

Almond Housing Association

Strategic Plan

2018 - 2019

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EXECUTIVE SUMMARY

The widespread reports of poor governance in the charity sector are troubling, and disappointingly story after story continues to appear in the press with no let-up in these revelations of poor governance and inappropriate behaviours. Charities, such as ours, exist to help those in society who may require additional support, additional resources, or just a different way of doing things. The ability to be able to help others is a powerful one, but one that brings with it certain responsibilities. Our customers and our staff have the right to expect the highest standards from us, as a landlord and as an employer.

Talk of 'better business' and 'responsible business' is fashionable right now. But we have always been committed to maintaining high standards through our own codes of conduct and by ensuring we adhere to industry requirements, as a minimum. We employ a range of compliance processes such as Internal and External Audit, robust recruitment processes, regular Board meetings to assess performance and to provide assurance to our Board on how our business activities are being conducted. We also have a comprehensive suite of policies and procedures in place to make sure we deliver our business practices appropriately. These compliance processes are aimed at ensuring that we remain a responsible landlord and a responsible employer.

The change in legislation in respect of General Data Protection Regulations (GDPR) will be a key consideration for us in 2018. We are responsible for safeguarding personal data and as threats of data breaches evolve, we will continue to focus on keeping our customers information safe and secure. To this end we are partnered with an expert in the field of data protection, and they'll be working with us early in 2018 to ensure that we are taking all possible measures to ensure the safe and secure use and storage of all of our information relating to our customers and our people.

We're guided by strong values combined with a clear direction. Together, this supports us to establish meaningful initiatives that make a positive impact – to our people, our customers, and our communities.

In 2017 when we implemented our new core IT system, we signalled the start of a new way in which we'll deliver on our commitments to our customers. Excellence in customer service is at the very heart of what we do and we aim to review and renew the way we deliver our services, striving to give our customers the very best service in the ways that they want, when they want.

Undoubtedly we, like others, face significant change in our future, but we're ready for this.

We are more focused than ever before.

We are Positively Almond.

OUR ORGANISATION – FOCUSING ON THE FUTURE

In this, year four of our current five year plan, we are reflecting on our achievements and focussed on driving through change and work programmes to ensure that we meet our commitments stated in Positively Almond, our five year plan for 2015 - 2020.

We have made excellent progress in advancing all areas of our strategic plan, combining solid operational delivery with a range of new initiatives that we believe can deliver further strong results.

Over the years we've built a strong track record, with our most recent Tenant Satisfaction Survey showing that more than 93% of our tenants are satisfied with the levels of service provided by AHA. We've introduced a Community Engagement function which leads on our relationships with community groups and local charities and which has supported us to become a true anchor in the local area. We've worked with our dedicated group of tenant volunteers to foster a culture of continuous improvement right across all areas of the business, supporting them to support us to identify areas for improvement and to implement lasting change. And we've worked with our staff to ensure that they are well trained and effective at what they do.

We're proud of the role we've played, but we want to go further and that's why this next period of our strategic plan will see us launch new and exciting initiatives in the field of Customer Service, as well as continue to pilot a range of Tenancy Sustainment projects. We'll also work to further develop and implement our new core IT system, enabling us to work smarter to deliver better results for our customers. We want to make sure that our people are focussed, motivated and engaged to deliver on behalf of Almond – supporting our customers in the face of ongoing challenges as a result of welfare reforms, Universal Credit in particular.

Going forward we will be investing £2.56million in ensuring our houses become warm, inviting and safe homes, with a key focus on improving the energy efficiency of our homes and ensuring EESSH compliance by 2020.

We'll also focus on communication, being clear about our expectations internally as well as externally. Something we see as key in improving our standards of service.

Sharing our experiences and learning with others as part of the wider Social Housing movement is important to us. We'll continue to build on our partnerships with our peers and others, playing an active role in wider industry discussions on the role of Social Housing, looking at issues of affordability and value for money, and the threats posed by external challenges.

Our Customers

We believe that every one of our customers deserves exceptional service and we strive to improve on what we do every day for those who use our services.

Our success is driven by our determination to deliver the very best that we can, and top of the list is delivering outstanding service for our customers.

We are committed to making tenancy sustainment a key priority during the period of our strategic plan and as part of this, we recently piloted a Tenancy Sustainment project to support our customers with non-traditional housing needs such as:

- Helping to develop or regain Independent Living Skills
- Dealing with correspondence and completing forms
- Making and keeping appointments
- Liaising with other agencies, and signposting to other services
- Providing advice on safety and security

The success of this pilot, and the feedback from those it helped, meant that it was a key consideration when it came to looking at our activities for 2018. We are pleased to be able to commit to this project, supported by our partners CHAI (Community Help and Advice Initiative) for 2018/19.

We'll also continue to work with CHAI to deliver our Money Advice and Welfare Benefits project throughout 2018/19. We believe this project is critical at this time of increasing challenges for our customers. Despite the further delay in the roll out of Universal Credit, currently set at May 2018 for West Lothian, we fully expect this to come into force at some point in 2018. The impact it will have on our customers cannot be underestimated.

