



DUNEDIN CANMORE HOUSING

BOARD MEETING

Thursday 26 May 2022 at 2pm

New Mart Road, Edinburgh

AGENDA

1. Apologies for absence
2. Declarations of interest
3. Minute of 10 February 2022 and matters arising

Main Business Items

4. Wheatley Foundation – making a difference in our communities (presentation only)
5. East of Scotland partnership
6. Allocations policy review
7. 2021/22 ARC return and year end performance
8. 2022-23 Delivery plan and performance measures

Other Business

9. Update on engagement framework
10. Customer First Centre update and initial review
11. Fire prevention and mitigation update
12. Finance report
13. AOCB

Report

To: Dunedin Canmore Housing Board

By: Anthony Allison, Director of Governance

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: East of Scotland partnership

Date of Meeting: 26 May 2022

1. Purpose

- 1.1 To update the Board on the results of the WLHP tenant consultation on transferring to Dunedin Canmore Housing and the outcome of the due diligence exercise.

2. Authorising and strategic context

- 2.1 The agreement of any changes to the group structure is reserved to the Group Board. The Group Board has confirmed it agrees to the proposed transfer of West Lothian Housing Partnership ("WLHP") to Dunedin Canmore Housing ("DCH"), subject to agreement by this Board. The Board previously agreed the proposals to form a single East of Scotland RSL.
- 2.2 The WLHP Board is required to take into account the feedback from a tenant consultation prior agreeing to proceed to a formal ballot of tenants.

3. Background

- 3.1 The Board agreed that, subject to a consultation with tenants and a successful ballot thereafter, it would receive a stock transfer of all WLHP stock.
- 3.2 This remained subject to a due diligence exercise being completed and there being no material issues arising from said exercise.

4. Discussion

Tenant consultation results

- 4.1. All WLHP tenants received a copy of the consultation booklet agreed by the WLHP Board on 19th May. The consultation closed on 18th May, allowing the 28 days required under the Scottish Housing Regulator statutory guidance.

- 4.2. Local staff undertook an extensive engagement programme over the consultation period to seek tenant's views on the proposals, answer any queries they had, remind them of access to TPAS and encourage them to respond to the consultation.
- 4.3. Over the course of the consultation WLHP
- Attempted 708 face to face visits of which 302 were successful;
 - Had 49 telephone conversations with tenants via local staff;
 - Received 44 consultation responses via post; and
 - Received 25 calls via the CFC.

Quantitative feedback

- 4.4. Of those who formally responded to the consultation and expressed a view, 356 (98%) indicated they were in favour of the proposals, with 8 (2%) not supportive. It should, be noted that tenants consent was sought in all home visits to log their consultation response. A breakdown of the responses by type is set out below:

Response method	In favour	Not in favour
Face to face visit (302) - of which 31 did not express a view either way*	269 (99%)	2 (1%)
Telephone call with local staff (49) - of which 17 did not express a view either way*	30 (94%)	2 (6%)
CFC (25) – of which 8 did not express a view either way*	15 (88%)	2 (12%)
Post (44)	42 (95%)	2 (5%)
Total	356 (98%)	8 (2%)

** It should, be noted where no view was expressed this was where a tenant was asking a question or seeking clarification and/or intended to respond formally separately.*

- 4.5. The results demonstrate that WLHP tenants are very strongly in favour of the proposals and the benefits.

Qualitative feedback

- 4.6. As well as whether they supported the proposals, we asked tenants for any feedback on why they did, or didn't, support the proposals. As anticipated the key themes of the feedback were:
- Strong support for the rent offer;
 - Excitement at the prospect of additional investment and indications of priorities for such investment eg windows and doors; and
 - Support for increasing supply through additional new build.

- 4.7. For the very few who did not support the proposals, where a reason was provided it was personal in nature.

Independent tenant advisor

- 4.8. TPAS, as the independent tenants advisor, confirmed that no WLHP tenants raised any concerns regarding the proposals.

Recommendation to WLHP Board

- 4.9 Based on the above, it is being recommended to the WLHP Board that they proceed to a tenant ballot in line with the previously agreed timescale of 30th May -27th June

Legal and due diligence

- 4.10 As indicated at the previous meeting, no issues have been identified as part of the due diligence exercise in relation to tax or pensions that would impact the proposed transfer. In relation to legal diligence, Harper Macleod have now completed their due diligence report. In summary, Harper Macleod has confirmed that:

Subject to the qualifications and assumptions set out in Part 2 of the Schedule to the report, as a general conclusion to our review, we would confirm as follows:

- 1. our findings in respect of the legal due diligence exercise are consistent with what in our experience might reasonably be expected of a Scottish registered social landlord of a similar size and breadth of activities to WLHP, having regard to the level of regulatory engagement with the Scottish Housing Regulator to which WLHP is currently subject; and*
- 2. we have not identified any particular matters, risks or concerns which we regard as being sufficiently material for us to recommend that they should prevent DCH from proceeding with the Transaction*

- 4.11 A copy of the full report is available on request. Harper MacLeod's qualifications and assumptions are those which we would expect in a review of this nature, for example that the review was undertaken in line with the instruction provided and is based on the responses provided.

- 4.12 The primary actions that arise from the report include:

- OSCR consent – WLHP has submitted an update to OSCR;
- Grant agreements for new build housing - these require WLHP to seek consent from Scottish Ministers before any transfer. This is similar to other intra-group transfers and we have made contact with Scottish Government to progress this; and
- Development contracts – there are various actions required to transfer the rights of WLHP under both (i) completed contracts (e.g. to cover defects) and (ii) live contracts. We will engage with the contractors to ensure these are obtained once we learn the outcome of the ballot.

New build

- 4.13 One legal issue which has also been identified and involves new build units at Almondvale, Livingston which, due to a delay in handover, will now be completed and occupied for the first time in the period between completion of the ballot and the anticipated completion date of the stock transfer. There are 96 social rented units that will be impacted by this, with handovers scheduled from late June until August.

- 4.14 Under the Housing (Scotland) Act 2010 there is a requirement to consult tenants of the houses that are to be included in the transfer. Unfortunately, there are no express provisions in the 2010 Act which would cover the particular new build situation at Almondvale. On this basis, where we ballot all of our tenants in relation to the stock transfer, but subsequently complete new build housing and grants tenancies of that housing, then those tenants must also be consulted. This could give rise to the possibility of having to complete a second stock transfer, with all the consultation and ballot requirements still applying.
- 4.15 We have explored the options available, including: delaying handover of the units; delaying the ballot; or immediately leasing the units to Dunedin Canmore Housing. On the former two, any delay in the completion of the units would exacerbate the initial delay. Should we delay handover this would deprive tenants unnecessarily of access to their new homes. If we delayed the ballot, it would potentially be confusing for tenants to receive a new home and then immediately be balloted on a transfer of landlord.
- 4.16 It is therefore proposed that, in the event of a positive ballot, the new build units would be leased to us. This would mean that ownership of the units remains with WLHP, but that any new tenant would become our tenant.¹ The benefit of this is that the customers' secure tenancy would not change at the point of transfer and thus is outwith the requirement for formal consultation and ballot. It should be noted that the purpose of this approach is not to avoid scrutiny; rather it is to ensure the a smooth transfer and ensure certainty over the date. It should also be noted that all new tenants are already (and will continue to be) informed about the proposals.

Business Transfer Agreement

- 4.14 The Business Transfer Agreement ("BTA") is the legal document through which we will effect the transfer. This will require to be agreed by ourselves and WLHP. A copy of the template BTA is attached at Appendix 1. The document has been prepared on our behalf by Harper Macleod as our legal advisors and will be updated to reflect the outcome of the due diligence exercise. For the avoidance of doubt, WLHP is receiving its own separate legal advice in relation to the BTA to avoid any conflict of interest.
- 4.15 The Board will be asked to agree the final version of the BTA at the additional meeting in late June/Early July.

Next steps

- 4.16 Subject to the WLHP Board agreeing to proceed to ballot, a further Board meeting is proposed for late June/early July to cover the following:
- Receive the ballot results;
 - Agree the final BTA; and
 - Agree the final timeline for transfer, including an update on how this is communicated to transferring WLHP tenants.

¹ The arrangement is similar to those in place for our MMR properties, which we lease to Lowther Homes. Lowther Homes then enters into residential tenancy agreements with each tenant.

5. Customer engagement

- 5.1 Proposals for how we plan to engage customers are set out in the body of the report.

6. Environmental and sustainability implications

- 6.1 There are no environmental or sustainability implications associated with this report.

7. Digital transformation alignment

- 7.1 There are no digital transformation alignment implications arising from this report.

8. Financial and value for money implications

- 8.1 The financial implications of the creation of a new organisation for the East of Scotland have been previously assessed and reflected in our future business plan.

