely monitor demand to make sure we have a healthy waiting list for all our stock. The Scottish Government has committed to build 100,000 new social rented homes across Scotland to meet the needs of the growing population. We will continue to assist the Government in meeting this target.

Retaining Our Tenants

We offer up to 25% of our vacant properties to our own tenants wanting to transfer to a larger or smaller home. Our tenants can also swap homes with other Rosehill tenants and tenants of other social landlords.

We maintain effective relationships with new tenants through accompanied viewings and sign up process and after the tenancy has commenced we do a settling in visit at 4 weeks and then again at 3 months. This has been undertaken using virtual platforms during the pandemic but will return to normal once it is safe to do so.

Every year we apply to Glasgow City Council for grant funding, made available via the Scottish Government, to enable adaptation works to be carried out to tenants' homes to enable them to continue to live in their home. These works can include such items as a wet room or additional handrails and we work closely with the community occupational therapists to provide this service.

As part of our Open Space Maintenance contract we operate a garden assistance scheme. This enables tenants who meet the eligibility criteria to apply to have their gardens maintained and we review this list on an annual basis. We also offer one off garden assistance to enable tenants to make their gardens more manageable and we also provide the service during a period of ill health. We have expanded the numbers we offer this service to following the withdrawal of Glasgow City Council's scheme.

Welfare Rights Service

As part of our action plan to mitigate the potential impact of the various Welfare Reforms we have a Welfare Rights Service that our tenants can access. This service involves the employment of a dedicated Welfare Rights Advisor who provides a free comprehensive income maximisation service.

Performance Management in connection with Housing Management Services

Organisational performance management is monitored internally and reported to Management Committee throughout the year.

Performance Indicator	Year 2020/21	
	Target	Achieved
Rent collected as % of rent due	100%	100.85%
Total Gross Rent Arrears	3.5%	2.14%
% of lettable houses which became vacant	3%	3.66%
% of new tenancies sustained for more than a year	95%	100%

Joined Up Planning

The asset management plan outlines how we will manage and maintain our houses, it supports the Business Plan by providing a platform that can inform stock investment decisions.

Projections

Good base information gathered from our stock conditions surveys and reactive repairs informs our life cycle costings. These costings are integrated into the 30 year business plan projections. Our business plan projections take account of any perceived threats to our financial viability including welfare reform.

Annual Budgeting

Our annual budgets are approved by Management Committee. Approval procedures are in place along with limits as defined in the Scheme of Delegated Authority Policy. Contract reporting procedures are also in place to ensure comparisons of actual costs v budgeted costs are presented to the Management Committee on a regular basis.

Financing Investment

We currently plan to finance all our repairs, planned and cyclical maintenance and development internally without the need to raise private finance. Where it is available external grant funding will be used.

Performance Management

Through the operational plans contained in our business plan, targets are set to ensure delivery of the objectives that are set out in the business plan. Many of these objectives relate to outcomes that are embedded in our asset management plan. A traffic light system of monitoring is used to ensure the Management Committee can monitor and review performance throughout the year.

We undertake benchmarking and we produce an Annual Performance Report against the Charter for our tenants and other stakeholders.

Affordability

We endeavour to keep our rents at a level our tenants can afford while ensuring our rental income generates enough money to pay for the goods and services which will allow us to carry out our vision as stated in our business plan.

Rosehill's average weekly rents compare favourably with the average rent levels for other landlords and are reviewed on an annual basis.

Average weekly rents 2020/21 by apartment size

1 Apts. (studio)

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£58.98	£69.61	N/A	£72.33	£64.31	£73.61

2 Apts. (1 bedroom)

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£70.12	£81.09	£84.32	£81.95	£80.38	£79.48

3 Apts.(2 bedroom)

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£79.44	£93.09	£89.15	£87.41	£92.82	£82.60

4 Apts.(3 bedroom)

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£78.76	£100.53	£96.85	£102.20	£102.17	£89.81

5+Apts.(4+ bedroom)

Rosehill	Barrhead HA	Glen Oaks HA	Glasgow HA	Sanctuary HA	Scottish Average
£83.79	£121.43	£119.60	£112.01	£110.24	£99.97

Risk Management

Asset Management risks form part of our overall approach to risk and are contained within our Business Plan. We identify the most material risks to which we are potentially exposed.

The Asset Management Plan helps mitigate risk by giving us a clear understanding on what we need to do to get the most out of our assets. The Technical Services team meet monthly to discuss risks in relation to the assets we own and manage.

Review

In conjunction with our Business Plan this Asset Management Plan will be reviewed on an annual basis.

Risk Register 2020/21 - Material Risks

I* refers to Impact: 1 = insignificant to 5 = extreme

L* refers to likelihood: 1 = very unlikely to 5 = almost certain

Risk Issue	Specific Risks	Existing Controls	Risk Rating			Adequacy of Existing Controls	Risk Action	Additional Controls Required	Lead Officer
			I*	L*	Score				
Coronavirus	High levels of sickness absence; Inability to deliver services such as repairs service, planned and cyclical; Impact on tenants' incomes resulting in an increase in rent arrears; Inability to meet SHR requirements; Inability to meet legal obligations such as gas safety; Inability to meet timescales re independent audit of financial statements, loan covenant information requirements or FOI timescales; Impact on performance and targets e.g. rent arrears, repairs, void mgt and re-let times. Mental health impact for both tenants and staff	Disaster Recovery and Business Continuity Plan; Regular monitoring by Director and CMT; Established home working arrangements in place; Keeping tenants up-to-date with our service delivery plans; Restricting access to office and home visits; Robust guidance and Risk Assessments in place for office working and certain non-office based tasks; Dedicated Assurance exercise re: monitoring compliance during Covid-19; Following Government and NHS advice; Arrangements being put in place with contractors; Mental health training has taken place; Staff have access to Mental Health and wellbeing information, guidance and apps.	4	5	20	adequate as can be at this time, but need to keep on top of Govt advice and respond quickly.	Tolerate	this will change as the situation evolves;	Director
Economic Uncertainty	Impact of inflation and economic uncertainty on interest rates, rents, the financial health of Rosehill and the availability and cost of finance for new build, renovation and energy efficiency; Impact on our tenants which in turn impacts on our rental income; The availability and cost of materials for house building and repairs and maintenance; The availability of EU national workforce in the construction and housebuilding sector. Brexit Coronavirus	low debt per unit; substantial cash reserves; prudent business plan assumptions; robust sensitivity analysis; no current commitment to developing new homes; no plans to borrow; 30 Year Planned Maintenance Programme is flexible; Low rent levels and continued commitment to inflation only increases.	4	5	20	Adequate at this time but continue to monitor closely	Tolerate		Director
Inability to recruit/sustain Committee Members	Numbers fall below 7 which leads to loss of Committee powers; Regulatory Intervention.	Succession Plan in place including periodic recruitment drives; Induction process including buddy system for new members; Training/briefing sessions; Opportunities to network including attending conferences; Crèche and babysitting facilities; Learning and Development Policy; Tablets; Board Portal; Annual Training Programme (SHARE). Induction training - online modules SHARE Digital Inclusion - supporting our Committee Members Policy Potential to observe 2 max Committee meetings before becoming a member	5	3	15	Adequate at this time but continue to monitor closely	Tolerate	Provide Committee Members with a choice in how to attend meetings by holding hybrid committee meetings (in-person and virtual); Improved recruitment campaign.	Director
Development Activities	We build the wrong houses in the wrong places; We don't achieve rent affordability; Site investigation discovers significant contamination/unsuitable ground conditions; Inability to meet funding agreement; Planning and warrant issues; Poor Contractor Performance; Changes to build requirements based on Glasgow Standard, HVN etc.; Economic uncertainty implications e.g. labour/material resources; Losing key staff; Contractor failing/going under whilst on site; Abortive costs (if development doesn't proceed).	Our Technical Services Manager is a QS and all consultants have up-to-date and relevant development experience Detailed local knowledge, good understanding of our waiting list demand and Glasgow's local housing strategy, strategic housing investment plan and housing need and demand assessments Robust site investigations Best guess programme time allowed Design Team to maintain relationships with relevant parties Similar use proposed as surrounding area Monthly progress meetings and cost reports will be held / issued Experienced and known contractors will be appointed for all developments Clerk of Works will be appointed for all developments Regular project updates will be given to Committee Accepted contract sum Instructions will only issued by Contract Administrator Fixed design Approvals in place prior to tender acceptance Scheme of delegated authority Comprehensive financial development appraisals undertaken	5	3	15	Adequate at this time but continue to monitor closely	Tolerate		Technical Services Manager

Risk Register 2020/21 - Medium Risks

I* refers to Impact: 1 = insignificant to 5 = extreme

L* refers to likelihood: 1 = very unlikely to 5 = almost certain

Risk Issue	Specific Risks	Existing Controls	Risk Rating			Adequacy of Existing Controls	Risk Action	Additional Controls Required	Lead Officer
			I*	L*	Score				
Involvement with Barratt Flats	There is an adverse impact on our reputation with owners, GCC, tenants or SHR; Detrimental impact on finances due to requirement of additional staff resources; Potential adverse impact on ARC and other performance e.g. voids and factoring statistics.	Reputation with owners - owners kept informed by GCC and Rosehill; Procurement - utilise established frameworks for appointments; Managing Agreement to be set up; Rosehill fees to be covered by Management Agreement; Acquisition Strategy in place. Specific Project Risk Register	4	3	12	Partially Adequate		Director	
ICT - non fully-integrated, limited system. Not digital ready	Operational/service delivery inefficiencies; Being out of touch with tenants' needs and aspirations for communicating and interacting with us and accessing services; Being viewed/regarded as "behind the times".	Continue to work with IT company to improve performance management and data (driven by ARC requirements); Improvements made to security and policies; Have identified need for a Digital Inclusion Strategy.	4	3	12	Partially adequate	Treat	Production/Implementation of Digital Inclusion Strategy; Audit of where we are compared to where we need/want to be; Necessary investment in ICT; Employment of external, independent IT expertise.	Director Housing Services Manager Director
Digital Exclusion of both staff and customers.	Staff may be unable to communicate with customers using digital platforms. Being unable to consult with tenants and tenant participation being severely impacted Staff being unable to use new platforms for working remotely Customers being financially excluded Customers suffering from social isolation	Identified need for digital inclusion strategy; Working with third sector partners to identify tenant training needs; Signatories to Scotland's Digital Charter; Identified staff digital champions; Review use of staff digital champions. Lottery funding for digital inclusion.	4	3	12	Partially Adequate	Treat	Production/Implementation of Digital Inclusion Strategy; Audit of where we are compared to where we need/want to be; Necessary investment in ICT;	Director Housing Services Manager Director
Director leaving	Loss of expertise/knowledge; Failure to attract high calibre people/Wrong person appointed e.g. lack of experience/knowledge, poor skills set; Diminishing pool of experienced senior officers due to likely volume of retirements in the sector in next 5 years	Succession Plan in place; Legal/Employment Advice; Transparent Appointment Process; Address any potential conflict of Interest.	5	2	10	Adequate at this time	Tolerate		Chair/Management Committee
Failing to meet SHR expectations re: Regulatory Standards with specific reference to Governance Standards	Non-compliance with Regulatory Framework We become subject to Regulatory Intervention; There is an impact on the confidence of our tenants, lenders and key stakeholders; There is an adverse impact on our reputation.	Periodic Governance Reviews; Annual self-assessment of Committee (individual and collective); Internal Audit; Comprehensive Committee Handbook including role descriptions for Committee Members/Office Bearers; Annual signing up to Code of Conduct (Committee and Staff); Relevant Governance Policies in Place including Scheme of Delegated Authority and Risk Management. Assurance exercises including Regulatory Standards, Tenant and Resident Safety and Coronavirus - monitored monthly by Management Team and quarterly by Audit Team. Annual review by full Management Committee, in conjunction with governance consultant, re: preparations for Annual Assurance Exercise.	5	2	10	Partially Adequate	Treat	Set cycle for Governance Reviews - Director every 3 years;	Director
Fail to comply with The Charter/ARC	We become subject to Regulatory Intervention; There is an impact on the confidence of our tenants, lenders and key stakeholders; There is an adverse impact on our reputation; Tenant dissatisfaction; We fail to achieve value for money.	3 year cycle of tenant satisfaction surveys; Continued improvements to IT system including reduced use of "manual" reports; Effective monitoring systems including quarterly "traffic light" Committee reports and quarterly progress reports on Section Plans; Clear and comprehensive annual work plans for all staff/monitoring of same through twice yearly performance reviews; Rosehill Tenants' Voice - undertakes scrutiny tasks; Annual external audit of ARC prior to submission to SHR; Benchmarking using data from SHR website;	5	2	10	Partially Adequate	Treat	Production of Digital Inclusion Strategy; Further improvements to ICT.	Director
Inability to demonstrate compliance with SHQS and EESSH/ EESSH2	We become subject to Regulatory intervention; There is adverse impact on our regulation.	Stock condition surveys; Historical information; Reid Associates overarching report & external surveys; Valid EPCs.	5	2	10	Partially Adequate	Treat	Catch up programme for stock condition surveys required	Technical Services Manager

Ineffective Financial Management	We lose control over our expenditure and costs; We become subject to Regulatory intervention; There is an impact on the confidence of our tenants, lenders and key stakeholders; We breach our loan covenants; There is an adverse impact on our reputation; Tenant dissatisfaction; We fail to achieve value for money; We jeopardise our financial viability.	Good quality management information systems in place; Short, medium and long term budgets produced; 30 year cash flows prepared; Scheme of delegated authority; Financial regulations; External Audit; Internal Audit; Qualified Staff; Sensitivity analysis carried out on above; Above reviewed regularly for material changes; Management Accounts produced regularly.	5	2	10	Adequate at this time	Tolerate	Not required at this time	Finance Manager
General Data Protection Regulation	Additional complexities from previous DP requirements; Breaches occurring - significant fines/loss of confidence of tenants/other customers; Conflicting requirements GDPR v FOI. Insufficient independence of DPO when filled by a staff member	Privacy Policy; SAR procedures/form; Committee and Staff Training provided; Annual Data cleansing exercise ; Reduction in Paper Files; Enhanced security measures for the processing, storing and sharing of data e.g. changes to our computerised folder structure which restricts access to relevant staff only; encrypted emails. Appointment of external consultant as DPO	4	2	8	Partially adequate	Treat	Further Staff Training required; Email encryption to be developed further	Director/Finance Manager
Freedom of Information	Committee/Staff not adequately trained/briefed on FOI requirements; Compliance with FOI but breaching GDPR requirements; Onerous time and resources required to comply with FOI requests.	Annual training session for staff; Publishing framework in place; Policy and procedures in place for FOI requests; Setting up adequate systems for recording FOI requests; DPO appointed. Appointment of external consultant as DPO role	4	2	8	Adequate at this time but continue to monitor closely	Treat	Further Staff Training required;	Director/Finance Manager
Business Interruption - fire/flood, business interruption	Disruption to service provision; loss of data (paper records); Extent of damage renders building unusable; Major contractor/supplier goes out of business.	IT security outsourced/IT systems/set-up to enable reinstatement within 24 hours; Disaster Recovery and Business Continuity Plan; Buildings and content insurance; Increased business interruption insurance cover; Fire detection system; Intruder Alarm system; Adequate maintenance of building.	4	2	8	Adequate	Tolerate	Not required at this time	Director
Failure to carry out gas safety checks and maintenance	We fail to achieve 100% gas services by anniversary date; Poor quality of gas service; Gas contractor ceases to trade.	Effective Management of Gas Servicing Programme including Real Time data and tracking, 11 month cycle; Effective procedures for handling no access issues including "forced entry" approach; Early engagement with known persistent no access cases; External quarterly gas audits; Financial check carried out at contract commencement; Additional approved contractor can also carry out gas servicing.	4	2	8	Adequate at this time but continue to monitor closely	Tolerate		Technical Services Manager
Fail to adequately invest in, maintain and improve our properties	We base our property investment decisions on poor quality or out of date stock condition information; We invest in poor performing stock; We fail to meet the needs and expectations of our tenants; Works are of a poor standard; We make low grade improvements which don't last; We don't budget adequately; Inadequate contract management and performance by contractor and consultants; Programme not delivered on time; Failure to achieve value for money; Insufficient funds to deliver programme. Impact on programme due to Covid - see individual Covid risk	Documenting and regularly revising our Asset Management Strategy; Keeping our stock condition information as up-to-date as possible; Understanding how our stock is performing; Having effective systems of engagement with our tenants over proposed works; Carry out tenant surveys - post completion of works and learning from the results; Where appropriate, specifying quality fixtures and fittings taking account of lifetime costs; Engaging suitably experienced consultants to advise on capital projects and supervise the works; Employing suitably experienced contractors; Having effective systems to monitor quality of work; Ensuring our capital and revenue budgets are set at levels to deliver our promises to tenants; Having adequate provision within our 30 year cash flows based on our planned programme; Monitoring our stock to ensure compliance with SHQS and EESSH/ EESSH2; Effective monitoring of projects including quarterly updates to Committee; Contracts will be competitively tendered as per our Tendering and Procurement Policy.	4	2	8	Adequate at this time	Tolerate		Technical Services Manager