We are fortunate to be able to continue with the hugely successful Almond Energy Action project throughout 2018/19, which will see us partner with Changeworks for the fourth consecutive year. The Affordable Warmth Advisor will be particularly focused on working with referrals from our Capital Projects team as they work through their boiler replacement programme and EEESH considerations.

And towards the end of 2017 we launched, in partnership with The Rock Trust, a ground breaking 2 year pilot project to provide tenancies for care-experienced young people. The project aims to demonstrate the success of a Housing First for Youth model in improving tenancy sustainment and well-being outcomes for young people leaving local authority care. We have already supported 3 young people to take up tenancies and are on track to support a total of 5 by the end of March 2018. Feedback so far has been hugely positive and we'll be looking to formally launch the project in 2018, supporting others to learn from our successes.

We will continue to provide value for money housing services, but we believe that being able to access a wide range of non-traditional housing services supports our aim of being recognised as a landlord that is trusted and supported.

Our People

At Almond, we listen to our people and work hard to encourage everyone to help make AHA a great place to work.

2017 saw us bid farewell to our previous Head of Asset Management, Stephen Hawkins, who took the decision to retire. Stephen headed up the Asset Management section, starting in 1994 when Almond was originally set up and, although his intention was to stay for a mere 3 years, he remained with the Association for over 20 years!

Following Stephen's retirement, we welcomed a new Head of Asset Management to the team – Joanna Voisey. Joanna is known to many of our existing staff, having worked with them in various guises during her time in Social Housing.

Sadly 2017 saw us lose a number of our wider staff team as they moved on to bigger and brighter things. Those that had been with us providing invaluable support during the implementation of our new core IT system saw the end of their fixed term contracts roll around, with the last members of staff from that project due to finish with Almond at the end of March 2018. Other staff benefitted from Almond's commitment to learning and development and found themselves able to progress to other roles within the Social Housing sector – we miss them all but wish them all the very best in their new posts.

Special mention must be made of Saima Akhtar, our Community Engagement Officer, who left us in February 2018. Saima was instrumental in establishing our Community Engagement function within the organisation – helping to further Almond's role in the community and providing a vital link between the Association and the many, many community groups who work tirelessly to provide wide ranging support to our customers, and others. The role of the Community Engagement Officer is an important one for the Association and we'll be announcing Saima's replacement in early April 2018.

In our strategic plan for 2015-2020 we said that we would continue to drive forward the message that creating a positive customer experience is central to what we do, and we committed to supporting our people to embed this attitude in their activities. We've carried out a number of initiatives since this commitment was initially made, and we'll continue to promote it, aspiring to 'get it right' for our customers and our people.

Our Communities

What we do at Almond goes beyond providing houses for social rent. At Almond we're at the heart of local communities – this gives us a platform to drive real change. What we choose to do with this platform tells you who we are and what's important to us.

We believe we can bring people together and can change lives for the better. For our tenants we've seen the real benefits that many of our initiatives have brought – savings in fuel costs, income maximisation, and signposting to additional support services.

But it doesn't stop there. From our involvement with a number of community groups and local charities we've also been able to ensure that children in our communities have access to everything they need for a school day (West Lothian Schoolbank); emergency access to food and personal hygiene items (West Lothian Foodbank); free books on a monthly basis until children turn 5 (Imagination Library); and the opportunity to make a real difference to the physical environment of local areas (West Lothian Youth Action Project).

In Positively Almond 2015-2020 we spoke of our intention to focus on digital inclusion as a specific area of work. To date we have made significant inroads with digital classes, drop in surgeries, partnerships with West Lothian College, Reuse IT, and others providing a range of education, equipment and accessibility solutions. We believe that connecting people to the digital world makes life better for them and we are committed to making this happen for as many of our customers as possible. In 2018 this will see us launch Digitalmond – a new digital facility in our Reception area where tenants will be able to access the internet via a series of laptops available during office hours.

We'll also work to explore how the recent changes in procurement legislation can help us to maximise community benefit clauses in our contracts for works and services to benefit local groups and charities in our communities.

All of this stems from our desire to make a real difference. To do something better. To use our platform to inspire, to create, but most importantly – to act.

OUR STRATEGY AND PRIORITIES 2018 - 2019

Leading the way in Social Housing throughout West Lothian remains our key priority. We're committed to providing homes for those who need them. But at Almond we offer more than that. We take our responsibilities as a Social Landlord seriously. As well as quality homes for social rent, we also provide a wide range of non-traditional Housing services to support our customers with other aspects of their lives to ensure that they can remain in a home that is warm, safe and secure for as long as they wish.

In 'Positively Almond' we set out our strategic priorities for the period 2015 – 2020. We will continue to strive to achieve these targets, and the steps we'll take in 2018 are detailed in the various Operating Plans attached at appendix a.

FINANCIAL REPORTING

The success of our approach is demonstrated in the sustained financial performance and strong financial management of the organisation.

This section provides some background detail to the 2018/2019 budget and the financial forecast for the following four years – 2019/2020 to 2022/23.