9. Legal, regulatory and charitable implications

- 9.1 The legal, regulatory, and charitable implications of transfer were considered in the legal advice note from Shepherd and Wedderburn considered by the Board in March. Shepherd and Wedderburn will continue to provide advice to us throughout the transaction.
- 9.2 The transfer process will be undertaken in line with the Scottish Housing Regulator's statutory guidance in relation to tenant consultation and ballots.

10. Risk appetite and assessment

- 10.1 Our agreed risk appetite for governance is "cautious". This level of risk tolerance is defined as a "preference for safe delivery options that have a low degree of inherent risk and have only limited potential for reward". This reflects our risk appetite in relation to laws and regulation, which is "averse", with the avoidance of risk and uncertainty is a key organisational objective and a priority for tight management controls and oversight.
- 10.2 As set out above, we will mitigate this risk by engaging external legal and professional advice throughout the process to provide the Board assurance that all legal and regulatory requirements are being followed. This will include ensuring we receive the necessary consents, such as from our funders.

11. Equalities implications

- 11.1 There are no equalities implications associated with this report.

12. Key issues and conclusions

- 12.1 The consultation has indicated strong support from tenants for the proposals. The costs of living and inflationary increases have continued since we first proposed the partnership and the rent cap and increased investment will provide an element of support for tenants at a very challenging time.

13. Recommendations

13.1 The Board is asked to

- 1) Note the positive outcome of the WLHP tenant ballot and proposals to proceed to a tenant ballot;
- 2) Note the findings from the due diligence exercise and that the actions identified therein will be progressed;
- 3) provide feedback on the draft Business Transfer Agreement; and
- 4) Agree the proposed timescale and steps, as set out in 4.18 for progressing in the event of a positive ballot result.
- 5) Agree to lease the completed units at Almondvale from WLHP

List of Appendices

Appendix 1 – draft transfer agreement [redacted]

Report

To: Dunedin Canmore Housing Board

By: Laura Henderson, Managing Director

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: Allocations policy review

Date of Meeting: 26 May 2022

1. Purpose

- 1.1 This report updates the Board on the findings of the independent review of our Group Allocations Policy and process.

2. Authorising and strategic context

- 2.1 Under the Group Authorising Framework the Group Board are responsible for the designation of policies as Group policies. Our Board is responsible for approval of individual operational policies and implementing Group policies to reflect our local circumstance.
- 2.2 An independent review of our allocation policy and processes was undertaken during 2021/22.

3. Background

My Housing

- 3.1 In February 2018 the Board approved our current Housing Information Advice and Letting Policy and Framework and designated it as a Group Framework with a commitment to review the policy every 5 years. Later that year, in November 2018, we launched our new Housing Information Advice and Letting online platform – MyHousing.
- 3.2 This transformed our allocations activity moving to a fully online application process, putting customers in control of their applications with the ability to update their application in real time. We also had processes to support vulnerable applicants unable to apply online. Savings through efficiencies were also achieved, such as staff no longer manually loading applications.
- 3.3 MyHousing is currently our main letting platform for Wheatley Homes Glasgow, Loretto Housing Association and West Lothian Housing Partnership. We advertise our Edinburgh properties as part of Edinburgh's Common Housing Register – EdIndex, but use MyHousing for the final part of the letting process.

- 3.4 In the last 4 years, since the launch of MyHousing, we have continued to improve our blend of personalised and digital customer service offering. Some of the developments we have completed include:
- Improved information on properties advertised including video tours;
 - Integrated a benefit calculator into the application process to complement the budget calculator; and
 - Online mutual exchange service for our customers via House Exchange to make it easier for customers to find someone to 'swap homes' with.
- 3.5 We are also continuing to develop our service offering. We are currently reviewing our performance reporting and developing digital signatures for tenancy agreements.
- 3.6 During the pandemic, we made a number of changes to our letting practices, some of which were initiated to minimise the risk to staff during this time, for example, undertaking viewings and sign ups on the same day to limit the amount of contact.

4. Discussion

North Star Consulting & Research (North Star) Review

- 4.1 North Star were commissioned during 2021 to review our Group Housing Information Advice and Letting Policy and Framework and associated processes.
- 4.2 Research and field work was undertaken between August and November 2021. The methodology included:
- Desktop review of our policies and processes;
 - Desktop review of best practice;
 - Staff and customer engagement which included focus groups and 2,000 surveys being sent to applicants – with a return rate of just over 10% from the customer survey; and
 - Liaison with key local authority teams.

Strategic Outcomes

- 4.3 The independent review found that MyHousing and EdIndex play an important role in helping the Group to contribute to key outcomes as outlined in the strategy. In particular that there are opportunities for these systems to increase digital services, particularly through service changes introduced as a result of pandemic restrictions. The pandemic has meant that many aspects of digitisation which were planned for the future have happened at a greater pace and customer attitudes towards ability to use digital services has improved. There is scope and appetite to further harness technology to drive efficiency and best value.
- 4.4 The review found that customers access online services and are confident in doing so, the majority would be happy to view homes online and to sign up for a tenancy online/ use digital signatures. While happy to view properties online the majority of customers would like this in addition not instead of an in person viewing.

Findings

4.5 The review also reported the following findings:

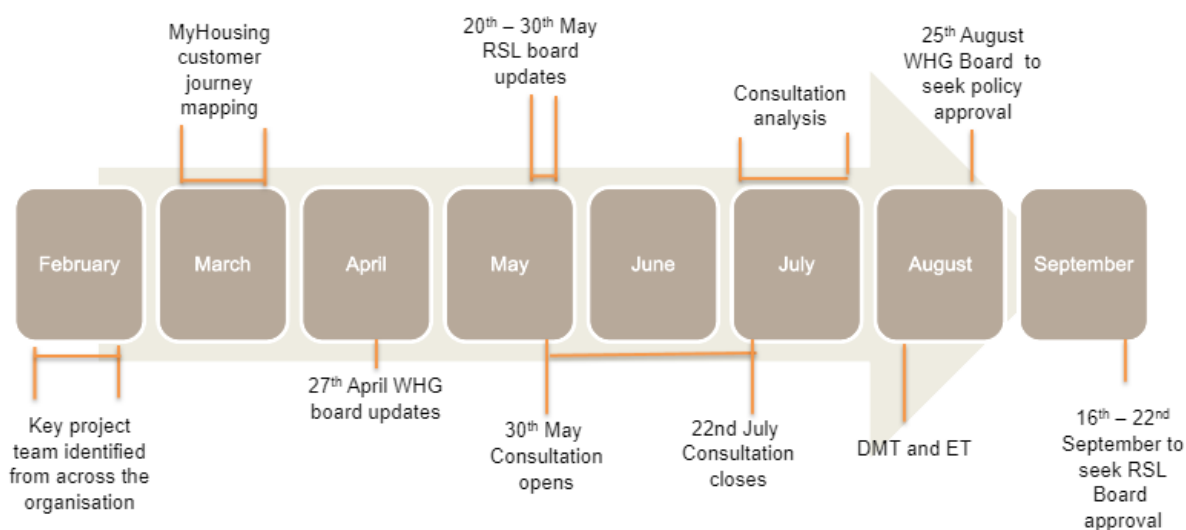
- Our choice based systems provide a better service for customers;
- The MyHousing system provides better value for money than other systems used by the Group;
- Wheatley is a key partner in tackling homelessness across its areas of operation;
- Our strong tenancy sustainment performance contributes to the creation of balanced communities;
- Staff believe that the matching process for homeless customers in the west and the same day sign up process are useful procedures that should be continued beyond Covid-19;
- That our Group Housing Information Advice and Letting Policy and Framework is compliant with current legislation, although some policy updates, are required;
- There are high levels of awareness of the MyHousing brand; and
- Common Housing Registers can provide more opportunities for customers.

4.6 The review made 10 recommendations. The recommendations are noted in the table below, alongside work we are already undertaking to respond:

	Recommendation	Mitigations
1	Approaches to communication with customers across both My Housing and EdIndex should be reviewed.	Customer journey mapping is being undertaken to identify areas for improvement
2	Review mechanisms to encourage MyHousing applicants to access the full range of housing opportunities (including RSLs and MMR)	Working with Lowther Homes to consider ways to bring Lowther onto MyHousing platform – we are undertaking a learning journey to Manchester Move who already have blended approach to advertising social rent and mid-market rents on one platform.
3	Improve information on location of properties (on adverts)	Reviewing ways we improve customer information with our MyHousing supplier
4	For both MyHousing and EdIndex adverts should be reviewed and standardised to ensure easily accessible information is available to customers.	Undertaking customer journey mapping to look at ways this can be improved
5	Review our current application form	Review is being undertaken
6	Both MyHousing and EdIndex should carry out a review of the banding system to ensure it is easily understood by customers and staff	Preparing for full customer consultation during summer 2022 for MyHousing. EdIndex – We will engage with the EdIndex board on the findings.
7	EdIndex should consider the value of a telephone helpline to assist non digital customers complete the application.	We will engage with the EdIndex board on the findings.