Failure to provide a good quality reactive repairs service	Poor performance of contractor; Increased costs beyond that budgeted; Significant failure to achieve acceptable standard of repair - tenant and Rosehill; Failure to achieve value for money; Failure to meet our targets relating to ARC indicators.	Tenant feedback; Post Inspections; Annual reviews of approved contractors; Contractor selection process; Charter Indicators/performance statistics; Historic data; Tendering and procurement policy; Measures for checking and processing invoices.	4	2	8	Adequate at this time	Tolerate	Not Required at this time	Technical Services Manager
Unexpected Major Repairs	Unexpected major repairs - fire/flood/wind/rot; Unexpected major repairs - building defect/condition.	Insurances; Annual gas servicing and safety checks; Electrical inspections; Stock Condition Surveys; Trend analysis of reactive repairs.	4	2	8	Adequate at this time	Tolerate	Not Required at this time	Technical Services Manager
Fail to effectively manage neighbourhoods and tackle anti-social behaviour	Tenant dissatisfaction; Experience higher turnover in stock; Experience longer term voids - "hard to let" properties arising; Associated loss of rental income; Impact on appearance of local environment e.g. overgrown gardens, vandalism and graffiti; Increase in costs re: remedial works/action Reduction in service levels from GCC cleansing services.	Comprehensive Anti-Social Policy and procedures; Provision of "Silver Service" from CSG; Contract for open space maintenance; Garden Assistance Scheme; Regular staff inspections of neighbourhoods; Offer staff/tenants walk-about to highlight/discuss issues; Have established links with key external partners including Police Scotland, Social Services, Cleansing and Environmental Taskforce; Raising tenants' awareness of the importance of being a good neighbour including: information at sign up stage/settling in visits, through newsletters; Performance monitoring - target response times and resolution timescales. Tenantnet tool for staff	4	2	8	Adequate at this time	Tolerate	Not required at this time	Housing Services Manager
Risks associated with banking activities	Failure to meet loan covenants; Change in credit ratings of bank; Inability to raise private finance for future developments; Ineffective borrowing strategy; Failure to maximise investment income; Loss of funds due to cyber/internet fraud/impersonation.	Implement, monitor and review Treasury Management Policy; Monitor credit ratings; Loan covenants continuously monitored; Ability to repay loans in full; Early liaison between Finance and Technical Services re development projects; Achieve above target on loan covenants; Strong financial position; Monitoring of loan book; Financial assessment of fixed versus variable loans; Projected investment income is low as a % of turnover therefore Rosehill does not rely on investment income to fund day to day business expenditure; Regulations restrict the choice of investment opportunities available; Insurance in place; Robust finance policies and procedures in place including independent verification of payee bank details.	4	2	8	Adequate at this time	Tolerate	Not required at this time	Finance Manager
Risks associated with operating a defined benefit pension scheme	Ongoing affordability of final salary pension scheme; Levels of past service debt accrued; Future liability; Cessation event; Reliance on other scheme members; Adverse reaction from tenants/SHR; Inability to pay deficit funding; Requirement for auto enrolment for pensions.	Pension deficit contributions incorporated into 30 year cash flows demonstrate capacity to pay increased contributions without detriment to our tenants; Alternative pension scheme available to employees; Membership of scheme reviewed at least every 3 years by Management Committee following publication of the scheme valuation; Total pension contributions are a relatively low proportion of turnover; Total staff costs benchmarked against other RSLs; Additional costs of auto-enrolment incorporated into short, medium and long term budgets.	3	2	6	Adequate at this time but continue to monitor	Tolerate	Not required at this time	Finance Manager
Failure to carry out electrical testing	Failing SHQS Reputational Harm; Notifiable Event; SHR intervention	Contained within the Cyclical Maintenance Programme.	3	2	6	Adequate at this time	Tolerate	Not required at this time	Technical Services Manager

Failure to let our properties quickly and effectively	Loss of rental income; Increased risk of vandalism; Negative image created through properties "lying empty"; Not meeting needs of those waiting for a house (external/internal applicants); Tenant dissatisfaction.	Effective void management policy and procedures including: pre-tenancy inspections; early void inspections, ensuring lettable of houses; Developed Lettable Standards; Effective ground maintenance/void garden maintenance; Effective neighbourhood management policy/procedures; Joint working with Housing Services and Technical Services Staff; Decoration Allowance; Performance monitoring of target for relet times (ARC indicator).	3	2	6	Adequate at this time	Tolerate	Not required at this time	Housing Services Manager
Death/Serious Injury	Death/serious Injury to persons; Claims for damages, includes staff; Inability to defend claims due to inadequate records; Damage to reputation; Notifiable Event - SHR intervention.	Public Liability insurance in place; CDM; Contractors' Health and Safety; Gas Servicing; Electrical Safety Inspections; Our Health & Safety Policy.	5	1	5	Adequate at this time	Treat	Improved record-keeping	Finance Manager
Failure to comply with Control of Asbestos at Work Regulations	HSE investigation and fine; Risk of theft; Compensation payments; Reputational harm.	Asbestos register and management plan; Removal works where necessary; Contractor notification of associated risk.	5	1	5	Adequate at this time	Tolerate	Not required at this time	Technical Services Manager
Fire and health and safety issues within Tenement Properties - 3 stories and stock wide	Tenants block landings with prams, bikes, etc.; Tenants store combustible items in cupboards; Tenants not locking cupboards; Changes in Fire Regs.	Close inspections carried out by Rosehill staff weekly; Fire Brigade publications circulated; Best Close Competition;	5	1	5	Adequate at this time	Tolerate	Not required at this time	Technical Services Manager
Risks associated with handling cash	Risk to staff who handle cash in office and en route to bank; Risk of error recording / allocating cash.	A variety of other payment methods available to customers; Article published in newsletter advising cash not accepted at office; Cash no longer accepted in office except in exceptional circumstances e.g. former tenant arrears; Staff accompanied when banking cash and cheques; Staff vary days and times that banking is carried out; Cash procedures in place to reduce risk of error; Insurance in place.	5	1	5	Partially adequate	Tolerate		Housing Services Manager/Finance Manager



Risk Register 2020/21 - Low Risks

I* refers to Impact: 1 = insignificant to 5 = extreme

L* refers to likelihood: 1 = very unlikely to 5 = almost certain

Risk Issue	Specific Risks	Existing Controls	Risk Rating			Adequacy of Existing Controls	Action	Additional Controls	Lead Officer(s)
			I*	L*	Score				
Health & Safety at Work	injury/assault of staff; breaches of H&S requirements; liabilities of Senior Mgt/Mgt Comm; HSE involvement; NE to SHR.	H&S Manual; Programme of H&S Training including e-learning; Risk Assessments; Health & Safety matters dealt with at Staffing and H&S Sub; Health & Safety matters covered at monthly team meetings; Current Fire Risk Assessment; Current H&S Audit.	5	1	5	Partially Adequate	Treat	Revise H&S Manual; H&S to become standard agenda item at Mgt Comm meetings; Update Risk Assessments.	Director
Failure to comply with CDM Regulations	HSE investigation and fine; Compensation payments; Reputational harm.	Reappraisal of CDM process to include all works; Appointment of external consultants where applicable.	2	2	4	Adequate at this time	Tolerate	Not required at this time	Technical Services Manager
General Fraud, Impersonation, Bribery and Corruption	Loss of funds / assets due to fraud from staff, tenants, partners and others; Cyber fraud; Damage to reputation as a result of fraud; Breach of data protection regulations.	Asset register in place; Insurance policies in place including a separate crime insurance policy; Stock procedures in place for maintenance materials held in office; Policies and procedures ensure segregation of duties wherever possible i.e. repair orders are issued, checked and authorised by different people; Procedures in place to ensure tenants, contractors, partners etc. are properly identified prior to release of information; Robust financial framework and internal controls in place; Regular newsletter articles etc. reminding tenants that all staff and contractors carry photo ID; Staff and Committee Codes of Conduct; Cyber Essentials Accreditation; Vulnerability Scans and Penetration testing.	3	1	3	Adequate at this time	Tolerate	In house fraud awareness training for all staff to be arranged; Applying for Cyber Essentials Plus Accreditation.	Finance Manager Director
The impact of various Welfare Reforms on our financial resources	Significant increased rent arrears/decreased rental income; Digital by default/exclusion - reviewed July 19. Due to RHC charging rent a month in arrears the impact on rental income isn't as high as initially anticipated. Reviewed Aug 2020 - UC transition hasn't caused as many problems as anticipated. The ability to get rent paid direct to landlord and the level of arrears recovery is a bonus not anticipated at the onset of UC. We have built up a good relationship with local DWP and have regular contact with the senior staff. Still to be enabled for digital schedules but this is anticipated shortly, at the moment still having to manually record payments via a PDF file conversion. Reviewed April 2021 - UC has now completely levelled out and the impact has not been adverse. The electronic scheduling and the rent increase measures put in place are mitigating the payment delays. It is now 18 months since transition and there has not been an increase in rent arrears even though over a quarter of tenants are now on UC.	Employment of Welfare Rights Advisor; Sub-division of Housing Services Team - dedicated Income Maximisation Team; Building tenant profile; Extended choice of payment options including direct debit; Subscribing to key UC advice services e.g. www.ucadvice.co.uk; Regular training for staff on WR changes including new processes to be used; Continue to raise tenants' awareness of WR changes/implications; Application of Scottish Flexibilities; Trusted Partner status with DWP; Increase in void and bad debt provision, assume higher rent arrears; Budget increases for rent collection and legal costs. Regular meetings and a good relationship with DWP local senior staff	1	3	3	Adequate	Tolerate		Director, Housing Services Manager Finance Manager
Failure to meet Energy Efficiency Standard	We become subject to Regulatory Intervention; Unable to achieve temporarily exempt status; Loss of demand for non energy efficient homes.	Stock Condition Surveys; EPCs, Stock likely to be compliant.	2	1	2	Adequate at this time	Tolerate		Technical Services Manager

Risk Register 2020/21 - Impact Analysis

I* refers to Impact: 1 = insignificant to 5 = extreme

L* refers to likelihood: 1 = very unlikely to 5 = almost certain

Risk Issue	Specific Risks	Risk Rating			Impact Analysis
		I*	L*	Score	
Coronavirus	High levels of sickness absence; Inability to deliver services such as repairs service; Impact on tenants' incomes resulting in an increase in rent arrears; Inability to meet SHR requirements; Inability to meet legal obligations such as gas safety; Inability to meet timescales re independent audit of financial statements, loan covenant information requirements or FOI timescales; Impact on performance and targets e.g. rent arrears, repairs, void mgt and re-let times.	4	5	20	Staff time/cost dealing with ongoing situation:
Brexit	Impact of inflation and economic uncertainty on interest rates, rents, the financial health of Rosehill and the availability and cost of finance for new build, renovation and energy efficiency; Impact on our tenants which in turn impacts on our rental income; The availability and cost of materials for house building; The availability of EU national workforce in the construction and housebuilding sector.	4	4	16	Increased uncertainty in assumptions used for long term financial projections; Building and maintenance costs may increase by a higher margin than our rental income weakening our financial position;
Inability to recruit/sustain Committee Members	Numbers fall below 7 which leads to loss of Committee powers; Regulatory Intervention.	5	3	15	Limited decision making by Governing Body; Matters reserved to Governing Body not dealt with and potential impact on significant matters such as development and other contracts; Notifiable event; Skills gap. Increased pressure on existing Governing Body; Potential for formal appointees on Governing Body.
Development Activities	We build the wrong houses in the wrong places; We don't achieve rent affordability; Site investigation discovers significant contamination/unsuitable ground conditions; Inability to meet funding agreement; Planning and warrant issues; Poor Contractor Performance; Changes to build requirements based on Glasgow Standard, HfVN etc; Brexit implications e.g. labour/material resources; Losing key staff; Contractor failing/going under whilst on site; <i>Abandonment costs (if development doesn't proceed)</i>	5	3	15	Breach of grant conditions; Increased development costs; Site delays; Neighbourhood complaints / issue; Retrospective approvals required; End product not what we or tenants want; Poor value for money; Tenants not happy with their new homes or development; Loss of reputation; Other RHC works scaled back due to increased costs; <i>Specification / extent of project altered due to increased costs;</i>
Involvement with Barratt Flats	There is an adverse impact on our reputation with owners, GCC, tenants or SHR; Detrimental impact on finances due to requirement of additional staff resources; Potential adverse impact on ARC and other performance e.g. voids and factoring statistics.	4	3	12	Significant damage to our reputation with customers and stakeholders alike and SHR; High levels of intensive management of properties which requires additional staff; Performance failures which could adversely affect our Returns; SHR attention and intervention.
ICT - non fully-integrated, limited system. Not digital ready	Operational/service delivery inefficiencies; Being out of touch with tenants' needs and aspirations for communicating and interacting with us and accessing services; Being viewed/regarded as "behind the times".	4	3	12	Inefficiencies in our service delivery/failure to achieve value for money; Tenant dissatisfaction; Digital exclusion of some tenants; Validity/robustness of management information collated manually.

Director leaving	Loss of expertise/knowledge; Failure to attract high calibre people/Wrong person appointed e.g. lack of experience/knowledge, poor skills set; Diminishing pool of experienced senior officers due to likely volume of retirements in the sector in next 5 years	5	2	10	Poor leadership/management; Uncertainty and unsettling working environment leading to reduced staff morale; Knowledge gaps.
Failing to meet SHR expectations re: Regulatory Standards with specific reference to Governance Standards	Non-compliance with framework; We become subject to Regulatory Intervention; There is an impact on the confidence of our tenants, lenders and key stakeholders; There is an adverse impact on our reputation.	5	2	10	SHR intervention; Reputational damage; Tenant dissatisfaction; Weak governance/poor decision making; Inability to deliver our Strategic Objectives/Business Plan commitments.
Fail to comply with The Charter/ARC	We become subject to Regulatory Intervention; There is an impact on the confidence of our tenants, lenders and key stakeholders; There is an adverse impact on our reputation; Tenant dissatisfaction; We fail to achieve value for money.	5	2	10	SHR intervention; Reputational damage; Tenant dissatisfaction; Inability to deliver our Strategic Objectives/Business Plan commitments; Fail to achieve value for money.
Inability to demonstrate compliance with SHQS and EESSH/ EESSH2	We become subject to Regulatory intervention; There is adverse impact on our regulation.	5	2	10	Loss of reputation; Staff time / costs dealing with regulatory intervention; Homes not lettable / loss of demand for homes; additional works and costs to demonstrate / meet standard.
Ineffective Financial Management	We lose control over our expenditure and costs; We become subject to Regulatory Intervention; There is an impact on the confidence of our tenants, lenders and key stakeholders; We breach our loan covenants; There is an adverse impact on our reputation; Tenant dissatisfaction; We fail to achieve value for money; We jeopardise our financial viability.	5	2	10	Unable to carry out strategic objectives due to lack of funds; Potential for loans to be repriced or called-in if covenants not met; SHR attention / intervention; Insolvency resulting in a take-over by another RSL.
General Data Protection Regulation	Additional complexities from previous DP requirements; Breaches occurring - significant fines/loss of confidence of tenants/other customers; Conflicting requirements GDPR v FOI. Insufficient independence of DPO when filled by a staff member	4	2	8	Our reputation is damaged; Loss of confidence from our tenants and other customers; Possible formal action by ICO; Significant financial penalties for breaches; SHR attention and potential intervention.
Freedom of Information	Committee/Staff not adequately trained/briefed on FOI requirements; Compliance with FOI but breaching GDPR requirements; Onerous time and resources required to comply with FOI requests.	4	2	8	Our reputation is damaged; Loss of confidence from our tenants and other customers; Possible formal action by ICO; SHR attention and potential intervention.
Business Interruption - fire/flood, business interruption	Disruption to service provision; loss of data (paper records); Extent of damage renders building unusable; Major contractor/supplier goes out of business.	4	2	8	Loss of business records (paper); Disruption to service delivery/inconvenience to tenants leading to dissatisfaction; Negative impact on business plan objectives; Increased costs.

Failure to carry out gas safety checks and maintenance	We fail to achieve 100% gas services by anniversary date; Poor quality of gas service; Gas contractor ceases to trade.	4	2	8	Regulatory Intervention; Injury / death - tenant/staff/contractor; Loss of reputation; Tenant dissatisfaction.
Fail to adequately invest in, maintain and improve our properties	We base our property investment decisions on poor quality or out of date stock condition information; We invest in poor performing stock; We fail to meet the needs and expectations of our tenants; Works are of a poor standard; We make low grade improvements which don't last; We don't budget adequately; Inadequate contract management and performance by contractor and consultants; Programme not delivered on time; Failure to achieve value for money; Insufficient funds to deliver programme. Impact on programme due to Covid - see individual Covid risk	4	2	8	Tenant dissatisfaction; Non lettable homes; Non desirable neighbourhoods created; Devaluation of stock; Loss of reputation; Wrong works carried out; Increased long term costs to 'fix ' issues; Other works / business opportunities cancelled / scaled back; Voids increased.
Failure to provide a good quality reactive repairs service	Poor performance of contractor; Increased costs beyond that budgeted; Significant failure to achieve acceptable standard of repair - tenant and Rosehill; Failure to achieve value for money; Failure to meet our targets relating to ARC indicators.	4	2	8	Tenant dissatisfaction with service leading to tenants not being happy with their homes; Inability to let houses; Planned maintenance programmed not informed; Other works scaled back; Regulatory intervention.
Unexpected Major Repairs	Unexpected major repairs - fire/flood/wind/rot; Unexpected major repairs - building defect/condition.	4	2	8	Additional costs not budgeted for; Devaluation of stock; Increased insurance premium.
Fail to effectively manage neighbourhoods and tackle anti-social behaviour	Tenant dissatisfaction; Experience higher turnover in stock; Experience longer term voids - "hard to let" properties arising; Associated loss of rental income; Impact on appearance of local environment e.g. overgrown gardens, vandalism and graffiti; Increase in costs re: remedial works/action Reduction in service levels from GCC cleansina services.	4	2	8	Creation of "hard to let" properties and undesirable neighbourhoods; Increase in void turnover/void periods leading to reduced rental income; Tenant dissatisfaction; Fail to meet ARC targets leading to attention from SHR; Decline in appearance of neighbourhoods leading to decline in housing demand.
Risks associated with banking activities	Failure to meet loan covenants; Change in credit ratings of bank; Inability to raise private finance for future developments; Ineffective borrowing strategy; Failure to maximise investment income; Loss of funds due to cyber/internet fraud/impersonation.	4	2	8	Potential for loans to be repriced or called-in if covenants not met; SHR attention / intervention if covenants not met; Ineffective treasury management strategy resulting in less funds available to meet strategic objectives.
Risks associated with operating a defined benefit pension scheme	Ongoing affordability of final salary pension scheme; Levels of past service debt accrued; Future liability; Cessation event; Reliance on other scheme members; Adverse reaction from tenants/SHR; Inability to pay deficit funding; Requirement for auto enrolment for pensions.	3	2	6	Higher proportion of costs attributed to staffing costs resulting in less funds available to meet our strategic objectives; Financial impact to employees if contribution levels increase; Negative impact on staff morale if contributions continue to rise or defined benefit scheme is no longer offered; Adverse reaction from stakeholders (including tenants and SHR) regarding increased costs; Accountancy treatment of future increases to past service debt has the potential to affect loan covenants.

