



**Almond Housing Association**  
**Strategic Plan**  
**2020 – 2023**

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## EXECUTIVE SUMMARY

We are a social landlord, based in West Lothian, with a long and successful history of providing quality homes for social rent.

We've been successfully transforming the social rent landscape in West Lothian for more than 25 years. We reach over 2500 customers, and many potential customers. We have 42 brilliant colleagues, working with a range of suppliers from all over the country.

Over the years we have grown to become, we hope, a trusted landlord providing a wide range of additional services to support our customers to make the most of their tenancies, to overcome temporary setbacks, and to make positive contributions to their local communities.

This strategic plan sets our aims and objectives for the next 3 years, our priorities, and details how we will achieve these, our strategy.

We know that the way we deliver our business has a big impact so we're always looking at how we can deliver more, for our customers, our people, and our partners.

We are committed to continuing to deliver strong customer service and we'll be working with our partners and our people to ensure that we can deliver more in this area.

The relationships we have with our customers are the foundations on which our business has been built and so we will continue to strive to deliver the very best for our customers, our stakeholders, our partners, and our people, and to make a positive contribution to the communities we serve.

We know that families are increasingly squeezed by higher prices and lower disposable incomes so we try to keep our rents as affordable as possible whilst delivering on our commitment to excellent service.

Household budgets are under sustained pressure. At the same time tenants' expectations are increasing – they want safer homes, which are cheaper to heat, with kitchens and bathrooms that are modern and up-to-date. We continue to look at alternative and innovative ways to achieve this, and energy efficiency and what we can do to support the climate change agenda form a big part of our considerations.

We expect that the environment will remain challenging for RSLs as Government reforms, including Universal Credit, continue to roll out. Against that backdrop, we intend to continue to maintain the consistent but forward thinking approach that has served us well. This means focussing on what our customers tell us they want, investing in our people and our services to best meet the needs of our customer, and providing homes that are safe, secure and sustainable.

## OUR BUSINESS, OUR PRIORITIES, OUR STRATEGY

Our business is simple. We provide quality homes for social rent. And we provide quality services to support those who rent homes from us.

We have more than 2,500 properties for social rent in the West Lothian area, primarily in Craigshill, Howden and Ladywell, with smaller pockets of stock in Bathgate and Whitburn.

Craigshill in particular is consistently recognised as an area of poor opportunity, with negative results in terms of income, education, employment and health, which presents a range of challenges for both our customers and our business.

Further challenges lie ahead as a result of an aging population. And we know that issues present in the wider society are present within our own communities: low social mobility; increasing mental health problems; poor access to healthy food options; lack of meaningful social inclusion; and ever-increasing pressures on family economies.

But facing a range of challenging circumstances is not new to us. We take pride in our long history, and recognise that our success is largely attributable to our ability to transform and adapt when faced with difficult or changing circumstances.

Reaching 25 years was an important milestone in our progress as a business. It provided a valuable opportunity to reflect on our journey, our achievements, and to consider where we want to be in the future. We know that we are ambitious for our future. We want to be recognised as a trusted landlord offering quality homes and services. We want our customers to have the best possible experience when dealing with us.

Although we are West Lothian 'born and bred', we will look to expand our area of operations further, seeking out new opportunities that suit our business ethos and which will provide benefit to those needing the services we can offer.

We will always be first and foremost a provider of homes for social rent. But we have moved beyond that, and now offer many additional projects to support those in need.

Our commitment to our local communities is a recognised one and one that we take very seriously. Going forward we'll be continuing to build on our initiatives to support childhood literacy, healthy eating and social inclusion, working with our communities to address local need.

Our priorities for the period of this strategic plan are straightforward:

- We want to deliver excellent customer service
- We want to deliver our services digitally
- We want to deliver more new homes across West Lothian

We have a range of targets in place to ensure we achieve our ambitions as they are set out within this strategic plan. But more important than specific targets is how the business continues to change and transform itself. Recognising and responding to new challenges and opportunities will be key to our success in the future.