8	Work with local authority partners to ensure that they have clear sight of the commitments made and delivered in relation to homelessness	Following the successful launch of our Group Homelessness Policy during 2021 we have developed an internal and external communication strategy to ensure we are promoting our contribution to homelessness at every opportunity.
9	A review of housing options approaches should be undertaken with a view to reinvigorating the approach post pandemic.	We have been part of the testing of the new national housing options toolkit we are about to roll this out to staff and will review the way housing options is delivered in line with our new operating model.
10	Wheatley Group should carry out further work to establish customer views on relet standard	We will review the information available to customers on what is included/excluded with void works and improve communication with customers on what work will be completed once they move in.

4.7 Following the North Star reviews we now have a strong insight into what is working and our areas for improvement. We have now developed an implementation plan to deliver these. The next stage is to proceed to full customer and stakeholder consultation during summer 2022. The timeline for the consultation is noted below:



4.8 The key Group policy considerations we will be consulting on are matching homeless customers in Glasgow and reviewing our banding. We will also use the opportunity to engage with customers on the North Star findings, to obtain feedback on how to improve our communication methods and improve housing options

4.9 Using learning from the first Group framework, we will consider ways to ensure we successfully strike the balance between consistency and flexibility to take account of our diverse letting landscapes.

4.10 Following the consultation, we will present an updated Group Housing Information Advice and Letting Policy and Framework to Wheatley Group Board in August 2022 for approval.

5. Customer engagement

- 5.1 As part of the North Star review we have already engaged with customers. This has included 2,000 surveys being issued and 6 customer focus groups taking place.
- 5.2 We have also engaged with key teams across the organisation including our Stronger Voices network; the Customer First Centre; Communication and Marketing on our engagement plan for the new policy review during summer 2022.
- 5.3 Our customer engagement for the consultation on the Group Allocation Policy Framework will include all RSL subsidiary tenants, circa 29,000 applicants registered on MyHousing.

6. Environmental and sustainability implications

- 6.1 Not applicable

7. Digital transformation alignment

- 7.1 Our Group Strategy sets a clear direction and is underpinned by digital transformation.
- 7.2 We have a commitment in our Group Strategy to deliver a blend of digital and personal services via MyHousing. As we implement recommendations from the North Star Review and any additional recommendations from the customer consultation, we will transform our digital service offering.

8. Financial and value for money implications

- 8.1 The North Star review highlighted that MyHousing, our current online letting platform provides value for money.
- 8.2 The costs associated with undertaking a full customer consultation on the Group Allocation Framework, system updates and additional staffing resource costs will be undertaken within existing budgets.

9. Legal, regulatory and charitable implications

- 9.1 All amendments to the revised Allocation Policy Framework will be considered by legal colleagues to ensure there is no risk to legal compliance. Through the framework we will ensure we are meeting our statutory obligations.
- 9.2 The Housing (Scotland) Act 2014 outlines requirements for landlords to consult with identified groups before making or altering its rules governing the priority of allocation of houses. This means that landlords must consult with the following groups:
- Applicants on our housing lists;
 - Existing tenants;
 - Registered Tenants' Organisations;
 - Other stakeholders;
 - Local Authority Strategic Partners (Homeless and DRS services); and
 - Such other persons as the landlord thinks fit.

- 9.3 We will consult with all required groups and work with our Stronger Voices network to ensure we fully capture the customer voice.

10. Risk appetite and assessment

- 10.1 The Group's risk appetite for service improvement is "open". This means we are prepared to take the risk of adopting the approach that is most likely to result in successful delivery of our service objectives.
- 10.2 Shifting the balance of power towards the customer brings some risk as we empower customers to take more decisions around priorities and resources. A robust framework within which we can support customers and use our strategic delivery plan to manage this transformation will help to mitigate any risks.

11. Equalities implications

- 11.1 We are committed to working inclusively and our activities are designed to reflect and respond to the needs of our tenants, customers and communities.
- 11.2 Equalities impact assessments will be carried out to assess and manage the impact of all our Group Allocation activities. Any particular needs and requirements will be addressed to ensure equity of access and opportunity.

12. Key issues and conclusions

- 12.1 Since the approval of our first Group Housing Information Advice and Letting Policy and Framework in February 2018 we have transformed our letting activity through our online letting platform – MyHousing.
- 12.2 North Star consultancy have undertaken an independent review of our policy and processes during 2021. They found that MyHousing provides value for money; our current policy is compliant with legislation and overall is working well. However, there are areas for improvement, such as how we communicate with customers and we could make information clearer on adverts.

13. Recommendations

- 13.1 The Board is asked to:
- 1) Note the findings and recommendation from the North Star Review; and
 - 2) Agree to fully consult with customers and stakeholders on The Group Housing Information Advice and Letting Policy and Framework.

Report

To: Dunedin Canmore Housing Board

By: Laura Henderson, Managing Director

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: 2021/22 ARC return and year end performance

Date of Meeting: 26 May 2022

1. Purpose

- 1.1 This report presents year end for performance for 2021/22, including:
- Draft Dunedin Canmore Annual Return on Charter results for 2021/22 and seeks approval for submission to the Scottish Housing Regulator;
 - Non-Charter strategic results and performance measures;
 - Wheatley Solutions Business Excellence Framework measures; and
 - Delivery Plan strategic projects.

2. Authorising and strategic context

- 2.1 Under the terms of the Group Authorising Framework, the approval of the Group strategy is reserved to the Group Board with each individual Board responsible for agreeing their own 5-year strategy within the overarching group strategic context.
- 2.2 The Group Board subsequently approved the overarching structure for the implementation of our strategy via our Group Performance Management Framework ("PMF") at its meeting in June 2021. As part of agreeing the PMF in June 2021, the Board agreed a programme of strategic projects and performance measures and targets for 2021/22. This Board subsequently agreed our specific performance measures.
- 2.3 Our Annual Return on the Charter ("Charter") to the Scottish Housing Regulator must be approved by our Board prior to submission.

3. Background

- 3.1 The pandemic continued to impact the delivery of our services and in turn performance. This year-end report therefore reflects the various stages of mobilisation during the year. There are various areas of performance, such as anti-social behaviour, tenancy sustainment, lost rent, the delivery of medical adaptation, arrears and property re-let times where we performed very strongly under the circumstances and relative to the wider sector.

- 3.2 As a Registered Social Landlord (“RSL”), we are responsible for meeting the standards and outcomes set out in the Social Housing Charter and are accountable to our tenants and customers for how well we do so. The Charter is part of the SHR’s assessment of how these outcomes are being met. All RSLs and Local Authority housing services are required to complete the Charter indicators and submit these by 31 May each year. The SHR publishes results for all organisations at the end of August each year.
- 3.3 The SHR uses the Charter results to focus attention on important risks and key aspects of landlord performance. The outcomes apply to all social landlords, with the exception of those relating to local councils in relation to their homeless duties and to councils and registered social landlords that manage sites for Gypsies / Travellers.

4. Discussion

- 4.1 This report focusses on our Annual Charter returns and progress against other Board measures shown by strategic theme. It also includes an update on the year-end position with strategic projects.

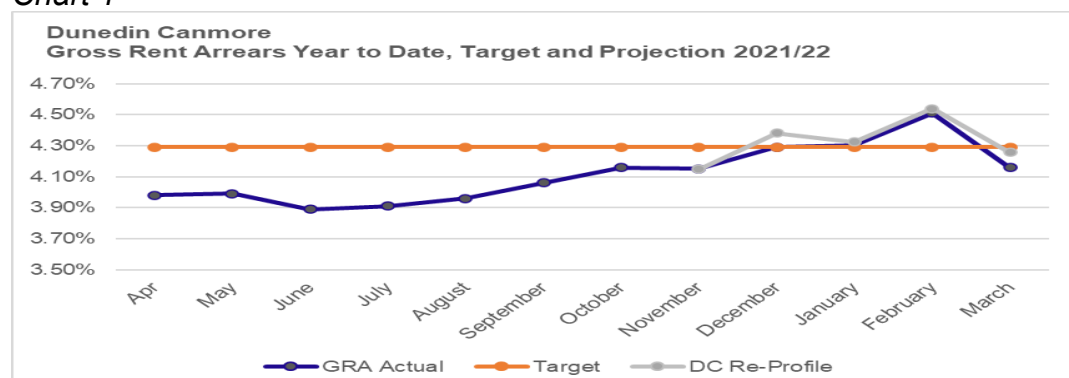
Charter Returns

- 4.2 This section presents a summary of key draft Charter measures, highlighting where they are also a strategic result. A full set of our draft Charter results against targets is provided in Appendix 1.

