

# Business Planning Event – New 5 Year Business Plan

Facilitated by Linda Ewart

Saturday 22<sup>nd</sup> November 2025

“A Community  
in Control”

# Welcome and Overview of today's event

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in Control"

# What is Business Planning and What is required?

Linda Ewart

# Business Planning

What it is and what's required  
Rosehill Housing Association  
Business Planning Event  
22 November 2025

# A Business Plan is...

- Framework for 3 years
- Strategic Intentions:
  - What / why / when / how / success
- Environmental Assessment:
  - Risks / responsibilities / expectations / policy
- Informed by robust intelligence
  - Data; finance; performance; big picture
- Supported by operational plans
  - The 'how' detail; reviewed annually; track performance

# Regulatory Requirements

- Standard 1: The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users
- The Governing Body sets the RSL's strategic direction. It agrees and oversees the organisation's business plan to achieve its purpose and intended outcomes for its tenants and service users
- Standard 3: The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans
- Risks are identified, managed and mitigated effectively

# SHR Advisory Guidance

- Recommended Practice revised 2024
- BP central to strategic and operational decisions – “...the go-to document that guides and informs everything the RSL does”
- Reporting & monitoring systems should enable managers and “those charged with governance” to assess if objectives being met / take corrective action
- BP should be supported by robust approach to asset management
- Potentially refresh to address significant external / internal events equalling a material change to strategic context

# Business Plan Essentials

- Vision and Mission
- Informed Consent
- Value for Money
- Rent Affordability
- Risk Management
- Asset Management
- Treasury Management
- Stakeholder Management
- Financial Planning

# Strong Business Plan

- Analysis of:
  - External environment
  - Anticipated need / demand for services
  - Finance
  - Expectations
  - Risks
  - Stock / asset information: quality; suitability
  - Investment requirements
  - Affordability
  - Governance strength
  - Compliance requirements
  - Competition / impact on demand & expectations

# Putting the BP into Practice

- Operational Plans
- Monitoring and Oversight
- Reporting
- Annual reviews
- Contingency planning
- Adapting
- Looking ahead and anticipating

# Business Plan 2021 -26 – Final Year



Gerri Mogan

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## Performance Results to 30/09/25 (half year point)

- KPIs include ARC indicators and Internal Targets
- Focus for today – ARC indicators

## Key Results as at 30/09/25 (Apr '25 – Sep '25)

Indicator	Target 2025/26	Result 30/09/25	Result previous year-end 31/03/25	Scottish Average 2024/25
27 - Gross Rent Arrears	2.85%	<b>2.44%</b>	2.45%	6.2%
26 - Rent collected as % of total rent due	100%	<b>99.9%</b>	99.79%	100.2%
30 – Average time to re-let properties	25 days	<b>33.94 days</b>	42.27 days	60.6 days
18 - % of rent lost through empty properties	0.5%	<b>0.33%</b>	0.44%	1.3%

## Key Results as at 30/09/25 (Apr '25 – Sep '25)

Indicator	Target 2025/26	Result 30/09/25 YTD	Result previous year-end 31/03/25	Scottish Average 2024/25
16 - % of tenancies sustained > 1 year	97%	100%	100%	91.6%
15 - % of ASB cases reported in last year which were resolved	100%	103%	98%	93.4%
8 – Average time to complete emergency repairs	4 hours	2.61 hours	2.79 hours	3.9 hours
9 – Average time to complete non-emergency repairs (working days)	4 days	5.06 w. days	4.46 working days	9.1 w. days

## Key Results as at 30/09/25 (Apr '25 – Sep '25)

Indicator	Target 2025/26	Result 30/09/25	Result previous year-end 31/03/25	Scottish Average 2024/25
10 - % of repairs completed right first time	92.5%	<b>97.19%</b>	86.69%	88%
12 - % of tenants satisfied with repairs and maintenance service	95%	<b>98%</b>	100%	86.7%
11 – Number of times in reporting year we did not meet our statutory duty to complete a gas safety check	0	<b>0</b>	0	409 (total not average)
21 – The average time to complete medical adaptations (working days)	60 w. days	<b>54 w. days</b>	64.72 w. days	44.37 w. days

## Key Results as at 30/09/25 (Apr '25 – Sep '25)

Indicator	Target 2025/26	Result 30/09/25	Result previous year-end 31/03/25	Scottish Average 2024/25
3&4 - % of all Stage 1 complaints responded to in full	98%	<b>100%</b>	96%	97.1%
3&4 – Average time taken to respond to Stage 1s in full (working days) (stat)	5 w. days	<b>3.33 w. days</b>	3.63 w. days	5.4 w. days
3&4 - % of all Stage 2 complaints responded to in full	98%	<b>100%</b>	100%	90.8%
3&4 – Average time taken to respond to Stage 2s in full (working days) (stat)	20 w days	<b>14 w. days</b>	18.3 w. days	21.3 w. days

# Delivery of Key Objectives



# Investing in our homes...



# Investing in our homes...



# Delivery of Key Objectives



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# Delivery of Key Objectives



# Delivery of Key Objectives



# Delivery of Key Objectives

Cazenove

HomeMaster

# 1<sup>st</sup> Group Discussion – Highlights and Obstacles



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# Refreshment Break



# Rosehill's Operating Environment

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# Current Environment

Rosehill Housing Association

22 November 2025

# Big Picture

- Economy:
  - Interest rates (4%); inflation (3.6% - peaked?); wages (4.7%); food inflation falling slightly; fuel costs rising; budget(s); public spending; taxes; employment - falling; arrears; benefits
- Affordability
  - Supply chain; cost of materials; labour supply; energy
- Housing Quality
  - Existing housing stock; net-zero
  - Safety; energy efficiency; sustainability; suitability
- Development in Scotland:
  - 110,000 affordable homes by 2031/32; 70% for social rent
  - Greener, cleaner, homes and communities
  - Completions and starts down
  - Costs, planning, infrastructure

# Scottish Government

- Election in 2026
- Programme For Government 25/ 26
  - Growing the economy
  - Eradicating child poverty
  - Tackling climate emergency
  - Ensuring high-quality, sustainable public services
- Legislative Programme
  - Housing
  - Care Reform
  - Heat in Buildings
  - Building Safety Levy