Failure to carry out electrical testing	Failing to meet SHQS Notifiable Event SHR Intervention Reputational Harm.	3	2	6	Potential criminal charges; Investigation cost; Homes not desirable; Additional costs to rectify undiscovered issues; Planned maintenance programme not informed; Reputational damage and loss of confidence -SHR, tenants and other stakeholders
Failure to let our properties quickly and effectively	Loss of rental income; Increased risk of vandalism; Negative image created through properties "lying empty"; Not meeting needs of those waiting for a house (external/internal applicants); Tenant dissatisfaction.	3	2	6	Increased void rent loss impacting on rental income; Increased void costs if vandalism occurs, security required e.g. sitex; Failure to meet ARC targets leading to attention from SHR; Tenant/applicant dissatisfaction re: length of time to access rehousing; Knock on effect on appearance of neighbourhood.
Death/Serious Injury	Death/serious Injury to persons; Claims for damages, includes staff; Inability to defend claims due to inadequate records; Damage to reputation; Notifiable Event - SHR intervention.	5	1	5	Negative impact on staff welfare / morale; Health & Safety Executive Enquiry / Fatal Accident Enquiry; Potential for criminal damages and associated legal costs; Damage to reputation; SHR attention / intervention; Increased insurance costs.
Failure to comply with Control of Asbestos at Work Regulations	HSE investigation and fine; Risk of theft; Compensation payments; Reputational harm.	5	1	5	Nervousness of tenants; Investigation costs; Inability to retain / appoint contractors.
Fire and health and safety issues within Tenement Properties - 3 stories and stock wide	Tenants block landings with prams, bikes, etc.; Tenants store combustible items in cupboards; Tenants not locking cupboards; Changes in Fire Regs.	5	1	5	Loss of reputation; Accident investigation costs; Increased insurance premium; Potential criminal charges.
Risks associated with handling cash	Risk to staff who handle cash in office and en route to bank; Risk of error recording / allocating cash.	5	1	5	Negative impact on staff welfare / morale; Health & Safety Executive Enquiry; Potential for damages and associated legal costs; Damage to reputation; Increased insurance costs.
Health & Safety at Work	injury/assault of staff; breaches of H&S requirements; liabilities of Senior Mgt/Mgt Comm; HSE involvement; NE to SHR.	5	1	5	Staff time/cost dealing with regulatory intervention; Reduced service due to staff absence Staff time/cost dealing with HSE; Physical and mental impact on staff welfare.
Failure to comply with CDM Regulations	HSE investigation and fine; Compensation payments; Reputational harm.	2	2	4	Investigation costs; Inability to retain / appoint contractors.

The impact of various Welfare Reforms on our financial resources	<p>Significant increased rent arrears/decreased rental income; Digital by default/exclusion - reviewed July 19. Due to RHC charging rent a month in arrears the impact on rental income isn't as high as initially anticipated.</p> <p>Reviewed Aug 2020 - UC transition hasn't caused as many problems as anticipated. The ability to get rent paid direct to landlord and the level of arrears recovery is a bonus not anticipated at the onset of UC. We have built up a good relationship with local DWP and have regular contact with the senior staff. Still to be enabled for digital schedules but this is anticipated shortly, at the moment still having to manually record payments via a PDF file conversion.</p> <p>Reviewed May 2021: The anticipated issues have still not caused any major difficulties all controls are adequate and the DWP and Scottish variations are working fine.</p>	1	3	3	<p>Pressure on rent levels/affordability of our rents; Higher rent collection costs/legal costs; Higher bad debts resulting in less funds available to meet our strategic objectives; Increased demand on our resources (staff time/welfare rights service); Increased void turnover/void periods.</p>
General Fraud, Impersonation, Bribery and Corruption	<p>Loss of funds / assets due to fraud from staff, tenants, partners and others; Cyber fraud; Damage to reputation as a result of fraud; Breach of data protection regulations.</p>	3	1	3	<p>Staff time/cost dealing with regulatory intervention:</p>
Failure to meet Energy Efficiency Standard	<p>We become subject to Regulatory Intervention; Unable to achieve temporarily exempt status; Loss of demand for non energy efficient homes.</p>	2	1	2	<p>Homes not desirable; Staff time /cost dealing with regulatory intervention; Less demand for our homes; Additional works and cost to meet the standard.</p>

Business Plan 2021- 26: Key Priorities/Activities - Next 5 Years

Strategic Objective	Priority/Activity
Provide high quality and affordable homes	<p>Continue to roll out our planned maintenance programme and will replace 380 kitchens, 380 boilers, 489 radiator systems, 313 bathrooms and 144 properties will receive replacement windows and 181 will receive replacement external doors . This will include all works that have been delayed by the Covid 19 pandemic.</p> <p>Continue to carry out our cyclical maintenance programme covering gas, carbon monoxide, smoke detector, roof anchor bolt and electrical safety checks along with external painterwork, gutter cleaning and open space maintenance.</p> <p>Where financially and technically viable we will ensure all of our houses meet the Energy Efficiency Standard for Social Housing 2 first target by 2025.</p> <p>Look at innovative ways of making use of and improving our open spaces in consultation with our tenants and community.</p> <p>Look to increase the number of our homes through new build and individual acquisitions where possible.</p>
Engage effectively with our tenants and service users	<p>Further support and work in partnership with Rosehill Tenants Voice to undertake scrutiny exercises and promote the work of the group to the wider tenant base.</p> <p>Make better use of digital tools to communicate and consult with our tenants and other service users , whilst ensuring that no-one is left behind. So we will engage in ways tenants and other customers want and need us to.</p> <p>Support tenants with little or no digital skills who wish to develop such skills e.g. access to training, use of tablets or other devices</p> <p>Continue to implement our Tenant Engagement and Participation Strategies, ensuring these are adequately resourced</p>
Deliver value for money	<p>Continue to cap any rent increases to rate of inflation only.</p> <p>Work in partnership with local and national organisations to minimise fuel poverty. Look to access initiatives to support any tenant experiencing difficulty with their energy bills.</p>

Strategic Objective	Priority/Activity
	<p>Review our running costs and service delivery costs to achieve greater Value for Money. Our aim is to reduce costs where feasible without reducing the quality of services we receive and provide;</p> <p>Assist our tenants with accessing low cost devices such as tablets and broadband services; and provide use of devices and access to internet on a drop-in basis at our office;</p>
Be innovative and risk aware	<p>Apply for appropriate funding when it is accessible to us, to support community initiatives.</p> <p>Look at further opportunities for creating Modern Apprenticeship posts.</p> <p>Continue to deliver and further develop our Digital Inclusion Strategy.</p> <p>Identify, participate in and promote initiatives, projects that will enhance the local environment and improve the lives of our tenants e.g. recycling initiatives, healthy eating/living projects; safer neighbourhood projects; using outdoor/green spaces such as Pollok Country Park.</p> <p>Strengthen existing links and look for new partnerships with organisations, community groups and projects that can provide required support for our tenants.</p> <p>Develop our participation in G53 Together for the betterment of the community and our tenants.</p>
Build and contribute to effective partnerships	<p>Work in partnership with Glasgow City Council to tackle local environmental issues. Work with the Council to improve services through the local and citywide environmental planning meetings.</p> <p>Work with all relevant third sector organisations whose work supports the needs of local residents. Ensure that we are aware of all initiatives in the area and promote these to tenants through the website and newsletters.</p> <p>Look for opportunities to create links and establish partnerships with other organisations, projects, etc to provide various services to our tenants e.g. support for older tenants, alternative bulk uplift service, gardening service.</p> <p>Continue our participation in G53 Together for the betterment of the community and our tenants.</p>

Strategic Objective	Priority/Activity
Use our resources efficiently and effectively	<p>Benchmark our costs and outcomes against other landlords to find performance gaps, identify areas for action and promote a culture of continuous improvement.</p> <p>Provide support to local community groups which assist with our aims and support our Vision and Values.</p> <p>Identify and make use of local resources which support the needs of our tenants and communities.</p> <p>Review the effectiveness and efficiency of our service delivery to ensure our services are accessible, flexible, responsive and meet the demands and expectations of our tenants, where possible; embracing digital technology to do so whilst still offering more traditional delivery methods where demand exists.</p> <p>Equip our staff with necessary devices/systems (hardware/software) to achieve flexibility and responsiveness in our service delivery.</p> <p>Enable our staff to work in more flexible and agile ways where possible.</p> <p>Equip our staff with the necessary skills and knowledge to be the best.</p> <p>Provide the necessary support and training to ensure our Committee Members govern effectively.</p> <p>Promote and provide use of our Committee Room to community groups and projects.</p>
Achieve the highest standards in all that we do	<p>Provide training for and support the development of our Committee Members to ensure they have the required skills to function effectively as our Governing Body.</p> <p>Recruit people with relevant skills and experience to strengthen and enhance the effectiveness of our Committee, by election and co-option.</p> <p>Ensure our policies and practices meet legal and regulatory requirements.</p> <p>Enable and support our Tenants' Group (Rosehill Tenants' Voice) to act as a scrutiny panel to examine areas of our work and make recommendations for improvement.</p> <p>Undertake meaningful internal audit and publish outcomes.</p> <p>Publish relevant information e.g. Annual Performance Report, Assurance Statement.</p> <p>Retain, as a minimum, external validation/accreditation achieved e.g. cyber essentials; Investors in People - Silver.</p>

Strategic Objective

Priority/Activity

Retain, as a minimum, external validation/accreditation achieved e.g. cyber essentials; Investors in People - Silver.

Explore opportunities for attaining further external validation/accreditation e.g. Customer Service Excellence Standard.

Strategic Objective	Key Activity/Priority	Key Outcomes	Specific Activities for 2021/22	Lead Role
(1) Provide high quality, affordable homes	Continue to roll out our planned maintenance programme	Maintaining high quality homes	Replacement of radiators in Original Stock Replacement of kitchens/boilers/ventilation in Rosehill Cottages, Darvel Street, Turnberryhill and Craighbank 1A&B Commencement of Windows and Doors Contract (Lindens, Rosewood, Johnsburn, Priesthill Tenements, New Hurler)	Technical Services Manager
	Increase numbers of stock condition surveys carried out within 5 years	Informing planned programme of works	Undertake a minimum of 200 stock condition surveys	Technical Services Manager
	Look to increase the number of our homes through new build and individual acquisitions where possible.	Increased supply of high quality and affordable homes Met the need of housing applicants (external/internal) Contributed to Glasgow's Strategic Priority to build new homes and Scottish Government's Housing to 2040 targets	Seek to acquire Gowanbank site Seek to increase our ownership in the Barratt Flats to 25.	Technical Services Manager Finance Manager
(2) Engage effectively with our tenants and service users	Further support and work in partnership with Rosehill Tenants Voice to undertake scrutiny exercises and promote the work of the group to the wider tenant base.	Service delivery meets tenants needs/expectations; Raised awareness in work of Scrutiny Group leading to increase in membership	Agree annual priorities for scrutiny panel ; Implementation of scrutiny programme and subsequent action plans identified and agreed by Mgt Committee	Housing Services Manager
	Make better use of digital tools to communicate and consult with our tenants and other service users , whilst ensuring that no-one is left behind. So we will engage in ways tenants and other customers want and need us to.	Increased tenant satisfaction more effective and efficient methods for engagement 15% of tenants signed up to tenantnet	Finalise and implement Digital Strategy Awareness campaign for tenants about tenantnet	Housing Services Manager
	Support tenants with little or no digital skills who wish to develop such skills e.g. access to training, use of tablets or other devices	enhanced digital skills of tenants improved digital access to tenants who need it	Finalise and implement Digital Strategy	Housing Services Manager
	Continue to implement our Tenant Engagement and Participation Strategies, ensuring these are adequately resourced	sustained levels of satisfaction on being kept informed and opportunities to participate	Produce and implement the annual programme for engagement and participation. Identify budget required to support activities	Housing Services Manager
	Make preparations to take on factoring role at Barratt flats	To be appointed as factor at the Barratt Flats	Send promotional information to owners Arrange owners' information meetings Call owners meeting for voting in factor Agree maintenance plan with GCC	Finance Manager
(3) Deliver Value for Money	Continue to cap any rent increases to rate of inflation only	Maintaining Affordable Rents Continued lower rents than other Local Landlords	Annual Rent Review Carry out benchmarking of rents levels and proposed rent increases 2022/23 Tenant consultation *	Director Director Housing Services Manager*
	Work in partnership with local and national organisations to minimise fuel poverty. Look to access initiatives to support any tenant experiencing difficulty with their energy bills	Tenants receiving appropriate support Alleviated financial hardship where possible	Identify and establish links with appropriate organisations Raise tenant awareness of support available	Housing Services Manager
	Review our running costs and service delivery costs to achieve greater Value for Money. Our aim is to reduce costs where feasible, without reducing the quality of services we receive and provide.	Achieve cost efficiency Increased Tenant Satisfaction Improved efficiency of service delivery	Produce new annual programme for reviewing running and service delivery costs Implement measures to achieve cost efficiencies	Corporate Services & HR Manager
	Assist our tenants with accessing low cost devices such as tablets and broadband services; and provide use of devices and access to internet on a drop-in basis at our office	Improved access to digital devices/tools by tenants Reducing digital exclusion	Finalise and implement Digital Strategy	Housing Services Manager
(4) Be innovative and risk aware	Continue to deliver and further develop our Digital Inclusion Strategy.	Improved access to digital devices/tools by tenants Reducing digital exclusion	Finalise and implement Digital Strategy	Housing Services Manager
	Strengthen existing links and look for new partnerships with organisations, community groups and projects that can provide required support for our tenants	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community	Promote local projects, initiatives and services available to our tenants	Director/Housing Services Manager

	Develop our participation in G53 Together for the betterment of the community and our tenants	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community	Ensure Rosehill continues to be represented on G53 Together Group Promote local projects, initiatives and services available to our tenants	Director
(5) Build and contribute to effective partnerships	Work in partnership with Glasgow City Council to tackle local environmental issues. Work with the Council to improve services through the local and citywide environmental planning meetings	Improved partnership working with Glasgow City Council Improved appearance of neighbourhood Increased Tenant satisfaction	Ensure strong links with relevant GCC teams/personnel are in place and set up a programme of meetings where possible; Ensure attendance at and effective participation in environmental planning meetings	Housing Services Manager
	Look for opportunities to create links and establish partnerships with other organisations, projects, etc to provide various services to our tenants e.g. support for older tenants, alternative bulk uplift service, gardening service	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community Improved tenant satisfaction Delivered value for money	Explore opportunities for shared services with other local RSLs Promote local projects, initiatives and services available to our tenants	Director/Housing Services Manager
	Continue our participation in G53 Together for the betterment of the community and our tenants	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community	Ensure Rosehill continues to be represented on G53 Together Group Promote local projects, initiatives and services available to our tenants	Director
(6) Use resources efficiently and effectively	Benchmark our costs and outcomes against other landlords to find performance gaps, identify areas for action and promote a culture of continuous improvement	Be clear on how we compare with other Landlords Are better informed of improvements needed Staff driven improvements	Benchmark against ARC 2020/21 results Produce and implement Action Plans from benchmarking results Explore suitability and feasibility of joining SHN Develop and implement mechanisms for supporting staff driven improvements	Director/Corporate Services Manager
	Equip our staff with necessary devices/systems (hardware/software) to achieve flexibility and responsiveness in our service delivery	enhanced service delivery which is more responsive, efficient and effective	Complete full migration to MS365 Explore feasibility of continued roll out of Tenant net as a resource for staff Explore availability and suitability of other digital tools with IT company	Director Housing Services Manager Director/Corporate Services & HR Mgr
	Enable our staff to work in more flexible and agile ways where possible.	Enhanced service delivery Motivated staff	Develop and implement Hybrid Working Policy Explore feasibility of extending hours for service delivery	Director/Corporate Services Manager
	Equip our staff with the necessary skills and knowledge to be the best.	Enhanced staff knowledge and skills leading to improved individual and team performance	Production and implementation of Training Plans	Director/Managers
	Provide the necessary support and training to ensure our Committee Members govern effectively	Knowledge and well equipped Committee Members Strengthened governance	Implementation of Induction Processes for New Committee Members Identification and delivery of Committee Annual Training Programme	Director
	Promote and provide use of our Committee Room to community groups and projects	Strong links established with local groups and projects Enhanced reputation amongst local community	Raise awareness of committee facility as a venue for groups/projects Utilise connections through G53 Together to promote facility	Director
(7) Achieve the highest standards in all that we do	Provide training for and support the development of our Committee Members to ensure they have the required skills to function effectively as our Governing Body	Strengthened Governing Body	Committee Annual self assessments Training needs analysis of Committee Development and implementation of Annual Programme of Training Implementation of Induction Processes for New Committee Members	Director/Corporate Services & HR Manager
	Recruit people to our Management Committee with the right skills to strengthen and enhance the effectiveness of our Committee	Strengthened Governing Body Increased Membership of Governing Body (2-3 members)	Identify any skills gap and target recruitment accordingly Intensive Recruitment campaign Implementation of Induction Processes for New Committee Members Potential requirement to review Rosehill's fully mutual constitution and membership set-up and explore alternative legal basis e.g. becoming a Charity	Director
	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements Ongoing compliance with DP, FOI Compliance with Equalities - SHR requirements	Implementation of Annual Policy Review Timetable; Carry out Tenant Consultation where needed; Renewal of external DPO service Liaison with DPO Service over all related DP, FOI and EIR Matters Annual data cleansing exercise in accordance with Retention procedure; Finalisation of Equalities Strategy and Data Collection Processes	Director/Managers HS Mgr Director Corporate Services & HR Mgr Housing Services Mgr

Enable and support our Tenants' Group (Rosehill Tenants' Voice) to act as a scrutiny panel to examine areas of our work and make recommendations for improvement	Strong and effective Scrutiny Group Improved services and processes	Identify and agree training programme for group Agree annual priorities for scrutiny panel ; Implementation of scrutiny programme and subsequent action plans identified and agreed by Mgt Committee	Housing Services Mgr
Undertake meaningful internal audit and publish outcomes	Carried out 3 Audits Tenants informed of findings and points for action Continuous improvement	Implement Annual Internal Audit Programme 2021/22 Publish key findings in quarterly newsletters	Director Director
Publish relevant information e.g. Annual Performance Report, Assurance Statement, Landlord Report Keep GTI and website up-to-date	Tenants have access to clear information on how we performing Tenants have access to a wide range of information about Rosehill Complied with Regulatory Standards Committee assured that Rosehill continues to be compliant with all Regulatory and Legal requirements Assurance provided to SHR and tenants	Ongoing monitoring and updating of assurance exercises Submit Annual Assurance Statement for SHR Publish Annual Statement and other documents on website Produce and publish Annual Performance Report Ensure regular updating of GTI and website	Director/Managers Director Corporate Services & HR Mgr Housing Services Mgr Corporate Services & HR Mgr
Retain, as a minimum, external validation/accreditation achieved e.g. cyber essentials	Validation that IT systems remain secure	Annual application for Cyber Essentials accreditation	Director