Gross Rent Arrears

- 4.3 Our year end performance of 4.16% was below our target of 4.29%. This was achieved due to the strong focus given to support customers during these economically challenging times.
- 4.4 Our performance throughout this year has remained favourable compared to benchmark results published by the Scottish Housing Regulator (SHR) on a quarterly basis. The latest data showed a sector average of 6.53%.
- 4.5 The chart below show the trend in gross rent arrears for us against target and projection throughout the year. We received £36,165 of the £535,514 of Tenant Grant Funds (“TGFs”) awarded to the wider Group by Local Authorities. Applications for these funds have now closed for most Local Authorities, however, the fund for City of Edinburgh Council is still open and we continue to make applications for funding for our customers.

Chart 1



- 4.6 We currently have 1,287 tenants in receipt of Universal Credit, representing approximately 23% of our tenants.

Average Days to Re-Let

- 4.7 Our strategic objective is to reduce the average time to re-let to below 14 days. We have let properties on average at 18.79 days for the full year, this bettered our target of 18.9 days and a significant reduction compared to the first lockdown year in 2020/21 at 52.6 days.
- 4.8 Comparative quarterly data published by the SHR this year demonstrates we, perform strongly compared to sector averages which the latest available data shows as being 50.84 days.
- 4.9 Re-let times during 2021/22 were impacted by the ongoing effects of the pandemic, including additional Government restrictions, staff sickness and self-isolation and material supply issues.

Tenancy Sustainment

- 4.10 We ended the year exceeding our 90% target for ARC and 91% target for revised figures. Tenancy sustainment considers new lets made in the previous reporting year (2020/21), and the result further demonstrates success when over 63% of our lets during the lockdown year were made to homeless applicants.

Repairs

- 4.11 The average time taken to complete emergency and non-emergency repairs is detailed in the table below.


Table 1

Times to deliver repairs (Charter)		Emergency (hours)			Non-emergency (days)				
		Target	2021/22	In month	Target	2021/22	In month		
East	Dunedin Canmore	3.00	3.4	<div></div>	4.5	5.50	6.49	<div></div>	7.72

We did not meet target this year and performance for emergency repair timescales, and we ended the year at 3.4 hours.

- 4.12 The high demand for repairs, pandemic backlogs and material supply issues have significantly impacted our average times to complete non-emergency repairs. We have found some difficulty in obtaining materials from our supply chains and this has affected our overall performance. We continue to work productively to expand our options for materials and that will support an improvement in performance for the coming year.
- 4.13 While we do not have access to in year benchmarks for these indicators, Housemark data confirms an increase in volume across the sector, mirroring our own during 2021/22.
- 4.14 The issues with increased customer demand and material supply have also affected the right first-time measures. The table below shows our performance for the year.

Table 2

Percentage of repairs right first time (Charter)		2019/20	In month	2021/22	Target	
East	Dunedin Canmore	96.8%	96%	94.14%	95.0%	

- 4.15 It is anticipated that these issues will continue to impact early 2022/23, however this will remain a strong focus for our repairs team.
- 4.16 As noted throughout the year, the Charter repairs satisfaction measure continues to be based on a very small sample size. For us there have been 317 completed surveys in 2021/22 and we achieved a satisfaction rating of 86.4%
- 4.17 Development of new approaches in 2022/23 to collection, monitoring, and reporting of customer experiences, alongside the repairs transformation, aims to increase the number of completed surveys in future years.

Gas Safety

- 4.18 We continue to be in a 100% compliant position for gas safety, having retained a very strong focus on this area since we were able to remobilise. The year-end for 2021/22 Charter indicator for us remains at zero. This reflects our strong focus on gas safety.

SHQS

- 4.19 Changes to the definition of the criteria for meeting SHQS (Scottish Housing Quality Standard) have been introduced in each of the last two years, with all now applicable for the 2021/22 ARC.
- 4.20 A summary of these changes is shown in the table below.

Table 3

Date	Changes	Changes to ARC Reporting
2015	Original SHQS criteria	
2021	EESH1 ratings apply to energy (January 2021)	<ul style="list-style-type: none"> Any properties that do not meet EESH1, do not meet SHQS Exemptions and Abeyances for EESH1 also apply to SHQS
2022	Smoke and CO detectors (February 2022)	A failure to install linked smoke and heat detectors by 31 st March 2022 would mean a fail for SHQS in terms of the Tolerable Standard (A)
2022	Electrical installation checks (March 2022)	Failure to have EICRs in place as at 31 st March 2022, evidencing renewal with 5 years will mean property fails SHQS in terms of both the Tolerable Standard (A) and the Healthy, Safe and Secure criteria (E)

- 4.21 Our SHQS and EESSH (Energy Efficiency Standard for Social Housing) levels, based on the latest currently available data, are shown in the table below.

Table 4

RSL	Percentage of properties meeting the SHQS 2021/22*	Percentage of properties meeting the EESSH 2021/22*
Dunedin Canmore	98.83%	99.02%

*It should be noted that while the figures shown in this report and appendices 1 and 2 are based on the latest currently available data, numbers may change in advance of our submission to SHR as external parties report back to Group.

- 4.22 Properties which do not meet SHQS and/or EESSH can be either because they fail the criteria or are subject to exemption or abeyance. Importantly, it should be noted that where the pass rate is lower than in previous years, this is due to abeyances, not fails.
- 4.23 Exemptions and Abeyances for SHQS and EESSH for us are detailed in the table below. Abeyances relate to refusals.

Table 5

RSL	SHQS Exemption 2021/22*	SHQS Abeyance 2021/22*	Percentage of total stock with SHQS Exemption or Abeyance 2021/22*	EESSH Exemption 2021/22*	Percentage of total stock with EESSH Exemption 2021/22*
Dunedin Canmore	0	10	0.19%	0	0.00%

*It should be noted that while the figures shown in this report and appendices 1 and 2 are based on the latest currently available data, numbers may change in advance of our submission to SHR as external parties report back to Group.

Medical Adaptations

- 4.24 During 2021/22, we have completed 132 adaptations at an average of 10.85 days. The table shows the number of households waiting, completions and the average time to complete adaptations.

Table 6

Medical Adaptations	Households Waiting 2020/21	Households Waiting 2021/22	Number Completed 2021/22	Average Days to Complete	Target
DC	4	9	132	10.85	35 

Court Actions

- 4.25 We had one eviction related to anti-social behaviour in 2021/22. It is expected that the number of court actions and evictions will increase in 22/23 as court processes return to normal.

Summary of performance

- 4.26 The table below presents a summary of our performance against the Charter measures. We met or exceeded 50% of the ARC measures. This is shown in the 'green' column in the table below. The 31% of measures categorised as 'amber' are within 10% of achieving target. A full breakdown of all our performance against the full set of measures is provided in Appendix 1.

Table 7

RSL	Green (met or exceeded target)	Amber (<10% off target)	Red (>10% off target)	Contextual, no target or not applicable
Dunedin Canmore	8 (50%)	5 (31%)	3 (19%)	14

- 4.27 As discussed in the earlier sections of this report, the red and amber measures for us were primarily due to the ongoing impact of the pandemic, including increasing demand and resultant delays during remobilisation of services and ongoing supply issues.

Other Key Performance Measures

- 4.28 The following sections present draft year-end performance against non-Charter strategic and compliance measures by strategic theme. The dashboard for Board level measures is shown at Appendix 2.



Delivering Exceptional Customer Experience

Customer First Centre - Grade of Service

- 4.29 The Customer First Centre ("CFC") launched its new service on Wednesday 1s December. As previously reported, this was a 'soft' launch internally within the Group. This initial period afforded us the opportunity to test the robustness and effectiveness of our new systems and practices ahead of our formal launch of the service on 1 April 2022.
- 4.30 A suite of performance measures have been developed to assess the effectiveness of the new CFC model. A number of these will form Board level reporting 2022/23. CFC measures will be continually reviewed and monitored as the model develops to ensure that they remain current and comparable with other sectors.
- 4.31 Key points for March 2022 reporting for Board level measures are highlighted below:
- For calls from our customers, the CFC answered 90.29% within 30 seconds against a target of 80%;
 - Call abandonment levels group-wide were 3.81% against a target of 7%, reducing to only 2.13% call abandonment for our customers;

- First contact resolution exceeded 92% against a target of 90%. An improvement both in terms of a more challenging target and improved performance compared to the end of November 2021 which used the previous method of measurement and where performance was on average at 90% against a lower target of 80%; and
- Our overall average wait time for our customers was 21 seconds, and group-wide it was 30 seconds.