# Challenges

- “Acute challenges” – SHR 24-25 annual report
- Inflation: currently 3.6% - fell slightly in October: peaked?
- Interest rates – now 4%; expect gradual reduction
- Continuing cost of living crisis: food and fuel costs
- Supply chain: impacted by conflict and tariffs
- Labour availability: people ‘encouraged’ to return; public sector investment; employment levels dipping
- Scottish Government housing policy
- Energy costs & fuel poverty
- Net-zero: uncertainty; EESSH2; Heat in Buildings...
- Affordability & Value for Money – HAs and tenants

# SHR - Key Risks: 25/26

- Financial challenges for tenants, other service users and landlords
- Preventing homelessness; meeting households' needs (systemic failures)
- Compliance with tenant and resident safety obligations (stock condition information; EICRs)
- Addressing RAAC
- Compliance with duties to Gypsy/ Travellers
- Development
- Damp and mould (new Charter indicators)
- Data accuracy
- Governance

# Difficult Choices

- Rents: 2025/26 increase – balancing what's needed with affordability (tenants and Rosehill)
- Service levels; additional demands
- Maintaining planned/cyclical maintenance programme
- Achieving asset management plans; net-zero transition
- Meeting quality standards
- Maintaining / developing tenant support, consultation, engagement
- Value for money

# SHR - Engagement

- 132 RSLs compliant; 5 non-compliant; 1 review
- Reasons for engagement
  - Safety
  - Governance
  - Finance
  - Service quality
  - Quality of homes
  - Development
  - Systemically important (25)

# Notifiable Events – 2024/25

- Governance & organisational issues
  - >50% senior staff change; tribunals; settlements
  - GB matters e.g. GBM resignation
- Disposal of land / assets
  - Sale >£120,000
  - Lease of property for non-social housing
- Performance & service delivery issues
  - Contractors' liquidation; cyber security; adverse media
  - Engagement with statutory agencies / regulators

# Notifiable Events 24/25

- Health & Safety
  - Almost 50% = falling architectural elements / missing safety checks / fires
  - Staff contractor injuries; RAAC; cladding
- Financial & funding issues
  - 50% = lender / funding / auditor matter
- Constitutional & organisational change
  - Rule amendments
  - Staff changes / restructures

# 2nd Group Discussion – Part 1: Review of SWOT analysis



# 2nd Group Discussion – Part 2: Review of Strategic Risks



# 2nd Group Discussion – Part 2: Review of Strategic Risks





# Lunch break...



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# Where do we want to be in 5 years?



## 3rd Group Discussion – Where do we want to be in 5 years?



Part 1 - Positive headlines  
to represent where we  
want to be in 5 years

Part 2 – Negative  
headlines to represent  
where we do not want to  
be in 5 years



# Review of 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."

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# Review of our Strategic Objectives

1. Provide quality affordable homes
2. Adopt a person centred approach in all our activities
3. Deliver value for money
4. Achieve the highest standards in all that we do
5. Contribute to flourishing communities

# Review of our Values

We will

Invest and Support

We will be

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

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# Options Appraisal

Strategic options for discussion while testing against vision and strategic objectives.

- Shared services
- Join a group structure
- Transfer of engagements to another RSL
- Remain as we are

# Options Appraisal

- Objectives and success measures
- Information analysis
- Options
- Comparative assessment
  - Strategic
  - Financial
  - Deliverable
- Decide and implement

# What are our Strategic Priorities...

...for next 5 years?

...for Year 1 of the Business Plan?

# Refreshment Break



# Annual Rent Review – 2026/27

## Rent Level Comparisons – ARC 2024/25

Apt Size	Rosehill	Barrhead	Glen Oaks	Sanctuary	Wheatley Glasgow	Average of compared landlords	Scottish Average
1 apt	<b>£68.73</b>	£79.01	N/A	£75.75	£82.73	£82.60	£87.12
2 apt	<b>£81.63</b>	£90.85	£96.46	£95	£94.69	£94.62	£93.27
3 apt	<b>£92.58</b>	£103.69	£102.13	£109.17	£101.71	£102.99	£96
4 apt	<b>£91.85</b>	£114.07	£110.98	£119.93	£118.24	£118.31	£104.51
5 apt	<b>£97.66</b>	£130.59	£136.88	£129.12	£129.75	£129.94	£115.58

## Rent Level Comparisons – ARC 2024/25

Apt Size	Rosehill	RSL Average	Scottish Average
1 apt	<b>£68.73</b>	£94.29	£87.12
2 apt	<b>£81.63</b>	£102.72	£93.27
3 apt	<b>£92.58</b>	£104.17	£96
4 apt	<b>£91.85</b>	£114.78	£104.51
5 apt+	<b>£97.66</b>	£127.25	£115.58

Apt Size	Rosehill	L.A. Average	Scottish Average
1 apt	<b>£68.73</b>	£72.15	£87.12
2 apt	<b>£81.63</b>	£82.78	£93.27
3 apt	<b>£92.58</b>	£88.62	£96
4 apt	<b>£91.85</b>	£95.98	£104.51
5 apt+	<b>£97.66</b>	£103.82	£115.58

## 2025/26 Rent Increases

Rosehill	Barrhead	Glen Oaks	Sanctuary	Wheatley Glasgow	Avg of compared landlords	RSL Average	L.A. Average	Scottish Average
4%	4.3%	4.5%	4.1%	6.9%	5%	4.4%	6%	4.7%

## Current Rent Level Comparisons 2025/26

Apt Size	Rosehill	Barrhead	Glen Oaks	Sanctuary	Wheatley Glasgow
1 apt	£71.48	£81.38	N/A	£78.86	£88.44
2 apt	£84.93	£96.23	£101.53	£98.90	£101.22
3 apt	£96.36	£109.28	£106.84	£113.65	£108.73
4 apt	£95.55	£121.30	£116.18	£124.85	£126.40
5 apt+	£101.56	£135.66	£143.32	£134.41	£138.70

## Rosehill Current Rents – Affordability Test

- Affordability assessment – moderate income basis
- Calculated annually by the Joseph Rowntree Foundation and Loughborough University.