Key Assumptions

Developments

During the 5 years of the forecast there are 3 developments projected to be on site, with all completing during the period. This represents 57 new properties to let. The capital spend for all projects is £8.266m with £4.886m of public subsidy and £3.38m of cash/private finance.

Staffing

During 2018/19, the Association is projecting the recruitment of 2 additional new staff, and will continue with temporary staff cover in some teams to assist with system changes.

Scottish Housing Quality Standard (SHQS) and Energy Efficiency Standard Social Housing (EESH) – revenue costs

We are assuming that we will spend £2.969m on maintaining the SHQS standard / component replacements for all stock and will continue to improve our stock in preparation of the Energy Efficiency Target of 2020. The Association will continue to report healthy surpluses during the period of an average 181% interest cover. This level allows an element of headroom over our loan covenant over the period, and provides sufficient funds for future investment in our stock.

Pensions

Within the plan period it is also assumed that the SHAPS past service deficit will increase resulting in an additional payment of £150k per annum increasing at each triennial valuation.

5 Year Financial Forecast

Statement of Comprehensive Income

Statement of Comprehensive Income	2018/19 £000	2019/20 £000	2020/21 £000	2021/22 £000	2022/23 £000
Turnover	12,081	12,311	12,736	13,001	13,376
Operating costs	10,321	10,334	10,828	11,138	10,915
Operating surplus	1,760	1,977	1,909	1,864	2,461
Interest	947	901	927	938	863
Net Surplus	823	1,084	998	933	1,607

The fluctuations in surplus are due to movements in both the planned maintenance programmes and also the cyclical works programmed to be undertaken. When these variances are removed the Association's operations remain relatively static during the period.

Statement of Financial Position

Statement of Financial Position Extract	2018/19 £000	2019/20 £000	2020/21 £000	2021/22 £000	2022/23 £000
Net Property [net of depreciation]	69,234	70,928	70,989	69,177	66,985
Cash	6,258	4,446	4,346	5,025	6,915
Grant	26,603	26,964	27,571	27,118	26,637
Loans	27,725	26,352	24,858	23,389	21,895
Net Assets	19,405	20,488	21,476	22,410	24,017

The balance sheet extract highlights increased property values with the developments completing. The continued management of stock and the on-going surpluses generated to ensure adequate cover for loan covenants and on-going stock improvements increase our net asset position.

Statement of Cashflows

Cashflow extracts [cash outflows are shown in brackets]	2018/19 £000	2019/20 £000	2020/21 £000	2021/22 £000	2022/23 £000
Development Spend	(2,082)	(3,434)	(2,138)	(412)	(200)
Grant	2,458	968	1260	200	200
Sale of developments	-	-	-	-	-
Major works / stock condition	(770)	(588)	(207)	(245)	(137)
Loan drawdown net	-	-	-	-	-
Loan repayment incl. interest	(1,921)	(2,274)	(2,421)	(2,406)	(2,308)

Over the next 5 years it is anticipated that the revolver facility will be available.

Loan Covenants

Loan Covenant	2018/19	2019/20	2020/21	2021/22	2022/23
RBS					
Gearing	41%	38%	36%	35%	34%
Maximum permitted	60%	60%	60%	60%	60%
Asset cover	2.8	3.0	3.2	3.4	3.7
Minimum permitted	1.1 :1	1.1 :1	1.1 :1	1.1 :1	1.1 :1
(operating cash + dep'n)/ borrowing costs	3.8	4.4	4.3	4.2	5.5
Minimum permitted	1.1 :1	1.1 :1	1.1 :1	1.1 :1	1.1 :1
Nationwide / Dunfermline BS					
Surplus / interest payable	142%	183%	165%	158%	256%
Minimum permitted	110%	110%	110%	110%	110%

During the 5 year period there are no covenant issues experienced. From a review of our 30 year plan, using our long term assumptions again there are no issues experienced with the loan covenants in place.

Key Assumptions

Key Assumptions	2018/19	2019/20	2020/21	2021/22	2022/23
Inflation	3.3%	3.1%	3.0%	2.9%	2.8%
Libor (interest rate benchmark) avge.	0.81%	1.18%	1.90%	2.63%	2.98%
<i>Increases above / below inflation</i>					
Rent	0%	-0.5%	-0.5%	-0.5%	-0.5%
Salary earnings	0%	0%	0%	0%	0%
Maintenance costs	0%	0.5%	0.5%	0.5%	0.5%
Voids	0.30%	0.30%	0.30%	0.30%	0.30%
Bad debts	1.36%	2.45%	3.00%	3.00%	3.00%

Unit Costs

Unit costs	2018/19	2019/20	2020/21	2021/22	2022/23
Rent per unit per week	£86	£88	£90	£92	£94
Re-active maintenance	£591	£606	£638	£659	£687
Cyclical / planned maintenance (Major works revenue)	£963	£861	£886	£980	£682
Capitalised Major Works	£307	£538	£615	£710	£760
Management cost per unit*	£1,443	£1,474	£1,530	£1,522	£1,654

* Management costs increase due to the increased costs of bad debts in relation to the introduction of Universal Credit.

