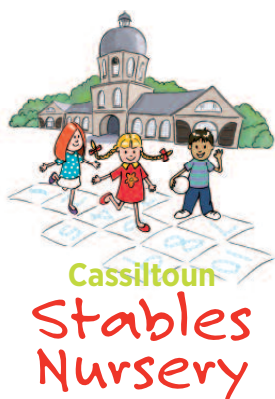




# Cassiltoun Group



## Combined 3 Year Internal Management and 30 Year Business Plan

Cassiltoun Housing Association  
Cassiltoun Trust  
Cassiltoun Stables Nursery

**March 2019 to March 2022**

Version 2019 (4): 22nd May 2019

Cassiltoun Housing Association is a Registered Scottish Charity No SC 035544  
Registered under the Industrial & Provident Societies Act 1965 (2190 R(S))  
and with The Scottish Housing Regulator (84)

Cassiltoun Trust is a Private Limited Company | Registered Scottish Charity Number SC030310  
Registration Number 205629 | Registered at Companies House, Edinburgh  
Registered Office Castlemilk Stables, 59 Machrie Road, Glasgow G45 0AZ  
Cassiltoun Stables Nursery is a Private Limited Company | Company Registration No SC 423689  
Registered Scottish Charity No SC 043312 | Care Inspectorate Registration No CS 2012308178

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# Section 1 | Cassiltoun Housing Association in Numbers

– as at 31st March 2019



## 1. Stock size/type and average weekly rent

Size	House	Tenement	4-in a block	Total	Total Lettable	Average rent
2apt	2	51	28	81	79*	£71.31
3apt	57	545	24	626	615*	£74.68
4apt	33	128	0	161	159*	£85.15
5apt +	101	6	0	107	107	£97.60
Total	193	730	52	975	960	£78.69

## 2. Void Management of our stock and efficiency

Void at year end	4	No. of lettable houses that became vacant	80
Void for 6 months +	0	% of lettable houses that became vacant	8.33%
Number of Properties abandoned	7	Total Re-let	75
% rent lost	0.27%	Average time to let	7.87 days

## 3. Tenant Information

Percent of tenants in single person households	8.2%	percent of tenants over 65	18%
Percent of tenants in households with children under 16	30%	Percent of tenants in receipt of full or partial HB	55% (data taken as average over the rent periods 540 tenants)

## 4. Tenant Satisfaction Snap Shot

% of tenants Satisfied with overall Service	90%
% of tenants who feel Landlord is good at keeping them informed	96%
% of tenants satisfied with opportunities given to them to participate	86%
% of tenants satisfied with standard of home when moving in	95.83%
% of tenants satisfied with the quality of their home	85%
% of tenants who have had repair carried out in last 12 months satisfied	90.77%
% of tenants satisfied with Management of neighbourhood	87%
% of tenants who feel rent is value for money	79%
% of factored owners satisfied with service	81%



## 5. Repairs activity, performance and efficiency

Total number reactive repairs	3721	Total number of repairs possible Right First Time/actually	3113/2960
Average number reactive repairs per property	3.82	% of repairs completed Right First Time	95.09%
Number of Emergency Repairs	608	% Repairs appointment kept	99.09%
Average time to complete Emergency	2.11 hours	Properties requiring Gas Service	943
Average time to complete non emergency	3.87 days	% properties had gas safety check completed by anniversary date	100%

## 6. How quick and responsive is our complaint handling?

	1st Stage	%	2nd Stage	%
Received in reporting year	55	-	5	-
Carried forward from 17/18	0	-	0	-
Complaints fully responded to	54	98.18%	4	80%
Complaints upheld	44	80%	3	60%
Within SPSO timescale	50	92.59%	4	100%

## 7. Tenancy sustainment of new tenancies

Number of tenancies which began in previous reporting year		Tenants who remained for 1 year+
Existing tenants	12	12
Statutory homeless	19	16
Waiting list	60	54
% who sustained for 1 year +		90.1%

## 8. Rents and efficiency

Total amount of rent collected	£3,858,519	Gross rent arrears	£99,756
Total due to be collected	£3,880,284	% gross rent arrears	2.57%
% collected	99.44%	Void rent loss	0.15% (£5,993)
Rent Increase	3.8%	Total former tenant arrears	£26,347
Number of households receiving direct housing cost payments	680 (£2,174,222)	Former tenant arrears written off	£13,869 (52.64%)

## 2017/18 Rent Increase

Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	GHA
<b>4.4%</b>	3.21%	3.0%	2.0%	3.8%	3.2%

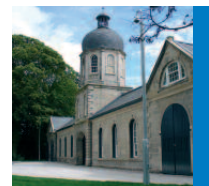


## Average Weekly Rents

Size of home	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	GHA
2 Apartment	<b>£68.64</b>	£73.33	£66.79	£66.81	£65.79	£73.40
3 Apartment	<b>£71.49</b>	£74.94	£73.66	£71.20	£81.69	£79.19
4 Apartment	<b>£81.44</b>	£81.37	£82.05	£80.58	£90.79	£92.71
5 Apartment +	<b>£93.38</b>	£90.39	£93.51	£84.05	£101.40	£101.72



# Section 2 | Executive Summary



**One of the clear purposes of this plan is to ensure that Cassiltoun Housing Association and our subsidiary companies can achieve outcomes expected from other strategic plans from the Scottish Government, Glasgow City Council and our funding partners.**

For example, our new build housing programme must comply with the 5 year Strategic Housing Investment Plan (SHIP) for Glasgow over the period 2018/19 to 2022/23.

Glasgow City Council have approved our new build housing plans to help achieve the targets for family housing and housing for the elderly. (see our Development Plan at section 13)

Creating jobs, training and learning opportunities whilst tackling isolation, poverty and social inclusion are key objectives of the Scottish Government. The Cassiltoun Group can demonstrate through this plan that we have measures in place to contribute to the wider social and economic agenda of Government.

We believe our services help to tackle the social and economic inequalities identified in the local community. (see our Regeneration Plan available on our website download section).

**Cassiltoun Housing Association is a community controlled housing association formed in 1984 by a group of local people, then council tenants.** The group wanted to bring about change by managing and controlling their own affairs. Since then they have been hugely successful. Originally formed as Glasgow's first housing co-operative "Castlemilk East" in 1985, after a rule change in 2004 to become a charitable organisation, changed our name to Cassiltoun Housing Association.

**The key reason for our success has been the community controlled independence of Board Members** who govern and manage the Association's business.

Today more than ever the Board of Cassiltoun Housing Association **fully intend to remain independent and in control of their affairs.**

This IMP and Business Plan clearly sets out how Cassiltoun Housing Association operates and demonstrates our financial capacity, long term viability and business planning assumptions **which conclude that the Board fully intend to continue as a community controlled independent Board.**

The Association has successfully contributed to the physical and economic regeneration of Castlemilk. We have worked closely with our strategic partners to deliver massive improvements to the lives of our tenants and the wider community.

**We have had many important milestones and successes, for example:**

- In 2000, we created a subsidiary "Cassiltoun Trust" to renovate the 19th century Grade B listed Castlemilk Stables block. The Trust successfully raised £4.2 million to complete the renovation of the Stables. The Association's office base is located at the Stables.  
The project has attracted enormous attention from the regeneration community locally, nationally and internationally. To date, the project has received 10 major awards including the RIAS Scottish Building of the Year 2008.
- Since 2007, we have expanded our non housing work from our inspirational setting at Castlemilk Stables. The Association delivers many additional services for local residents. For more information, see our website or Regeneration Plan.



- In 2009 we successfully secured Second Stage Stock transfer from GHA and expanded our factoring service.
- In 2009, we worked in partnership with the Talbot Association, Social Work and the City Council's development and regeneration service to develop Buchanan Lodge, a £5.5 million residential home for 40 vulnerable elderly men.
- By 2011, we completed the SHQS.
- In the 2012 New Years' Honours List, our founding board member and current chair, Anna Stuart, was awarded an MBE in recognition of her contribution to Housing and Regeneration in Castlemilk.
- In 2013 we opened 'Cassiltoun Stables Nursery', a social enterprise offering high quality pre-5 childcare and local training and employment opportunities.
- In 2016, our chair Anna Stuart MBE, won the inaugural Mary Barbour Award in recognition of over 30 years of campaigning to improve socio-economic conditions for people of Glasgow.
- In 2017, the Association achieved its "Platinum" Standard Investors in People status. We believe that investment and support of our staff team is critical to deliver our aims and objectives whilst sustaining our success. Therefore the Board received an independent assessment from Investors in People.
- In 2018, we commenced a new development programme, building ?? houses for rent in the first phase. See our Development Plan for details.

We continue to monitor how changes in the Welfare system could potentially have an impact on our business and our tenants. We have an excellent in-house advice team. They have the expertise to advise and guide the SMT, staff team, Board and tenants through the changes and their implications. An indication of the success of our proactive strategy is the limited impact that Welfare changes has, so far, had on our business.

Despite the current economic conditions and ongoing economic uncertainty due to the recent Brexit decision the Association believes that its robust planning framework, long term forecasts and scenario planning all indicate that the Association will remain strong and financially viable over the next 30 years.