### Key

**If the rent is less than 25% of the moderate income**

**If the rent is between 25% and 30% of the moderate income**

**If the rent is 30%+ of the moderate income**

## Rosehill Current Rents – Affordability Test

Apt Size	Highest weekly rent	Single Person	Couple	Pensioner Couple	Single Pensioner
1 apt	£71.48	17.9%	N/A	N/A	7.9%
2 apt	£93.98	23.5%	15%	6.8%	12.3%
All 2 apts – range of income spent on rent					
		23.5% - 18.2%	15% - 11.6%	6.8% - 5.3%	12.3% - 8%

## Rosehill Current Rents – Affordability Test

Apt Size	Highest weekly rent	Single Parent/1 child	Small family/2 children
3 apt	£105.98	13.2%	7.2%
All 3 apts – range of income spent on rent			
		13.2% - 10%	7.2% - 5.5%

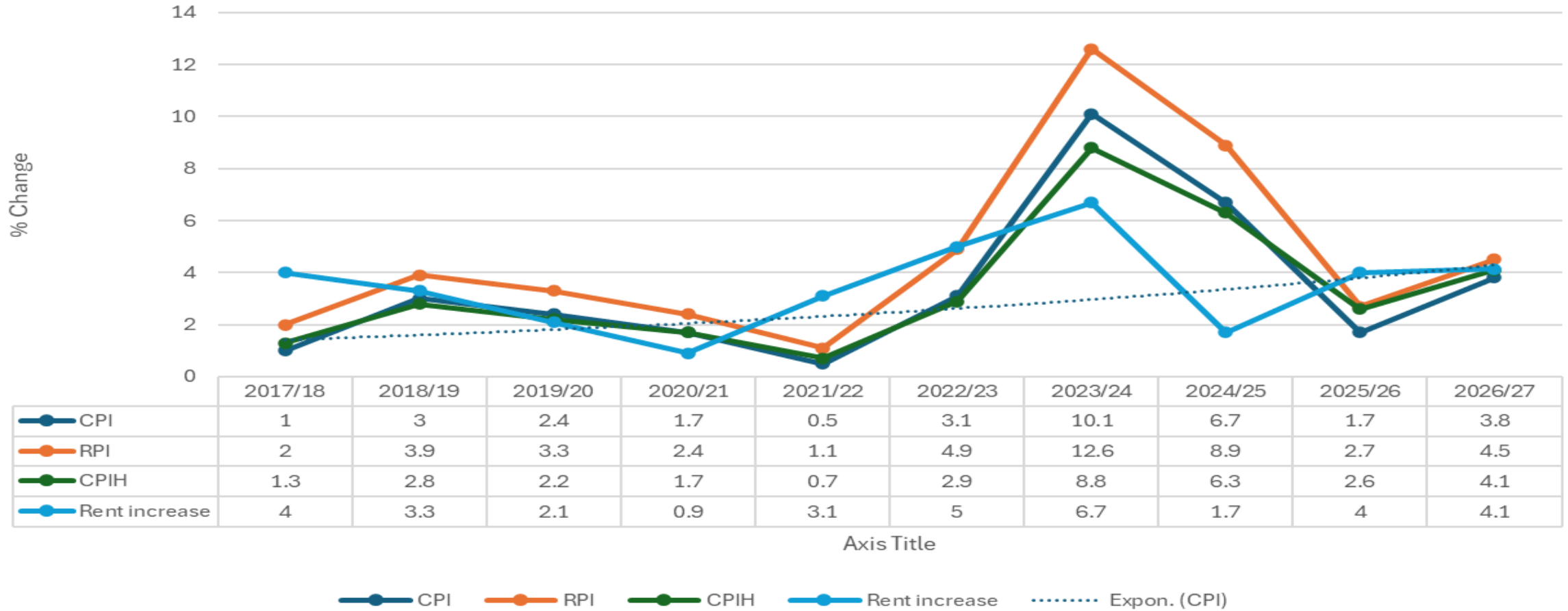
Apt Size	Highest weekly rent	Single Parent Family	Family
4 apt	£116.48	14.5%	7.9%
All 4 apts – range of income spent on rent			
		14.5% - 11.2%	7.9% - 6.2%
5 apt	£123.97		8.5%
All 5 apts – range of income spent on rent			
			8.5% - 6.8%

# Financial Forecasts

# Overview

- Inflation rates over the years and comparisons to rent increases.
- Impacts of rent changes on the revenue and services.
- Analysis of impact of rent changes to our Tenants.
- Comparison of rent levels to peer group and Scottish Average.
- Analysis of main operating costs and linked inflation measures and projections.
- Future proofing and growth of Rosehill, particularly covering Social Housing Net Zero targets.