Our strategy, which is detailed in this document, details how we will set about achieving our priorities between now and March 2023.

We are ambitious for our future, but recognise that we must first work through a period of transition as our founding Chief Executive prepares for retirement and we look for a new Chief Executive to take the organisation into the future.

We believe that we enter this transitional phase strong, and with many advantages. We have a large customer base that is loyal. We have a long-serving team of experienced people working to achieve our common aims. We have robust partnerships with those who help us deliver our services. We are clear about where we have come from and where we are going. And we are clear about how we will get there.

### Delivering excellence

We know we have a loyal customer base which is broadly satisfied with the services we currently offer. But we believe in doing better and delivering the best services we can. So in the period of this plan we'll be pushing ourselves to achieve the highest standards of customer service. A customer charter will help us define what this means in real terms and we hope our customers will work with us on its development.

Our carefully selected partners will help us to develop and deliver a proactive reactive repairs service which is targeted to the needs and aspirations of our customers. Our Tenant Satisfaction Survey carried out in late Autumn 2019 showed us that reactive repairs was an area of concern for our customers, so we know we can do better, and we must do better to ensure we continue to have the trust and confidence of those who use our services.

Prior to April 2020 we went through a robust procurement exercise, detailing very clearly our expectations around how our partners would work with us to deliver excellence in reactive repairs. Now that contractors have been appointed, the process is truly beginning.

We'll be putting in place robust measures to monitor the performance of our contractors, ensuring they're delivering what we, and our customers, expect.

Our contractors are expected to treat our customers with respect, to be transparent in their dealings with them and to work efficiently. We expect our customers to be notified of the status of repairs, to have appointments honoured, and to have the majority of their reactive repairs completed right first time.

We're excited about the upcoming changes in contract provision. We've worked hard to change the way things are delivered and hope these changes will show our commitment to delivering excellence.

We also recognise we have work to do in relation to our Capital Works programme. We want to provide cyclical maintenance work that replaces components before they fail. We want to make sure our homes are comfortable, represent value for money, and are affordable for our customers.

We'll be providing clear details of what works we'll be carrying out over the period of this plan so our customers can work with us, scheduling decorating and time off at the appropriate times. And we'll make sure we are clear in our communications with our customers so they know exactly what to expect when they're having planned works carried out in their homes.

Knowing our stock is critical to our success in this area, and so we'll also be focused on carrying out property inspections and stock condition surveys, gathering information to ensure we have the best stock knowledge.

We'll also be reviewing the standard of our properties when they're handed back to us after a tenant moves out – known as the void standard. We want to make sure this is fit for purpose and fair to all our customers and that, once agreed, it's clearly communicated.

With an aging customer population we need to do more to help our customers stay in their homes for as long as they wish. To support this aim, we'll be introducing a self-referral process for aids and adaptations. We believe this will help customers live more independently even when faced with medical issues.

Our customers' relationships with us are key to our success, so we want to identify ways of improving their experience and satisfaction. We aim to communicate what they want, in the ways that they want it, when they want it, but we can only do this through stronger interaction with our customers which will tell us what they want.

It is important to us that we are able to continue to deliver a positive impact on the communities we serve - improved childhood literacy, greater community cohesion, better access to healthier food options.

With this in mind, we'll continue to build local campaigns and to partner with local community groups to ensure what we're delivering is needed, valued, and supported by a wider network of community initiatives. In this way we hope our community engagement activities will be sustainable, and lasting.

Our successful partnership with the Dolly Parton Imagination Library will continue. This initiative sees a child receive a new book every month from birth until they turn five. But the work doesn't stop there. This project has the potential to have a real impact on childhood literacy, so we'll continue to make it a focus of events and outreach sessions where we utilise our team of volunteers to support parents to make reading a fun, enjoyable and learning experience for young children.