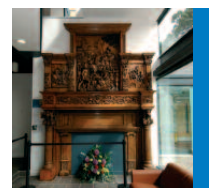
We review our Asset Management Plan on a regular basis and in 2016/2017 this was updated to reflect our new Stock Conditions Survey. This Plan backed up by our Financial Assumptions will demonstrate that the Association has the resources to carry out necessary improvements and investments in our Housing Stock over the next 30 years.

Our thriving social enterprise, Cassiltoun Stables Nursery, has been in operation since June 2013. In its early years the nursery required both financial and intensive business support from the parent company but growth and successive re-registrations to increase childcare numbers, (the latest in 2017 to take the number of spaces to 55 full time equivalent), has seen the Nursery develop into a well-run, successful organisation. The Nursery continues to provide local jobs and training placements and Care Inspectorate visits have confirmed that the Nursery delivers high quality childcare.

We strongly believe in investing in our people and are proud to be an IIP Platinum employer.

Our organisation Values, shown on page 6, which were created by our staff team, are fundamental to our success.

# Section 3 | Vision, Mission Statement and Values



## Vision

Community driven social responsibility achieved through business diversity and performance which will make a real difference to local people.

## Mission Statement

We aim to enhance the quality of life of our clients and to regenerate and sustain our community through housing-led and resident controlled initiatives.

## Values

The key values were agreed as:



### There are at least seven good reasons for having this plan:

1	The Combined Internal Management Plan/Business Plan is intended to be a tool that will assist us to move forward and achieve our operational and strategic objectives.
2	It aims for a level of detail, which allows the Board to see how the core work of the Association can be monitored and controlled.
3	Individual managers will ensure those day-to-day tasks, and the performance of individual members of staff accords with the overall plan.
4	Section heads have been responsible for developing the activity plans associated with the various operational objectives we have identified.
5	These activity plans are to be incorporated into the staff development and appraisal process and will also be monitored bi-annually.
6	To make our stakeholders aware of our Strategic & Operational Objectives.
7	Identifying and managing risk will be evident in all that we do.



## Section 4 | Introduction



The Association continues to monitor all aspects of our work to ensure that we met our Operational and Financial Targets and Strategic and Operational Objectives. The external economic conditions continue to focus our minds on delivering even greater value for money whilst at the same time ensuring that we play our part supporting the local economy via our planned expenditure. Our business plan does not sit still which is reflected in the many successes we have achieved; to maintain our business drive we must continue to operate flexibly in a changing environment both internally and externally.

The management team, Board and staff carry out a continuous review of this 3 year plan throughout each year and implement a review annually.

### In particular:

- The Operations Service Plan has both a strategic and operational role in the delivery of Advice, Housing and Property Services. The focus for the service is to deliver the changes needed to the Cassiltoun area of operation so that we can create an environment where people choose to live. The plan is reviewed annually by the SMT, Operations Staff Team and the Operations Sub Committee. This sets clear targets and describes how we will monitor progress to ensure that corrective action can be taken should we anticipate difficulties.
- The Governing Body members have continued with their ongoing training and development and have completed their annual appraisals which highlight any new development needs.
- Attendance at Board and Sub Committee meetings is high and many Board members attend seminars and training events and are involved in wider networks that keep them updated on both housing and wider issues that affect our sector.
- Through the work of our Community Team Co-ordinator we are actively encouraging increased levels of volunteering and participation in the organisation and actively mentoring individuals and encouraging Board membership.
- Our work in Castlemilk Park continues to develop with free events organised in the park for local people. The Community Woodland Officer has co-ordinated much of the events, activities and improvements at Castlemilk Park,  
The park project is making a contribution to greener and healthier lifestyles for many local residents.  
Castlemilk Park won the Best Practice in Developing Communities Award at the TPAS Awards 2016.
- The current economic climate is proving to be challenging both in terms of how our subsidiary Cassiltoun Trust meets its business plan revenue targets. However, all office space is let for the foreseeable future.

- Over recent years the Association introduced new tenant services directly as a result of listening to tenants views. For example the undernoted services have either been introduced or extended. These services will continue to be maintained in the future by the Association.
- **Stair Cleaning Service** to all common closes. This service has been delivered well by our contractor and is closely monitored by staff and tenants. Feedback from tenants and owners has been very good.
- **Back Court and Bulk** services have been improved by extending our environmental contractors responsibility. We will continue to work closely with Land and Environmental Services to ensure tenants and owners receive the best service from the City Council.
- **Street Cleaning and Graffiti** is also prioritised by the Association Staff.
- **Handy Man Service** increasingly some of our tenants need assistance within their home or garden, our handyman will assist tenants with small odd jobs.
- **Welfare Rights and Money Advice Service** is now a core service and invaluable to our tenants and also very important for the Association in terms of tenancy sustainment, which impacts favourably on arrears and void performance. With the continued impact of Welfare changes by the Westminster Government and the devolution of increased powers over Welfare to the Scottish Government the knowledge and experience of our welfare team will also be important over the 'period of this business plan'.
- **Skip Service for Bulk** will be maintained. The Association will hire skips at busy periods like Christmas and Spring to assist with the reduction of Fly Tipping.
- **Cassiltoun App** introduced in 2015 to enhance service delivery by providing a mobile communication for tenants.





# How Tenants can Shape the Future of the Organisation

Cassiltoun always aims to put customers at the heart of everything it does. This includes providing opportunities to shape services, agree priorities and provide feedback.

At present, there are a range of opportunities for tenants and residents to get more involved with the work of Cassiltoun. However we are always looking to improve how we engage with our tenants and residents to ensure that we are able to capture as wide a range of views as possible.

**Our current methods of engagement include:**

- Governance – being a representative on the Board.
- A tenant-led scrutiny panel/focus group– reviewing areas of the business to see if they can be improved. This has recently included the Tenant's Handbook. In August 2018 the panel reviewed the Asset management plan/policy to help inform our views on investment in our stock.
- An Estate Action Group – feeding back concerns on a local level.
- A Youth Group - where young people review specific areas of the business (recently the tenant handbook), campaign for issues that impact local young people and support how Cassiltoun engages and involves other young people in its work
- Consultations – engaging with tenants and local residents at events, meetings, door to door, community groups, by letter and online and getting their feedback on specific services or issues. This included the recent rent increase consultation which linked options to investment decisions.
- Tenant Satisfaction Surveys
- External reviews of services (for example our 2019 review of the Advice Team)

## Tenant Satisfaction Survey

The results of our 2016 Tenant Satisfaction Survey validated our belief that we are providing a high quality service to our tenants as, in the main, most of the indicators were positive. Our next Independent Tenant Satisfaction Survey will be completed in 2019-20. The Survey assists us with our completion of the Social Housing Charter as well as providing tenants views on the services we provide and their local neighbourhood.

## Key Objectives

- To identify satisfaction levels with services provided by the Association;
- To investigate satisfaction levels with the home and neighbourhood;
- To collect customers' views on participation and ways of influencing and feeding back to the Association.
- To comply with the SHR's Tenants' Social Housing Charter.
- To make improvements and learn from our tenants.

A total of 408 interviews were achieved with Cassiltoun tenants representing a sample of 41%. The results of the survey continued to be encouraging.



A brief summary is noted below:

1. **Keeping Tenants Informed** – 96% of tenants are very or fairly satisfied with the Association at keeping them informed. (National Performance 90.5%).
2. **Satisfaction With The Home** – 85% of tenants are satisfied with their home. (National Performance 87.9%).
3. **Participation** – 86% of tenants say they are satisfied with participation opportunities. (National Performance 86%).
4. **Telephone Service** – Satisfaction with the telephone service is very high with 98% of tenants satisfied with the time taken to answer the phone.
5. **Overall Satisfaction with the Repairs Service** – 97.8% of tenants who have reported a repair in the past 12 months stated they were very or quite satisfied with the repairs service overall. (National Performance 92.1%).
6. **The Neighbourhood** – 87% stated they consider Cassiltoun's management of their neighbourhood is good or very good.
7. **Overall Satisfaction** – 90% of tenants stated they are either very satisfied or fairly satisfied with Cassiltoun HA as a landlord. (National Performance 92%).
8. **Welfare/Money Advice** – 100% of tenants were either very satisfied or fairly satisfied with the service received.

These results demonstrate that not only are significant improvements being made by the Association in its service delivery but that this is contributing to far greater satisfaction amongst tenants with the neighbourhood as a place to live.

The Association has made dramatic improvements to every aspect of service delivery and indeed these results show improvement to satisfaction levels in the Association's previous survey in 2013.

We have continued to improve our performance and have maintained service delivery.

To view the full 2016 Tenant Satisfaction results, visit our website [www.cassiltoun.co.uk/downloads](http://www.cassiltoun.co.uk/downloads).

## Data Integrity

In order to ensure the integrity and robustness of the data that the Association uses various checks and balances both internal and external.

### Housing Management

**Monthly** – Internal audits are carried out on rent management, lets and voids. This ensures the accuracy of the information and also that in line with GDPR any information that does not require to be kept is disposed of in line with the Association's Policy and Procedures.

**Quarterly** - Detailed reports are provided to the Operations Sub Committee in line with the information submitted in the Annual Return Charter. This information is tested and scrutinised for accuracy to ensure that the Committee are being given up to date and correct information. This information is also produced and distributed in the Association's newsletter.

**Annually** – An independent external consultant interrogates the information contained within the Annual Return on the Charter to ensure the accuracy and integrity of the data contained with the Return. This includes the Governance information. The Board of Management then receive a full validation report which provides assurance on the data provided.