Sensitivity Analysis

In preparing both the annual budget and longer term plans the Association has considered a number of sensitivities in both income received by the organisation and expenditure incurred. Key areas reviewed were: rent increase levels, maintenance costs, general running costs, salary costs, loan interest rates, pension scheme deficit movements, levels of bad debts and arrears, property sales.

The review of these sensitivities together with the levels of agreed expenditure to achieve the Business Plan objectives during the short term enabled the Board to agree a level of rent increase for 2018/19 of 3.3% plus the phasing of rent harmonisation, which it is felt will allow our rents to remain affordable for our tenants, whilst ensuring that the Association remains financially viable.

Key Financial Risks and Scenario Planning

Major Repairs expenditure incl. SHQS and Energy Efficiency Standards

The value of major repairs expenditure programmed for the 30 year plan will increase by 2% above inflation over the next 10 years.

Subject to other factors, the Association would need to manage its spending on other areas to facilitate this level of increase together with increases in rental income above the levels included within the plan (current plan assumes only CPI increases (RPI-0.8%)) without affecting the loan covenants over the planning period.

Interest rates

Interest rates incurred are higher than projected.

The plan assumes a LIBOR rate within the short, medium and long term based upon information obtained from our treasury advisors Murja. The Association's loans are either at fixed rate or LIBOR plus associated margins applicable to the loans. Subject to other factors the Association could accommodate increases in LIBOR rates above the levels predicted without affecting loan covenants. This is due to the planning assumption that the Association's interest rate exposure is managed by implementing fixed rates during the current year which will be fully converted by 2020.

Rental Growth

The levels of rental growth may be less than projected.

When reviewing our 30 year plan we considered an assumption of rental growth of RPI-0.8% whilst costs were increasing by RPI+0.5%. This resulted in some loan covenant breaches, therefore we required to re-phase expenditure to manage the levels of surpluses each year. If further costs or changes to the profile significantly were identified by our stock condition survey in 2017/18 then we would require to control costs and revisit our levels of rental growth.

Welfare reform impact on revenue and arrears

Arrears are significantly higher than projected.

In 2017/18 approximately 50% of our tenants are in receipt of housing benefit. With the introduction of Universal Credit, this income will no longer be received directly by the Association and will need to be paid by the tenants. Should a significant proportion of these tenants not remit these funds to the Association this will have a significant impact on the operating cash flow and will increase the level of rent arrears, and subsequently the levels of bad debt.

Increases in the levels of arrears and bad debts have been incorporated within our budget and long term plans which result in increasing the arrears and bad debts. When reviewing our 30 year plan, should income recovery from those in receipt of Universal Credit drop this would result in a reduction in cash flow. This would reduce the levels of cash held during the planning period, however it is not envisaged that this would result in loan covenant

breaches. Increased levels of bad debts have been assessed to establish what can be sustained without resulting in loan covenant breaches.

APPENDICES

A) ANNUAL OPERATING PLANS 2018 – 2019

- **Housing Management**
 - **Housing Support team**
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HOUSING SUPPORT OPERATING PLAN 2018 - 2019

Our Team

The Housing Support team aims to contribute to a holistic customer experience, offering a broad support service to our customers.

Throughout 2018 we will continue to offer our existing services: Repair Reporting, Allocations and Customer Enquiries but we will also build on delivering wider Housing Support services. For example we plan to deliver, in partnership with CHAI, tenancy sustainment services and welfare benefits and money advice services. Our existing partnership with Changeworks will continue throughout 2018 with the in house placement of an Energy Advice Worker.

Providing a key frontline service is paramount to delivering good customer service. Our team members will work to improve their knowledge of our customers and their needs, working with them to solve problems and signpost to other agencies where appropriate.

During 2018, we'll see the launch of digitalmond, an IT zone specifically for the use of our customers, designed to work with our other digital inclusion initiatives to support our customers to manage essential matters (such as Universal Credit) on line.

We believe that this more holistic approach to providing Housing Support services will enhance the opportunities for our tenants and provide our team with increasingly diverse responsibilities that will enhance their job satisfaction.

Our Key Areas for 2018:

Enhanced Customer Experience – Who have I helped today?

In conjunction with the Head of Corporate Services we will develop and implement a Customer Service Strategy, aimed at clearly defining our customer offer and ensuring that we are able to meet the expectations of those who use our services.

We want to raise our profile with our customers and be seen as a trusted source of help and assistance, actively seeking to make a difference to the lives of our customers.

Making a Difference

We will put in place a framework for dealing with customers with additional support needs, reviewing and monitoring our activities to ensure that they support greater tenancy sustainment and do make a difference in the lives of our customers. Our innovative Housing First project, delivered in partnership with the Rock Trust, will be due its mid-term evaluation, and we look forward to evidencing the very real difference this has made to the lives of young people, with indicators of complex need, leaving care.

Allocations Policy Review and Implementation

Following the changes in the 2014 Act, the new Common Housing Register Agreement and Allocations policy, we will be focussed on providing training for staff and customers.

Making Almond houses great homes to live in: Our Housing Support contribution

We will...