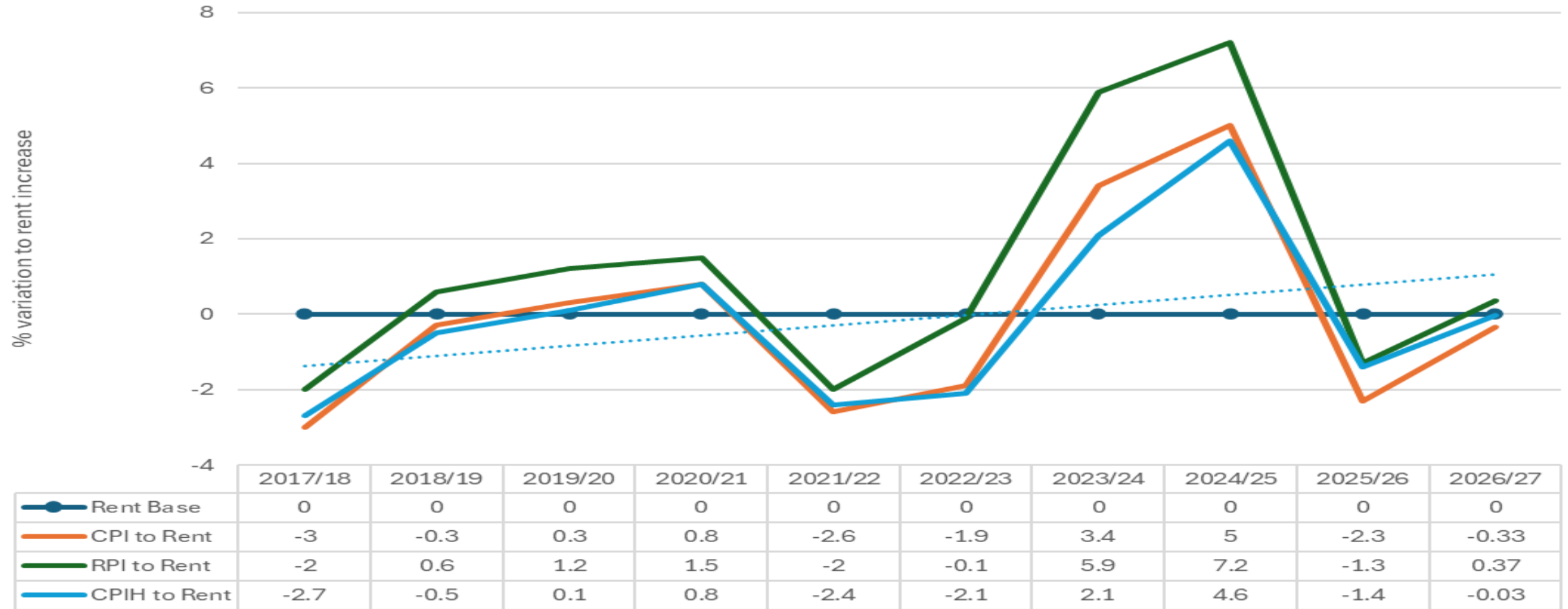
### Annual Changes in Rate



**NB: 2026/27 Rent increase assumed at average of CPI/RPI/CPIH for illustration.**

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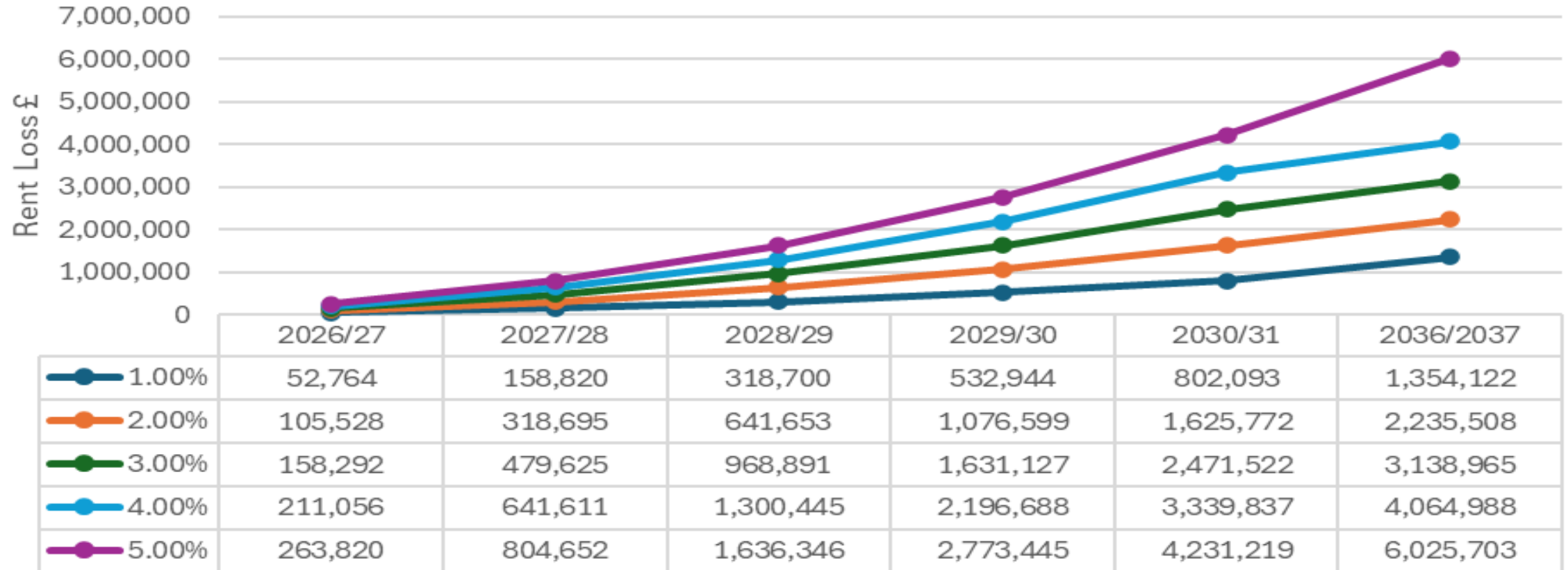
### Annual Changes v Rent - September Release



NB: 2026/27 Rent increase assumed at average of CPI/RPI/CPIH for illustration.

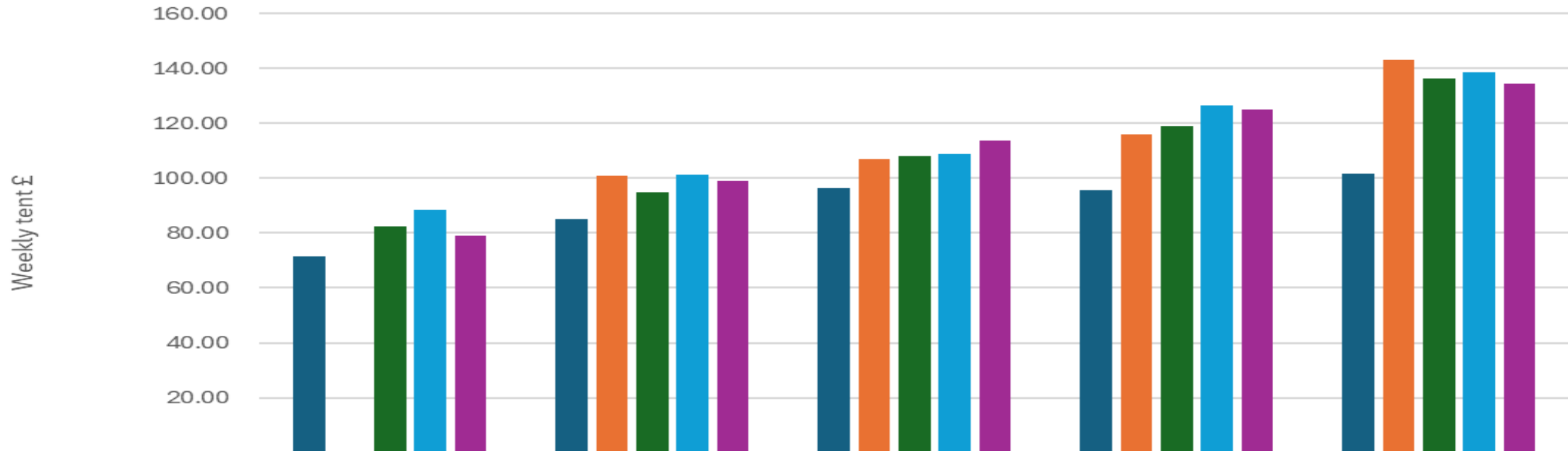
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## Impact of Rent Change over 5 -10 Years