In 2018/19 the Association brought in an external consultant to assess the information contained within the Self-Assessment and Assurance Statement. This ensured that the information contained within it was independently tested and validated ensuring the accuracy of the information provided.

The Association is also subject to Internal Audit which covers the Organisation as a whole and provides an independent verification and assurance to the Board. Internal Audit was re-introduced by the Association in 2019 and covers every aspect of the Association's business. The Board will receive a report on the internal auditors' findings with recommendations on any areas for improvement.

An external audit of the Association's finances is carried out annually with the audited accounts submitted to the Scottish Housing Regulator and presented at the Association's Annual General meeting.

All of these Internal, external and independent assessments provide the Board of Management with the assurance that they require of the integrity and robustness of the data that the Association gathers and uses.



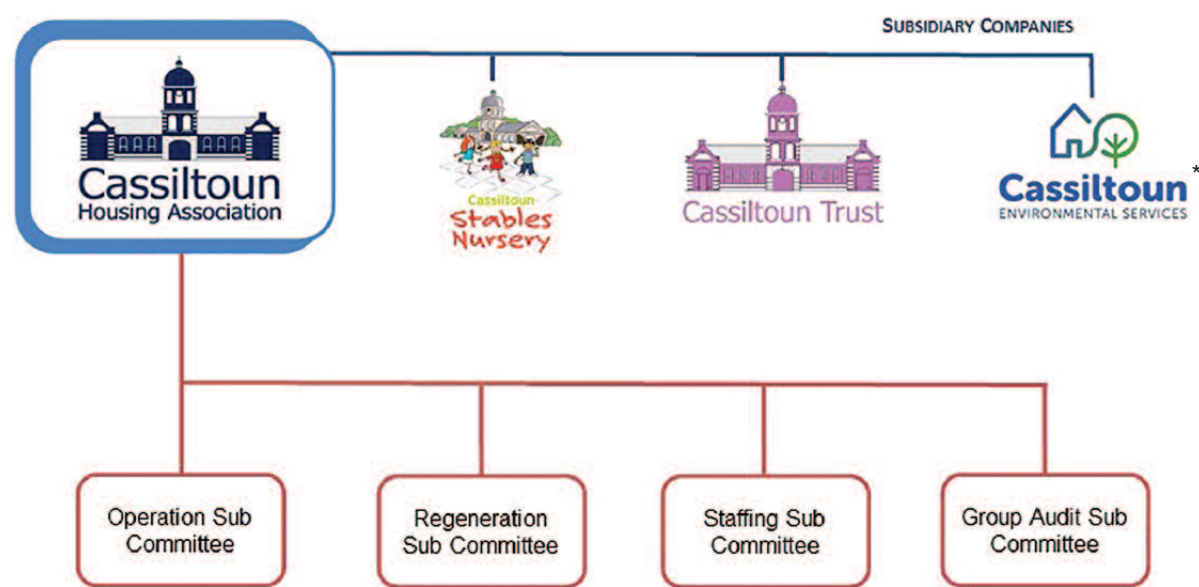


# Over the next 36 months from April 19 we will be busy preparing and concentrating on:



- Ensuring that we achieve our operational targets. This includes managing our multi-trade reactive maintenance contract, our stair cleaning service and our environmental maintenance contract. In addition our cyclical and major repairs contracts are being closely managed to ensure greater tenant satisfaction and improved value for money.
- Completing the Association's Tenants Charter return in May each year and submitted to the SHR. Reviewing our data collection methods will remain a priority throughout the year.
- To support Cassiltoun Trust Business Plan Objectives including:
  - To deliver the events listed to take place in Castlemilk Park.
  - To deliver a garden room for the Stables.
- To provide the Stables Nursery with the agreed level of management, governance and financial support by overseeing the business activity of our new subsidiary business.
- To continue to improve our relationships with our strategic and tactical partners along with our stakeholders. The Association has many partners and stakeholders and it is vital that we remain committed to creating and sustaining excellent relationships.
- We want to ensure that we manage our wider regeneration projects and comply with our funding partners to deliver the agreed outcomes.
- Ensuring that we review our policies and procedures in line with good governance.
- Ensure that our risk assessment procedures continue to be robust and suitable for the changing environment in which we operate. Regular review will test our risk procedures
- Staff changes as a result of our business diversification and successful funding bids will require the Association to closely monitor the impact of change therefore we intend to continue to review our staffing performance throughout the period of this plan.  
The Cassiltoun Group now employs 50 staff (29 Housing Association staff and 21 nursery staff).
- Carry out Board appraisals in line with regulatory standards.
- Maintaining our Investors in People Platinum Award
- Take forward our housing development plans.
- Prepare for the introduction by November 2019 for the extension to the Freedom of Information (FOI) to include housing associations.
- Organising future tenant satisfaction survey in 2019/20
- Organising the next stock condition survey in 2020/21
- Benchmark our services, costs and rents to assess the value for money being achieved.
- Complete in 2019 the next review of our Asset Management Policy.
- Meeting SHR regulatory standards and requirement to sign off new assurance statement.
- Procuring a new Reactive Maintenance Contractor.
- Creating a new Social Enterprise "Cassiltoun Environmental Services".

# Section 5 | Group Structure



*Cassiltoun Group &  
Sub Committee  
Structure  
2019/20*

\* Company planned for 2019-20

# Section 5 | The IMP Process



This Internal Management Plan is a joint working document influenced by the joint staff and Board teams of Cassiltoun Housing Association.

To achieve this plan, the following approach was developed:	
<b>Stage 1</b>	Senior Management Team review existing strategies, objectives and risks. Recommendations made to Board Members. (Q4)
<b>Stage 2</b>	Board of Management review the recommendations of the Management Team. (Q4)
<b>Stage 3</b>	The staff team reviewed the strategies and objectives. (Q4)
<b>Stage 4</b>	A joint Strategy Away Day of all Board members and staff is held to sign off and agree our strategic and operational objectives. (Q1)
<b>Stage 5</b>	SWOT Analysis carried out by staff and Board each year.
<b>Stage 6</b>	Review carried out by Senior Management Team/Board and staff – approved by Board (Q3)

How we ensure that we achieve the objectives, performance and targets outlined within the Internal Management Plan:	
<b>1</b>	The Governing body (Board of Management) has the ultimate responsibility for ensuring that the mission statement, strategic and operational objectives are monitored and reviewed.
<b>2</b>	The Board of Management and Senior Management Team will oversee the effectiveness of our financial planning. Our external audit function will also support our financial effectiveness. The Scottish Housing Regulator also monitors our financial performance.
<b>3</b>	The Operations Sub-Committee will have the responsibility for measuring the success of the annual performance of our housing and property services targets, budgets, KPI's, service delivery to tenants and continuous improvement in our customer services.
<b>4</b>	The Regeneration Sub-Committee will oversee our development and non-housing activities. Meetings called when required.
<b>5</b>	The Board of Cassiltoun Trust has the responsibility to review this business plan.
<b>6</b>	The Board of Cassiltoun Stables Nursery has the responsibility to review this business plan.

See appendix 2 for Operations Service Plan.

# Group Structure |

## Board of Management

### Cassiltoun Housing Association



Good governance is critical to the success of any organisation. At Cassiltoun, we have a robust governance framework which complies with the Scottish Housing Regulator's Regulation of Social Housing in Scotland Framework - February 2019.

In accordance with our Rules, we have the capacity for 15 board members, however we are currently operating with 12 board members, 2 of which are co-opted. We still have the capacity to co-opt people with specific skills as and when required. We do not remunerate Board Members at Cassiltoun Housing Association. Our Board Members give up their time voluntarily.

#### **The Board's main responsibilities are to:**

- Lead the Association
- Promote and uphold our values
- Set our strategy and direction
- Agree the annual budget and ensure financial viability
- Take account of tenants' views in respect of rents and services
- Monitor performance
- Manage risk
- Ensure legal, constitutional and regulatory compliance
- Promoting and demonstrating good governance.

#### **At Cassiltoun, we have a robust governance framework which includes:**

The Board meet at least 11 times a year to focus on strategic direction and performance of the Association. Board members have been recruited because of their successful experience and skills in either the housing sector, local knowledge or other parts of the public and private sectors. All Board members go through a full selection process and when appointed are "budded" with another board member to guide and mentor them through the governance processes. They are also taken through an Induction Programme to ensure they have all the information they need to fulfil their role.

The Board reviews its effectiveness annually and considers whether there are any skill gaps which need filling, against a matrix that covers the skills and experience we believe are necessary to effectively govern the Association. The review also takes into account the Board's diversity, including gender, how the board works together as a unit and other factors relevant to its effectiveness.

**Anna Stuart MBE****Chair, Cassiltoun Housing Association**

Anna was elected as Chair after the AGM in August 2018. She first became a member of the Association in September 1992.

Anna is a vastly experienced board member who helped found Castlemilk East Co-Op. Anna is a committed community activist who has worked hard towards the wider social and economic regeneration of Castlemilk. Anna's work is widely recognised throughout the housing sector:

- **2004 – Employers in Voluntary Housing Board Member of the Year**
- **2010 – Evening Times Community Champion Award**
- **2011 – Awarded MBE in the New Year Honors List**
- **2016 – Mary Barbour Award, recognising the role of women in housing**

Anna was formerly employed as a Civil Servant and is now retired from Glasgow City Council where she worked in a children's nursery.