Complaints Handling - SPSO

- 4.32 In addition to Charter measures on complaints, as included in Appendix 1, we also report on Scottish Public Sector Ombudsman (SPSO) measures on complaints handling within Stage 1 and Stage 2 timescales. We showed a slight reduction for Stage 1 complaints responded to within timescales to 92.8% from 93.2% in Quarter 3. There was an improvement for Stage 2 timescales to 85% from 81.8% in Quarter 3.



Making the Most of Our Homes and Assets

New Build Programme

- 4.33 Our aim was to contribute over homes over the life of the strategy. As has been narrated over the course of the year, there are significant challenges on the delivery of new build such as cost, supply chains and contractor capacity.
- 4.34 There were three sites for us this year: South Gilmerton, New Mills Road and Longniddry. New Mills Road and Longniddry completed ahead of target. Overall, we are 18 units under target for the year.
- 4.35 The table below shows the projects and units completed by us to the 31st of March against the original year-end target figure of 79.

Table 8

Project	Handovers	Year-end Target	Diff.	Comment
South Gilmerton	24	42	-18	Contract completion is now expected in June.
New Mills Road	27	27	0	New Mills Road completed in November ahead of February 2022 target
Longniddry	10	10	0	Longniddry completed in November ahead of January 2022 target
Dunedin Canmore Total	61	79	-18	

Investment in Improvement, Modernising and Maintaining Homes

- 4.36 This year we have completed a total of 177 investment projects, exceeding the target of 165. Actual spend was £6,439,750 against a revised annual forecast of £7,078,900.

- 4.37 When considering repairs spend, total investment in improving, modernising and maintaining homes is even higher, furthering progress towards meeting the strategic commitment.

Planned to Reactive Repairs Spending

- 4.38 We have set a Strategic Result for each year over the life of the strategy to achieve a ratio of planned to reactive repairs spend of 60:40.
- 4.39 We narrowly missed the target for 60% planned spend with a result of 58.6% for 2021/22. The target of 60:40 was not achieved due to an overspend in reactive repairs as we came out of the restricted repairs service. There was a large backlog of repairs and suspended repairs which were from both pre and post lockdown.

Volume of Emergency Repairs

- 4.40 We have a Strategic Result to reduce the volume of emergency repairs by 10% by 2026, based on the original use of 2019/20 as the baseline year. The table below shows the variance:

Table 9

Area/RSL	Completed Emergency Repairs		
	2019/20	2021/22	Variance to 2019/20
Dunedin Canmore	7,035	7,739	+10%

- 4.41 Our repairs demand during 2021/22 significantly increased. It is important to note that the volume would have been higher still but for the introduction of Next Day Appointments for repairs that would otherwise have been raised as an emergency.



Changing Lives and Communities

Peaceful Neighbourhoods

- 4.42 The five-year strategic target is that 70% or more of our tenancies should be classified as “Peaceful” by 2026. Peaceful communities are defined as communities where customer reported incidents of anti-social behaviour to Police Scotland are reducing and social deprivation indicators (SIMD) in the associated data zone are improving. The proven most effective way to achieve this target is by reducing the incidence of customer reported anti-social behaviour by our customers to Police Scotland.
- 4.43 As a result of our strategic deployments, prevention packages and training and awareness sessions we are seeing a rise in the submission of community intelligence and a reduction in ASB. The Group has achieved the strategic objective in 2021/22 with 70.1% against a target of 68%.

Table 10

Percentage of Wheatley Group tenancies classified as (year to date average):	2020/21		2021/22	
	Number	Percentage	Number	Percentage
Safe	6,529	7.3%	8,572	9.6%
Calm	20,931	23.3%	18,261	20.3%
Peaceful	62,279	69.4%	62,906	70.1%

- 4.44 The focus for 2022/23 will be reducing the volume of repeat complaints of anti-social behaviour. We will be creating our CIP (Community Improvement Partnership) Prevention and Solutions Hub that will work on creating customer profiles and ensuring customers receive the most appropriate and proportionate wrap around services.

Accidental Dwelling Fires

- 4.45 We have reported eight accidental dwelling fires this year (nine in 2020/21), all but one recorded as minor incident. The profile of the eight fires during 2021/22 is set out in the table below.

Table 11


Number of recorded accidental dwelling fires	2021/22			
	Q1	Q2	Q3	Q4
Dunedin Canmore	3	3	2	0

- 4.46 This reduction contributes towards a strategic result to reduce RSL accidental dwelling fires by 10%.

Reducing Homelessness

- 4.47 We delivered 206 homeless lets over the year, representing 63.4% against our target of 50%.

Table 12




Percentage of Lets to Homeless Applicants	Relevant lets only				Charter	
	2020/21	March in-month	2021/22	Target	2020/21	2021/22
Dunedin Canmore	72.8%	57.1%	63.4% 	50%	61.6%	53.0%

Jobs and Opportunities

- 4.48 The delivery of jobs and opportunities has been a key focus for us. In three key areas we exceeded our target for the year as set out in the table below, which also includes the overall group figures.

- 4.49 This included: the Wheatley Work programme supported 80 customers, well above the target of 30; 147 customers were supported by the Imagination Library and Youth Arts projects, significantly above the target of 60%. Finally, 716 tenants were supported with financial advice, emergency food support and free furniture and white goods to help furnish their homes, again exceeding the target of 260.

Table 13

Strategic Results	2021/22 Target	2021/22 performance
4,000 jobs, training and apprenticeship opportunities delivered	30 – Dunedin Canmore	80 – Dunedin Canmore 
10,000 vulnerable children benefit from targeted Foundation programmes	60 – Dunedin Canmore	147 – Dunedin Canmore 
20,000 Wheatley Customers accessing services which help alleviate poverty	260 – Dunedin Canmore	716 – Dunedin Canmore 



Developing our Shared Capability

Sickness Absence

- 4.50 We lost 3.21% of working time due to staff sickness absence in the year 2021/22 (compared to our target of 3%), this is an improvement from the 3.43% year to date result reported in the Quarter 3 report.
- 4.51 Housemark data shows sickness levels generally rose through Q1-3 before falling back in February to rise again in March.
- 4.52 Throughout this year, we have engaged our Occupational Health Provider to provide support sessions that have been specifically designed to help staff to address issue they have experienced during the pandemic. CBT (Cognitive Behavioural Therapy). Wellbeing training sessions (Mind Matters) are continuing. The training helps support employees with anxiety to put coping mechanisms in place to help and pilot sessions generated excellent feedback from participants.

Business Excellence Framework

- 4.53 As part of our services agreement with Wheatley Solutions we agreed a Business Excellence Framework (“BEF”) which had associated performance measures.
- 4.54 A copy of performance against these measures is attached at Appendix 3, with the 90% target met. At the time of agreeing the BEF it was recognised this would need to be reviewed to ensure it remained relevant and reflective of our own business priorities.

- 4.55 It is therefore intended that we initiate a full review of the BEF, to be co-create between Wheatley Solutions and our Senior Management Team. This also aligns with the overarching Intra-Group Agreement which is being reviewed as part of the strategic governance review.
- 4.56 As part of this process, we will remove measures which have now become mainstream KPIs, such as call handling, and agree a methodology for measuring our satisfaction with the services we receive from Wheatley Solutions.

Summary of Strategic Project Delivery

- 4.57 The number of projects in the 21/22 delivery plan was 13. Full details for these, including progress, milestones, and notes from project leads, can be found in Appendix 4.
- 4.58 Of the 13 strategic projects we delivered during 2021/22, the following five projects have been completed since our last report:
- Implement new engagement framework - Phase 1;
 - Refine Repairs Delivery Model;
 - Review Group Fire Prevention & Mitigation Framework including digital solutions;
 - Restructure funding syndicate; and
 - Establish digital maturity approach and assessments.
- 4.59 As a result, there are now 9 projects complete and 4 were reprofiled:

Table 14

Theme	Complete	On-Track	Slipping	Reprofiled
Customer Experience	2	0	0	3
Homes and Assets	1	0	0	1
Changing lives and Communities	2	0	0	0
Developing our Shared Capability	2	0	0	0
Enabling our Ambitions	2	0	0	0
Total by Status	9	0	0	4

- 4.60 Four Board projects were reprofiled into the 22/23 delivery plan. These were a combination of projects in their own right or formed part of a larger piece of phased work.

5. Customer engagement

- 5.1 Many strategic results were new to our PMF for the Group Strategy 2021-2026 and therefore involved work to establish baselines. As reported to Board in April 2022, where baselines are outstanding, work will continue through 2022/23 to develop new approaches to collection, collation, and reporting of these measures. This includes several measures based on customer perception and satisfaction.