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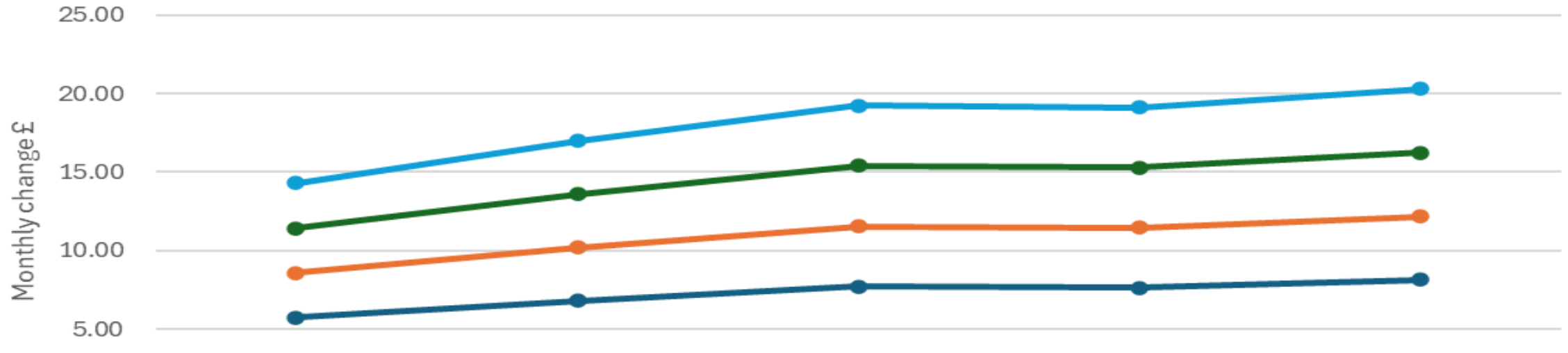
Weekly Rents by size



	1 apartment	2 apartment	3 apartment	4 apartment	5 apartment
Rosehill	71.48	84.90	96.28	95.52	101.57
Glen Oaks	-	100.80	106.73	115.97	143.04
Barrhead	82.41	94.76	108.15	118.98	136.21
Wheatley Glasgow	88.44	101.22	108.73	126.40	138.70
Sanctuary	78.86	98.90	113.65	124.85	134.41

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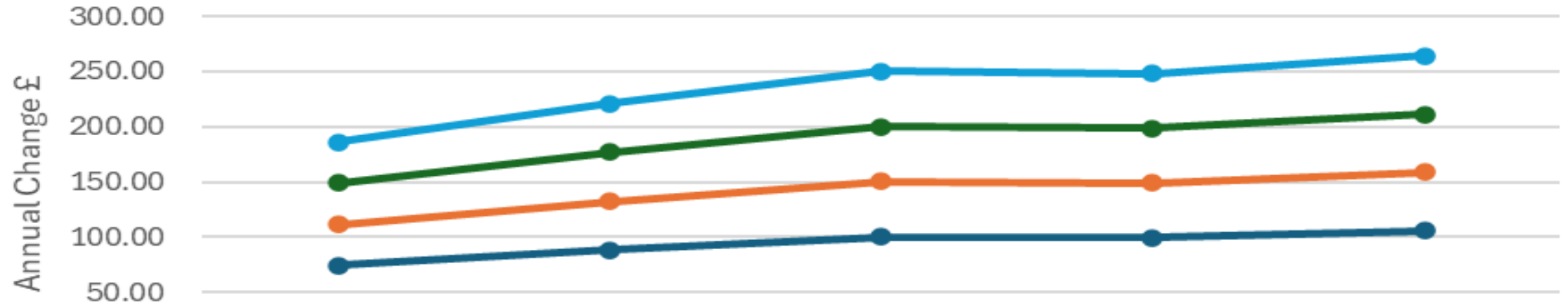
### Monthly change in charge by band



	1 apartment	2 apartment	3 apartment	4 apartment	5 apartment
2%	5.72	6.79	7.70	7.64	8.13
3%	8.58	10.19	11.55	11.46	12.19
4%	11.44	13.58	15.41	15.28	16.25
5%	14.30	16.98	19.26	19.10	20.31

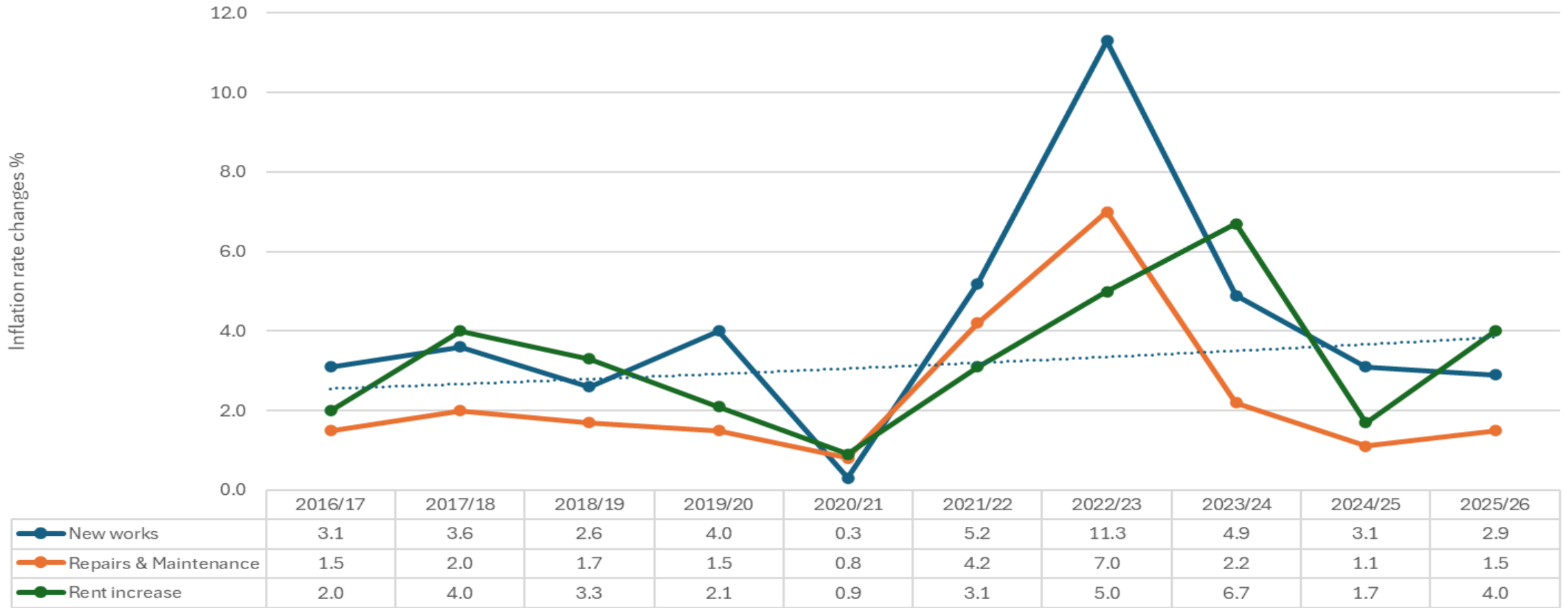
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## Annual change in charge by band