Anna is also the Chair of Cassiltoun Trust and a Board Member of Cassiltoun Stables Nursery.

Anna also has the SQA qualification in "Governance of the Scottish Housing Association".

**George Kelly****Vice Chair and Treasurer**

George became Vice Chair and Treasurer after the AGM in August 2018. He first became a member of the Association in August 2007. George is a vastly experienced board member and holds the SQA qualification in "Governance of the Scottish Housing Association".

George is employed in the retail sector in a supervisory capacity and educated to HNC level in Business Studies. George has a keen interest in finance and business planning.

George is the Chair of our subsidiary company Cassiltoun Stables Nursery.

**Evelyn Ferguson****Secretary**

Evelyn has been a Board member for over 16 years. Evelyn was elected as Secretary after the AGM in August 2018. She first became a member of the Board in September 2002. Evelyn has a keen interest in customer service and regularly attends external and internal training and networking events.

A highly motivated local resident who has made a significant contribution to the progress of Cassiltoun Housing Association.

**Teresa McGowan****Board Member**

Teresa joined the Board of Cassiltoun (previously Castlemilk East Housing Co-operative) in 1996. She stepped down and rejoined in September 2008. Teresa is also Chairperson of the Operations Sub Committee. Teresa cares passionately about the local environment and property maintenance.

Teresa previously worked as a dental nurse for 13 years and was in the Territorial Army for 10 years.

Teresa remains committed to the community controlled housing movement and believes that tenants' views must be heard.





**Teresa Sadler****Board Member**

Teresa joined the Board in September 2010 and is a co-opted housing professional who works in Corporate Services within another Housing Association, educated to HND level in Administration and IT.

Teresa is a vastly experienced Board member who was previously the Chair of Cassiltoun Housing Association when she was a local resident.

Teresa has a passion for Castlemilk and cares about service delivery and achieving value for money.

**William Craig****Board Member**

William was elected to join the Board of Management in August 2013.

William is a long standing resident in Castlemilk and cares about his local environment.

William is very involved in his local church and supports social inclusion. Now retired after serving the city as a bus driver for 36 years.

William has attended various training and development sessions to help improve his effectiveness as a local Board member.

**Julie McNeil****Board Member**

Julie joined the Board in 2016 as a co-optee and following the AGM in August 2017 is now a full board member. Julie first became involved with the Association when she joined the tenants Estate Action Group to help improve the local environment. As a local resident of 30 years, Julie wanted to give something back to her community and by joining the Board has provided the opportunity to do so.

Julie cares passionately about the local environment and customer service standards.

Julie is committed to improving her skills to improve her effectiveness as a Board member and regularly attends training and conference events.

**Jim Garrow****Board Member**

Jim was co-opted onto the Board of Management in September 2015 and then elected to the Board at the AGM in 2016. Jim has been a resident of Castlemilk for 42 years and understands the needs of the community.

Jim has proved to be a very committed individual with a fantastic attendance record at Board and Sub Committee meetings and numerous training and external conference events.

**Debbie Mackenzie****Board Member**

Debbie joined the Board in April 2017 as a co-opted member and after the AGM in August 2017 became a full Board Member. Debbie currently works in the education sector having previously worked in the housing sector within the city.

Debbie has an interest in good governance and is vastly experienced having served on the Board of the local high school.

Debbie is educated to HNC level in Public Administration.

Debbie is a local resident who wishes to support the community based housing model and is committed to personal development to improve her effectiveness.

**Donna Ferguson****Board Member**

Donna joined the Board after the AGM in August 2018. She has over 30 years experience of working in a Child Care environment.

Donna is one of our newer Board Members following her successful election at our AGM in August 2018.

Donna is a resident of Castlemilk. She recently decided to become more involved with the Association after reading about all the great work that Cassiltoun Housing Association does for the community. Donna also was aware that the Association were looking for new board members.

**Richard Sullivan****Co-opted Board Member**

Richard Sullivan has 25 years' experience in the third sector and 17 years' professional experience in the public and private sectors. His experience as a consultant and project manager across the sectors has developed an understanding and appreciation of the different pressures and structures within them and of the varying demands on management. His experience includes managing budgets ranging from £250k to £1.9 million, while monitoring financial policy and budgets for a multitude of clients as set against contractual agreements.

Richard was co-opted onto the Board of Management at their meeting on 28th November 2018.

**Kim McKee****Co-opted Board Member**

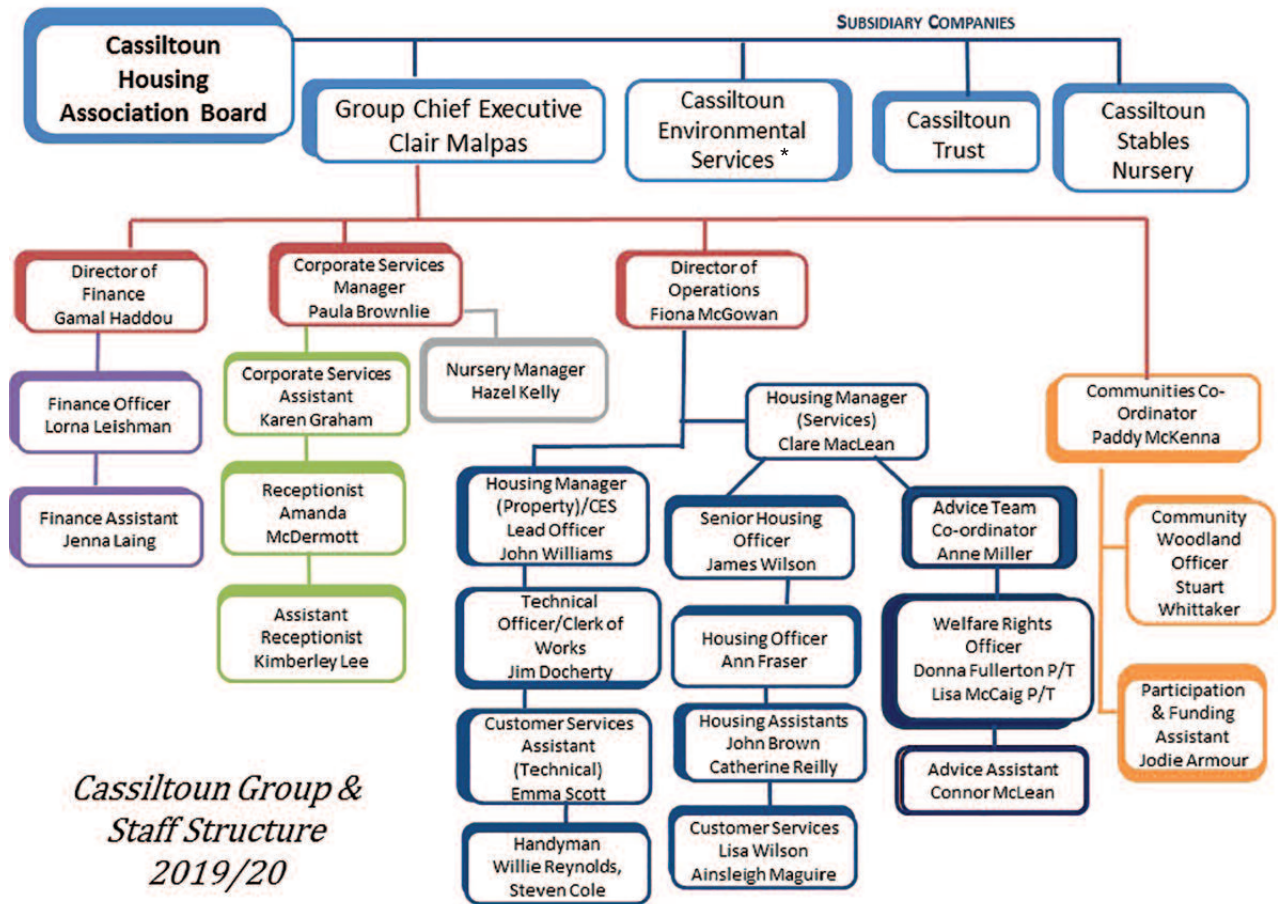
Kim has ten years experience in researching and teaching housing across four different academic institutions (Glasgow, Open University, St Andrews and Stirling). She is currently a Senior Lecturer at the University of Stirling, teaching the Postgraduate Diploma/MSc in Housing Studies, which is accredited by the Chartered Institute of Housing.

Kim is a strong supporter of the CCHA model and has always been impressed by the community development and regeneration work Cassiltoun has been involved in.

Kim was co-opted onto the Board of Management at their meeting on 28th November 2018.