- Work with Asset Management to ensure that void periods are minimised, and review our processes to minimise this
- We will implement a framework for supporting our customers with additional support needs
- Provide practical information, advice and guidance on a wide range of Housing Support matters which will support our customers to stay in their homes for as long as they wish
- Be proactive in identifying and supporting customers who are struggling to sustain their tenancies through annual home visits, pre allocation work, settling in visits and offering proactive support

Making Almond a great place to work: Our Housing Support contribution

We will...

- Ensure our staff are trained to the highest standards to deal with all enquiries effectively and efficiently
- Fully develop team members to enhance their knowledge and job satisfaction
- Communicate effectively with other teams, creating a greater organisational awareness which will enhance the experience of our customers

Giving Back: Almond's contribution to the community

We will...

- Promote and evaluate the tenancy sustainment and welfare benefits provision by CHAI
- Continue to develop partnership working with Women's Aid and the Rock Trust to develop specific initiatives to support vulnerable members within our community
- Develop and implement the "Getting Ahead" programme for a group of identified tenants to support them to achieve routes out of poverty
- Investigate initiatives within the community such as educational and primary health care projects to improve our referral processes and actively address issues such as youth homelessness rates

HOUSING MANAGEMENT OPERATING PLAN 2018 - 2019

Our Team

The Housing Management Team has responded positively to the changes in operational practice which was introduced as a result of the implementation of the new Housing Management System in October 2017.

The positive approach of key Housing Officers to working with the Housing Support Team to provide support to tenants with vulnerabilities has been recognised through the partnership working with the Rock Trust for the 'Housing First for Youth (West Lothian)' Project. In 2018-19, the team want to continue to build on our successes. We'll look at how all members of the Housing Management Team can provide additional support to our tenants; identifying support issues during frontline interactions and offering an immediate response, resulting in a positive impact on our customer.

A large part of 2017-18 has been focussed on the preparation that had to be carried out by members of the Housing Management team to facilitate this change. This work has been important in creating areas of improvement that will also create improvements within arrears monitoring and contact management as all staff become familiar with these new processes.

Universal Credit 'Full Digital Rollout' remains a focus for 2018-19 following the announcement that the rollout date has been moved to May 2018. Its impact cannot be overstated.

Our Key Areas for 2018:

Delivering an Enhanced Tenant Experience: Who have I helped today?

Our focus for Housing Officers when engaging with their tenants should be underpinned by a desire to evaluate and recognise problems which will act as a barrier to the tenant's enjoyment and sustainment of their tenancy

The use of our new system and mobile technology will assist staff along with continued training and guidance on customer care. All Housing Officers will be empowered and given greater autonomy within the decision making process at the frontline stage to be confident that they provide a solution that delivers an 'enhanced customer experience'.

Resource Review

We identified previously that the Welfare Reform changes which were planned to be introduced by the Department of Works and Pensions (DWP) in 2018-19 were going to have a significant impact on our how the Housing Officers manage rent collection and arrears management.

We need to be able to review the existing resources and systems of work that we have in place to ensure that we are adequately prepared to respond to these changes. This will mean looking at who does what, how we do it and what we need to manage in the changing environment.

Making Almond houses great homes to live in: Our Housing Management contribution

We will...

- Work with our tenants to identify where they require assistance that sits out with the operational responsibilities of partner agencies
- Work to prevent rent arrears and evictions by ensuring early intervention and quick referrals to support services
- Ask ourselves after speaking with any tenant, have I helped them today? Am I contributing to positive experience for that tenant?
- Ensure that our tenants are equipped to deal with the ongoing challenges from Welfare Reform by communicating effectively with those directly affected

Making Almond a great place to work: Our Housing Management contribution

We will...

- Create job satisfaction by empowering the Housing Officer Team to be able to make decisions that improve the tenant's life
- Work with staff to identify opportunities that will support their learning and development
- Ensure our staff are trained to the highest standards to deal with all enquiries effectively and efficiently
- Utilise 1:1's to offer staff support and guidance and to identify opportunities for development
- Communicate effectively with other teams, creating a greater organisation awareness which will enhance the experience of our customers
- Support the development and implementation of the new Core IT system ensuring the Housing Management modules are fit for purpose

Giving Back: Almond's contribution to the community

We will...

- Work with the Asset Management team to ensure our estates are well managed and maintained
- Work to identify gaps in non-housing related service provision for individuals and signpost them to relevant agencies

RESPONSIVE REPAIRS OPERATING PLAN 2018 - 2019

Our Team

The Repairs Team deliver important frontline services to tenants and customers. As part of the continued development of the team's service delivery a new core IT system was implemented during 2017. The team is focused on developing this system to deliver smarter ways of working that contribute to improve services to tenants and customers.

The team will consult with colleagues, tenant groups and current service providers to design service specifications for the reactive repairs service.

Our Key Areas for 2018:

Communication

During the year we'll engage with our colleagues to agree service standards, ensuring that what we deliver consistently meets their expectations, getting it right first time, every time.

Value for Money

We shall involve stakeholders in respect of the preparation of the specification for the reactive repairs service in advance of service procurement in 2019/20.