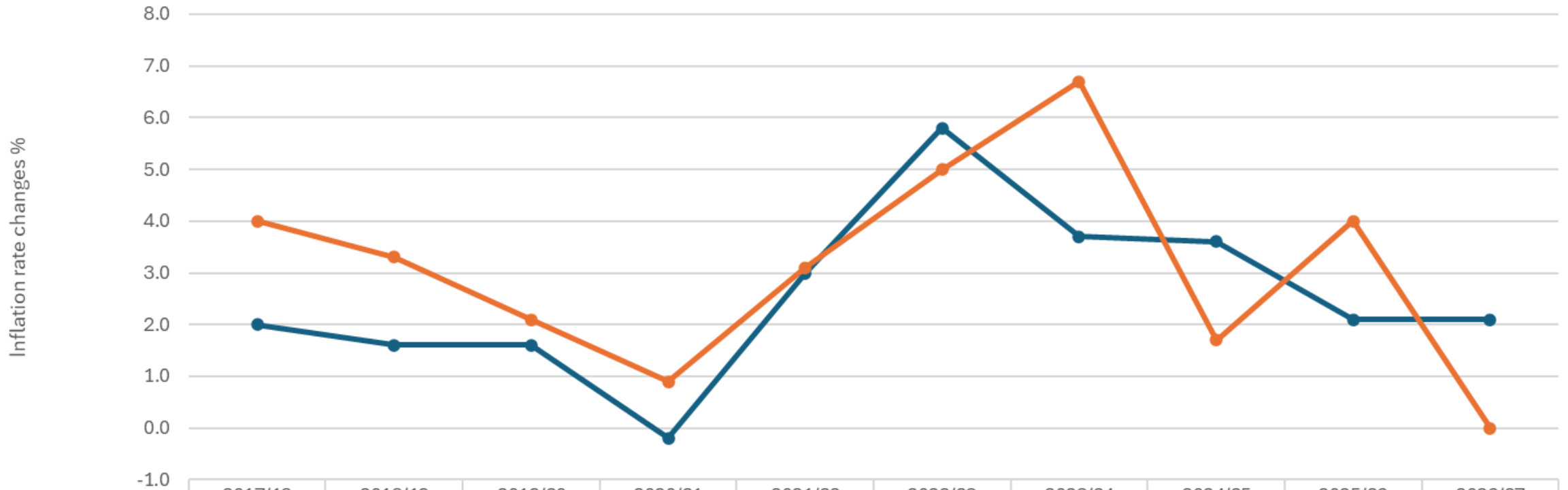
	1 apartment	2 apartment	3 apartment	4 apartment	5 apartment
2%	74.34	88.29	100.13	99.34	105.63
3%	111.51	132.44	150.20	149.02	158.44
4%	148.68	176.58	200.27	198.69	211.26
5%	185.85	220.73	250.34	248.36	264.07

### Material & Contracts



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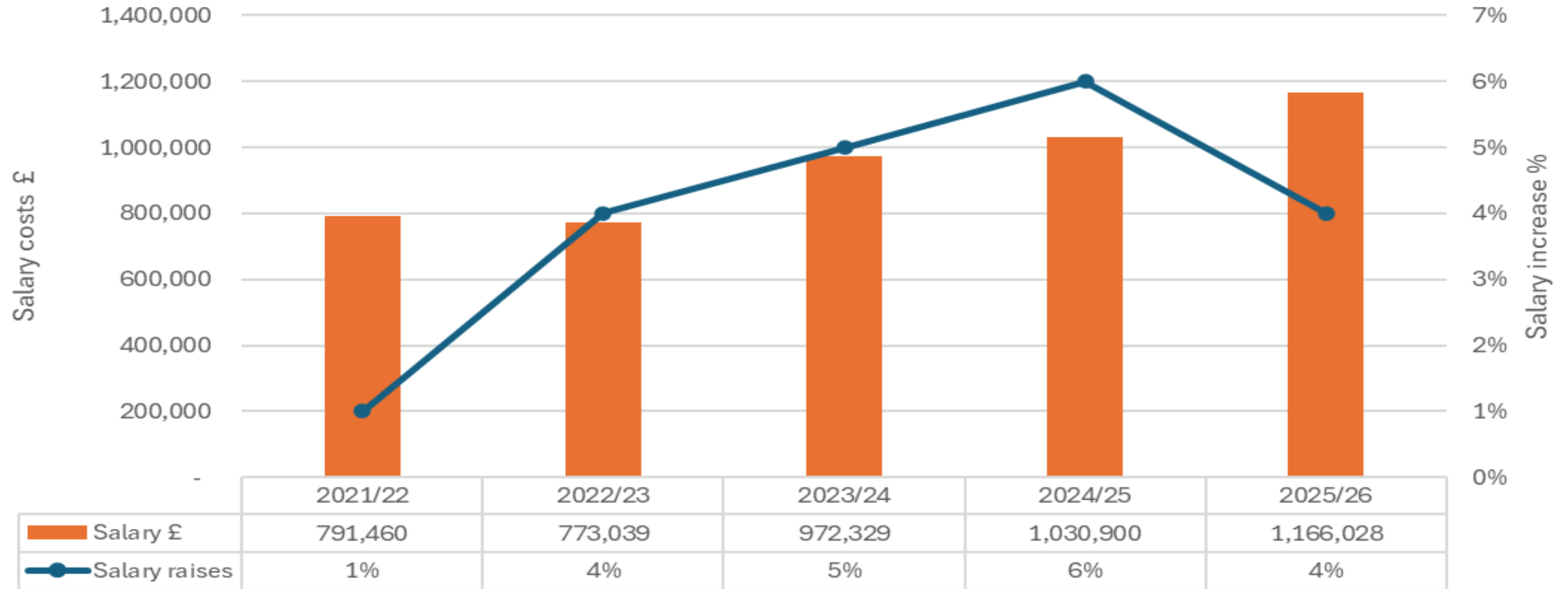
### Services