Appendix 8 - Annual Operational Targets 2021/22

To further support the achievement of our strategic objectives we have set the following operational targets for 2021/22:

ARC Indicator No.	Measure	Target
26	Rent Collected as % of Total Rent Due	100%
27	Gross Rent Arrears as a % of Total Rent Due	2.95%
18	Rent Loss through voids as % of Total Rent Due	0.5%
30	Average Days Taken to Re-Let Void Properties	25
14	% of Tenancy Offers Refused	14%
16	% of New Tenancies Sustained for more than 1 year	96%
17	% of Lettable Houses that became Vacant	3%
15	% of Anti-Social Behaviour Cases reported in the last year which were resolved	100%
16	% of Tenants Satisfied with Repairs and Maintenance Service	95%
11	Average Length of Time Taken to Complete Emergency Repairs	4 hours
12	Average Length of Time Taken to Complete Non-Emergency Repairs	4 days
13	% of Reactive Repairs Carried Out and Completed Right First Time	90%
14	% of Repair Appointments Kept	97%
15	% of gas safety checks and records completed by the anniversary date	100%
22	% of approved applications for medical adaptations completed	80%
23	Average time taken to complete approved applications for medical adaptations	60 days
4&5	Percentage of Stage 1 Complaints responded to in full within SPSO timescale (5 working days)	98%
4&5	Percentage of Stage 2 Complaints responded to in full within SPSO timescale (20 working days)	98%
N/A	% of Successful Housing Benefit Claims	90%
N/A	% of Successful Other Benefit Claims	80%
N/A	% of void repairs Category 1 completed within 1 working day	100%
N/A	% of void repairs Category 2 completed within 5 working day	100%
N/A	% of void repairs Category 3 completed within 10 working days	90%
N/A	% of void repairs Category 4 completed within 20 working days	80%

N/A	% of Tenants satisfied with how staff dealt with them when reporting repairs	98%
N/A	% of Repairs Post Inspected	15%
N/A	Post Inspections: % of Tenants Satisfied with Quality of Work	98%
NA	Post Inspections: % of Staff Satisfaction with Quality of Work	98%

Section Operational Plan 2021/22: Finance Services

Strategic Objective	Key Activity/Target	Outcome(s)	Specific Activities for Year 4	Deadline
(1) Provide high quality and affordable homes	Develop new homes	Increased supply of high quality and affordable homes Meet the need of housing applicants (external/internal)	Implement acquisition strategy at Barratt Flats & SST stock	Q1 -Q4
(2) Engage effectively with tenants and service users	Factoring at Barratt Flats	Make preparations to take on factoring role at Barratt flats	Send promotional information to owners Arrange owners' information meetings Call owners meeting for voting in factor Agree maintenance plan with GCC	Q2
(3) Deliver value for money	Continue to cap any rent increases to rate of inflation only	Maintaining Affordable Rents Continued lower rents than other Local Landlords	Contribute to Annual Rent Review	Q1
	Review our running costs and service delivery costs to achieve greater Value for Money. Our aim is to reduce costs where feasible, without reducing the quality of services we receive and provide.	Achieve cost efficiency Increased Tenant Satisfaction Improved efficiency of service delivery	Produce an annual programme for reviewing running and service delivery costs Implement measures to achieve cost efficiencies	Q2 Q3 -4
(6) Use our resources efficiently and effectively	Benchmark our costs and outcomes against other landlords to find performance gaps, identify areas for action and promote a culture of continuous improvement	Be clear on how we compare with other Landlords Are better informed of improvements needed	Benchmark results from SHR AFS 2020/21;	Q2
	Provide training for our staff to enable them to be experts in their field	Enhanced staff knowledge and skills leading to improved individual and team performance	Annual Training Plans 2021/22	Q1
(7) Achieve the highest standards in all that we do	Review the amount and type of information we make publicly available and ensure we make it easily available to anyone who is interested in it	Compliant with Freedom of Information legislation Wide range of information available through website, newsletters and other publications Effective system in place to deal with requests for information Ongoing compliance with GDPR	Co-ordinate and liaise all FOI, EIA and SAR requests to ensuring a timely response (until CSM appointed)	Q1
	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements Ongoing Data Protection and FOI compliance	Update Financial Regulations Annual data cleansing exercise in accordance with Retention procedure;	Q2 Q3
	Publish an Annual Performance Report	Tenants provided with clear information on how we are performing Complied with Regulatory Requirement	Annual Performance Report Y/E 30/09/19 Production of Annual Performance Report Y/E 30/09/20	Q1 Q4

Other Key Tasks

Strategic Objective	Area	Task	Timescale/Deadline/Target
(6) Use our resources efficiently and effectively	Management Accounts	Prepare Management Accounts and Supporting Schedules	Q1-Q4
	Annual Budget	Collate budget information provided by Section Managers Prepare Annual Budget and Supporting Schedules	Q4 Q4

30 Year Financial Projections	Collate information provided by Section Managers Prepare 30 Year Financial Projections including KPIs, loan covenants & sensitivity analysis	Q1 Q1
Treasury Management	Collate loan & deposit information Prepare annual treasury management review and report to Management Committee	Q3 Q3
VAT	Look into the possibility of deregistering for VAT	Q2
Financial Statements	Prepare Financial Statements and Supporting Schedules Liaise with Auditors whilst on-site collating any additional information requirements Present Financial Statements to Management Committee for Approval Present Financial Statements at AGM	Q1 Q1 Q2 Q2
SHR Loan Portfolio Return	Prepare return and present to Management Committee for approval	Q3
SHR Five Year Financial Projections Return	Prepare return and present to Management Committee for approval	Q3
SHR Audited Financial Statements Return	Prepare return and present to Management Committee for approval	Q4
Statutory returns	Preparation and submission of FOI, EIR, VAT, CIS, Payroll, Pension and Factoring Returns as they fall due	Q1-Q4
Covenant compliance	Monitor and report on loan covenants	Q1-Q4
Risk Management	Ongoing monitoring of risks	Q1-Q4
Regulatory Requirements	Revision of assurance exercises	Q1-Q4
Factoring Management Fees	Annual Review of Costs	Q2
Service Charge Costs	Annual Review of Costs	Q2

Anything highlighted in yellow signifies that the Technical Services Manager does not have the lead role/responsibility for the priority/task but may be required to make a reasonable contribution to it

Section Operational Plan 2021/22: Governance and Corporate Services

Strategic Objective	Key Activity/Target	Outcome(s)	Specific Activities for Year 1	Deadline
(3) Deliver Value for Money	Continue to cap any rent increases to rate of inflation only	Maintaining Affordable Rents Continued lower rents than other Local Landlords	Annual Rent Review Carry out benchmarking of rents levels and proposed rent increases 2022/23 Tenant Consultation*	Q1
	Review our running costs and service delivery costs to achieve greater Value for Money. Our aim is to reduce costs where feasible, without reducing the quality of services we receive and provide.	Achieve cost efficiency Increased Tenant Satisfaction Improved efficiency of service delivery	Produce new annual programme for reviewing running and service delivery costs Implement measures to achieve cost efficiencies	Q2 Q3-Q4
(4) Be innovative and risk aware	Strengthen existing links and look for new partnerships with organisations, community groups and projects that can provide required support for our tenants	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community	Promote local projects, initiatives and services available to our tenants	Q2-Q4
	Develop our participation in G53 Together for the betterment of the community and our tenants	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community	Ensure Rosehill continues to be represented on G53 Together Group Promote local projects, initiatives and services available to our tenants	Q1-Q4
(5) Build and contribute to effective partnerships	Look for opportunities to create links and establish partnerships with other organisations, projects, etc to provide various services to our tenants e.g. support for older tenants, alternative bulk uplift service, gardening service	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community Improved tenant satisfaction Delivered value for money	Explore opportunities for shared services with other local RSLs Promote local projects, initiatives and services available to our tenants	Q2-Q4 Q2-Q4
	Continue our participation in G53 Together for the betterment of the community and our tenants	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community	Ensure Rosehill continues to be represented on G53 Together Group Promote local projects, initiatives and services available to our tenants	Q1-Q4
(6) Use resources efficiently and effectively	Benchmark our costs and outcomes against other landlords to find performance gaps, identify areas for action and promote a culture of continuous improvement	Be clear on how we compare with other Landlords Are better informed of improvements needed Staff driven improvements	Benchmark against ARC 2020/21 results Produce and implement Action Plans from benchmarking results Explore suitability and feasibility of joining SHN Develop and implement mechanisms for supporting staff driven improvements	Q2 Q2-Q4 Q3/Q4 Q2-Q4
	Equip our staff with necessary devices/systems (hardware/software) to achieve flexibility and responsiveness in our service delivery	enhanced service delivery which is more responsive, efficient and effective	Complete full migration to MS365 Explore availability and suitability of other digital tools with IT company	Q2 Q2-Q4
	Enable our staff to work in more flexible and agile ways where possible.	Enhanced service delivery Motivated staff	Develop and implement Hybrid Working Policy Explore feasibility of extending hours for service delivery	Q2 Q2-Q3
	Equip our staff with the necessary skills and knowledge to be the best.	Enhanced staff knowledge and skills leading to improved individual and team performance	Production and implementation of Training Plans	Q1-Q4
	Provide the necessary support and training to ensure our Committee Members govern effectively Promote and provide use of our Committee Room to community groups and projects	Knowledgeable and well equipped Committee Members Strengthened governance Strong links established with local groups and projects Enhanced reputation amongst local community	Implementation of Induction Processes for New Committee Members Identification and delivery of Committee Annual Training Programme Raise awareness of committee facility as a venue for groups/projects Utilise connections through G53 Together to promote facility	Q2 Q1-Q4 Q2-Q4 Q2-Q4
(7) Achieve the highest standards in all that we do	Provide training for and support the development of our Committee Members to ensure they have the required skills to function effectively as our Governing Body	Strengthened Governing Body	Committee Annual self assessments Training needs analysis of Committee Development and implementation of Annual Programme of Training Implementation of Induction Processes for New Committee Members	Q1 Q1 Q2-Q4 Q2
	Recruit people to our Management Committee with the right skills to strengthen and enhance the effectiveness of our Committee	Strengthened Governing Body Increased Membership of Governing Body (2-3 members)	Identify any skills gap and target recruitment accordingly Intensive Recruitment campaign Implementation of Induction Processes for New Committee Members Potential requirement to review Rosehill's fully mutual constitution and membership set-up and explore alternative legal basis e.g. becoming a Charity	Q1/Q2 Q2 Q2 Q3/Q4
	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements Ongoing compliance with DP, FOI	Implementation of Annual Policy Review Timetable; Renewal of external DPO service Liaison with DPO Service over all related DP, FOI and EIR Matters Annual data cleansing exercise in accordance with Retention procedure;	Q1-Q4 Q1 Q1-Q4 Q3

Undertake meaningful internal audit and publish outcomes	Carried out 3 Audits Tenants informed of findings and points for action Continuous improvement	Implement Annual Internal Audit Programme 2021/22 Publish key findings in quarterly newsletters	Q2-Q4 Q4
Publish relevant information e.g. Annual Performance Report, Assurance Statement, Landlord Report Keep GTI and website up-to-date	Tenants have access to clear information on how we performing Tenants have access to a wide range of information about Rosehill Complied with Regulatory Standards Committee assured that Rosehill continues to be compliant with all Regulatory and Legal requirements Assurance provided to SHR and tenants	Ongoing monitoring and updating of assurance exercises Submit Annual Assurance Statement for SHR Publish Annual Statement and other documents on website Produce and publish Annual Performance Report Ensure regular updating of GTI and website	Q1-Q4 Q1 Q1 Q1 Q1-Q4
Retain, as a minimum, external validation/accreditation achieved e.g. cyber essentials	Validation that IT systems remain secure	Annual application for Cyber Essentials accreditation	Q2/Q3

Other Key Tasks

Strategic Objective

Strategic Objective	Area	Task	Timescale/Deadline/Target
(5) Build and contribute to effective partnerships	Our role in the Barratt Flats	Ensure kept up-to-date and hold progress meetings about taking on role of Factor Attend any relevant meetings with GCC Seek legal advice where required	Q1-Q4 as and when required as and when required
(6) Use resources efficiently and effectively	New 5 Year Business Plan	Co-ordinate results of 2020/21 Section Operational Plans	Projected Y/E Results (Aug 21) Final Results - Q1
(7) Achieve the highest standards in all that we do		Production of new 5 Year Plan and appendices for Committee approval Co-ordinate production of Section Operational Plans 2021/22 Produce Governance & Corporate Services Section Operational Plan 2021/22 Produce draft Housing Services Section Operational Plan Co-ordinate production of Work Plans 2020/21 for all staff Report as part of Annual Performance Report on impact of Covid-19 on last year's activities	Q1 Q1 Q1 Q1 Q1 Q1
	First Year Annual Review of BP 2021-26	Co-ordinate Committee/Mgt Team BP sessions Draft Annual Plan for 2022/23	Q3 Q4
(7) Achieve the highest standards in all that we do	Health and Safety	Completion of H&S training for staff Review of H&S training manual	Q1 Q2, Q3
	The Charter and ARC	Co-ordinate and implement findings of ARC Pre-submission Audit Submission of ARC 2020/21 Return	Q2 Q3
	Governance	Organise a comprehensive governance review	Q2-Q4
	Regulatory Requirements	Oversee ongoing monitoring and revision of assurance exercises Co-ordinate Committee sessions to enable production of AAS	Q1-Q4 Q1
	Risk Management	Ongoing monitoring of risks	Q1-Q4
	Sub-Committees	Service/Support Audit and Staffing and H&S Sub-Committees	Q1-Q4

Anything highlighted in blue or in blue text is to signify tasks I will be sharing with the new Corporate Services & HR Manager or intending to hand over to them when in post

*Due to the Housing Services Manager post currently being vacant I will need to be involved in the tenant consultation process for the proposed rent increase

Section Operational Plan 2021/22: Housing Services

Strategic Objective	Key Activity/Target	Outcome(s)	Specific Activities for Year 1	Deadline
(2) Engage effectively with our tenants and service users	Further support and work in partnership with Rosehill Tenants Voice to undertake scrutiny exercises and promote the work of the group to the wider tenant base.	Service delivery meets tenants needs/expectations; Raised awareness in work of Scrutiny Group leading to increase in membership	Agree annual priorities for scrutiny panel ; Implementation of scrutiny programme and subsequent action plans identified and agreed by Mgt Committee	Q2 Q2-Q4
	Make better use of digital tools to communicate and consult with our tenants and other service users , whilst ensuring that no-one is left behind. So we will engage in ways tenants and other customers want and need us to.	increased tenant satisfaction more effective and efficient methods for engagement 15% of tenants signed up to tenantnet	Finalise and implement Digital Strategy Awareness campaign for tenants about tenantnet	Q2/Q3 Q2-Q4
	Support tenants with little or no digital skills who wish to develop such skills e.g. access to training, use of tablets or other devices	enhanced digital skills of tenants improved digital access to tenants who need it	Finalise and implement Digital Strategy	Q2/Q3
	Continue to implement our Tenant Engagement and Participation Strategies, ensuring these are adequately resourced	sustained levels of satisfaction on being kept informed and opportunities to participate	Produce and implement the annual programme for engagement and participation. Identify budget required to support activities	Q2
(3) Deliver Value for Money	Work in partnership with local and national organisations to minimise fuel poverty. Look to access initiatives to support any tenant experiencing difficulty with their energy bills	Tenants receiving appropriate support Alleviated financial hardship where possible	Identify and establish links with appropriate organisations Raise tenant awareness of support available	Q2-Q4
	Review our running costs and service delivery costs to achieve greater Value for Money. Our aim is to reduce costs where feasible, without reducing the quality of services we receive and provide.	Achieve cost efficiency Increased Tenant Satisfaction Improved efficiency of service delivery	Produce new annual programme for reviewing running and service delivery costs Implement measures to achieve cost efficiencies	Q2 Q3-Q4
	Assist our tenants with accessing low cost devices such as tablets and broadband services; and provide use of devices and access to internet on a drop-in basis at our office	Improved access to digital devices/tools by tenants Reducing digital exclusion	Finalise and implement Digital Strategy	Q2/Q3
(4) Be innovative and risk aware	Continue to deliver and further develop our Digital Inclusion Strategy.	Improved access to digital devices/tools by tenants Reducing digital exclusion	Finalise and implement Digital Strategy	Q2/Q3
	Strengthen existing links and look for new partnerships with organisations, community groups and projects that can provide required support for our tenants	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community	Promote local projects, initiatives and services available to our tenants	Q2-Q4
(5) Build and contribute to effective partnerships	Work in partnership with Glasgow City Council to tackle local environmental issues. Work with the Council to improve services through the local and citywide environmental planning meetings	Improved partnership working with Glasgow City Council Improved appearance of neighbourhood Increased Tenant satisfaction	Ensure strong links with relevant GCC teams/personnel are in place and set up a programme of meetings where possible; Ensure attendance at and effective participation in environmental planning meetings	Q2-Q4 Q2-Q4
	Look for opportunities to create links and establish partnerships with other organisations, projects, etc to provide various services to our tenants e.g. support for older tenants, alternative bulk uplift service, gardening service	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community Improved tenant satisfaction Delivered value for money	Explore opportunities for shared services with other local RSLs Promote local projects, initiatives and services available to our tenants	Q2-Q4 Q2-Q4
	Benchmark our costs and outcomes against other landlords to find performance gaps, identify areas for action and promote a culture of continuous improvement	Be clear on how we compare with other Landlords Are better informed of improvements needed Staff driven improvements	Produce and implement Action Plans from benchmarking results	Q2-Q4
(6) Use resources efficiently and effectively	Equip our staff with necessary devices/systems (hardware/software) to achieve flexibility and responsiveness in our service delivery	enhanced service delivery which is more responsive, efficient and effective	Explore feasibility of continued roll out of Tenant net as a resource for staff	Q2-Q4
	Equip our staff with the necessary skills and knowledge to be the best.	Enhanced staff knowledge and skills leading to improved individual and team performance	Production and implementation of Training Plans	Q1-Q4