# Group Structure |

## CHA Staff Structure as at April 2019



\* Company planned for 2019-20

# Cassiltoun Housing Association

## Staff at May 2019



Name	Position	Contribution to the overall objectives of Cassiltoun Housing Association
<b>Clair Malpas</b>	Chief Executive	Strategically develop and lead the Cassiltoun Group and support the Board. To work closely with Board Members to ensure that performance and strategic operational objectives of the Association are being met through regular review. To lead, manage and inspire the Senior Management Team and the Staff Team.
<b>Gamal Haddou</b>	Director of Finance	To support the Chief Executive. To help deliver the Association's Strategic and Operational Objectives. To also plan, co-ordinate and monitor the Association's financial operations to secure long term financial viability for our organisation and value for money for our tenants.
<b>Fiona McGowan</b>	Director of Operations	<p>To monitor the performance of the Team, contracts and the contractors. To work with the Housing Managers on strategy and objectives. To procure and deliver the cyclical, major, estate and reactive contracts and to procure and monitor the SCS and TSS at the correct intervals ensuring Value for Money for the Association.</p> <p>To work alongside the development consultant for the Association's new build programme and to ensure that a letting plan and a void management plan is in place to ensure service once the properties come offsite.</p> <p>To prepare for SE4.</p> <p>Manage and plan the workload of Operations Team, with the overall responsibility for all aspects of the management of the associations housing stock. This includes allocation and lettings, tenancy agreement, rent accounting and arrears control, rent registration, factoring, day to day delivery of repairs service, estate management, cyclical and major repairs and the work of the Advice Team. Monitor budget for work outwith the gas and reactive contracts. Ensure compliance with SHQS and prepare and ensure that stock meets 2020 EESSH.</p> <p>To implement the Scottish Social Housing Charter, ensure compliance with the Charter and ensure that the ARC return is completed accurately and on time. To review policy and procedures and make recommendations to the Operations sub- committee. To service the Operations Sub Committee and provide reports on the team's performance, major repairs and improvement programmes.</p>
<b>Paula Brownlie</b>	Corporate Services Manager	To provide governance support to the Association's Board and Senior Management Team. To oversee the Association's Corporate Services functions and to provide a confidential PA service to the Chief Executive Officer.
<b>Lorna Leishman</b>	Finance Officer	Effective financial and administration support to the Finance Department.
<b>Paddy McKenna</b>	Community Team Co-ordinator	To deliver our existing community projects and develop and deliver a range of new community development initiatives. Manages and co-ordinates the work of the Community Team.



Name	Position	Contribution to the overall objectives of Cassiltoun Housing Association
<b>Jim Docherty</b>	Technical Officer & Clerk of Works	<p>To provide Clerk of Works services for the Association's newbuild development programme. Ensuring quality is maintained and value for money provided.</p> <p>To provide Technical support and advice to the Team.</p> <p>To assist the Area Housing Manager (Property) in the management and delivery of the major repairs and reactive repairs programmes, carrying out quality inspections and march-ins/outs. To monitor and assist with the smooth running of the repairs and maintenance service; pre and post inspections. To ensure compliance with effective data collection for the ARC return.</p>
<b>John Williams</b>	Housing Manager (Property)	<p>To manage the Property Services workload and contracts of the Operations Team on a Day to Day basis. Contribute to the development of association's policies and procedures. Promote tenant involvement in all aspects of Operations. Monitor major repairs programmes, disabled adaptations, gas servicing, Pre- and post-inspection, reporting and processing of repairs.</p> <p>To assist in the procurement of all reactive and major repairs contracts ensuring Value for Money and to effectively monitor the Reactive and Gas Maintenance Contracts, the Estate Maintenance Contracts and the major repairs contracts ensuring that these are delivered on time and within budget. To deal with all first stage customer complaints and carry out regular audits of the Operations Team work and performance.</p> <p>To monitor and evaluate the practices in place for data collection for the ARC return. Assist with the preparation for EESSH2. Assist with the preparation for SE4.</p>
<b>Clare Maclean</b>	Housing Manager (Services)	<p>To manage the Operations Team Housing Services and Advice Team's workload on a Day to Day basis. Contribute to the development of association's policies and procedures. Promote tenant involvement in all aspects of Operations. Pre- and post-inspection, reporting and processing of repairs; Waiting list (allocations &amp; lettings) and supervision of arrears control. To deal with all first stage customer complaints and carry out regular audits of the Operations Team work and performance.</p> <p>To monitor and evaluate the practices in place for data collection for the ARC return.</p> <p>To assist in all relevant procurement exercises for example Tenant Satisfaction Survey ensuring Value for Money is met.</p> <p>To assist in the development of a letting and void plan to deal with the newbuild properties coming off site.</p>
<b>James Wilson</b>	Senior Housing Officer	<p>To support the Housing Manager (Services) in the management and delivery of an effective, efficient and responsive housing management, repairs and neighbourhood management service. Contribute to the development of the Association's Policy and procedures.</p> <p>To ensure compliance with effective data collection for the ARC return.</p> <p>To carry out regular audits of the Team's work.</p> <p>To support the DoO and HM (Services) in the procurement of contracts within their remit ensuring Value for money is achieved.</p>





Name	Position	Contribution to the overall objectives of Cassiltoun Housing Association
<b>Ann Fraser</b>	Housing Officer	Contribute to the development of association's policy. Promote tenant involvement in all aspects of Operations. Pre- and Post inspection, reporting and processing of repairs; Waiting list (allocations and lettings) and supervision of rent collection and arrears control. o effectively monitor the condition of our estate. To ensure compliance with effective data collection for the ARC return.
<b>John Brown</b>	Housing Assistant	To support the work of the Operations Team. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears. To ensure compliance with effective data collection for the ARC return.
<b>Catherine Reilly</b>	Housing Assistant	
<b>Stuart Whittaker</b>	Community Woodland Officer	Overseeing the management of Castlemilk Park and engaging with local organisations and residents to maximise economic benefits volunteering opportunities and increase overall usage of the park by the wider society.
<b>Anne Miller</b>	Advice Team Co-ordinator	To manage a small team who will offer a financial inclusion and welfare rights service to tenants, including financial health checks and support to deal with wider issues e.g. fuel poverty To provide money and debt advice in order to maximise service users and the Association income. To provide information and education to service users to enable them to become more financially included. To access other grants/charities and programmes that will improve people's lives. To assist the Housing Manager (Services) with the Association's preparation for Welfare Reform and with other regeneration programmes.
<b>Donna Fullarton</b>	Welfare Rights Officer	To maximise service users' and Association income through advice and representation to tenants on entitlement to welfare benefits. To access other grants/charities and programmes that will improve people's lives. To assist the Advice Team Co-ordinator with the Association's preparation for Welfare Reform and with other regeneration programmes.
<b>Lisa McCaig</b>	Welfare Rights Officer	
<b>Connor McLean</b>	Advice Assistant	To support the work of the Advice Team including client facing work and completing application forms for benefits. To access other grants/charities and programmes that will improve people's lives. To assist the Advice Team Co-ordinator with the Association's preparation for Welfare Reform and with other regeneration programmes. To deliver a digital drop in service for Cassiltoun tenants to improve people digital knowledge and skills.
<b>Karen Graham</b>	Corporate Services Assistant	Provides administrative support and assistance to the Corporate Services function and the Chief Executive Officer and supports the work of the Senior Management Team and Board of Management.
<b>Jenna Laing</b>	Finance Assistant	Assists the finance department in maintaining and developing the Association's financial functions .



Name	Position	Contribution to the overall objectives of Cassiltoun Housing Association
<b>Amanda McDermott</b>	Receptionist	To work with the Association's staff group to provide Customer Service Contact and Administrative support.
<b>Kimberley Lee</b>	Assistant Receptionist	To work with the Association's staff group to provide Customer Service Contact and Administrative support.
<b>Emma Scott</b>	Customer Services Assistant (Technical)	To support the work of the Operations Team concentrating on repairs and maintenance including major repairs, gas maintenance and disabled adaptations. To ensure compliance with effective data collection for the ARC return including EESSH.
<b>Ainsleigh Butters</b>	Customer Services Assistant	To support the work of the Operations Team. This is a generic post covering operational tasks such as void management, allocations, reactive repairs, estate management, rent accounting and arrears. To ensure compliance with effective data collection for the ARC return.
<b>Lisa Tomlinson</b>	Customer Services Assistant	
<b>Jodie Armour</b>	Participation and Funding Assistant	Supports the work of the Community Team by providing effective admin and funding support as well as working with Community groups.
<b>Willie Reynolds</b>	Estate Caretaker	Provision of quick and cost-effective in-house minor repairs, inspection and estate management service to tenants.
<b>Steven Cole</b>	Estate Caretaker Assistant (temp)	To support the Estate Caretaker in the provision of the in-house repairs service providing the ability for 2 man jobs to be carried out.

# Section 6 | Strategic and Operational Objectives



We have five major Strategic Objectives. These are our key objectives, setting out how our mission statement can be broken down into individual components of strategy.

Our various aims and objectives exist at different levels. They are all inter-related and organised hierarchically. The lower level objectives flow from the higher-level ones and become less general and more specific in this process. The five Strategic Objectives and the resultant Operational Objectives are shown on the following page. Most of the planning process applied to create this plan which included a 'Strategy and Development' training day held annually in April, involves all the staff and our Board of Managements of Cassiltoun Housing Association. Sections within our organisations and individuals staff members have their own targets built into these overall objectives. Tenants' views via satisfaction surveys, estate action groups and Tenants' Charter Focus Group also influence our planning.

Our plans are set in the economical policy context in which we work.

The Association is aware of the local authorities' strategy and development plans for Castlemilk as explained in the Strategic Housing Investment Plan (SHIP).

Crucially our 30 Year Asset Management Plan and 30 Year Financial Forecasts have been reviewed and tested. We are aware that "Welfare Reform" will pose a significant risk to the Association. However, robust planning measures have been considered and are in place to help minimise the risk.