	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
Services	2.0	1.6	1.6	-0.2	3.0	5.8	3.7	3.6	2.1	2.1
Rent increase	4.0	3.3	2.1	0.9	3.1	5.0	6.7	1.7	4.0	0.0

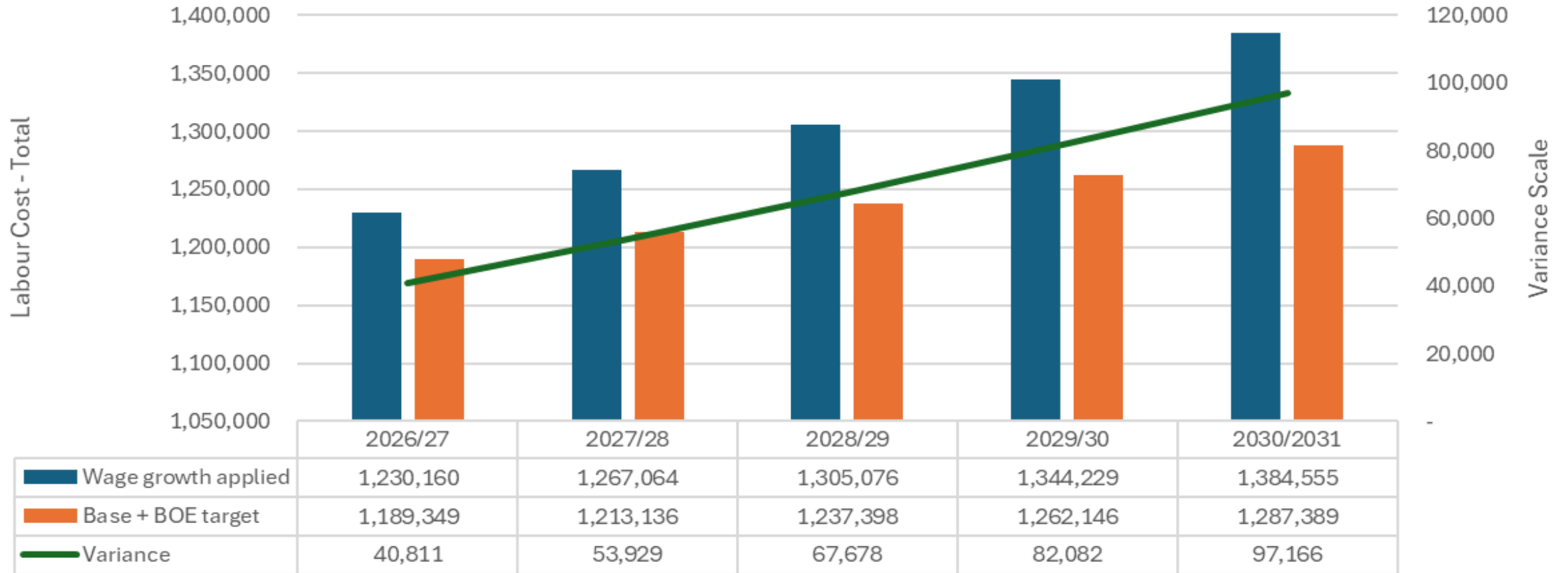
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### Salary changes over previous 5 years



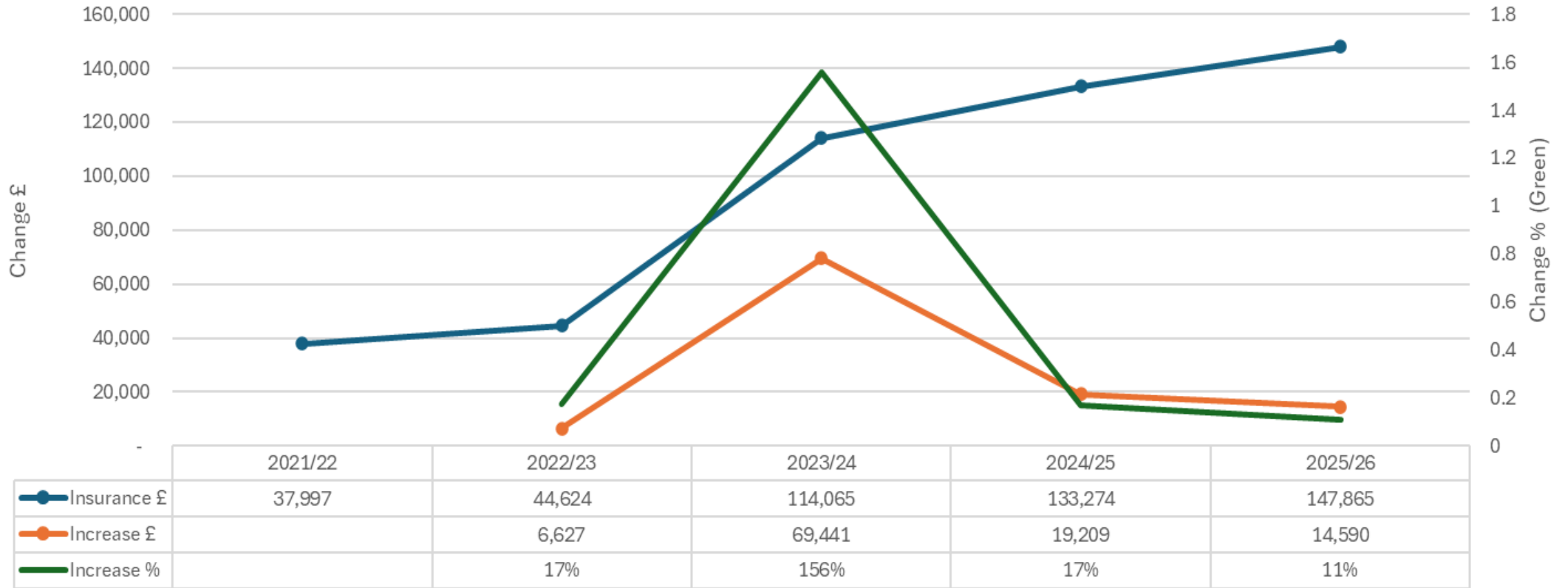
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## Salary Cost Projections