2020 will also see us launch our plot-to-plate initiative, 'Growing Together'. This project, delivered in partnership with the Youth Action Group, sees volunteers and young people work together on a wide range of food-based activities, growing seedlings and plants, harvesting produce, cooking and sharing the fruits of their labour.

Understanding the bigger picture is a key part of how we do business. That's why we're committed to doing the right thing for the communities we serve. We don't see ourselves as 'playing a part', rather we recognise that as a social landlord in communities throughout West Lothian, we have a responsibility as a member of those communities: to ensure the provision of affordable housing; to support our communities to be inclusive and supportive; to help our tenants to contribute in positive ways to their own communities.

In achieving our objectives, we'll be supported by our staff team. We have many talented people working across the organisation, delivering services from allocating properties, to organising repairs, to technology, to customer service. We'd like to think they're doing jobs they love and we'll continue to work on supporting them to do their best work.

As part of this support, we recognise that learning is a critical part of the workplace experience, so we'll be focusing on ensuring all of our people have the right skills to deliver

the highest possible levels of service. As a result we'll be investing heavily in staff training so all of our staff can respond ably and with confidence to queries and questions from our customers.

Investment in our people is key, so delivering organisation-wide training and development initiatives to ensure our people have the right skills to deliver our services, and embedding a culture of continuous improvement will be particularly important over the coming years.

A wide mix of learning techniques will be drawn upon to allow us to deliver a range of training courses and other learning initiatives in a variety of ways to accommodate a range of learning styles.

We believe the strategies we've developed to support our people to understand and deliver on their roles and responsibilities will help us achieve our goal of delivering excellent customer service. We want to grow our capabilities as a social landlord by developing a strong culture of continuous improvement, and our people are at the very centre of that.

### Delivering digitally

We remain focused on operating as efficiently and as responsively as we can. We want to ensure we are cost efficient and that our systems and processes are simple and fit for purpose. In 2017 we implemented a new core IT system to help support this aim through increased interdepartmental working and by automating a number of processes to direct our resources where they were best placed and most needed.

As part of the continuation of this area of work, we'll be looking to integrate mobile working in the day-to-day functions of our Housing teams to enable our people to respond more effectively to our customers when they're out and about, at properties and at events.

Throughout the period of this plan we'll be looking to deepen our relationships with our customers. Continuing to build on our social media presence to encourage our customers to engage with us and participate in community initiatives is just part of that aim. We'll also work to ensure our website remains up to date and offers information that is detailed but remains easy to understand.

We're always looking for new methods to engage and communicate with our customers in ways that are clear, transparent and relevant and this will continue as we explore the development and implementation of a customer portal and a customer app.

We know that all of us are managing more aspects of our lives digitally – through our PCs, our phones, our laptops, and other mobile devices. And we want to make it easier for our customers to engage with us digitally. We hope our customer portal and our customer app will enable people to review their rent accounts, make payments, update details, change how and when they pay, and get help with whatever housing-related matter they may have.

Our strategy for delivering on our digital priorities, Click + Connect, will see us work with our partners, TPAS, to consult and engage with our tenants to get their feedback as we develop a new customer app and customer portal. We recognise that it can sometimes be hard to visualise these concepts and link them to service delivery and we want to make sure that this is user friendly, and that it genuinely adds value to the services we provide, making our customers' lives easier and their interaction with us, as their landlord, a positive one.

## Delivering for the future

We know there is high demand for social housing throughout West Lothian. We also know there is a crowded market in West Lothian with high demand for land from other developing social landlords as well as the Council themselves, not to mention the presence of private developers.

But we are ambitious for our future and we want to contribute further to the social housing landscape. Our forecast for the period of this plan is that we will continue to build a number of new units each year. Something we've been able to deliver on each year since the establishment of our development function.