- 5.2 While later than initially intended, it is important that those collated via customer surveys are based on the new operating model we implemented in 2021/22 and are reflective of our customers' experience of the new model.
- 5.3 Given the extensive consultation on our new operating model, it was agreed with the Scottish Housing Regulator that it is prudent to delay our next full customer satisfaction survey by 6 months until 2023, which will be reportable under the 2023/24 Charter.
- 5.4 We updated the Group Scrutiny Panel on the draft results at its last meeting. The Panel reflected on the challenges RSLs have faced in the last two years, acknowledged the focus we and other Group RSLs have had during 2021/22 on remobilisation and supporting our tenants and communities during these times, and recognised the strong and improving performance in this context.
- 6. Environmental and sustainability implications**
- 6.1 We have developed the baselines for a number of sustainability measures over the course of the year. This is now reflected in our future plans, covered by a separate report.
- 7. Digital transformation alignment**
- 7.1 Our strategy is underpinned by digital transformation, and this has been a strong feature in supporting our performance over the year.
- 8. Financial and value for money implications**
- 8.1 The measures and projects included in this report were agreed as part of the PMF approved in June 2021 and comprised the Delivery Plan for 2021/22. Both documents focus service delivery and improvement on the key priorities within the Group Strategy to make sure that financial and other resources are aligned with these priorities.
- 8.2 There are no direct financial implications arising from this report. Any financial requirements related to actions and projects within the report are subject to separate reporting and agreement.
- 9. Legal, regulatory, and charitable implications**
- 9.1 The Scottish Housing Regulator requires an Annual Return on the Charter from each RSL.
- 9.2 We are also required to involve tenants in the scrutiny of performance, which we do through the Group Tenant Scrutiny Panel, and to report to tenants on performance by October each year.

10. Risk appetite and assessment

- 10.1 Our agreed Group risk appetite in relation to board governance is “cautious”. This level of risk tolerance is defined as “preference for safe delivery options that have a low degree of inherent risk”. We mitigate this risk by reserving the agreement of individual performance targets and strategic projects to Boards and providing the Board with regular updates in relation to progress against these targets and projects.

11. Equalities implications

- 11.1 There are no proposals in this report relating to our duties under equality legislation or that have an adverse impact on equalities.

12. Key issues and conclusions

- 12.1 Despite continuing challenges posed by the pandemic across the sector, we continue to perform strongly in a wide range of areas.
- 12.2 We have exceeded targets in the following areas: gross rent arrears, average days to let, average time to complete medical adaptations, remaining fully compliant with gas safety with no gas checks unmet in year and the number of accidental dwelling fires having reduced from 9 in 2020/21 to 8 this year.
- 12.3 At a time when customers and communities were struggling with the uncertainties of the pandemic recovery, the Wheatley Foundation has exceeded all targets for us.
- 12.4 Performance issues that remain in focus include, repair completion timescales and reactive repairs completed first time and complaints volume and timescales.

13. Recommendations

- 13.1 The Board is asked to:
- 1) Approve the draft Annual Return on the Charter results for submission to the Scottish Housing Regulator;
 - 2) Delegate authority to the Group Director of Housing and Property to make any non-material updates to finalise the results prior to submission; and
 - 3) Note the outturn year end performance against non-Charter measures and strategic projects.

List of Appendices

Appendix 1 – Draft Annual Return on the Charter
Appendix 2 – Board Measures Dashboard 2021/22
Appendix 3 – Business Excellence Framework measures
Appendix 4 – Strategic Projects Dashboard 2021/22

Charter Indicators

ARC survey questions measured annually. No survey carried out in 2021/22

- | | |
|----|--|
| 01 | Percentage of annual tenants satisfied with the overall service |
| 02 | Percentage of annual tenants who feel their landlord is good at keeping them informed about their services and decisions |
| 03 | Percentage of complaints responded to in full at Stage 1 and at Stage 2 (combined) |
| 04 | Average time in working days for a full response at Stage 1 and at Stage 2 (combined) |
| 05 | Percentage of annual tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes |
| 06 | Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) |
| 07 | Percentage of annual existing tenants satisfied with the quality of their home |
| 08 | Average time to complete emergency repairs (hours) |
| 09 | Average time to complete non-emergency repairs (working days) |
| 10 | Percentage of reactive repairs completed right first time |

11	Number of times in the reporting year that you did not meet your statutory obligation to complete a gas safety check within 12 months of a gas appliance being fitted or its last check.
12	Percentage of tenants satisfied with repairs or maintenance carried out in last 12 months
13	Percentage of annual tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in
14	Percentage of tenancy offers refused during the year
15	Percentage of anti-social behaviour cases reported in the last year which were resolved
16	Percentage of new tenancies sustained for more than a year - overall
17	Percentage of lettable houses that became vacant
18	Percentage of rent due lost through properties being empty
19	Number of households currently waiting for adaptations to their home
20	Total cost of adaptations completed in the year by source of funding (£)
21	Average time to complete approved applications for medical adaptations (calendar days)
22	Percentage of court actions initiated which resulted in eviction - overall
23a	Percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that resulted in an offer

23b	Percentage of offers made to LA Section 5 and other referrals for homeless households that result in a let
25	Percentage of annual tenants who feel that the rent for their property represents good value for money
26	Rent collected as % of total rent due
27	Gross rent arrears (%)
28	Average annual management fee per factored property.
29	Percentage of annual owners satisfied with the factoring service
30	Average length of time taken to re-let properties (calendar days)








Dunedin Canmore		
2020/21 Results	2021/22 Draft Results	2021/22 Target
96.02%	96.02%	N/A
95.03%	95.03%	N/A
98.89%	95.53%	96%
4.80	5.83	8
93.64%	93.64%	N/A
99.77%	98.83%	99%
95.42%	95.42%	N/A
2.65	3.40	3
3.14	6.49	5.5
96.69%	94.14%	95%

122	0	0
88.34%	86.44%	87%
88.62%	88.62%	N/A
10.51%	14.45%	Contextual
100%	100%	98%
92.51%	93.18%	90%
6.73%	7.37%	7.3%
1.36%	0.49%	0.6%
4	9	Contextual
£52,338	£135,016	Contextual
10.48	10.85	35
0%	11.11%	33%
96.27%	99.62%	Contextual





100%	88.93%	Contextual
87.65%	87.65%	N/A
100%	99.01%	Contextual
3.84%	4.16%	4.29%
£194.27	£194.28	Contextual
86.67%	86.67%	N/A
52.60	18.79	18.90

Appendix 2 - Dunedin Canmore Board - Delivery Plan 21/22 - Strategic Measures

1. Delivering Exceptional Customer Experience

	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
Average time for full response to all complaints (working days) - Stage 1	3.06	3.92	5	
Average time for full response to all complaints (working days) - Stage 2	18.1	18.92	20	
% new tenancies sustained for more than a year - overall	92.51%	93.18%	90%	
Group - Average waiting time (seconds) (March 2022 results)	64.38	30.00	30	
Group - Average waiting time (seconds) (YTD to November 2021)	64.38	122.5	60	
Group - % of first contact resolution at Hub (March 2022 results)	91.79%	92.33%	90%	
Group - % of first contact resolution at Hub (YTD to November 2021)	91.79%	90%	80%	

2. Making the Most of Our Homes and Assets


	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
Reduce the volume of emergency repairs by 10% by 2025/26	April to March 19/20 – 7,035	7,739	+10%	
Average time taken to complete emergency repairs (hours) – make safe	2.65	3.40	3	
Average time taken to complete non-emergency repairs (working days)	3.14	6.49	5.5	
% reactive repairs completed right first time	96.69%	94.14%	95%	

	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
Number of gas safety checks not met	122	0	0	✓
Average time to complete approved applications for medical adaptations (calendar days)	10.48	10.85	35	✓
New build completions - Social Housing	58	36	54	✗
New build completions - Mid-market	35	25	25	✓





3. Changing Lives and Communities

	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
% lets to homeless applicants	72.8%	63.4%	50%	✓
% lets to homeless applicants (ARC)	61.6%	53.0%	N/A	
Number of lets to homeless applicants (contributes to 10,000 for Group by 2025/26)	226	206	N/A	
% ASB resolved	100%	100%	98%	✓
Dunedin Canmore - Total number of jobs, training places or apprenticeships created including Wheatley Pledge	7	80	30	✓
Group - 100% of relevant properties have a current fire risk assessment in place	100%	100%	100%	✓
Group - The percentage of non-relevant properties that have a current fire risk assessment in place	Programme started October 2020	100%	100%	✓
Number of accidental dwelling fires recorded by Scottish Fire and Rescue	9	8		

4. Developing Our Shared Capacity

Measure	2020/21	YTD 2021/22		
	2020	2021		
	Value	Value	Target	Status
Sickness Rate	1.45%	3.21%	3%	