(7) Achieve the highest standards in all that we do	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements	Implementation of Annual Policy Review Timetable; Carry out Tenant Consultation where needed;	Q1-Q4
		Ongoing compliance with DP, FOI	Annual data cleansing exercise in accordance with Retention procedure;	Q1-Q4
		Compliance with Equalities - SHR requirements	Finalisation of Equalities Strategy and Data Collection Processes	Q3
				Q2
	Enable and support our Tenants' Group (Rosehill Tenants' Voice) to act as a scrutiny panel to examine areas of our work and make recommendations for improvement	Strong and effective Scrutiny Group Improved services and processes	Identify and agree training programme for group Agree annual priorities for scrutiny panel ; Implementation of scrutiny programme and subsequent action plans identified and agreed by Mgt Committee	Q2 Q2-Q4
	Publish relevant information e.g. Annual Performance Report, Assurance Statement, Landlord Report Keep GTI and website up-to-date	Tenants have access to clear information on how we performing Tenants have access to a wide range of information about Rosehill Complied with Regulatory Standards Committee assured that Rosehill continues to be compliant with all Regulatory and Legal requirements Assurance provided to SHR and tenants	Ongoing monitoring and updating of assurance exercises Produce and publish Annual Performance Report	Q1-Q4 Q1

Other Key Tasks

Strategic Objective	Area	Task	Timescale/Deadline/Target
(3) Deliver Value for Money (6) Use resources efficiently and effectively (7) Achieve the highest standards in all that we do	ARC and Internal Targets	Monitor closely progress with achieving ARC and other internal targets set for Housing Services; Identify and implement any remedial action required	Q1-Q4 Q1-Q4
(5) Build and contribute to effective partnerships (6) Use resources efficiently and effectively	Barratt Flats- Allocations	Create a strategy for allocation of newly improved flats within the development Establish strong links with GCC over estate management issues in mixed tenure development	Q2/Q3 Q2-Q4
(6) Use resources efficiently and effectively (7) Achieve the highest standards in all that we do	New 5 Year Business Plan	Produce results of 2020/21 Housing Services Section Operational Plan Provide any remaining info for new BP Produce Housing Services Section Operational Plan 2021/22* Co-ordinate production of Work Plans 2021/22 for HS Team*	Projected Y/E Results (Aug 21) Final Results - Q1 Q1 Q1 Q1
	First Year Annual Review of BP 2021-26	Participate in Committee/Mgt Team BP sessions Provide required contributions to Annual Plan for 2022/23	Q3 Q4
(7) Achieve the highest standards in all that we do	The Charter and ARC	Ensure HS Team ARC results are ready/verified for pre-submission ARC audit Ensure prompt implementation of any remedial action required following ARC audit	Q2 Q2
	Governance	Participate and provide any required information for Governance Review as if required	Q2-Q4
	Regulatory Requirements	Contribute to monitoring and revision of assurance processes	Q1-Q4
	Risk Management	Ongoing monitoring of risks	Q1-Q4

Anything highlighted in yellow signifies that the Housing Services Manager does not have the lead role/responsibility for the priority/task but may be required to make a reasonable contribution to it

*Due to the Housing Services Manager's post currently being vacant, the Director has dealt with these matters

Section Operational Plan 2021/22: Technical Services

Strategic Objective	Key Activity/Target	Outcome(s)	Specific Activities for Year 5	Deadline
(1) Provide high quality and affordable homes through the maintenance and improvement of and investment in our housing and, the building of new houses that are well designed and efficient and meet identified needs.	Continue to roll out our planned maintenance programme	Maintaining high quality homes	Replacement of radiators in Original Stock Replacement of kitchens/boilers/ventilation in Rosehill Cottages, Darvel Street, Turnberryhill and Craigbank 1A&B	Q4 Q4
	Increase numbers of stock condition surveys carried out within 5 years	Informing planned programme of works	Replacement external door to Lindens Undertake a minimum of 200 stock condition surveys	Q4
	Develop new homes	Increased supply of high quality and affordable homes Met the need of housing applicants (external/internal) Contributed to Glasgow's Strategic Priority to build new homes and Scottish Government's Housing to 2040 targets	Seek to acquire Gowanbank site	Q2
(3) Provide houses and services that are Value for Money for people who want to live in our communities	Review our running costs and service delivery costs to achieve greater Value for Money. Our aim is to reduce costs where feasible, without reducing the quality of services we receive and provide.	Achieve cost efficiency Increased Tenant Satisfaction Improved efficiency of service delivery	Produce an annual programme for reviewing running and service delivery costs Implement measures to achieve cost efficiencies	Q2 Q3 -4
(4) Be innovative and risk aware	Strengthen existing links and look for new partnerships with organisations, community groups and projects that can provide required support for our tenants	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community	Promote local projects, initiatives and services available to our tenants	Q2-Q4
(5) Build and contribute to effective partnerships to support the delivery of our vision and values	Look for opportunities to create links and establish partnerships with other organisations, projects, etc to provide various services to our tenants e.g. support for older tenants, alternative bulk uplift service, gardening service	Co-ordinated support and advice services accessible to our tenants Raised awareness of tenants about support available in local community Improved tenant satisfaction Delivered value for money	Explore opportunities for shared services with other local RSLs Promote local projects, initiatives and services available to our tenants Deliver Stage 3 Adaptations and achieve required spend	Q2-Q4 Q2-Q4 Q2
(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	Benchmark our costs and outcomes against other landlords to find performance gaps, identify areas for action and promote a culture of continuous improvement	Be clear on how we compare with other Landlords Are better informed of improvements needed Staff driven improvements	Produce and implement Action Plans from benchmarking results	Q2-Q4
	Equip our staff with the necessary skills and knowledge to be the best.	Enhanced staff knowledge and skills leading to improved individual and team performance	Production and implementation of Training Plans	Q1-Q4
(7) Demonstrate the highest standards of governance, accountability and compliance	Ensure our policies and practices meet legal and regulatory requirements	Policies are up-to-date and comply with legal/regulatory requirements	Implementation of Annual Policy Review Timetable	Q1-Q4

Other Key Tasks

Strategic Objective	Area	Task	Deadline
(1) Provide high quality and affordable homes through the maintenance and improvement of and investment in our housing and, the building of new houses that are well designed and efficient and meet identified needs.	Delivery of the cyclical maintenance and planned programme during current year and beyond	Post Contract Management: Painterwork Original Stock Windows and External Doors EIRC and Fire Detection Gas Servicing	On going On going On going Q1 - Q3 Ongoing
		Tendering: Painterwork Gutters	Q4 Q3
		Set challenging targets for repairs and maintenance services	Meet or better the agreed Operational Targets
(3) Provide houses and services that are Value for Money for people who want to live in our communities	Our role in the Barratt Flats	Preparations for taking on factoring role	Q1
(5) Build and contribute to effective partnerships to support the delivery of our vision and values		Improvement works to 36 Linnhead - close and flats Improvement Works to 48 Linnhead Drive Improvement Works to 40 Ravenscraig Drive Improvement works to individual acquisitions	Q1,Q2 Q1 - Q4 Q1 - Q4 as required
		Open Space Improvement works ongoing contract management	Q1 - Q4

(6) Use our financial, human and other resources efficiently and effectively to achieve maximum benefit and full potential	New 5 year Business Plan	Produce results of 2020/21 Technical Services Section Operational Plan	Projected Y/E Results (Aug 21)
		Provide any remaining info for new BP	Final Results - Q1
(7) Demonstrate the highest standards of governance, accountability and compliance		Produce Technical Services Section Operational Plan 2021/22	Q1
		Co-ordinate production of Work Plans 2021/22 for TS Team	Q1
	First Year Annual Review of BP 2021-26	Participate in Committee/Mgt Team BP sessions	Q3
		Provide required contributions to Annual Plan for 2022/23	Q4
	The Charter and ARC	Ensure TS Team ARC results are ready/verified for pre-submission ARC audit	Q2
		Ensure prompt implementation of any remedial action required following ARC audit	Q2
	Governance	Participate and provide any required information for Governance Review as if required	Q2-Q4
	Regulatory Requirements	Contribute to monitor and revision of assurance processes	Q1-Q4
	Risk Management	Ongoing monitoring of risks	Q1-Q4

Anything highlighted in yellow signifies that the Technical Services Manager does not have the lead role/responsibility for the priority/task but may be required to make a reasonable contribution to it

ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS
1st October 2021 to 30th September 2051

PROJECTED CASHFLOW

APPENDIX 1

	Year 1 2021/2022	Year 2 2022/2023	Year 3 2023/2024	Year 4 2024/2025	Year 5 2025/2026	Year 6 2026/2027	Year 7 2027/2028	Year 8 2028/2029	Year 9 2029/2030	Year 10 2030/2031	Year 11 2031/2032	Year 12 2032/2033
Income												
Rental Income	4,287,900	4,436,124	4,771,941	4,904,522	5,040,498	5,179,951	5,283,550	5,389,221	5,497,005	5,606,945	5,719,084	5,833,466
Service Charge Income	16,800	12,444	12,693	12,947	13,206	13,470	13,739	14,014	14,294	14,580	14,872	15,169
Share Capital	-	100	100	-	-	-	-	-	-	-	-	-
Gross Rents & Service Charges	4,304,700	4,448,668	4,784,734	4,917,469	5,053,704	5,193,421	5,297,289	5,403,235	5,511,299	5,621,525	5,733,956	5,848,635
Less : Voids & Bad Debts	86,000	133,460	143,542	147,524	151,611	155,803	158,919	162,097	165,339	168,646	172,019	175,459
Net Rents & Service Charges	4,218,700	4,315,208	4,641,192	4,769,945	4,902,093	5,037,618	5,138,370	5,241,138	5,345,960	5,452,879	5,561,937	5,673,176
Stage 3 Grant Income	50,000	51,000	52,020	53,060	54,122	55,204	56,308	57,434	58,583	59,755	60,950	62,169
Other Income	34,800	29,988	30,588	31,200	31,829	32,467	33,117	33,781	34,457	35,148	35,852	36,570
TOTAL INCOME	4,303,500	4,396,196	4,723,800	4,854,205	4,988,044	5,125,289	5,227,795	5,332,353	5,439,000	5,547,782	5,658,739	5,771,915
Capital Expenditure												
Other Non Current Assets	43,000	40,800	41,616	42,448	70,358	44,163	45,046	45,947	76,158	47,804	48,760	49,735
Component Replacements	3,830,000	193,514	208,088	318,248	535,265	4,089,122	1,558,023	872,748	936,707	2,125,008	322,085	301,737
Revenue Expenditure												
Planned Maintenance & Major Repairs	245,500	41,928	157,197	170,999	287,185	1,382,239	648,751	76,854	321,536	443,162	31,794	382,106
Cyclical Maintenance	275,900	226,250	216,038	215,678	278,192	263,703	242,399	303,052	652,875	639,186	326,450	305,994
Reactive & Void Maintenance	578,700	610,800	655,400	701,900	736,800	758,600	777,700	797,200	817,200	837,700	858,800	880,300
Service Charges	25,800	12,444	12,693	12,947	13,206	13,470	13,739	14,014	14,294	14,580	14,872	15,169
Management Expenses	1,311,600	1,440,847	1,465,857	1,499,713	1,542,217	1,584,495	1,608,262	1,661,520	1,690,010	1,732,430	1,807,471	1,820,489
Other Costs	37,800	29,682	30,276	30,881	31,499	32,129	32,771	33,427	34,095	34,777	35,473	36,182
Loan Repayments (including Interest)	198,800	218,294	228,964	233,814	226,511	205,788	189,840	181,623	173,405	154,664	128,363	65,913
TOTAL EXPENDITURE	6,547,100	2,814,559	3,016,129	3,226,628	3,721,233	8,373,709	5,116,531	3,986,385	4,716,280	6,029,311	3,574,068	3,857,625
NET INCREASE / (DECREASE) IN CASH	(2,243,600)	1,581,637	1,707,671	1,627,577	1,266,811	(3,248,420)	111,264	1,345,968	722,720	(481,529)	2,084,671	1,914,290
OPENING CASH BALANCE	12,797,300	9,679,500	8,743,603	8,617,758	9,773,932	10,569,870	7,322,836	7,436,742	8,786,379	9,513,286	9,035,488	11,125,509
Net Increase / (Decrease) in Cash Above	(2,243,600)	1,581,637	1,707,671	1,627,577	1,266,811	(3,248,420)	111,264	1,345,968	722,720	(481,529)	2,084,671	1,914,290
Decrease / (Increase) in Receivables	-	(104,678)	(10,923)	(4,313)	(4,428)	(4,541)	(3,376)	(3,443)	(3,512)	(3,582)	(3,655)	(3,727)
Increase / (Decrease) in Payables	(145,700)	(149,933)	(7,067)	-	-	-	-	-	-	-	-	-
Land and Buildings Additions	(1,868,200)	(4,302,500)	(3,902,500)	(800,000)	(800,000)	-	-	-	-	-	-	-
HAG & Other Government Grants	1,131,600	2,032,500	2,080,000	325,000	325,000	-	-	-	-	-	-	-
Interest Receivable	10,000	8,737	8,611	9,766	10,561	7,317	7,431	8,779	9,506	9,028	11,117	13,036
Corporation Tax	(1,900)	(1,660)	(1,636)	(1,856)	(2,007)	(1,390)	(1,412)	(1,668)	(1,806)	(1,715)	(2,112)	(2,477)
CLOSING CASH BALANCE	9,679,500	8,743,603	8,617,758	9,773,932	10,569,870	7,322,836	7,436,742	8,786,379	9,513,286	9,035,488	11,125,509	13,046,631

ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS
1st October 2021 to 30th September 2051

PROJECTED CASHFLOW

APPENDIX 1

	Year 13 2033/2034	Year 14 2034/2035	Year 15 2035/2036	Year 16 2036/2037	Year 17 2037/2038	Year 18 2038/2039	Year 19 2039/2040	Year 20 2040/2041	Year 21 2041/2042	Year 22 2042/2043	Year 23 2043/2044	Year 24 2044/2045
Income												
Rental Income	5,950,135	6,069,138	6,190,521	6,314,331	6,440,618	6,569,430	6,700,819	6,834,835	6,971,532	7,110,962	7,253,182	7,398,245
Service Charge Income	15,473	15,782	16,098	16,420	16,748	17,083	17,425	17,773	18,129	18,491	18,861	19,238
Share Capital	-	-	-	-	-	-	-	-	-	-	-	-
Gross Rents & Service Charges	5,965,608	6,084,920	6,206,619	6,330,751	6,457,366	6,586,513	6,718,244	6,852,608	6,989,661	7,129,453	7,272,043	7,417,483
Less : Voids & Bad Debts	178,968	182,548	186,199	189,923	193,721	197,595	201,547	205,578	209,690	213,884	218,161	222,524
Net Rents & Service Charges	5,786,640	5,902,372	6,020,420	6,140,828	6,263,645	6,388,918	6,516,697	6,647,030	6,779,971	6,915,569	7,053,882	7,194,959
Stage 3 Grant Income	63,412	64,680	65,974	67,293	68,639	70,012	71,412	72,841	74,297	75,783	77,299	78,845
Other Income	37,303	38,050	38,812	39,590	40,383	41,192	42,018	42,859	43,718	44,594	45,487	46,399
TOTAL INCOME	5,887,355	6,005,102	6,125,206	6,247,711	6,372,667	6,500,122	6,630,127	6,762,730	6,897,986	7,035,946	7,176,668	7,320,203
Capital Expenditure												
Other Non Current Assets	82,436	51,744	52,779	53,835	89,231	56,010	57,130	58,272	96,587	60,627	61,839	63,076
Component Replacements	663,004	1,122,217	993,536	1,404,118	846,866	711,367	1,023,607	1,047,383	3,412,255	457,192	929,165	5,184,003
Revenue Expenditure												
Planned Maintenance & Major Repairs	279,008	928,579	389,035	392,237	242,851	423,962	267,239	436,134	1,840,090	84,220	855,533	2,870,067
Cyclical Maintenance	281,273	351,654	329,618	302,989	378,803	355,066	798,957	892,486	382,480	351,580	439,553	412,009
Reactive & Void Maintenance	902,400	925,100	948,300	972,100	996,500	1,021,500	1,047,100	1,073,400	1,100,300	1,128,000	1,156,300	1,185,300
Service Charges	15,473	15,782	16,098	16,420	16,748	17,083	17,425	17,773	18,129	18,491	18,861	19,238
Management Expenses	1,866,183	1,927,982	1,961,041	2,030,268	2,076,833	2,112,445	2,165,468	2,237,177	2,298,182	2,332,654	2,409,900	2,451,223
Other Costs	36,906	37,644	38,397	39,165	39,948	40,747	41,562	42,393	43,241	44,106	44,988	45,888
Loan Repayments (including Interest)	21,594	-										
TOTAL EXPENDITURE	4,148,277	5,360,702	4,728,804	5,211,132	4,687,780	4,738,180	5,418,488	5,805,018	9,191,264	4,476,870	5,916,139	12,230,804
NET INCREASE / (DECREASE) IN CASH	1,739,078	644,400	1,396,402	1,036,579	1,684,887	1,761,942	1,211,639	957,712	(2,293,278)	2,559,076	1,260,529	(4,910,601)
OPENING CASH BALANCE	13,046,631	14,793,881	15,446,904	16,852,992	17,900,023	19,596,657	21,371,698	22,597,345	23,569,767	21,289,264	23,863,111	25,139,352
Net Increase / (Decrease) in Cash Above	1,739,078	644,400	1,396,402	1,036,579	1,684,887	1,761,942	1,211,639	957,712	(2,293,278)	2,559,076	1,260,529	(4,910,601)
Decrease / (Increase) in Receivables	(3,801)	(3,878)	(3,955)	(4,035)	(4,114)	(4,198)	(4,281)	(4,366)	(4,455)	(4,543)	(4,634)	(4,727)
Increase / (Decrease) in Payables	-	-	-	-	-	-	-	-	-	-	-	-
Land and Buildings Additions	-	-	-	-	-	-	-	-	-	-	-	-
HAG & Other Government Grants	-	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	14,782	15,434	16,839	17,886	19,581	21,354	22,579	23,551	21,272	23,844	25,119	20,224
Corporation Tax	(2,809)	(2,933)	(3,199)	(3,398)	(3,720)	(4,057)	(4,290)	(4,475)	(4,042)	(4,530)	(4,773)	(3,843)
CLOSING CASH BALANCE	14,793,881	15,446,904	16,852,992	17,900,023	19,596,657	21,371,698	22,597,345	23,569,767	21,289,264	23,863,111	25,139,352	20,240,405

ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS
1st October 2021 to 30th September 2051