For 2020-2023 our SHIP report shows that we will contribute to the West Lothian Council's Housing Supply Target of 3,000 additional homes for social rent by 2022. These will all be developments for Almond HA, and they will all be for social rent.

We also recognise the need to assess fully the homes we currently have, assessing their fitness for the future and evaluating options such as remodelling. To support us in this, we'll be establishing evaluation criteria and aim to have the process up and running by 2022.

The benefits of new build housing will also be something we'll be promoting to our existing customers to increase its attractiveness for those who may wish to move from larger, older properties, to newer, more easily maintained homes.

Looking ahead, with clear priorities and a defined strategy of how we will achieve these, we are confident in the long-term opportunity for the business. We expect that our growth will benefit from an expansion of our operating area into other parts of the Central Belt, where competition for land is not quite so fierce.

We anticipate that our next strategic plan will see us increase our development ambitions to a rate of approximately 50 units per year on average, over a minimum period of 5 years. We will do this by expanding our area of operation into Falkirk in the first instance, whilst still keeping an active interest in West Lothian, seeking appropriate and suitable opportunities here.



## GOVERNANCE, RISK, REGULATION

We have a formal Board of Directors, made up of volunteers with a variety of skills and interests, who provide leadership and help to drive positive practices throughout the business.

The Board meets at least 7 times per year, but more usually 10 times. To ensure robust governance across the business, the Board is also supported by two sub-committees covering Audit and Finance, and Staffing. And there's also a working group that meets electronically to consider special cases in respect of allocations.

We have a robust approach to governance, guided by statutory and regulatory principles and requirements, of particular relevance are the Regulatory Standards of Governance and Financial Management. These are further supported by detailed policies and procedures which are in place for all key business activities throughout the Association.

Our approach to risk is a measured one. We believe we are a resilient organisation with secure systems and a responsible workforce. This allows us to make risk-informed decisions where threats are assessed and opportunities sought in line with our recognised strengths. We identify Key Business Risks as those which have the potential to cause material harm to the business. These are monitored via our Risk Map, which is shared quarterly with the Audit and Finance Sub-Committee, and regularly with the main Board. Risks are mitigated wherever possible, and we closely monitor those mitigating activities to ensure there are limited threats to our organisation, our services, and our assets.

In our day-to-day operations we try to balance the responsibilities we have to our customers and wider communities with our business priorities. As a Registered Social Landlord, our activities are overseen by the Scottish Housing Regulator (SHR) who strive to ensure that the work we are doing and the way we are doing it is in the very best interest of our tenants. To monitor this, there are a variety of regulatory returns we submit throughout the year, the most notable being the Annual Return on the Charter, or ARC. The ARC is a statistical return which evidences our service delivery levels from the previous year against the requirements of the Scottish Social Housing Charter, designed to improve social housing services for all tenants, and potential tenants. The ARC is one of the tools which enables the SHR to determine their level of engagement with us, as a social landlord. Recently, the requirement to report annually on self-assessment has been introduced. Registered Social Landlords have been carrying out self-assessment exercises for a number of years, but this new requirement brings new responsibilities for the Board, and places greater emphasis on these activities. As well as undertaking our own self-assessment activities, we work with a range of partners to externally validate our performance – Financial Auditors, Internal Auditors, Consultants, and Industry Experts. In doing so, we can be confident that the picture we, and our Governing Body, present to our customers, is an accurate one.

## THE FINANCIAL CONTEXT

Our financial performance is strong. We recognise the need to balance our business goals with our social aims – providing social housing at rents which remain as affordable as possible whilst ensuring our operations are cost-effective, efficient and bring added value wherever possible.

This section provides some background detail to the 2020/2021 budget and the financial forecast for the following four years – 2021/2022 to 2024/25. A revised budget has been prepared due to the Covid-19 pandemic. This revision incorporates reprofiling expenditure, however does not fundamentally change the outcomes of the plan during the planning period.