Systems Integration

The implementation of a new core IT system means the team will focus on methods of mobile data collection and real time data exchange to inform service improvements.

Energy Efficiency

We shall collate information to inform the prioritization of property energy improvement work.

Making Almond houses great places to live in: Our Responsive Repairs contribution

We will....

- Work with the housing team to appraise the Almond standard in respect of void repairs and implement changes
- Provide data to inform Almond Property Asset Management strategy
- Prepare specifications in respect of the procurement of a Reactive Repair service contract
- Identify difficult to heat properties to inform improvement priorities
- Work with the housing team to identify, prioritise and deliver environmental improvements
- Establish a service delivery standard for the delivery of the repairs service to internal and external customers

Making Almond a great place to work: Our Responsive Repairs contribution

We will.....

- Action revised administrative support activities within the Asset Management team
- Appraise “first touch” mobile data collection options in respect of processing property data and working smarter
- Provide support and training in respect of mobile data collection

Giving Back: Almond’s contribution to the community

We will

- In conjunction with Corporate Services identify and implement projects to deliver benefit to those communities in which Almond works

CAPITAL PROJECTS OPERATING PLAN 2018 - 2019

Our Team

The Capital Projects Team's main role is to ensure that our homes are maintained to a high standard through the procurement and delivery of high quality and cost effective Planned Maintenance services. In 2017/18, the team successfully invested around £2.8m in improvements to our housing stock with an ongoing focus upon Energy Efficiency.

We aim to ensure that the plans and programmes that we deliver are based upon robust and reliable up to date information, including stock condition and energy performance data. In 2017/18 we completed an update of our 2014 stock condition survey, enabling integration with our new core IT system.

Communication with all of our tenants and our factored owners is an ongoing priority for the team working in partnership with our Corporate Services and Housing Management colleagues. How and when we communicate with all of our customers (both internally and externally) is of key importance to improving the standard of services that we provide to all of our customers.

Our Key Areas for 2018:

Energy Efficiency

During 2018/19, we will invest around £2.56m in our housing stock. We will have a continued emphasis upon Energy Efficiency programmes (Value £1.27m), improving the energy efficiency rating of our stock and ensuring EESSH Compliance by 2020. As part of this programme we will work closely with our tenants, colleagues and contractors to promote and provide information on the energy efficiency measures, supporting our wider activities as a landlord in relation to addressing Fuel Poverty among our tenants.

Smarter Working

We will make best use of our new core IT system to plan, monitor and report on the delivery of programmes and projects and key areas of compliance to ensure continued improvement in service delivery.

Communication

We will work closely with our Corporate Services, Finance and Housing Management colleagues to develop and implement a Communication and Participation Strategy with regard to planned works, with respect to factored owners. We will also work to improve internal communications and joint working with regard to the delivery of Planned Maintenance services to all of our tenants and factored owners.

Making Almond Great Homes to Live In: Our Capital Projects Contribution

We will...

- Improve communications with our factored owners
- Develop mechanisms for owner participation in Planned Maintenance programmes
- Improve communication/provide training to our Housing Management and other colleagues to improve service delivery to our tenants
- Continue to improve the Energy Efficiency of our homes

Making Almond a great place to work: Our Capital projects contribution

We will...

- Work smarter, ensuring integration of Planned Maintenance activity and data into the new core IT system and ensuring effective staff training

Giving Back: Almond's contribution to the community.

We will...

- Ensure, in conjunction with our external partners, appropriate levels of "follow through" advice on new energy efficiency installations
- Contribute to the Association's Fuel Poverty Strategy

DEVELOPMENT OPERATING PLAN 2018 - 2019

Our Team

Within the Asset Management Section, the Development team are responsible for all aspects of our new build programme. This encompasses initial engagement with strategic Government and Local Authority partners, land acquisition, procurement, programme and project management through to handing over the completed properties to housing management colleagues for letting. We also have overall responsibility for ensuring that our new build contractors deal with any defect repairs during the 12 months following completion.

We currently have a number of new West Lothian development opportunities in the pipeline, some at quite an advanced stage. These are opportunities for Almond and our partners in the West Lothian Development Alliance (WLDA) – Horizon Housing Association and Weslo Housing Management. Our WLDA partnership to date has been very successful and is valued by our main strategic partners, West Lothian Council and Scottish Government. This year, we plan to review our formal WLDA agreement with a view to renewing and extending our partnership.

Provision of full development agency services to external partners continues to be a growing part of our workload and we hope to assist Weslo in taking forward a number of development opportunities in Falkirk and Bo'ness during 18/19.

Our growing number of development commitments require adequate resources and we continue to look at how best to utilise the existing skills and expertise available within the Asset Management section.

Our Key Focus Areas for 2018:

Communication and smarter working

Facilitating skill sharing and more flexible working across Asset Management continues to be a key objective. Some progress has been made with our Capital Projects Surveyor now taking on a Developer Officer role one day per week and a Maintenance Assistant currently based in the Development team.