## Cassiltoun Housing Association | Strategic Objectives

Ensure that our rents remain affordable, maintain a stock base sufficient to achieve economies of scale and deliver effective services in a cost efficient way.	Maintain the high quality of our housing and service provision, ensuring the comfort of tenants and the protection of investment.	Contribute to the wellbeing of the local community by working with tenants, residents, partners and funders to develop initiatives that promote regeneration and increased levels of inclusion.	Ensure that the work of the Cassiltoun Group is supported by good governance, effective financial, management and regulatory compliance and robust administrative and HR systems.	Ensure we attract and retain highly skilled and knowledgeable staff and Board members. Develop our staff and Board members through education, training and coaching.
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# Operational Objectives | 2019 - 2020



## 1. Governance

- A. To continue to recruit new Board Members to assist with the strategic leadership and direction of the Association.
- B. To support our Board of Management's agreed training and learning plan.
- C. Continue to support our subsidiary companies with effective management and Governance support.
- D. To continue to meet Regulatory Standards and prepare for the introduction of new Assurance Statement.

## 2. Operational Performance

- A. To maintain performance across the KPI's and SMART plans set out in the Internal Management Plan.
- B. To ensure that we deliver the objectives set in the Asset Management Plan and deliver our 2019/20 major repair improvement plans.
- C. Continue to maintain the effectiveness of our Reactive, Cyclical and Environmental contracts.
- D. Ensure that the Association's preparations for Universal Credit continues to be effective.
- E. Complete necessary energy efficiency works to comply with EESSH before 2020 deadline.
- F. Complete necessary work to ensure that we are compliant with new fire and smoke detector regulations by 2021.

## 3. Progress with our Development Plans

- A. Achieve a completion for Barlia 3 by Q3.
  - B. Achieve a site start for Castlemilk Drive by end of Q3/early Q4.
  - C. Progress with plans for the Nursery Site.
- 4. To meet existing funders expectations and continue to seek other opportunities to continue with non-housing regeneration plans.
  - 5. To deliver the Castlemilk Park Events programme in 2019/20 and to progress with the ongoing regeneration of the Park.
  - 6. In 2019/20 continue with compliance of the Investors in People review of platinum standard.
  - 7. Progress with the plans to create Cassiltoun Environmental Services (new social enterprise) to achieve start date by Q2.
  - 8. Prepare for the extension of Freedom of Information Act to Social Landlords.
  - 9. Introduce a 3 year internal audit programme
  - 10. Complete a Tenant Satisfaction Survey by beginning of Q3.

# Asset Management Plan Executive Summary



The Association's Asset Management Strategy is to manage the asset base in such a way that it supports the wider organisational objectives and contributes to the long-term sustainability of the organisation. The Asset Management Plan sets out the framework for our approach to managing our assets in order that we achieve our aims and objectives both now and in the future and ensuring compliance with the Scottish Housing Regulator's Regulatory Standards of Governance and Financial Management.

**Through the Asset Management Plan we are committed to ensuring:**

- **Quality** – that we meet continually improving standards, now and in the future
- **Purpose** – that the property stock is available for letting and appropriate to current housing needs
- **Sustainability** – that quality and demand are sustained in the long term

The Association commissions a Stock Condition Survey every four years and uses the survey information to inform our future maintenance planning and to determine our ability to meet the standards we aim to achieve. The last survey was carried out in 2016 and in summary, the survey report concluded that we are meeting the SHQS under all headings. The current and planned investment programme will ensure that our stock continues to meet the SHQS until 2020 and beyond.

The Association aspires to further address the unmet housing need in the area through development of newbuild or refurbishment opportunities.

**The table below shows the movement in stock previously and our prediction for stock in the coming years:**

	Opening stock number	Additions through new stock	Sales through RTB	Closing stock number
2016/17	988	0	6	982
2017/18	982	0	7	975
2018/19	975	0	0	975
2019/20	975	42	0	1017
2020/21	1017	60	0	1077

Our Business Plan assumes that the stock will remain above the 1,000 level until well beyond 2025.

We acknowledge that our main source of income, namely rental income from our stock is finite and it is therefore vital to secure value for money for the investment that we make. It is also critical that we protect the investment already made.





We have a clear understanding of the nature, number, value and condition of our stock as well as the legislative and good practice obligations on us as an RSL. We segment our approach to investment in the stock through the following:

- A responsive repairs and void repairs service
- A cyclical maintenance programme
- A planned investment programme

**Our anticipated investment over the next two years is:**

	2019/20	2020/21
Planned Maintenance	£767,016	£1,118,298
Responsive Repairs including voids	£263,680	£271,590
Cyclical/ Estate Maintenance	£535,370	£502,430
Medical Adaptations	£25,000	£25,000

The current programme of planned maintenance is directly linked to the stock condition survey undertaken across the entire range of building elements and the resulting Life Cycle Costing charts. We plan to invest **£36.5m over the next 30 years.**

Although the 30-year charts are a useful planning tool and allow a longer-term projection of investment requirements, in reality we tend to focus on a 5-10 year rolling programme. The Charts are reviewed to identify what major investment is planned for the coming year, 5 years and 10 years. Analysis of reactive maintenance is undertaken to establish if there are any elements in any phase of our stock that requires to be brought forward in the plan to achieve better value for money. Consideration is given to any new or impending legislative or good practice issues that may influence the programme including maintaining all the stock to the SHQS and EESSH standards.

An annual cyclical maintenance programme takes place as follows to ensure the safety of our residents and the appearance of the local environment:

- Gas Safety checks
- Close Cleaning
- Environmental/ Landscape maintenance
- Gutter cleaning

Our Asset Management Strategy and Plan have a strong relationship with the overall corporate objectives of Cassiltoun and link directly to our 30-year business plan.

Our systems ensure that we keep our stock in good condition and we are able to remain responsive to the changing environment, meet changing needs and rising standards and aspirations.

We base our decision-making on sound and robust information and remain aware of potential threats that could affect demand for our stock affect or our ability to deliver our range of services.



In line with good governance and effective performance management, robust reporting and monitoring procedures are in place to ensure we are meeting our targets.

We have well-developed arrangements in place for achieving value for money and maximising efficiency in delivering the asset management and repair service in a way which is customer focussed and treats equality as a priority. Our approach to date demonstrates a keen eye for achieving value for money by partnership working and innovative approaches to procurement. We find efficiency savings and exploit opportunities to bring wider benefit to the neighbourhoods we serve through the inclusion of community benefits within our contracts.

We go well beyond the basic requirements of a landlord and take a 'wider role' approach to our place in the community. Tenant participation and community engagement are at the heart of our goal to retain our tenants.

We are increasingly using self-assessment techniques and have identified some areas for improvement and have established an Improvement Plan that we will implement to drive forward even better results for the business and our customers.

We are clear on what assists us in getting the most out of our assets. Through prudent financial planning and careful risk management – and not forgetting the commitment and 'buy in' from staff - we have the capacity to deliver.

# Section 7 | Operating Environment



**Scottish Housing Regulator:** In December 2018 the SHR, after receiving substantial assurance from the Association, moved our regulation status back to low.

**Value For Money (VFM):** During the current difficult economic times, with massive cut backs in public expenditure, the Association is acutely aware of our operating environment. We are delivering our best ever business performances, our Board reporting timescales have been vastly improved to ensure tight monitoring. We continue to seek the best deals when procuring contracts etc. We implemented a 4.4% rent increase in 2018 which was slightly above the average rent increase set by those social landlords who are members of Glasgow West of Scotland Forum, which we believe still demonstrates good value for our tenants. It is worthy of note that this has been achieved whilst service delivery has improved and extended. Since the SHR first started to publish Landlord Tenants Charter Reports, the Association benchmarked strongly within our peer group each year. We will review this in September/October 2018.

The Association firmly believes that quality and high standards bring their own efficiencies.

The following measures are in place to assist the Association pursue VFM across the Cassiltoun Group.

- Rents that benchmark well locally, nationally and demonstrate that we provide a wide range of services.
- Keeping rent increases to a minimum.
- Set clear targets for our subsidiary companies.
- Improve services which will lead to efficiencies such as tenancy sustainment (i.e. welfare/money advice service).
- Control staff costs and contractual costs.
- Use procurement to enhance value and control costs.
- Invest in IT to improve services.
- Follow our strategic asset management approach to invest in existing assets to a high standard and review our processes to avoid poor performance.

**New Housing Supply:** The Scottish Government is committed to building 50,000 new homes during the term of life of the current parliament (2016/21). 35,000 homes for socially rented sector is welcome news for housing associations and councils across Scotland. Here in Castlemilk it is very good news because Cassiltoun Housing Association have been able to progress new build housing plans for the first time in a decade.

**Economic Certainty and Stability:** A majority of voters who voted in the UK Referendum (Thursday 23rd June 2016) on whether the UK should remain or leave the European Union (EU) voted to leave. This outcome has resulted in significant political, economic and constitutional uncertainty which is likely to have short, medium and longer term consequences for the UK. It is too early to define what these consequences are or how they will impact on housing.

**Government Targets Scottish Housing Quality Standard (SHQS) and Energy Efficient Standard for Social Housing (ESSH):**

The Scottish Government has set the way we measure housing quality in Scotland. Currently Cassiltoun is 98% compliant, (would be 100% however we are currently exempt due to tenants choices regarding replacement of major items) the standard has placed an onus on us to ensure that our stock remains compliant.