PROJECTED CASHFLOW

APPENDIX 1

	Year 25 2045/2046	Year 26 2046/2047	Year 27 2047/2048	Year 28 2048/2049	Year 29 2049/2050	Year 30 2050/2051	TOTAL
Income							
Rental Income	7,546,210	7,697,134	7,851,077	8,008,099	8,168,261	8,331,626	189,356,362
Service Charge Income	19,623	20,015	20,416	20,824	21,240	21,665	499,532
Share Capital	-	-	-	-	-	-	200
Gross Rents & Service Charges	7,565,833	7,717,149	7,871,493	8,028,923	8,189,501	8,353,291	189,856,094
Less : Voids & Bad Debts	226,975	231,514	236,145	240,868	245,685	250,599	5,652,543
Net Rents & Service Charges	7,338,858	7,485,635	7,635,348	7,788,055	7,943,816	8,102,692	184,203,551
Stage 3 Grant Income	80,422	82,030	83,671	85,344	87,051	88,792	2,028,402
Other Income	47,328	48,276	49,244	50,230	51,237	52,263	1,198,780
TOTAL INCOME	7,466,608	7,615,941	7,768,263	7,923,629	8,082,104	8,243,747	187,430,733
Capital Expenditure							
Other Non Current Assets	104,548	65,624	66,937	68,275	113,167	71,034	1,868,986
Component Replacements	3,556,737	1,506,962	1,683,221	838,119	617,963	1,252,589	42,540,849
Revenue Expenditure							
Planned Maintenance & Major Repairs	386,681	271,625	324,499	414,220	270,482	666,570	15,532,283
Cyclical Maintenance	378,724	473,489	443,819	407,964	1,115,572	1,098,805	13,140,558
Reactive & Void Maintenance	1,215,100	1,245,500	1,276,800	1,308,900	1,341,700	1,375,400	29,230,800
Service Charges	19,623	20,015	20,416	20,824	21,240	21,665	508,532
Management Expenses	2,512,749	2,621,591	2,640,472	2,706,748	2,796,382	2,844,332	61,156,541
Other Costs	46,806	47,742	48,696	49,670	50,664	51,677	1,189,232
Loan Repayments (including Interest)	-	-	-	-	-	-	2,227,573
TOTAL EXPENDITURE	8,220,968	6,252,548	6,504,860	5,814,720	6,327,170	7,382,072	167,395,354
NET INCREASE / (DECREASE) IN CASH	(754,360)	1,363,393	1,263,403	2,108,909	1,754,934	861,675	20,035,379
OPENING CASH BALANCE	20,240,405	19,497,003	20,872,372	22,148,683	24,272,121	26,042,914	12,797,300
Net Increase / (Decrease) in Cash Above	(754,360)	1,363,393	1,263,403	2,108,909	1,754,934	861,675	20,035,379
Decrease / (Increase) in Receivables	(4,822)	(4,917)	(5,017)	(5,116)	(5,219)	(5,323)	(231,579)
Increase / (Decrease) in Payables	-	-	-	-	-	-	(302,700)
Land and Buildings Additions	-	-	-	-	-	-	(11,673,200)
HAG & Other Government Grants	-	-	-	-	-	-	5,894,100
Interest Receivable	19,481	20,855	22,131	24,252	26,022	26,899	495,994
Corporation Tax	(3,701)	(3,963)	(4,205)	(4,608)	(4,944)	(5,111)	(94,240)
CLOSING CASH BALANCE	19,497,003	20,872,372	22,148,683	24,272,121	26,042,914	26,921,054	26,921,054

ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS
STATEMENT OF COMPREHENSIVE INCOME
APPENDIX 2

	Year 1 2021/2022	Year 2 2022/2023	Year 3 2023/2024	Year 4 2024/2025	Year 5 2025/2026	Year 6 2026/2027	Year 7 2027/2028	Year 8 2028/2029	Year 9 2029/2030	Year 10 2030/2031	Year 11 2031/2032
Gross rents	4,287,900	4,436,124	4,771,941	4,904,522	5,040,498	5,179,951	5,283,550	5,389,221	5,497,005	5,606,945	5,719,084
Service charges	16,800	12,444	12,693	12,947	13,206	13,470	13,739	14,014	14,294	14,580	14,872
Gross rents and service charges	4,304,700	4,448,568	4,784,634	4,917,469	5,053,704	5,193,421	5,297,289	5,403,235	5,511,299	5,621,525	5,733,956
Rent loss from voids	43,000	44,487	47,847	49,175	50,537	51,934	52,973	54,032	55,113	56,215	57,340
Net rent and service charges	4,261,700	4,404,081	4,736,787	4,868,294	5,003,167	5,141,487	5,244,316	5,349,203	5,456,186	5,565,310	5,676,616
Grants released from deferred income	86,000	191,470	366,273	551,910	748,380	748,380	748,380	748,380	748,380	748,380	748,380
Grants from Scottish Ministers	50,000	51,000	52,020	53,060	54,122	55,204	56,308	57,434	58,583	59,755	60,950
Other income	34,800	29,988	30,588	31,200	31,829	32,467	33,117	33,781	34,457	35,148	35,852
TURNOVER	4,432,500	4,676,539	5,185,668	5,504,464	5,837,498	5,977,538	6,082,121	6,188,798	6,297,606	6,408,593	6,521,798
Less: Operating costs											
Management Expenses	1,311,600	1,440,847	1,465,857	1,499,713	1,542,217	1,584,495	1,608,262	1,661,520	1,690,010	1,732,430	1,807,471
Planned Maintenance & Major Repairs	245,500	41,928	157,197	170,999	287,185	1,382,239	648,751	76,854	321,536	443,162	31,794
Cyclical Maintenance	275,900	226,250	216,038	215,678	278,192	263,703	242,399	303,052	652,875	639,186	326,450
Reactive & Void Maintenance	578,700	610,800	655,400	701,900	736,800	758,600	777,700	797,200	817,200	837,700	858,800
Bad debts written off	43,000	88,973	95,695	98,349	101,074	103,869	105,946	108,065	110,226	112,431	114,679
Service Costs	25,800	12,444	12,693	12,947	13,206	13,470	13,739	14,014	14,294	14,580	14,872
Depreciation on Housing Properties	1,178,900	1,335,338	1,477,493	1,508,839	1,541,921	1,574,634	1,587,098	1,594,080	1,601,574	1,618,574	1,621,151
Depreciation on Other Non-Current Assets	35,600	47,900	49,404	52,966	59,806	60,646	61,504	62,379	63,829	64,739	65,667
Other Costs	37,800	29,682	30,276	30,881	31,499	32,129	32,771	33,427	34,095	34,777	35,473
OPERATING COSTS	3,732,800	3,834,162	4,160,053	4,292,272	4,591,900	5,773,785	5,078,170	4,650,591	5,305,639	5,497,579	4,876,357
OPERATING SURPLUS/(DEFICIT)	699,700	842,377	1,025,615	1,212,192	1,245,598	203,753	1,003,951	1,538,207	991,967	911,014	1,645,441
Interest receivable and other income	10,000	8,737	8,611	9,766	10,561	7,317	7,431	8,779	9,506	9,028	11,117
Less Interest payable and similar charges	15,300	34,759	45,429	52,429	61,336	52,050	43,415	35,198	26,980	18,762	11,144
SURPLUS/(DEFICIT) BEFORE TAX	694,400	816,355	988,797	1,169,529	1,194,823	159,020	967,967	1,511,788	974,493	901,280	1,645,414
Less TAXATION	1,900	1,660	1,636	1,856	2,007	1,390	1,412	1,668	1,806	1,715	2,112
SURPLUS / (DEFICIT) FOR THE YEAR	692,500	814,695	987,161	1,167,673	1,192,816	157,630	966,555	1,510,120	972,687	899,565	1,643,302

ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS
STATEMENT OF COMPREHENSIVE INCOME
APPENDIX 2

	Year 12 2032/2033	Year 13 2033/2034	Year 14 2034/2035	Year 15 2035/2036	Year 16 2036/2037	Year 17 2037/2038	Year 18 2038/2039	Year 19 2039/2040	Year 20 2040/2041	Year 21 2041/2042	Year 22 2042/2043	Year 23 2043/2044
Gross rents	5,833,466	5,950,135	6,069,138	6,190,521	6,314,331	6,440,618	6,569,430	6,700,819	6,834,835	6,971,532	7,110,962	7,253,182
Service charges	15,169	15,473	15,782	16,098	16,420	16,748	17,083	17,425	17,773	18,129	18,491	18,861
Gross rents and service charges	5,848,635	5,965,608	6,084,920	6,206,619	6,330,751	6,457,366	6,586,513	6,718,244	6,852,608	6,989,661	7,129,453	7,272,043
Rent loss from voids	58,486	59,656	60,849	62,066	63,308	64,574	65,865	67,182	68,526	69,897	71,295	72,720
Net rent and service charges	5,790,149	5,905,952	6,024,071	6,144,553	6,267,443	6,392,792	6,520,648	6,651,062	6,784,082	6,919,764	7,058,158	7,199,323
Grants released from deferred income	748,380	748,380	748,380	748,380	748,380	748,380	748,380	748,380	748,380	748,380	748,380	748,380
Grants from Scottish Ministers	62,169	63,412	64,680	65,974	67,293	68,639	70,012	71,412	72,841	74,297	75,783	77,299
Other income	36,570	37,303	38,050	38,812	39,590	40,383	41,192	42,018	42,859	43,718	44,594	45,487
TURNOVER	6,637,268	6,755,047	6,875,181	6,997,719	7,122,706	7,250,194	7,380,232	7,512,872	7,648,162	7,786,159	7,926,915	8,070,489
Less: Operating costs												
Management Expenses	1,820,489	1,866,183	1,927,982	1,961,041	2,030,268	2,076,833	2,112,445	2,165,468	2,237,177	2,298,182	2,332,654	2,409,900
Planned Maintenance & Major Repairs	382,106	279,008	928,579	389,035	392,237	242,851	423,962	267,239	436,134	1,840,090	84,220	855,533
Cyclical Maintenance	305,994	281,273	351,654	329,618	302,989	378,803	355,066	798,957	892,486	382,480	351,580	439,553
Reactive & Void Maintenance	880,300	902,400	925,100	948,300	972,100	996,500	1,021,500	1,047,100	1,073,400	1,100,300	1,128,000	1,156,300
Bad debts written off	116,973	119,312	121,699	124,133	126,615	129,147	131,730	134,365	137,052	139,793	142,589	145,441
Service Costs	15,169	15,473	15,782	16,098	16,420	16,748	17,083	17,425	17,773	18,129	18,491	18,861
Depreciation on Housing Properties	1,623,565	1,628,869	1,637,847	1,645,795	1,657,028	1,663,803	1,669,494	1,677,683	1,686,062	1,713,360	1,717,018	1,724,451
Depreciation on Other Non-Current Assets	66,614	68,184	69,169	70,174	71,198	72,897	73,964	75,051	76,161	78,000	79,154	80,331
Other Costs	36,182	36,906	37,644	38,397	39,165	39,948	40,747	41,562	42,393	43,241	44,106	44,988
OPERATING COSTS	5,247,392	5,197,608	6,015,456	5,522,591	5,608,020	5,617,530	5,845,991	6,224,850	6,598,638	7,613,575	5,897,812	6,875,358
OPERATING SURPLUS/(DEFICIT)	1,389,876	1,557,439	859,725	1,475,128	1,514,686	1,632,664	1,534,241	1,288,022	1,049,524	172,584	2,029,103	1,195,131
Interest receivable and other income	13,036	14,782	15,434	16,839	17,886	19,581	21,354	22,579	23,551	21,272	23,844	25,119
Less Interest payable and similar charges	4,580	1,145	-	-	-	-	-	-	-	-	-	-
SURPLUS/(DEFICIT) BEFORE TAX	1,398,332	1,571,076	875,159	1,491,967	1,532,572	1,652,245	1,555,595	1,310,601	1,073,075	193,856	2,052,947	1,220,250
Less TAXATION	2,477	2,809	2,933	3,199	3,398	3,720	4,057	4,290	4,475	4,042	4,530	4,773
SURPLUS / (DEFICIT) FOR THE YEAR	1,395,855	1,568,267	872,226	1,488,768	1,529,174	1,648,525	1,551,538	1,306,311	1,068,600	189,814	2,048,417	1,215,477

ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS
STATEMENT OF COMPREHENSIVE INCOME
APPENDIX 2

	Year 24 2044/2045	Year 25 2045/2046	Year 26 2046/2047	Year 27 2047/2048	Year 28 2048/2049	Year 29 2049/2050	Year 30 2050/2051	TOTAL
Gross rents	7,398,245	7,546,210	7,697,134	7,851,077	8,008,099	8,168,261	8,331,626	189,356,362
Service charges	19,238	19,623	20,015	20,416	20,824	21,240	21,665	499,532
Gross rents and service charges	7,417,483	7,565,833	7,717,149	7,871,493	8,028,923	8,189,501	8,353,291	189,855,894
Rent loss from voids	74,175	75,658	77,171	78,715	80,289	81,895	83,533	1,898,513
Net rent and service charges	7,343,308	7,490,175	7,639,978	7,792,778	7,948,634	8,107,606	8,269,758	187,957,381
Grants released from deferred income	748,380	748,380	748,380	748,380	748,380	748,380	748,380	20,653,533
Grants from Scottish Ministers	78,845	80,422	82,030	83,671	85,344	87,051	88,792	2,028,402
Other income	46,399	47,328	48,276	49,244	50,230	51,237	52,263	1,198,780
TURNOVER	8,216,932	8,366,305	8,518,664	8,674,073	8,832,588	8,994,274	9,159,193	211,838,096
Less: Operating costs								
Management Expenses	2,451,223	2,512,749	2,621,591	2,640,472	2,706,748	2,796,382	2,844,332	61,156,541
Planned Maintenance & Major Repairs	2,870,067	386,681	271,625	324,499	414,220	270,482	666,570	15,532,283
Cyclical Maintenance	412,009	378,724	473,489	443,819	407,964	1,115,572	1,098,805	13,140,558
Reactive & Void Maintenance	1,185,300	1,215,100	1,245,500	1,276,800	1,308,900	1,341,700	1,375,400	29,230,800
Bad debts written off	148,349	151,317	154,343	157,430	160,579	163,790	167,066	3,754,030
Service Costs	19,238	19,623	20,015	20,416	20,824	21,240	21,665	508,532
Depreciation on Housing Properties	1,765,923	1,794,377	1,806,433	1,819,899	1,826,604	1,831,548	1,841,569	49,370,930
Depreciation on Other Non-Current Assets	81,532	83,523	84,772	86,046	87,346	89,501	90,853	2,108,910
Other Costs	45,888	46,806	47,742	48,696	49,670	50,664	51,677	1,189,232
OPERATING COSTS	8,979,529	6,588,900	6,725,510	6,818,077	6,982,855	7,680,879	8,157,937	175,991,816
OPERATING SURPLUS/(DEFICIT)	(762,597)	1,777,405	1,793,154	1,855,996	1,849,733	1,313,395	1,001,256	35,846,280
Interest receivable and other income	20,224	19,481	20,855	22,131	24,252	26,022	26,899	495,994
Less Interest payable and similar charges	-	-	-	-	-	-	-	402,527
SURPLUS/(DEFICIT) BEFORE TAX	(742,373)	1,796,886	1,814,009	1,878,127	1,873,985	1,339,417	1,028,155	35,939,747
Less TAXATION	3,843	3,701	3,963	4,205	4,608	4,944	5,111	94,240
SURPLUS / (DEFICIT) FOR THE YEAR	(746,216)	1,793,185	1,810,046	1,873,922	1,869,377	1,334,473	1,023,044	35,845,507

ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS

STATEMENT OF FINANCIAL POSITION

APPENDIX 3

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
	2021/2022	2022/2023	2023/2024	2024/2025	2025/2026	2026/2027	2027/2028	2028/2029	2029/2030	2030/2031	2031/2032
	£	£	£	£	£	£	£	£	£	£	£
Non-Current Assets											
Housing Properties	46,082,600	50,578,574	54,689,118	55,807,376	57,142,650	61,231,772	62,789,796	63,662,543	64,599,251	66,724,259	67,046,344
Less:											
Housing Depreciation	10,545,300	11,880,638	13,358,131	14,866,970	16,408,891	17,983,525	19,570,623	21,164,703	22,766,277	24,384,851	26,006,002
NET HOUSING ASSETS	35,537,300	38,697,936	41,330,987	40,940,406	40,733,759	43,248,247	43,219,173	42,497,840	41,832,974	42,339,408	41,040,342
Other Non Current Assets	402,700	395,600	387,812	377,294	387,846	371,363	354,905	338,473	350,802	333,867	316,960
TOTAL NON-CURRENT ASSETS	35,940,000	39,093,536	41,718,799	41,317,700	41,121,605	43,619,610	43,574,078	42,836,313	42,183,776	42,673,275	41,357,302
Current Assets											
Stock	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Receivables	156,000	260,678	271,601	275,914	280,342	284,883	288,259	291,702	295,214	298,796	302,451
Cash at Bank & in Hand	9,679,500	8,743,603	8,617,758	9,773,932	10,569,870	7,322,836	7,436,742	8,786,379	9,513,286	9,035,488	11,125,509
TOTAL CURRENT ASSETS / (LIABILITIES)	9,838,500	9,007,281	8,892,359	10,052,846	10,853,212	7,610,719	7,728,001	9,081,081	9,811,500	9,337,284	11,430,960
Current Liabilities											
Payables: Amounts falling within one ye	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855
	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855
NET CURRENT ASSETS / (LIABILITIES)	8,970,645	8,139,426	8,024,504	9,184,991	9,985,357	6,742,864	6,860,146	8,213,226	8,943,645	8,469,429	10,563,105
TOTAL ASSETS LESS CURRENT LIABILI	44,910,645	47,232,962	49,743,303	50,502,691	51,106,962	50,362,474	50,434,224	51,049,539	51,127,421	51,142,704	51,920,407
Long Term Bank Loans	(1,641,545)	(1,458,011)	(1,274,476)	(1,093,091)	(927,916)	(774,178)	(627,753)	(481,328)	(334,903)	(199,001)	(81,782)
Other long term Payables	(157,000)	(7,067)	-	-	-	-	-	-	-	-	-
Grants to be Released	(4,421,300)	(6,262,330)	(7,976,057)	(7,749,147)	(7,325,767)	(6,577,387)	(5,829,007)	(5,080,627)	(4,332,247)	(3,583,867)	(2,835,487)
NET ASSETS	38,690,800	39,505,554	40,492,770	41,660,453	42,853,279	43,010,909	43,977,464	45,487,584	46,460,271	47,359,836	49,003,138
Capital & Reserves											
Share Capital	1,000	1,059	1,114	1,124	1,134	1,134	1,134	1,134	1,134	1,134	1,134
Revenue Reserves	38,689,800	39,504,495	40,491,656	41,659,329	42,852,145	43,009,775	43,976,330	45,486,450	46,459,137	47,358,702	49,002,004
NET ASSETS	38,690,800	39,505,554	40,492,770	41,660,453	42,853,279	43,010,909	43,977,464	45,487,584	46,460,271	47,359,836	49,003,138