Value for money

Our WLDA partnership has successfully delivered value for money by streamlining the development process for the three RSLs involved and our strategic investment partners. A formal renewal and extension of this partnership is a therefore a key objective in the early part of 18/19. In what we see as a vote of confidence, additional capital investment is being made available to us by Scottish Government via Bond funding. This funding is not part of the main 'HAG' funded programme and therefore releases HAG to fund other affordable housing projects.

Energy Efficiency and Quality

This year we will undertake a review of completed developments, continuing to develop energy efficient, high quality housing which also represents value for money for all parties.

Making Almond houses great homes to live in: Our Development Team contribution

We will...

- Utilise additional capital funding generated via Scottish Government Allia Bond to achieve a site start on a new development project at Polbeth Farm, Polbeth
- Renew our West Lothian Development Alliance partnership (WLDA) with Horizon Housing Association and Weslo Housing Management
- Deliver the Almond and WLDA Strategic Housing Investment Plan sites and projects that have secured strategic support from West Lothian Council and Scottish Government in 18/19
- Review the quality of our product

Making Almond a great place to work: Our Development Team contribution

We will...

- Continue to encourage skill sharing across asset management to facilitate further integration of the section and make best use of resources
- Ensure that colleagues have the necessary awareness, knowledge and understanding of development projects - including the provision of development agency services by Almond to external partners

Giving back: Almond's contribution to the community: Our Development Team contribution

We will...

- Deliver cleaning services tendering opportunities through building contracts for Almond Enterprises, initially via the Polbeth project

FINANCE AND ICT OPERATING PLAN 2018 - 2019

Our Team

Finance and ICT continue to provide business support services to the organisation as well as to our external customers, including: Data input of income, Rent Setting and Accounting, Accounts payable and receivable processing, Budgeting, and Financial modelling, Treasury and Financial Management, Business Risk Mitigation and ICT support, development, assistance and training.

Our Finance team has with the introduction of the QL system in 2017/18, taken over the processing of all invoices within the organisation. This change has resulted in changes on allocation of work between staff members. As with all small teams the allocation of workload will continue to be monitored and redistributed as necessary, this will result in requirements to ensure cover is available therefore a system of job training will be implemented during the year.

ICT will continue to be a key focus for the business over the coming year with a new ICT Strategy being developed, together with assessment and procurement of support and recovery arrangements being a key factor. ICT will support business projects for Planned Maintenance and Mobile working in addition to production of business reporting, to assist with service improvement opportunities.

Our Key Area for 2018:

Development of Revised ICT Strategy and Action Plan

The ongoing development of the new core IT system will continue during 2018/19.

We will assist teams to utilise existing technologies to assist the improvement of processes, create reports to allow monitoring of performance and continuous improvement. This will assist us to be more efficient in dealing with enquiries and meeting our targets, and thus obtain a return on the investment in new technology.

Planned Maintenance/Fixed Assets/Component replacements

ICT and Finance will assist and support the further development of the QL system for component recording and replacements. Any changes to either financial or system processes will be assessed to ensure full utilisation of the QL system is achieved.

Performance Management

The team's service delivery to the business will be monitored via newly created and developed reports to ensure that services are delivered to a consistently high quality.

Making Almond houses great homes to live in: Our Finance and ICT contribution

We will.....

- Continue to monitor spend on all areas of the business especially high spend areas such as annual cyclical and planned maintenance programmes via new system reporting and tools, advising key staff of financial constraints and freedoms at the earliest opportunity
- Manage risk to ensure the continued financial viability of Almond via the ongoing preparation and delivery of useful and timely management information and statutory returns
- Replenish our stock levels by purchasing and assessing viability of suitable properties appearing within our locality, both as part of our development programme as well as assessing any repurchases of factored properties
- Review and if necessary, revise our ICT systems for backup and recovery to ensure frontline services are at least maintained to support our tenants

Making Almond a great place to work: Our Finance and ICT contribution

We will.....

- Continue to play a key role in the ongoing development of the new 'core' system, ensuring system functionality is maintained/enhanced
- Continue to prioritise, respond to and repair all IT and Telephony related issues as quickly and effectively as resources allow. Review and assess systems to monitor resolution timescales and potential systems of reporting
- Continue meet all deadlines in the preparation of financial information for other departments and make management information as understandable and meaningful as possible, by improving reports to assist in budgetary control and reporting requirements
- Assist colleagues to look for solutions not problems and encourage our colleagues to do the same
- Prioritise, respond to and repair all ICT related issues as quickly and effectively as resources allow
- Ensure our staff are trained to the highest standards to deal with all enquiries effectively and efficiently
- Fully develop team members to enhance their knowledge and job satisfaction
- Communicate effectively with other teams, creating a greater organisation awareness which will enhance the experience of our customers and identify and support vulnerable tenants

Making Almond a great place to work: Our Finance and ICT contribution

We will.....

- Continue to deliver high standards of service quality by ensuring all transactions are processed timely and accurately, whilst reviewing processes to ensure these are utilised since QL implementation.