Also energy efficiency targets have been set for 2020. Cassiltoun Housing Association is confident that we will achieve the standard however moving forward the Association will require to ensure that we plan effectively to remain compliant with energy efficiency standard in future years beyond 2020.



**Community Control:** In Scotland more mergers have taken place recently; there is now some evidence that mergers are on the increase. Many Housing Associations are developing group structures. There is no doubt that over the next few years Housing Associations may start to look at mergers as a way of improving efficiency. However, big organisations are not always more efficient. Cassiltoun will be ready for any future challenge or debate on this subject. We have now more than doubled in size and have developed a diverse service provision and importantly have a strong balance sheet and a 30 year business plan which is viable and sustainable. The Board are proud of their independence, tenant involvement and 30 year track record.

The Association has taken robust measures to deal with the current economic challenges facing housing Associations and other businesses.

For example we have maintained cost control measures by tendering our reactive repairs contract on a fixed price contract until March 2020.

The Association has completed the SHQ's therefore minimising any further exposure to additional costs. A full independent technical survey was carried out in Autumn 2016 to fully test our assumptions to ensure that the Association can demonstrate that SHQS has been achieved.

The Association also secured our lending funding at extremely good rates and have mixed our exposure to the turbulence of the market by taking out 50% fixed loan rate and 50% variable loan rate.

### **Operational efficiency and performance and The Social Housing Charter to 31st March 2019:**

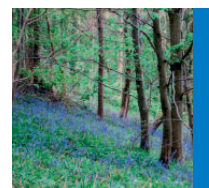
The Association has set targets year on year which continue to be achieved or out performed. Continuous improvement is evident and part of our culture. The notes below summarise current achievements. The Association will publish a charter report card and provide detailed performance information based on 16 national outcomes from the Charter.

Cassiltoun Housing Association benchmarks strongly across a range of national outcomes we are proud that our overall performance is far in excess of the Scottish Average performance.

You can read more about our Landlord performance by using Cassiltoun Housing Association's website ([www.cassiltoun.org.uk](http://www.cassiltoun.org.uk)) or the Scottish Housing Regulator ([www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)).

#### **Operational efficiency and performance:**

1. **Re-let time** – 7.87 days – Rent loss due to voids – Target 0.35%,  
Achieved **0.15%** = (£5.9k)
2. **Arrears Target** – Arrears management practices and management monitoring are the key to maintaining good performance. However, we do anticipate future performance levels getting worse as a result of Welfare changes.  
The 2018/19 arrears target was prudently set at 2.83%. However we achieved **2.63%**.





3. **Reactive repairs** – A total of 3,497 repairs were reported.
  - 668 Emergency repairs reported and completed within our 2 hour timescale.
4. **Staff costs as a percentage of turnover** – 25.2%, this includes temporary positions.

Partnership working will become more and more the norm if we are to continue to make an impact. Our staff have demonstrated that they have negotiating and networking skills to ensure we maximise opportunities.



Cassiltoun operates in an area with high levels of Social and Economic deprivation. In the last Scottish Government (2016) survey of indicators of deprivations (SIMD) Cassiltoun's stock and the majority of the surrounding areas of Castlemilk fall into the most deprived 5% of the population.

Castlemilk has consistently higher than Scottish average levels of unemployment, poorer health outcomes, higher levels of benefit dependence and lower levels of educational attainment.

Through our regeneration and social enterprise activities we aim to help local residents access new opportunities that will increase their resilience and increase their personal capacity.

**Policing:** Since the change from Strathclyde Police to Police Scotland, the Association have continued to use our influence to be proactive and share information to improve environmental issues and crime. The Association staff attend the Police Liaison meeting held bi-monthly and have raised our residents' concerns of the lack of presence in the area in recent months and also the length of time taken to respond to calls. Through resident's information and our Estate Action group views we will share our concerns in the area with Police Scotland to ensure they deploy resources to best serve our community.

**Environmental Competition:** The annual environmental competition has been running for over 10 years and has seen a number of residents improve the area and local environment for all to enjoy. We place significant importance on recognising the contribution residents make to their communal areas as this encourages improvements throughout the environment and raises the standard overall.

**Community Development:** We have continued to invest and expand our tenant participation and community engagement strategy. In 2017 we were successful with our bid to the Big Lottery to continue with our work in the area, including developing youth initiatives, health and wellbeing programmes and volunteering opportunities. In our 2016 tenant satisfaction survey, 86% of people asked stated that they were satisfied with participation opportunities and we hope that through the increased programme of engagement with tenants that satisfaction levels will increase.

**Our People:** One of the Cassiltoun Group's greatest strengths is its people. Our skilled staff team and dedicated Board members provide the organisation with its drive, energy, direction and commitment to making our community the success that it is today.

We recruit new people that are committed to the objectives, culture and ethos of the Cassiltoun Group. To sustain this, we train, develop and retain our best people.

Our Gold Standard Healthy Working Lives and Investors In People Platinum award demonstrate our commitment to developing our people and retaining our values and culture.

#### **Housing Benefit, Universal Credit, Future Welfare Changes and Debt:**

Cassiltoun continues to work with the existing benefit Authorities including the Local Authority Housing Benefit Department and the Department of Work and Pensions. We take an active interest and participate in consultations about the future of the Welfare system both on a UK wide and a Scottish context.



Over the past 5 years we have benefitted from having an Advice team funded by the Big Lottery Fund. As well as attracting additional funding for discreet projects which benefit tenants they have also successfully claimed over £35 million in benefits and assisted tenants with £500k of debt. External funding for this programme ends in March 2019, however Cassiltoun have already taken the decision to extend the contracts of the Team to March 2021.

#### **Areas of potential impact:**

- Universal Credit Full Service rollout.
- Impact of Scottish Welfare Powers on Universal Credit payments.
- Creation of New Scottish Benefits system and transition of existing claimants to that new system.
- Future Benefit Cap reductions
- General levels of benefits and impact on tenants financial well being
- Developing and maintaining new relationships as benefits are administered by different agencies.
- High levels of personal debt.

**Housing Demand:** We recognise that much work, time and effort is required to sustain certain tenancy (property) types within our area of Castlemilk. To assist with this we joined Housing Options in September 2016. This is a multi-agency approach including housing, health and social care to find a tailored solution to peoples housing circumstances, to provide the right support at the right time for people to remain in their homes. Housing Options includes providing mediation services, medical adaptations, housing support, practical tenancy support and money and welfare advice to assist tenancy sustainment and prevent homelessness.

We will continue to improve the condition of our void properties, common areas and our estate and we will listen to our tenants and prospective tenants to provide improved and better services for all.

**Customer focused services:** During 2016 the Association completed a Tenant Satisfaction Survey to gather tenant's views on our services and to seek tenant's views on how we can improve and introduce additional services where possible and viable. The results were very encouraging and demonstrated much improvement across many of our services.

The importance of a clean environment was a strong theme amongst tenants therefore the staff team ensure that they continue to prioritise our estate management performance, our contractors will also be monitored to ensure they deliver the services we contract them to carry out and our Board will regularly review performance and tenant opinion from smaller consultation exercises.

City Building, who currently carries out the Association's reactive repairs contract, are currently receiving high tenant satisfaction levels which is excellent. We will of course continue to monitor their performance and regularly liaise with City Building to ensure that our high standards do not slip.

We will continue to act quickly and effectively to ensure that we offer a range of services that help us achieve our aims, objectives and service standards for our tenants and factored owners.

**Customer feedback will be regularly sought to help monitor effectiveness and future improvement.**

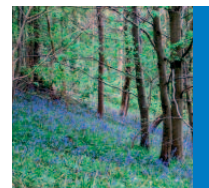


The Association has developed, in recent years, exciting standards known as the Cassiltoun Standard. Cassiltoun Standard is all about ensuring that we provide a clean internal and external environment for our tenants and prospective tenants. The standard is fully explained in our tenant's handbook but in summary we want to create an environment that has a zero tolerance to graffiti, litter and vandalism and where our tenants are proud to live.

The Standard is reviewed by the Tenants' Charter Focus Group, who made some minor changes prior to locally agreeing Tenants' Standards on behalf of all Cassiltoun tenants.



**Benchmarking:** We aim to continually improve our operational efficiency. This is influenced by factors like client group, area of operation, population density and demand. Unique local circumstances could mean that a performance that appears at first sight to be worse than another Housing Association may in fact, disguise significant improvements given the circumstances that face us.



#### Benchmarking Information at a glance 2018/19

Area of Performance	Cassiltoun	National average*
Tenant Satisfaction	90%	91%
Collection of Rent	99.44%	99.4%
Void net loss	0.15%	0.8%
Days to Re-let empty houses	7.87 days	30.7 days
Repairs appointments kept	99.09%	95.5%
Homes meeting Scottish Housing Quality Standard	99.28%	94.2%
Average time taken to complete:		
• Emergency Repairs	2.11 hours	4 hours
• Non-emergency repairs	3.87 days	6.4 days
Getting repairs right first time	95.09%	95.5%
Satisfaction with repairs service	90.77%	92.1%
Keeping tenants informed	96.1%	91.7%
Opportunities to participate	85.8%	85.9%
Rent increase	3.8%	3.2%

\*National average figures as at September 2018. These will be updated in September 2019 when available.

We will closely monitor benchmarking our performance in relation to:

- Our previous year's performance
- By comparing our performance against the Scottish average
- The strongest performers in our sector
- The sector as a whole.