ROSEHILL HOUSING CO-OPERATIVE LIM
30 YEAR FINANCIAL PROJECTIONS

STATEMENT OF FINANCIAL POSITION

APPENDIX 3

	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22
	2032/2033	2033/2034	2034/2035	2035/2036	2036/2037	2037/2038	2038/2039	2039/2040	2040/2041	2041/2042	2042/2043
	£	£	£	£	£	£	£	£	£	£	£
Non-Current Assets											
Housing Properties	67,348,081	68,011,085	69,133,302	70,126,837	71,530,956	72,377,822	73,089,189	74,112,796	75,160,179	78,572,434	79,029,626
Less:											
Housing Depreciation	27,629,567	29,258,436	30,896,283	32,542,078	34,199,106	35,862,909	37,532,403	39,210,086	40,896,148	42,609,508	44,326,526
NET HOUSING ASSETS	39,718,514	38,752,649	38,237,019	37,584,759	37,331,850	36,514,913	35,556,786	34,902,710	34,264,031	35,962,926	34,703,100
Other Non Current Assets	300,081	314,333	296,908	279,513	262,150	278,484	260,530	242,609	224,720	243,307	224,780
TOTAL NON-CURRENT ASSETS	40,018,595	39,066,982	38,533,927	37,864,272	37,594,000	36,793,397	35,817,316	35,145,319	34,488,751	36,206,233	34,927,880
Current Assets											
Stock	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Receivables	306,178	309,979	313,857	317,812	321,847	325,961	330,159	334,440	338,806	343,261	347,804
Cash at Bank & in Hand	13,046,631	14,793,881	15,446,904	16,852,992	17,900,023	19,596,657	21,371,698	22,597,345	23,569,767	21,289,264	23,863,111
TOTAL CURRENT ASSETS / (LIABILITIES)	13,355,809	15,106,860	15,763,761	17,173,804	18,224,870	19,925,618	21,704,857	22,934,785	23,911,573	21,635,525	24,213,915
Current Liabilities											
Payables: Amounts falling within one ye	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855
	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855
NET CURRENT ASSETS / (LIABILITIES)	12,487,954	14,239,005	14,895,906	16,305,949	17,357,015	19,057,763	20,837,002	22,066,930	23,043,718	20,767,670	23,346,060
TOTAL ASSETS LESS CURRENT LIABILI	52,506,549	53,305,987	53,429,833	54,170,221	54,951,015	55,851,160	56,654,318	57,212,249	57,532,469	56,973,903	58,273,940
Long Term Bank Loans	(20,449)	-	-	-	-	-	-	-	-	-	-
Other long term Payables	-	-	-	-	-	-	-	-	-	-	-
Grants to be Released	(2,087,107)	(1,338,727)	(590,347)	158,033	906,413	1,654,793	2,403,173	3,151,553	3,899,933	4,648,313	5,396,693
NET ASSETS	50,398,993	51,967,260	52,839,486	54,328,254	55,857,428	57,505,953	59,057,491	60,363,802	61,432,402	61,622,216	63,670,633
Capital & Reserves											
Share Capital	1,134	1,134	1,134	1,134	1,134	1,134	1,134	1,134	1,134	1,134	1,134
Revenue Reserves	50,397,859	51,966,126	52,838,352	54,327,120	55,856,294	57,504,819	59,056,357	60,362,668	61,431,268	61,621,082	63,669,499
NET ASSETS	50,398,993	51,967,260	52,839,486	54,328,254	55,857,428	57,505,953	59,057,491	60,363,802	61,432,402	61,622,216	63,670,633

ROSEHILL HOUSING CO-OPERATIVE LIM
30 YEAR FINANCIAL PROJECTIONS

STATEMENT OF FINANCIAL POSITION

APPENDIX 3

	Year 23 2043/2044 £	Year 24 2044/2045 £	Year 25 2045/2046 £	Year 26 2046/2047 £	Year 27 2047/2048 £	Year 28 2048/2049 £	Year 29 2049/2050 £	Year 30 2050/2051 £
Non-Current Assets								
Housing Properties	79,958,791	85,142,794	88,699,531	90,206,492	91,889,714	92,727,832	93,345,795	94,598,384
Less:								
Housing Depreciation	46,050,977	47,816,900	49,611,277	51,417,710	53,237,609	55,064,213	56,895,761	58,737,330
NET HOUSING ASSETS	33,907,814	37,325,894	39,088,254	38,788,782	38,652,105	37,663,619	36,450,034	35,861,054
Other Non Current Assets	206,288	187,832	208,857	189,709	170,600	151,529	175,195	155,376
TOTAL NON-CURRENT ASSETS	34,114,102	37,513,726	39,297,111	38,978,491	38,822,705	37,815,148	36,625,229	36,016,430
Current Assets								
Stock	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Receivables	352,438	357,165	361,987	366,904	371,921	377,037	382,256	387,579
Cash at Bank & in Hand	25,139,352	20,240,405	19,497,003	20,872,372	22,148,683	24,272,121	26,042,914	26,921,054
TOTAL CURRENT ASSETS / (LIABILITIES)	25,494,790	20,600,570	19,861,990	21,242,276	22,523,604	24,652,158	26,428,170	27,311,633
Current Liabilities								
Payables: Amounts falling within one ye	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855
	867,855	867,855	867,855	867,855	867,855	867,855	867,855	867,855
NET CURRENT ASSETS / (LIABILITIES)	24,626,935	19,732,715	18,994,135	20,374,421	21,655,749	23,784,303	25,560,315	26,443,778
TOTAL ASSETS LESS CURRENT LIABILI	58,741,037	57,246,441	58,291,246	59,352,912	60,478,454	61,599,451	62,185,544	62,460,208
Long Term Bank Loans	-	-	-	-	-	-	-	-
Other long term Payables	-	-	-	-	-	-	-	-
Grants to be Released	6,145,073	6,893,453	7,641,833	8,390,213	9,138,593	9,886,973	10,635,353	11,383,733
NET ASSETS	64,886,110	64,139,894	65,933,079	67,743,125	69,617,047	71,486,424	72,820,897	73,843,941
Capital & Reserves								
Share Capital	1,134	1,134	1,134	1,134	1,134	1,134	1,134	1,134
Revenue Reserves	64,884,976	64,138,760	65,931,945	67,741,991	69,615,913	71,485,290	72,819,763	73,842,807
NET ASSETS	64,886,110	64,139,894	65,933,079	67,743,125	69,617,047	71,486,424	72,820,897	73,843,941

ROSEHILL HOUSING CO-OPERATIVE LIMITED

LOAN COVENANTS

APPENDIX 4

	Year 1 2021/2022	Year 2 2022/2023	Year 3 2023/2024	Year 4 2024/2025	Year 5 2025/2026	Year 6 2026/2027	Year 7 2027/2028	Year 8 2028/2029	Year 9 2029/2030	Year 10 2030/2031	Year 11 2031/2032
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BANK OF SCOTLAND

Interest Cover (>110%)	4,673%	2,523%	2,358%	2,412%	2,131%	491%	2,412%	4,470%	3,777%	4,956%	14,865%
Asset Cover (>125%)	468%	527%	603%	703%	828%	992%	1,223%	1,595%	2,293%	3,859%	9,390%

ROSEHILL HOUSING CO-OPERATIVE LIMITED

LOAN COVENANTS

APPENDIX 4

	Year 23 2043/2044	Year 24 2044/2045	Year 25 2045/2046	Year 26 2046/2047	Year 27 2047/2048	Year 28 2048/2049	Year 29 2049/2050	Year 30 2050/2051
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BANK OF SCOTLAND

Interest Cover (>110%)

n/a n/a n/a n/a n/a n/a n/a n/a

Asset Cover (>125%)

n/a n/a n/a n/a n/a n/a n/a n/a

ROSEHILL HOUSING CO-OPERATIVE LIMITED
KEY PERFORMANCE INDICATORS
APPENDIX 5

		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
		2021/2022	2022/2023	2023/2024	2024/2025	2025/2026	2026/2027	2027/2028	2028/2029	2029/2030	2030/2031	2031/2032	2032/2033
Key Performance Indicators	Scottish Average												
Debt Per Unit	£10,560	£1,580	£1,377	£1,144	£973	£818	£683	£554	£424	£295	£175	£72	£18
Voids Percentage	0.60%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Bad Debts	0.80%	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Staff Costs per Unit	£1,020	£996	£1,087	£925	£931	£941	£965	£989	£1,014	£1,039	£1,065	£1,092	£1,119
Overhead Costs as a Percentage of Turnover	n/a	8.0%	7.7%	7.1%	6.8%	6.7%	6.9%	6.7%	6.8%	6.8%	6.9%	7.2%	7.0%
Gross Surplus / (Deficit) to Turnover	19.6%	42.4%	46.6%	48.3%	49.4%	47.8%	29.8%	42.6%	50.6%	41.2%	39.5%	50.1%	45.4%
Net Surplus / (Deficit) to Turnover	12.0%	42.3%	46.0%	47.6%	48.7%	46.9%	29.0%	42.0%	50.2%	40.9%	39.3%	50.1%	45.5%

ROSEHILL HOUSING CO-OPERATIVE LIMITED
KEY PERFORMANCE INDICATORS
APPENDIX 5

		Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
		2033/2034	2034/2035	2035/2036	2036/2037	2037/2038	2038/2039	2039/2040	2040/2041	2041/2042	2042/2043	2043/2044	2044/2045
Key Performance Indicators	Scottish Average												
Debt Per Unit	£10,560	-	-	-	-	-	-	-	-	-	-	-	-
Voids Percentage	0.60%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Bad Debts	0.80%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Staff Costs per Unit	£1,020	£1,148	£1,176	£1,206	£1,236	£1,267	£1,299	£1,332	£1,365	£1,399	£1,434	£1,470	£1,507
Overhead Costs as a Percentage of Turnover	n/a	7.0%	7.1%	7.1%	7.4%	7.2%	7.2%	7.3%	7.3%	7.7%	7.4%	7.5%	7.5%
Gross Surplus / (Deficit) to Turnover	19.6%	47.2%	36.3%	44.6%	44.5%	45.5%	43.4%	39.5%	35.8%	24.2%	47.3%	36.2%	12.2%
Net Surplus / (Deficit) to Turnover	12.0%	47.4%	36.6%	44.8%	44.8%	45.7%	43.7%	39.8%	36.1%	24.5%	47.6%	36.5%	12.5%

ROSEHILL HOUSING CO-OPERATIVE LIMITED
KEY PERFORMANCE INDICATORS

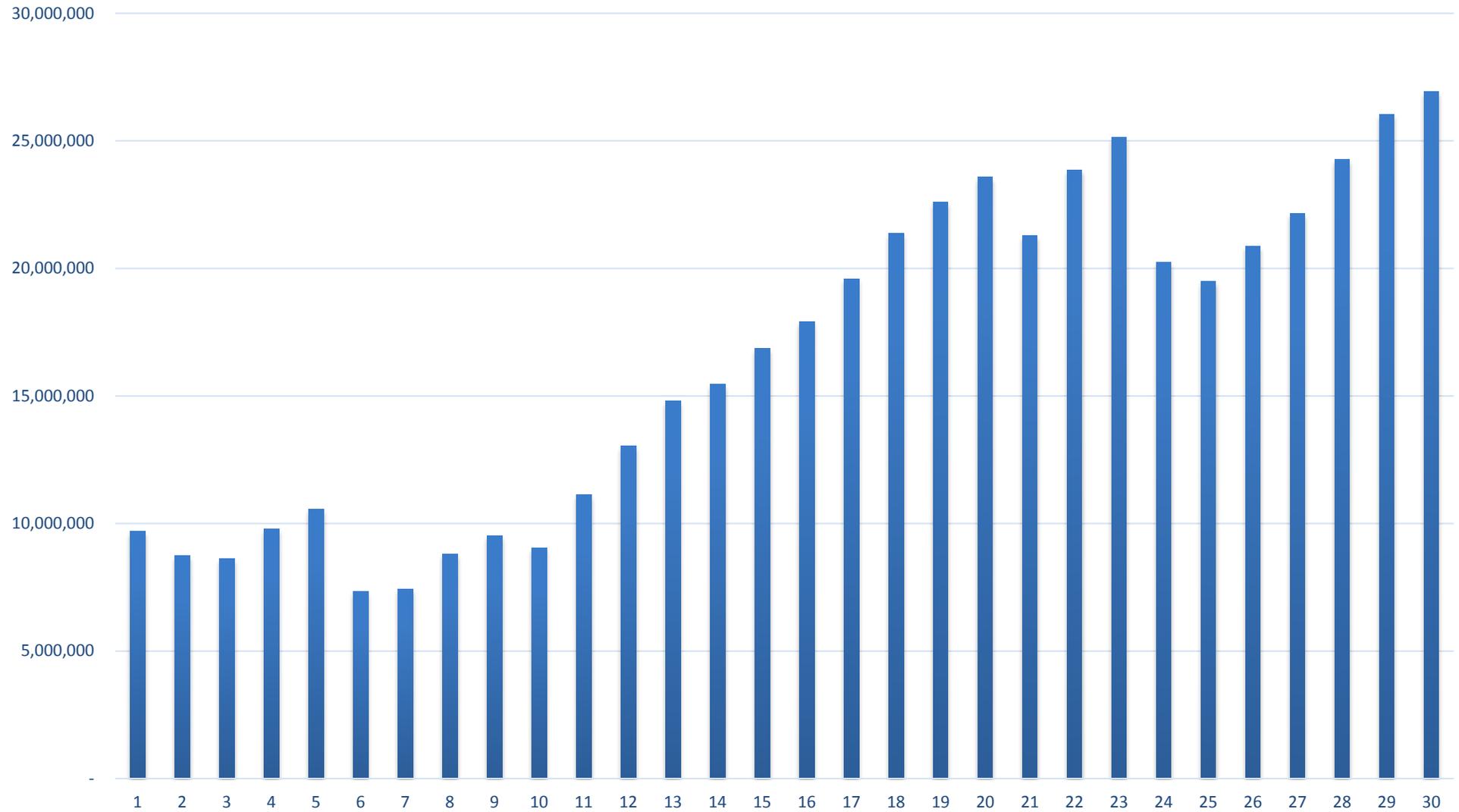
APPENDIX 5

Year 25 Year 26 Year 27 Year 28 Year 29 Year 30
2045/2046 2046/2047 2047/2048 2048/2049 2049/2050 2050/2051

Key Performance Indicators	Scottish Average						
Debt Per Unit	£10,560	-	-	-	-	-	-
Voids Percentage	0.60%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Bad Debts	0.80%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Staff Costs per Unit	£1,020	£1,545	£1,584	£1,624	£1,664	£1,706	£1,749
Overhead Costs as a Percentage of Turnover	n/a	7.6%	7.9%	7.7%	7.7%	7.8%	7.8%
Gross Surplus / (Deficit) to Turnover	19.6%	42.7%	42.3%	42.4%	41.6%	35.0%	31.0%
Net Surplus / (Deficit) to Turnover	12.0%	42.9%	42.5%	42.6%	41.9%	35.3%	31.3%

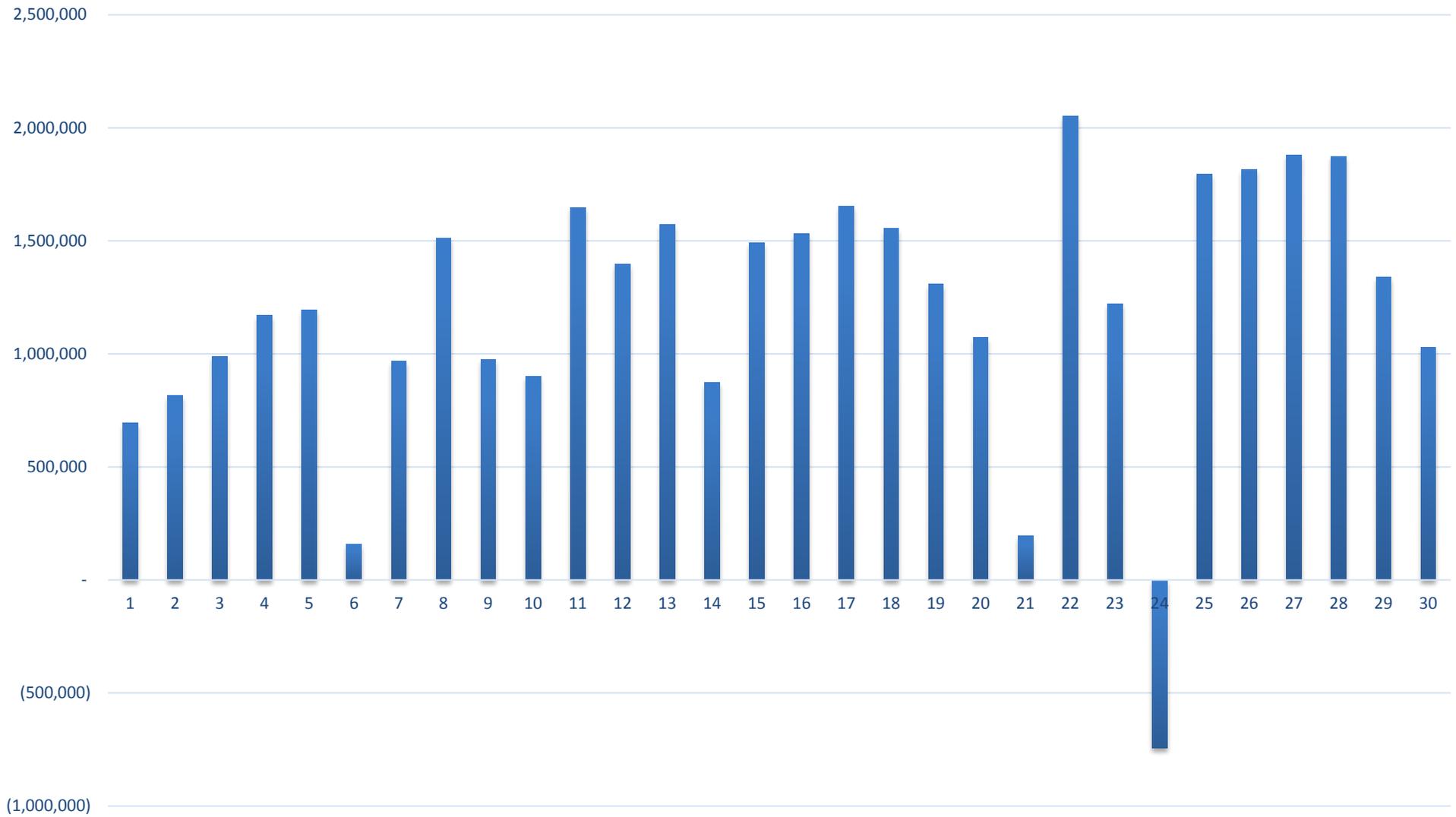
30 Year Financial Projections
Projected Bank Balances 2021-2051