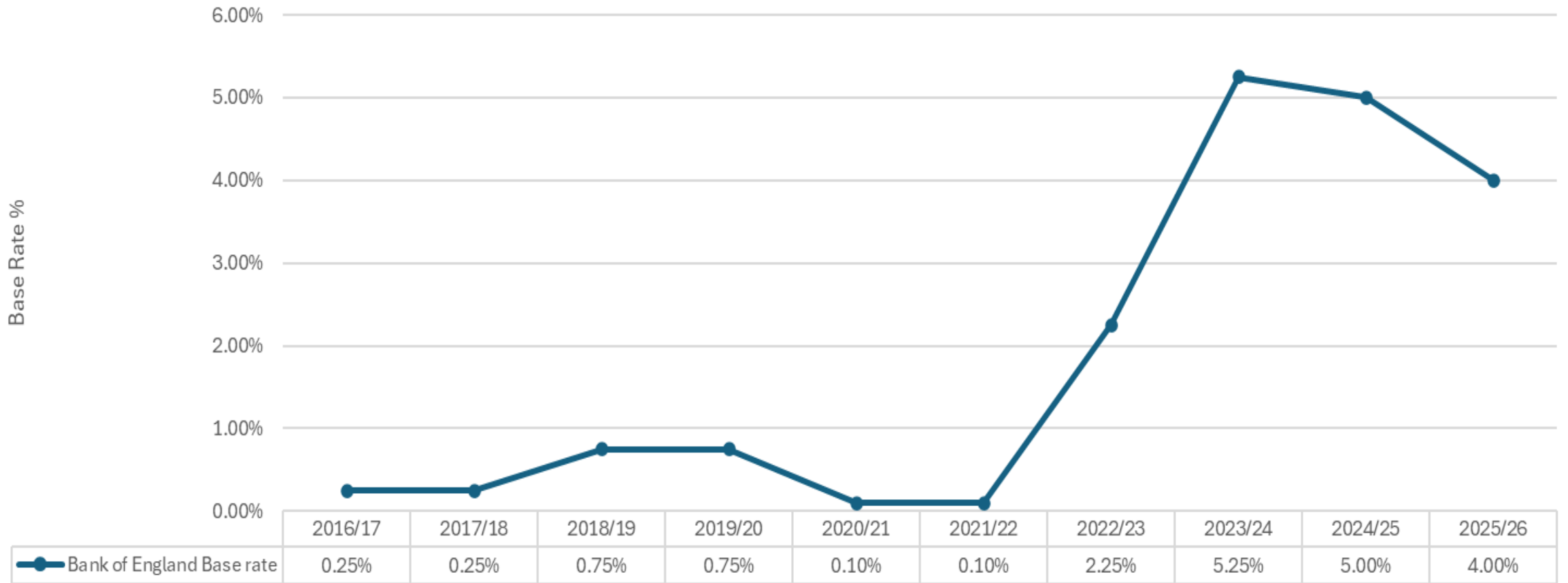
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### Insurance costs



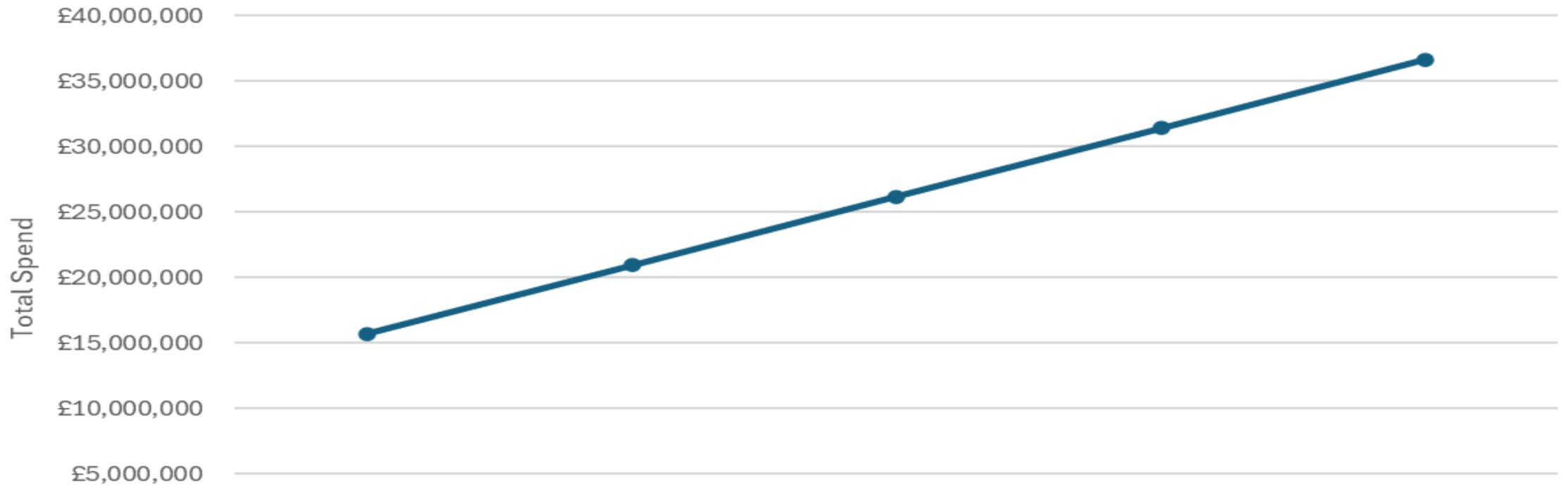
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Bank of England Base rate and borrowing costs



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### Projected Scottish Housing Net Zero Spend - Total



£-	£15,000	£20,000	£25,000	£30,000	£35,000
1047 units	£15,705,000	£20,940,000	£26,175,000	£31,410,000	£36,645,000

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## Projected Scottish Housing Net Zero Spend - 10 year phase



	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
● £15,000	1,570,500	1,570,500	1,570,500	1,570,500	1,570,500	1,570,500	1,570,500	1,570,500	1,570,500	1,570,500
● £20,000	2,094,000	2,094,000	2,094,000	2,094,000	2,094,000	2,094,000	2,094,000	2,094,000	2,094,000	2,094,000
● £25,000	2,617,500	2,617,500	2,617,500	2,617,500	2,617,500	2,617,500	2,617,500	2,617,500	2,617,500	2,617,500
● £30,000	3,141,000	3,141,000	3,141,000	3,141,000	3,141,000	3,141,000	3,141,000	3,141,000	3,141,000	3,141,000
● £35,000	3,664,500	3,664,500	3,664,500	3,664,500	3,664,500	3,664,500	3,664,500	3,664,500	3,664,500	3,664,500

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# Group Discussion

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# Summary and Conclusions

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