# Section 8 | Strengths, Weaknesses, Opportunities and Threats

- as at 30th November 2018



## Strengths

- Culture, Ethos & Values
- Internal succession planning
- Entrepreneurial and strategic leadership
- Diversity of Service and housing stock
- Corporate accreditation achievements, i.e. IIP, Healthy Working Lives
- Reputation – tenants, service users and sector
- Continuous improvement – ARC results, Satisfaction levels – looking to do better
- Financially sound
- Continuous Strategic planning & communication
- Regeneration model – services, activities, outcomes
- Rent levels – benchmark well
- Training & Development – All our people
- Experience – Staff & Board
- Strategic Partnerships and supplier support (e.g. City Building, ECG, City Tech, Forestry Commission etc)
- Robust Governance
- App – new way to communicate with digital generation
- Demand for our housing stock
- Low staff absenteeism (IIP Platinum)
- Social Media being proactive
- Health and safety embedded in our culture
- Diversity of the group
- Improved monitoring of tenant satisfaction and complaint handling

## Weaknesses

- No major strategic weaknesses identified
- Heating System needs to be renewed
- Office space (storage and desk space)
- Not fully tested the Business Continuity Plan
- Attracting new Board members (to increase Board membership above 11)



## Opportunities (2017 – 2022)

- Housing Development & New Build Programme (mix tenure)
- New approach to void standard
- Funding – Regeneration model
- External services – Craigdale
- Sell services
- Social Enterprise 4 (Environmental Business)
- Increase Participation/Engagement
- Access to private finance
- Procurement/Value for money in our business
- Nursery growth
- Increased factoring

## Threats

- Cyber Crime
- Brexit
- Economic uncertainty – Interest rates, pension deficit
- Indy 2
- New welfare system in Scotland
- Retaining our best “A” people
- External regeneration funding
- Potential reduction in Council services (road maintenance, street lighting and cleansing)
- Losing key staff/settled staff leaving in the future
- Losing our culture, ethos and values

# Section 9 | Current 'Pressure Points' and Scenario Planning



The summary list below highlights the pressure points our business may face over the next 3 – 5 years.

Throughout this IMP/BP we set out how we deal with risks, challenges and events therefore whilst this list appears here, it should be noted that the Association has robust plans in place to cope with current and future pressure points.

## 1. New Build Housing Development and Business Planning

- The Association has agreed ambitious plans to build approximately 170 new houses between 2018 and 2021/22. Our approach to risk, financial planning and governance will be scrutinised internally and externally therefore our planning, risk management and business review systems will be tested.

## 2. Managing our other strategic risks (see Risk Register - Appendix 4)

- The confirmed roll out of Universal Credit as part of the welfare reform proposals will effect Castlemilk by December 2018. Therefore our planning and preparation will be tested,
- Managing our subsidiary companies effectively and achieving joint objectives across the Cassiltoun Group is important. This includes creating a new Social Enterprise subsidiary.

## 3. How we work?

- Seeking to evidence value for money through our diversity will remain a challenging priority.
- During the period when new build stock is coming off site, additional pressure on staff team to maintain performance levels. The increase in void turnover will impact on the allocation process.
- Implementing the EESSH (2) and Fire Safety Compliance bring additional responsibility, work load and cost to the Association

## 4. Governance

- Achieving good standards of governance and financial management as expected by the Scottish Housing Regulator has brought about greater focus on self-assessment of regulatory standards. In the future the Board will continue to seek assurance and work with independent advisors to help assess our compliance and weaknesses.

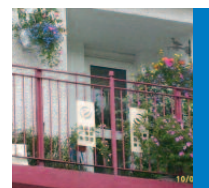
## 5. Our People and Culture

- It is important that we retain, develop and improve the performance of our staff team in future years. We believe that our track record, culture, performance and reputation place us at an advantage however we are not complacent therefore our approach and assessment systems are vitally important moving forward to ensure that our staff asset is protected.
- With a group structure even more emphasis on the role of the voluntary Board member remains important. The challenge for Cassiltoun will be to retain and attract the people with not only the interests of the community but also with the skills to effectively manage the organisation.

## 6. Our Environment and Community Assets

- Since 2010, Cassiltoun has taken the lead role delivering improvements in Castlemilk Park. To date our work has been very successful however in future years sustaining investment, projects and management standards will be difficult. Different management and ownership options will be necessary to secure Castlemilk Park as a community asset.

# Section 10 | Board Training & Development



Improving our skills and knowledge is vital to the organisation.

To assist Board Members, an annual skills audit and training needs assessment is carried out. This section includes the main training needs of our Board, target dates, cost and time will be updated throughout the period of this IMP.

<b>INTRODUCTION:</b>	We carry out annual appraisals to assess Board Members performance over the past year; their contribution towards improving performance and corporate strategy delivery, Board development and personal development.
<b>TRAINING NEEDS:</b>	A variety of training needs were identified ie keep up to date with ongoing issues on the political agenda/Welfare Reform; keep up to date with policy/legislation and best practise; understanding of the New Housing Scotland Act 2014 and the effects on RSLs; to keep abreast of best practice in Governance and to undergo a self-assessment exercise; improve knowledge on development and procurement legislation.
<b>TRAINING STYLE:</b>	Board Members have indicated that they would prefer to attend internal training. Short masterclasses was the preference. However Board Members enjoy attending seminars, workshops and conferences to expand their knowledge, skills and networking.
<b>PREFERRED TRAINING ORGANISATIONS:</b>	SHARE, EVH, DTA, SFHA, Glasgow West of Scotland Forum have been identified as the main training bodies. The Association is affiliated to all of them. In addition, in-house training will be facilitated by appropriate staff and when required external agencies will be sourced.
<b>WHAT WE ARE TRYING TO ACHIEVE:</b>	In accordance with the SHR's Guidance "Regulatory Standards of Governance and Financial Management", our Board members should have the necessary skills and knowledge to carry out their role. Ongoing training and development will enable our Board Members to be significant and effective contributors to the good governance of the Association.
<b>BUDGET RESOURCES:</b>	A significant training budget in the region of £8k has been approved to help deliver the plan.
<b>TRAINING PLAN:</b>	This will be updated by the Corporate Services Manager, Paula Brownlie and reported to the Board.

# Section 11 | Future Plans

## Remaining Independent

In the executive summary of this plan we make clear that we value our independence and are proud of our community controlled roots.

The long term financial plans demonstrate how we will achieve this. Furthermore all of our key projections, plans, scenario planning and risk assessments support our ability to do so.

Community control of Cassiltoun Housing Association is the bed rock of all our principals and the success of the Association can be traced in our roots. Local people have played a vital part of our success and we want local people to carry on in charge and control for the term of 30 year financial plans.

## Housing Development Plans

The Association has been working on various housing development plans over recent years. We aim to complete the physical regeneration of the east side of Castlemilk by developing 152 new houses over a 4 year period.

We have been working in partnership with Glasgow City Council to examine the development opportunities.

Our approach has been to carefully consider the risks attached to each development and ensure that we have adequate internal skills and resources to complete new build housing development and business plans whilst ensuring sufficient demand exists to occupy the new build housing supply.

We have dedicated a chapter of this plan to fully outline our plans and approach. In summary we are:

- Completing our Barlia 3 development.
- Finalising a feasibility report for the nursery site 50 units (this may increase)
- Negotiating a scheme of Castlemilk Drive for 60 units.
- Revised our Risk Register
- Secured private finance in advance of phase 1 and 2.
- We have consulted with local residents and housing applicants regarding our proposals.
- Carried out additional design fact finding visits.





## Succession Planning

It is important that we carry out our staff and Board succession planning to help enable us to prepare for the future.

### Board:

- In terms of our “Governance” it is essential that we are aware of the Board members future intentions. We need to be aware of circumstance that will bring change to our Board and have contingency plans in place to ensure that Cassiltoun’s Board is fit for purpose in future years.

### Staff:

- In 2017, we completed a 5 year staff succession plan to allow the Board to assess the future service, career development and aspirations of the staff team. Annual appraisals will support this.
- Career development plans.
- Staff aspirations.
- Planning needs and preparation awareness for potential future staff changes.
- In light of recent staff changes we anticipate refreshing the document in 2022.

## Developing a New Social Enterprise

In 2019, we will deliver a new Social Enterprise subsidiary “Cassiltoun Environmental Services”.

We will improve value for money by delivering services differently in the future and by offering further opportunities to improve jobs, training and development for local people.



# Section 12 | Financial Projections 2019 and Long Term Financial Business Planning



The Association has a number of Financial Plans in place to help it achieve its budgetary requirements both in the short, medium and long term.

The 3 year revolving internal management plan is combined with our long term financial business planning set over 30 years. This also includes our 30 year Asset Management Plan where the Association can demonstrate that we have the long term financial resources to deliver the required investment within our housing stock and meet our long term commitments.

These 30 year projections do not include the proposed Barlia development, however consultants have been commissioned to review this and will be finalised once construction costs are tendered for.

IMP Appendix 9 (separate document) contains the Association's short term and long term financial planning:

- Updated Balance Sheet Forecast
- Updated Cash Flow Forecast
- 30 Year Cash Flow & Revenue Projections
- 30 Year Balance Sheet Forecasts
- 21 Year remaining Debt Profile Projections