- Continue to assist our subsidiary in defining, reviewing and meeting its financial targets providing an agency service for finance and payroll
- Support our Community Engagement Officer in the submissions of grant funding applications by helping assess spend levels and methods of leveraging in matched funding

CORPORATE SERVICES OPERATING PLAN 2018 - 2019

Our Team

2018 will see the Corporate Services team change as new members, both temporary and permanent, join the team to support us to continue with our successful provision of a number of wide ranging Corporate activities – HR, Learning and Development, Governance, Statutory and Regulatory Compliance, Performance Management, Communications and Marketing, Tenant and Community Engagement, as well as wider Business Support tasks.

2018 will also see us reflect on our successes, and working to identify and develop new projects to support our customers and our communities with initiatives that go beyond traditional housing services, and which evidence our commitment to giving back to the communities we serve.

We'll look at new and innovative ways of delivering tenancy support services. 2017 saw us pilot a tenancy support project for the first time, so we'll be looking at ways we can build on the success of that project with new initiatives that support our customers with their wider support and sustainment needs.

Our Key Areas for 2018:

Governance

In 2018 we'll be reviewing our governance procedures, ensuring that our frameworks are fit for purpose and that they support the Association to deliver effective results for our customers and our people.

Tenant Engagement

During 2018 we'll continue to work with our Customer Review Groups led by our tenants, to examine the performance of our services across the organisation and look at where and how we can improve our services to ensure that we are meeting the needs of our customers.

Customer Service

We'll also be working closely with frontline services to pilot a range of customer service initiatives to support us to provide more holistic services to our customers, in ways that suit them. We'll devise a sound Customer Service strategy, clearly setting out how we will meet the needs, and expectations, of those who use our services. And we'll look at how we can best direct our communications and activities to ensure we get the best results for us, and our customers.

Making Almond houses great homes to live in: Our Corporate Services contribution

We will...

- Carry out a review of our governance practices, devising a new framework to support effective governance and ensuring inbuilt opportunities for regular review and evaluation of practices
- Continue to work with the Customer Review Groups to support our customers to be actively involved in improving our services
- Ensure quality and value by continually monitoring the level of service we provide through complaints and the lessons we gather from them
- Enhance the customer experience and ensure that all our customers are kept up to date by examining how we direct our communications and activities

Making Almond a great place to work: Our Corporate Services contribution

We will...

- Work with staff to look at development opportunities for non-Housing related support
- Explore ways to better engage with our staff, supporting them to identify more clearly with our aims and objectives

Giving back: Almond's contribution to the community: Our Corporate Services contribution

We will...

- Continue to increase financial inclusion in our communities by ensuring wide availability of information about, and assistance with, access to welfare benefits, suitable financial products and services, and budgeting skills
- Forge strong links with partners and maximise funding opportunities to contribute to the social and economic well-being of the communities we serve
- Appeal to a wider group of tenants by raising our profile further across our communities, encouraging tenants to become more involved, and have a say in our service provision
- Contribute to the community by supporting our customers' non-traditional housing needs

B) BOARD MEMBER PROFILES

Andrew Saunders Chair	One of Almond's founding members, Andrew has been on the Board for almost 20 years. He was elected as Chair of the Board in 2013, and is currently CEO of a Housing Association based in Fife.
Martin Joyce Vice Chair	Martin is an experienced Project Director and Chartered Architect. Martin currently works for Scottish Borders Council as Director of Property & Infrastructure.
Anne Gault Board Member	Anne has been an Almond tenant for over 20 years and has maintained her position as a Board Member for 16 years. Anne worked at a local hospital for over 20 years before retiring a few years ago.
Jeremy Hewer Board Member	Jeremy was elected to the Board in 2013. He has worked in housing for a number of years, including as a housing manager for a housing association. He is currently a Policy Adviser with the Scottish Federation of Housing Associations.
Stuart Murray Board Member	Stuart is a qualified solicitor who provides corporate and commercial legal advice. Stuart has been a Board member for more than 20 years at Almond and has held a number of roles including Chair and Vice Chair.
Ann Wilson Board Member	Elected to the Board in 2013, Ann's background is in affordable housing development, working within development teams for over 20 years. Ann currently works for the National Galleries of Scotland.
Bridget Cameron Board Member	Bridget moved to the UK from Australia in December 2013. Bridget has previous experience in legal and policy management within the housing industry. Bridget has held various voluntary committee positions, particularly in sports.
June Robertson Board Member	June spent most of her career working in the housing sector. In 2015 June took semi-retirement and since then has been focusing on her voluntary role as a Magistrate. June has recently been appointed as an independent member of the Services Scrutiny Panel at Octavia Housing.
Caroline Rodgers Board Member	Caroline is currently a member of a leadership team at RBS, but previously spent many years as a management consultant, working mainly in the public sector including a number of housing associations and local authority housing departments.
Adam Turner Board Member	Adam is currently an Assistant Director based in the Corporate Finance - Infrastructure & Government team at PricewaterhouseCoopers. Based in Edinburgh, Adam focuses on the financing, procurement and development of business cases for infrastructure investment.
Joe Pinkerton Co-opted Member	Joe currently works in Transformational Leadership at East Dunbartonshire Council where he implements change management and leadership strategy. Joe is experienced in stakeholder management, performance development and training delivery and has worked in both the public and private sector.