5. Enabling Our Ambitions

Measure	2020/21	YTD 2021/22		
	2020	2021		
	Value	Value	Target	Status
% lettable houses that became vacant	6.73%	7.37%	7.3%	
% court actions initiated which resulted in eviction - overall	0%	11.11%	33%	
Average time to re-let properties	52.6	18.79	18.9	
Gross rent arrears (all tenants) as a % of rent due	3.84%	4.16%	4.29%	

Service Aspect	Measure/Commitment	DGHP	DCH	Loretto	WHG	WLHP	Additional information/comments
Legal advice and support	100% of court case submissions completed within agreed timescales	√	√	√	√	√	
Accounting and financial management	Monthly finance review meetings with leadership teams, to discuss and provide advice on its financial position and emerging themes, opportunities, issues and risks.	√	√	√	√	√	
	Finance report provided to every Board meeting	√	√	√	√	√	Standing scheduled Board agenda item
Funding & Treasury Management	100% of covenant returns completed and submitted on time	√	√	√	√	√	Confirmed and records in place
	Compliance with Treasury Management Policy	√	√	√	√	√	
	Valuations for annual accounts and lenders completed on time	√	√	√	√	√	
IT infrastructure and essential business support	98.5% availability of critical systems	√	√	√	√	√	
	Funding and delivery, in conjunction with operational teams, of the IT investment and systems necessary to implement strategy	√	√	√	√	√	Delivered through technology plan, which is monitored by Wheatley Solutions Board
	Ensure robust cyber security is in place and tested annually	√	√	√	√	√	Report to Boards in May and monitored by Group Audit Committee also.
Employee availability and relations	90% of vacant roles recruited within target timescale agreed by management	√	√	√	√	√	
	Staff absence levels at or below agreed annual target	1.94%	3.21%	3.50%	2.29%	0.60%	Duplication of standard reporting measure - to be considered as part of review
Staff wellbeing	90% of staff satisfaction with wellbeing support						To be baselined in 2022/23 via a survey of staff to be carried out during summer in tandem with equality data collection exercise
Payroll	100% of payroll runs administered on time	√	√	√	√	√	Confirmed and records in place
Facilities management	100% of Sub facilities risk evaluated	√	√	√	√	√	Confirmed and records in place
	Operational Safety Manuals in place for 100% of Sub corporate estate	√	√	√	√	√	Confirmed and records in place- OSM for each office is currently being updated also
% of applicable measures/commitments met		100%	93%	93%	100%	100%	

Service Aspect	Measure/commitment	DGHP	DCH	Loretto	WHG	WLHP	Additional information/comments
Statutory accounting	100% of statutory returns completed and submitted on time	√	√	√	√	√	Complete and records in place
	Unqualified Audit opinion by external auditors	√	√	√	√	√	Confirmed via KPMG report at August Boards
	All key accounting estimates and judgements reviewed annually	√	√	√	√	√	Reviewed prior to the 2020/21 accounts approved by each Board in August 2021
Assurance	Chief Internal Auditor Annual Assurance Statement	√	√	√	√	√	Received by Boards in August
	Sub specific reviews reported to Board within 1 Board cycle	√	√	√	√	√	
	All whistleblowing allegations fully investigated and reported to the Board within 1 Board cycle	√	√	√	√	√	
Performance	Quarterly Performance reports issued 7 days before applicable meetings	√	√	√	√	√	Standing Board agenda item each quarter
	Annual Return on Charter prepared for Board approval and submitted in line with regulatory deadlines	√	√	√	√	√	Approved by Boards in May 21 and confirmed as received on time by SHR
	Annual benchmarking reports	√	√	√	√	√	Limited to intragroup benchmarking for this year. Future strategic project to enhance our benchmarking approach
	Monthly management reports on performance indicators.	√	√	√	√	√	Monthly performance reporting system in place, including at Executive level
Business continuity	Business Continuity and disaster recovery plan in place and tested annually	√	√	√	√	√	Confirmed - we are also in the process of revising our approach to business continuity to reflect learning from the pandemic and current good practice
	100% of recommendations from annual review implemented within agreed	√	√	√	√	√	
Security management	All security incidents will be managed to a successful and safe outcome	√	√	√	√	√	Security incidents management and reporting processes already in place
Governance	100% of statutory returns completed and submitted on time (pre-approved by the Board where appropriate)	√	√	√	√	√	Complete and records in place
	All board papers will be issued at 7 days before Board meeting	√	√	√	√	√	There were some exceptions, however these were pre-agreed by Boards/Chairs in advance and therefore excluded.
% of applicable measures/commitments met		100%	100%	100%	100%	100%	



Service Aspect	Measure/commitment	DGHP	DCH	Loretto	WHG	WLHP	Additional information/comments
Contact handling	80% of calls answered in less than 30 seconds						Performance did not meet target, however this is set within the context of a fundamental review of our call handling as part of the creation of the Customer First Centre
	90% of transactions resolved at first point of contact	92.33%	92.33%	92.33%	92.33%	92.33%	
Accounts Payable	95% of invoices will be paid with 30 days of receipt		96.68%	85.24%	87.84%	95.58%	
IT help desk	99% availability of help desk	√	√	√	√	√	New service desk approach being implemented to reflect our hybrid operating model. As agreed this will be measured and reported from 2022/23
	95% of issues resolved at the first point of contact						
Land and property acquisitions and disposals	All acquisitions and disposals registered with Registers of Scotland and security pools updated as appropriate	√	√	√	√	√	Confirmed (the third party purchasing solicitor is responsible for registering deeds for disposals).
Complaints, FoISA and data protection requests	100% of enquires dealt with within statutory timescales						Group figure of 98% for 21/22. Cases where the statutory response timescale were the result of an administrative issue where requests were not advanced to the central point timeously. This process has been reviewed to prevent any future occurrences.
	100% of reportable data breaches reported to ICO.	√	√	√	√	√	100%
% of applicable measures/commitments met		67%	67%	67%	67%	67%	


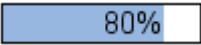


Service Aspect	Measure/commitment	DGHP	DCH	Loretto	WHG	WLHP	Additional information/comments
Supporting on-going change and innovation	All strategic projects delivered within a 5% time and budget variance	Ongoing	Ongoing	Ongoing	Ongoing	Ongoing	
	Annual Satisfaction survey, compliant with SHR technical requirements, completed and reported to Board						The Boards agreed not to have one for this year - not applicable
Insight	Sub staff engaged in 100% of Group Communities of Excellence	√	√	√	√	√	One CoE requires WLHP representation, however given the ongoing restructuring the DCH representation is now considered to cover
	4 themed insight events per annum available to Sub staff	√	√	√	√	√	These have not been taken up in full due to other priorities for RSLs, however a programme will be developed as part of the BEF review
IT development	100% delivery of strategic support agreed with Sub Management to migrate onto group systems to unlock new technology for Sub service delivery.	√	√	√	√	√	RSLs are currently on all relevant group systems, with DGHP now successfully migrated
Tenant engagement	Annual engagement programme						Stronger Voices programme implementation in process - increase in Customer Voices (c.500), increase in age diversity and online engagement
	Increased range in Sub tenants engaging						
	100% of tenant consultations meet legal and regulatory requirements	√	√	√	√	√	Recent tenant consultations in line with requirements
Learning and development	100% of staff have a My Contribution performance and CPD plan in place						Phased launch of programme, now driving down to departmental level. Due for completion June 22 - thereafter all staff will have MyCPD in place
	40% of promoted posts are filled by internal candidates	√	√	√	√	√	49.6% Group figure for 21/22 year end
Procurement	Expenditure on behalf of Sub is compliant with procurement rules	91.83%	79.09%	91.95%	98.03%	99.59%	All target of 99%, except DGHP which has target on 70%- where not meeting target, due to non-contracted supplier spend under £50k
% of applicable measures/commitments met		100%	89%	89%	89%	100%	


Service Aspect	Measure/commitment	DGHP	DCH	Loretto	WHG	WLHP	Additional information/comments
Transformation projects	95% of transformation projects delivered on time and on budget	Ongoing	Ongoing	Ongoing	Ongoing	Ongoing	Confirmed via strategic projects/finance reporting
Asset management	Certifiable SHQS and EESSH compliance	√	√	√	√	√	Confirmed for those we attest to SHR are compliant.
	Annual Investment Plan for Board approval	√	√	√	√	√	Approved by Boards in May 22
Business planning and Funding	Annual business plan provided for Board approval	√	√	√	√	√	Approved in Feb 22
	Sufficient Funding secured to deliver Sub strategy	√	√	√	√	√	In place as part of existing annual business plan and budget.
Property development	Annual 5-year development programme provided to the Board for approval	√	√	√	√	√	Approved in Feb 22
	The number of units in development programme delivered						Duplication of standard reporting measure - to be considered as part of review
% of applicable measures/commitments met		100%	100%	100%	100%	100%	