### Key Assumptions

#### Developments

During the 5 years of the forecast there are 7 developments projected to be on site, with all completing during the period. This represents 149 new properties to let. The capital spend for all projects is £21.512m with £12.009m of public subsidy and £9.502m of cash/private finance.

#### Staffing

By the beginning of 2020/21, the Association has anticipated that all existing vacant posts will be filled, and an additional Corporate Services Assistant post will be created

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

We are assuming that we will spend £2.462m 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 171% 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 by £450k at each triannual valuation until 2036. This will result in an additional payment of £150k per annum. These adjustments would be made after surplus and therefore would be changes to retained reserves each year, as well as result in reducing our cash reserves.

## 5 Year Financial Forecast

### Statement of Comprehensive Income

Statement of Comprehensive Income	2020/21 £000	2021/22 £000	2022/23 £000	2023/24 £000	2024/25 £000
Turnover	12,681	13,062	13,795	14,376	14,643
Operating costs	10,714	11,144	12,172	12,248	12,811
Operating surplus	1,967	1,918	1,623	2,128	1,832
Interest (nett)	902	902	867	865	859
Net Surplus	1,065	1,016	756	1,263	974

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	2020/21 £000	2021/22 £000	2022/23 £000	2023/24 £000	2024/25 £000
Net Property [net of depreciation]	69,590	78,486	79,964	77,929	75,792
Cash	8,427	5,846	3,218	4,466	5,467
Grant	27,986	34,595	33,946	33,096	32,245
Loans	28,165	27,002	25,881	24,733	23,577
Net Assets	22,138	23,154	23,910	24,723	25,697

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]	2020/21 £000	2021/22 £000	2022/23 £000	2023/24 £000	2024/25 £000
Development Spend	(5,177)	(10,753)	(3,359)	(154)	-
Grant	1,901	7,272	131	-	-
Major works / stock condition	(688)	(573)	(800)	(656)	(732)
Loan payment incl. interest	(2,108)	(2,115)	(2,013)	(2,037)	(2,046)

Over the next 5 years it is anticipated that a new facility will be obtained, however this has not been reflected in the financial information as no drawdown is required.

## Loan Covenants

Loan Covenant	2020/21	2021/22	2022/23	2023/24	2024/25
<b>RBS</b>					
Gearing	29%	25%	23%	22%	20%
Maximum permitted	60%	60%	60%	60%	60%
Asset cover	2.7:1	2.8:1	2.9:1	3.1:1	3.3:1
Minimum permitted	1.1 :1	1.1 :1	1.1 :1	1.1 :1	1.1 :1
Interest cover (operating cash + dep'n)/ borrowing costs	3.6	3.7	3.8	4.5	4.2
Minimum permitted	1.1 :1	1.1 :1	1.1 :1	1.1 :1	1.1 :1
<b>Nationwide /Dunfermline BS</b>					
Surplus / interest payable	173%	167%	145%	204%	165%
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	2020/21	2021/22	2022/23	2023/24	2024/25
Inflation	2.8%	2.8%	3.10%	3.18%	3.03%
Libor (interest rate benchmark) avge.	1.37%	1.87%	2.28%	2.85%	3.0%
<i>Increases above / below inflation</i>					
Rent	-0.8%	-0.9%	-0.9%	-0.9%	-0.9%
Salary earnings	-0.8%	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	0.82%	2.00%	2.00%	1.97%	1.86%

## Unit Costs

Unit costs	2020/21	2021/22	2022/23	2023/24	2024/25
Rent per unit per week	£88.03	£89.70	£91.68	£93.77	£95.76
Routine maintenance	£973	£983	£1,007	£1,048	£1,086
Cyclical / planned maintenance (Major works revenue)	£895	£1018	£1,149	£1046	£1,136
Capitalised Major Works	£272	£491	£778	£1,017	£1,292
Management cost per unit	£1,499	£1,440	£1,486	£1,482	£1,519

## 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 2020/21 of 2.0% 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 above inflation by 2% over years 2 - 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-0.9%)) without affecting the loan covenants over the planning period.