Appendix 6

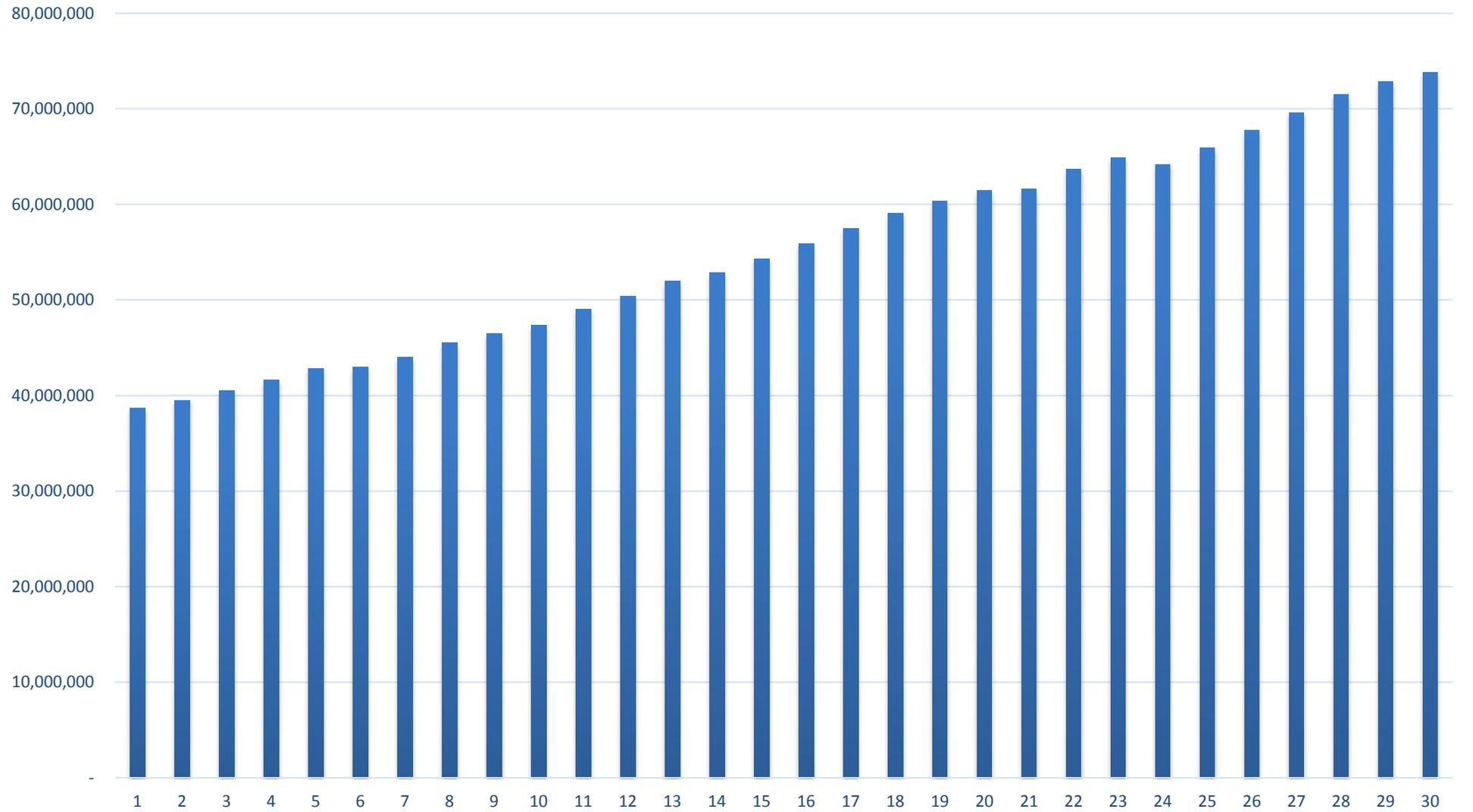


30 Year Financial Projections Projected Surpluses 2021-2051

Appendix 6

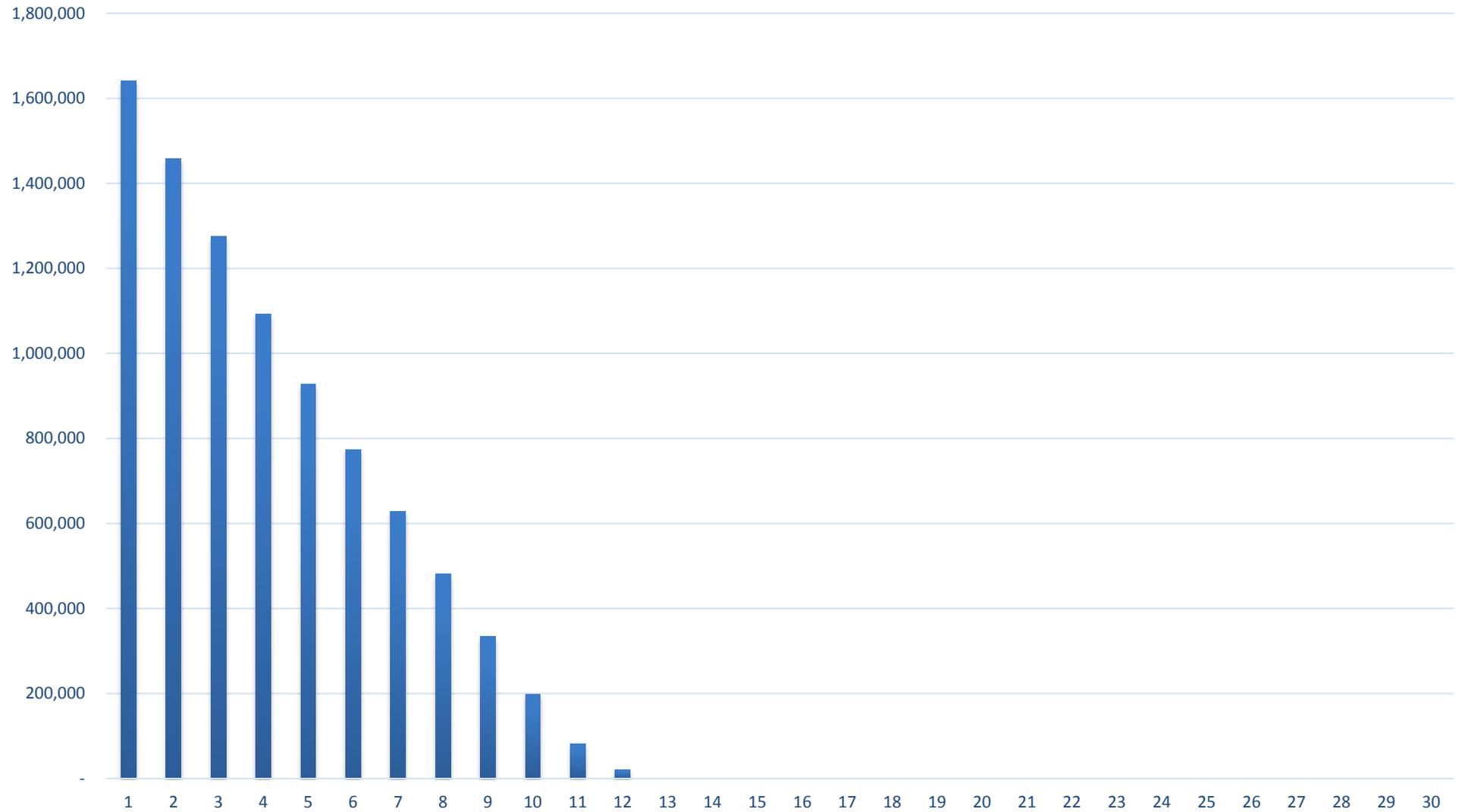


30 Year Financial Projections
Projected Net Assets 2021-2051
Appendix 6



30 Year Financial Projections Projected Loan Balances 2021-2051

Appendix 6



ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS
1st October 2021 to 30th September 2051
APPENDIX 7

	Year 1 2021/2022	Year 2 2022/2023	Year 3 2023/2024	Year 4 2024/2025	Year 5 2025/2026	Year 6 2026/2027	Year 7 2027/2028	Year 8 2028/2029	Year 9 2029/2030	Year 10 2030/2031	Year 11 2031/2032	Year 12 2032/2033
SENSITIVITY ANALYSIS												
Cash Balances per Original Projections	9,679,500	8,743,603	8,617,758	9,773,932	10,569,870	7,322,836	7,436,742	8,786,379	9,513,286	9,035,488	11,125,509	13,046,631
Revised Cash Balances - Negative												
01 Increase in voids and bad debts of 2%	9,679,500	8,654,558	8,432,869	9,490,464	10,185,016	6,833,718	6,841,198	8,082,200	8,698,222	8,107,243	10,081,739	11,884,948
02 Variable loan rate increase by 2%	9,679,500	8,710,745	8,555,688	9,686,362	10,460,372	7,194,822	7,293,127	8,630,082	9,347,229	8,862,742	10,949,757	12,869,101
03 Increase in maintenance costs of 10%	9,679,500	8,697,288	8,513,566	9,599,344	10,284,131	6,462,895	6,332,012	7,555,255	8,090,830	7,291,563	9,311,529	11,131,412
04 Increase in management costs of 10%	9,679,500	8,599,401	8,326,736	9,332,582	9,973,816	6,567,721	6,520,058	7,702,666	8,259,558	7,607,361	9,515,332	11,252,953
05 Increase in proposed development costs by £20k per uni	9,679,500	8,293,239	7,716,665	8,872,110	9,667,317	6,419,552	6,532,727	7,881,631	8,607,806	8,129,275	10,218,561	12,138,948
06 Inflation reduction by 1%	9,679,500	8,727,372	8,565,330	9,668,783	10,408,602	7,309,513	7,407,941	8,657,465	9,318,132	8,869,880	10,753,966	12,473,262
07 All of the above	9,679,500	7,967,329	7,030,663	7,797,876	8,161,974	4,246,347	3,845,051	4,705,839	4,919,489	3,906,339	5,453,415	6,808,732
08 Real rent decrease of 0.5%	9,679,500	8,722,790	8,551,547	9,637,439	10,337,008	6,966,235	6,928,809	8,098,598	8,616,175	7,898,568	9,717,280	11,334,550
09 01,02,03,04,05,06 & 08 Above	9,679,500	7,947,161	6,966,910	7,667,296	7,940,651	3,909,645	3,368,617	4,064,965	4,089,086	2,860,936	4,167,147	5,255,340
10 Real rent decrease of 1.0%	9,679,500	8,701,980	8,485,562	9,501,865	10,106,490	6,614,424	6,429,397	7,424,649	7,740,092	6,792,078	8,351,427	9,679,669
Revised Cash Balances - Positive												
11 Real rent increase of 0.5%	9,679,500	8,785,224	8,750,851	10,049,688	11,042,712	8,050,633	8,478,701	10,204,505	11,372,549	11,403,927	14,074,354	16,650,415
12 Inflation increase by 1%	9,679,500	8,759,831	8,670,554	9,880,364	10,734,093	7,332,988	7,463,110	8,918,834	9,716,557	9,206,652	11,521,465	13,665,013

ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS
1st October 2021 to 30th September 2051
APPENDIX 7

	Year 13 2033/2034	Year 14 2034/2035	Year 15 2035/2036	Year 16 2036/2037	Year 17 2037/2038	Year 18 2038/2039	Year 19 2039/2040	Year 20 2040/2041	Year 21 2041/2042	Year 22 2042/2043	Year 23 2043/2044	Year 24 2044/2045
SENSITIVITY ANALYSIS												
Cash Balances per Original Projections	14,793,881	15,446,904	16,852,992	17,900,023	19,596,657	21,371,698	22,597,345	23,569,767	21,289,264	23,863,111	25,139,352	20,240,405
Revised Cash Balances - Negative												
01 Increase in voids and bad debts of 2%	13,511,849	14,042,038	15,322,754	16,241,829	17,807,868	19,449,622	20,539,239	21,372,831	18,950,642	21,379,889	22,508,561	17,459,013
02 Variable loan rate increase by 2%	14,616,207	15,269,087	16,675,030	17,721,917	19,418,406	21,193,303	22,418,806	23,391,083	21,110,435	23,684,137	24,960,233	20,061,141
03 Increase in maintenance costs of 10%	12,753,964	13,164,603	14,398,082	15,232,563	16,780,063	18,402,866	19,416,472	20,148,193	17,302,160	19,782,546	20,832,527	15,083,513
04 Increase in management costs of 10%	12,811,981	13,270,446	14,478,505	15,320,422	16,807,113	18,368,479	19,374,972	20,120,885	17,607,583	19,944,993	20,976,876	15,829,236
05 Increase in proposed development costs by £20k per uni	13,885,464	14,537,752	15,943,102	16,989,396	18,685,293	20,459,596	21,684,504	22,656,186	20,374,944	22,948,049	24,223,549	19,323,861
06 Inflation reduction by 1%	14,025,635	14,602,752	15,830,331	16,736,342	18,188,520	19,692,862	20,722,501	21,532,263	19,663,117	21,759,633	22,791,057	18,889,492
07 All of the above	7,975,063	8,058,572	8,852,889	9,287,028	10,319,697	11,400,517	11,953,748	12,259,515	9,616,991	11,326,146	11,858,233	6,958,946
08 Real rent decrease of 0.5%	12,744,328	13,025,159	14,023,202	14,625,180	15,838,559	17,090,927	17,753,231	18,120,359	15,191,294	17,071,962	17,609,025	11,923,482
09 01,02,03,04,05,06 & 08 Above	6,127,891	5,890,561	6,336,570	6,394,516	7,022,693	7,670,296	7,761,161	7,574,978	4,410,481	5,567,199	5,515,934	1,931
10 Real rent decrease of 1.0%	10,770,046	10,700,376	11,316,074	11,503,112	12,268,185	13,038,100	13,183,006	12,996,979	9,478,179	10,731,686	10,603,305	4,213,163
Revised Cash Balances - Positive												
11 Real rent increase of 0.5%	19,130,565	20,598,011	22,903,724	24,939,411	27,717,693	30,671,487	33,177,248	35,535,560	34,751,302	38,936,485	41,944,067	38,901,556
12 Inflation increase by 1%	15,629,052	16,367,396	17,975,968	19,184,492	21,164,060	23,255,300	24,711,982	25,877,885	23,101,122	26,255,123	27,831,462	21,694,287

ROSEHILL HOUSING CO-OPERATIVE LIMITED
30 YEAR FINANCIAL PROJECTIONS
 1st October 2021 to 30th September 2051
APPENDIX 7

	Year 25 2045/2046	Year 26 2046/2047	Year 27 2047/2048	Year 28 2048/2049	Year 29 2049/2050	Year 30 2050/2051	
SENSITIVITY ANALYSIS							
Cash Balances per Original Projections	19,497,003	20,872,372	22,148,683	24,272,121	26,042,914	26,921,054	Difference
Revised Cash Balances - Negative							
01 Increase in voids and bad debts of 2%	16,561,918	17,780,441	18,896,692	20,856,787	22,460,890	23,168,927	(3,752,127)
02 Variable loan rate increase by 2%	19,317,594	20,692,818	21,968,984	24,092,276	25,862,923	26,740,917	(180,137)
03 Increase in maintenance costs of 10%	13,903,733	15,050,298	16,076,162	18,027,934	19,593,105	20,160,554	(6,760,500)
04 Increase in management costs of 10%	14,830,782	15,940,000	16,948,055	18,796,386	20,282,879	20,871,691	(6,049,363)
05 Increase in proposed development costs by £20k per uni	18,579,716	19,954,342	21,229,911	23,352,605	25,122,653	26,000,048	(921,006)
06 Inflation reduction by 1%	18,306,906	19,386,380	20,378,778	22,011,023	23,359,814	24,024,745	(2,896,309)
07 All of the above	5,707,435	6,275,559	6,740,641	7,903,248	8,751,605	8,835,588	(18,085,466)
08 Real rent decrease of 0.5%	10,344,613	10,834,152	11,172,747	12,305,009	13,029,565	12,804,763	(14,116,291)
09 01,02,03,04,05,06 & 08 Above	(1,894,586)	(2,003,671)	(2,248,355)	(1,829,085)	(1,757,836)	(2,484,569)	(29,405,623)
10 Real rent decrease of 1.0%	1,889,651	1,593,599	1,104,729	1,366,718	1,177,236	(6,341)	(26,927,394)
Revised Cash Balances - Positive							
11 Real rent increase of 0.5%	40,144,956	43,642,954	47,183,380	51,718,273	56,053,935	59,656,637	32,735,583
12 Inflation increase by 1%	20,748,726	22,497,540	24,135,617	26,892,020	29,211,647	30,369,156	3,448,102

ROSEHILL HOUSING CO-OPERATIVE LIMITED

LOAN COVENANTS

APPENDIX 4

	Year 1 2021/2022	Year 2 2022/2023	Year 3 2023/2024	Year 4 2024/2025	Year 5 2025/2026	Year 6 2026/2027	Year 7 2027/2028	Year 8 2028/2029	Year 9 2029/2030	Year 10 2030/2031	Year 11 2031/2032
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BANK OF SCOTLAND

Interest Cover (>110%)	4,673%	2,523%	2,358%	2,412%	2,131%	491%	2,412%	4,470%	3,777%	4,956%	14,865%
Asset Cover (>125%)	468%	527%	603%	703%	828%	992%	1,223%	1,595%	2,293%	3,859%	9,390%