### Interest rates

*Interest rates incurred increase each year to 6.5% by year 6 and remain at that level.*

The plan assumes a LIBOR rate within the short, medium and long term based upon information obtained from our treasury advisors Aquila Treasury & Finance Solutions. 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.

### 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-0.9% whilst costs were increasing by RPI+1%. 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 further stock condition surveys 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 2020/21 approximately 36% of our tenants are in receipt of housing benefit. With the introduction of Universal Credit in May 2018 we currently (Feb 2020) have 19.7% of our tenants on Universal Credit. It has been assumed as more tenants move to Universal Credit the level of rent arrears will increase having a significant impact on the operating cash flow 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

### Board Member Profiles

<p><b>Martin Joyce</b> (03/09/2015) <b>Chair</b> <b>Member of Audit &amp; Finance sub</b> <b>Member of Staffing sub</b></p>	<p>Martin is an experienced Project Director and Chartered Architect. Martin currently works for Scottish Borders Council as Director of Property &amp; Infrastructure.</p>
<p><b>Adam Turner</b> (07/09/2017) <b>Vice Chair</b> <b>Chair of Audit &amp; Finance sub</b> <b>Member of Staffing sub</b></p>	<p>Adam is currently an Assistant Director based in the Corporate Finance - Infrastructure &amp; Government team at PricewaterhouseCoopers (PwC). Based in Edinburgh, Adam focuses on the financing, procurement and development of business cases for infrastructure investment.</p>
<p><b>Chris Boyle</b> (05/09/2019)</p>	<p>Chris is an experienced professional with a strong background in construction, with particular reference to procurement and the development and use of frameworks. Since 2018, Chris has been the Framework Director for McLaughlin &amp; Harvey.</p>
<p><b>Anne Gault</b> (03/09/1998) <b>Member of Allocations Working Group</b></p>	<p>Anne has been an Almond tenant for over 20 years and has maintained her position as a Board Member for much of that time. Anne worked at a local hospital for over 20 years before retiring some years ago. Anne is also an active member of the Tenant Focus Group.</p>
<p><b>Jeremy Hewer</b> (05/09/2013) <b>Member of Allocations Working Group</b></p>	<p>Jeremy was elected to the Board in 2013. He has worked in social 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.</p>
<p><b>Steven Prevost</b> (05/09/2019)</p>	<p>Steven is a qualified finance professional with a strong interest in social housing. Steven previously volunteered for 7 years as both a Board Member and the Chair of the Audit and Risk sub-committee at Muirhouse Housing Association.</p>
<p><b>June Robertson</b> (01/09/2016) <b>Member of Allocations Working Group</b> <b>Member of Staffing sub</b></p>	<p>June spent most of her career working in the housing sector. In 2015 June took semi-retirement and now focusses on her role as an investigator for The Housing Ombudsman.</p>
<p><b>Caroline Rodgers</b> (07/09/2017) <b>Member of Allocations Working Group</b></p>	<p>Caroline is currently a the Transformation Programme Manager at East Lothian Council, and previously worked as a member of a leadership team at RBS, having also spent many years as a management consultant, working mainly in the public sector including a number of local authority housing departments.</p>
<p><b>Andrew Saunders</b> (01/11/1995) <b>Member of Audit &amp; Finance sub</b> <b>Member of Staffing sub</b> <b>Member of Allocations Working Group</b></p>	<p>One of Almond's founding members, Andrew has been on the Board for almost 25 years. He has previously served as both Vice Chair and Chair, and is currently the CEO of a Housing Association based in Fife.</p>
<p><b>Ann Wilson</b> (05/09/2013) <b>Member of Audit &amp; Finance sub</b> <b>Member of Allocations Working Group</b></p>	<p>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.</p>

# AHA Board

## Chief Executive