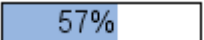
TOTAL % of applicable measures/commitments met	93%	90%	90%	91%	93%
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Appendix 4 – Dunedin Canmore Board - Delivery Plan 21/22 - Strategic Projects





Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
Implement new engagement framework - Phase 1	31-Mar-2022			01. Stronger Voices Team structure agreed via workforce planning and recruited	31-Jul-2021	Yes	Project complete
				02. Engagement plan for Customer and Community Voices developed	31-Aug-2021	Yes	
				03. Customer and Community Voices recruited - 50	30-Sep-2021	Yes	
				04. My Community App piloted, evaluated and preferred solution identified and agreed by ET	31-Jan-2022	Yes	
				05. Customer and Community Voices recruited	31-Mar-2022	Yes	





Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				- total 100			
Develop a Wheatley Whole Family approach	30-Apr-2022			01. Scoping stage completed	31-Aug-2021	Yes	This project has not completed within the year, but is substantially progressed with all customer and staff engagement is now complete. Analysis and final reporting will be concluded by the end of June and these milestones are contained within the 22/23 delivery plan
				02. Consultant appointed and Group project team identified	31-Oct-2021	Yes	
				03. Review of all primary insight and report on initial findings	28-Feb-2022	Yes	
				04. Customer and staff engagement undertaken	31-Mar-2022	Yes	
				05. Final report and action plan produced and approved by ET	30-Apr-2022	No	
Introduce new cloud based telephony system	31-Mar-2022			01. Carry out a review of telephony vendors and system capability	31-Jan-2022	No	As agreed Group Board project reprofiled to 2022/23 Delivery Plan strategic projects
				02. Review WFM platforms in line with telephony system	31-Jan-2022	No	


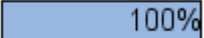


Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				03. Business case for new cloud based telephony and WFM system approved by ET	31-Mar-2022	No	
				04. Go-live approved by ET	31-Mar-2022	No	
Develop new RSL online services model	31-Mar-2022		<div>0%</div>	01. Identify a leader plus small team of 2-3 in the business to focus on this work	31-Oct-2021	No	As agreed Group Board project reprofiled to 2022/23 Delivery Plan strategic projects
				02. Review current online service offerings (baseline)	30-Nov-2021	No	
				03. Identify and engage with relevant service leads for 'baseline' services	31-Dec-2021	No	
				04. Use this to define our digital customer offering, approach and roadmap	31-Mar-2022	No	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				05. Develop customer digital engagement approach/strategy	31-Mar-2022	No	
				06. Co-ordinate our activity to promote this to customers	31-Mar-2022	No	
Refine Repairs Delivery Model	28-Feb-2022			01 Final 5 year review received from Campbell Tickell	31-May-2021	Yes	Project complete
				02 Develop common approach for repairs service across West, East and South	31-Dec-2021	Yes	
				03 ET and Board approval of proposals	28-Feb-2022	Yes	
Implement Group corporate estate model - phase 1	31-Mar-2022			01. DGHP Dumfries Hub developed and approved by ET	31-May-2021	Yes	As agreed Group Board project reprofiled to 2022/23 Delivery Plan strategic projects
				02. Wheatley House prototype complete-	31-Jul-2021	Yes	
				03. New Mart Road Hub	31-Aug-2021	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				developed and approved by ET			
				04. Deliver Touchdown Points	30-Sep-2021	Yes	
				05. DGHP Dumfries Hub complete	28-Feb-2022	No	
				06. New Mart Road Hub complete	31-Mar-2022	No	
				07. Review Depots with outcome of review and proposals agreed by ET	31-Mar-2022	No	
Wheatley Green Investment Plan	31-Dec-2021			01. Develop Wheatley Green Campaign to align with COP26	30-Apr-2021	Yes	Project complete
				02. ET agreement of COP 26 Green Campaign	31-May-2021	Yes	
				03. Green Investment Plan engagement with Scottish Government	31-Aug-2021	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				04. COP26 related campaign activities ends	31-Dec-2021	Yes	
Deliver a group wide Antisocial Behaviour Prevention & Mitigation Framework (ASBPMF) that maps out our approach to preventing, managing and mitigating ASB	30-Jun-2021			01. Draft ASB Prevention & Mitigation Framework prepared for Executive Team consideration	31-May-2021	Yes	Project complete
				02. Group Board approval of Framework	30-Jun-2021	Yes	
Review Group Fire Prevention & Mitigation Framework including digital solutions	31-Mar-2022			01. Undertake a review and update the Fire Prevention & Mitigation Framework	31-May-2021	Yes	Project complete
				02. Updated Framework approved by Group Board	31-May-2021	Yes	
				05. Explore digital solutions for capturing, recording, managing & reporting on Group Fire Risk Assessments,	31-Mar-2022	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				Fire Intervention Reports and vulnerable person visits			
				06. Digital solutions proposals agreed by ET -	31-Mar-2022	Yes	
Develop new leadership development programme	31-Jul-2021		 100%	01. Expand existing Leading in a Digital Era programme	31-May-2021	Yes	Project complete
				02. New Leadership Development programme developed for all people leaders, reflecting the new operating model	31-May-2021	Yes	
				03. ET approval of new Leadership Development Programme	31-Jul-2021	Yes	
Strategic governance review	31-Oct-2021		 100%	01. Scope agreed by Group Board	30-Apr-2021	Yes	Project complete

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				02. External review undertaken	31-Jul-2021	Yes	
				03. Group Board agree recommendation	31-Oct-2021	Yes	
				04. Group Board agree implementation plan	31-Oct-2021	Yes	
Restructure funding syndicate	31-Dec-2021			01. Board agree strategy for restructure	31-Oct-2021	Yes	Project complete
				02. Implementation of restructure	31-Dec-2021	Yes	
Establish digital maturity approach and assessments	28-Feb-2022			01. Revise baseline of current metrics (revisit Azets review)	31-May-2021	Yes	Project complete
				02. Define and establish core maturity metrics across 21/22	30-Jun-2021	Yes	
				03. Define projects and activities/outcomes linked to maturity goals	30-Jun-2021	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				across roadmaps			
				04. Communicate targets for progression	31-Jul-2021	Yes	
				05. Perform mid-year review	31-Oct-2021	Yes	
				06. Update on progress to WS Board	30-Nov-2021	Yes	
				07. Produce end of year report and plan for 2022 for ET approval	28-Feb-2022	Yes	

Report

To: Dunedin Canmore Housing Board

Report by: Laura Henderson, Managing Director

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: 2022/23 Delivery Plan and performance measures

Date of Meeting: 26 May 2022

1. Purpose

1.1 This report provides:

- an overview of the strategic projects contained within the Delivery Plan 2022/23 as they relate to Dunedin Canmore Housing; and
- our proposed specific measures and targets 2022/23 for Board consideration and approval.

2. Authorising and strategic context

- 2.1 Under the Group Authorising Framework, the approval of the Group strategy is reserved to the Group Board. Our 2021-26 strategy was agreed by the Group Board in October 2020 and the Dunedin Canmore strategy was approved by this Board in November 2020. The Group Board subsequently approved the overarching structure for the implementation of our strategy via our Group Performance Management Framework ("PMF") at its meeting in June 2021.

3. Background

- 3.1 As part of agreeing the PMF in June 2021 the Group Board agreed a five-year programme of strategic projects to support the delivery of our new strategy and performance measures and targets for the next 5 years.
- 3.2 In agreeing the 5-year programme, measures and targets, the Board recognised and agreed that we would require to remain agile and flexible throughout the life of the strategy. As such, the programme and targets are subject to annual review to take into account what has been delivered to date, our business operating context and the external operating environment.
- 3.3 For the same reasons, the Group 5-year strategy is reviewed and updated as well as our own strategy, taking into account what refinements are appropriate within this context.

4. Discussion

Strategic and business context

- 4.1 Our strategic and business context evolved significantly over the course of 2021/22. This included a wide range of activities that impacted delivery of the planned 2021/22 projects and which needed to be reflected in the prioritisation of our projects for this year.

These included:

- The launch of our new operating model following consultation with, and endorsement from, our tenants;
- The creation of the Customer First Centre (“CFC”), which was not envisaged at this point last year; and
- The conclusion of the strategic governance review, including additional Board focus on sustainability and equality and diversity; and agreement in principle to restructuring of our RSLs in the East of Scotland.

- 4.2 In developing the 2022/23 Delivery Plan it is acknowledged that there will be a significant level of senior change in the Group, of direct relevance to us, over 2022/23 and as such it will be a transitional year for the Group and therefore, all partner organisations.

- 4.3 The 2022/23 Delivery Plan focuses on the most strategically important areas during this transitional year. This is structured via five strategic programme themes: Repairs; Customer First Centre; Engagement; Assets and Sustainability; and Governance. These are supported by a relatively small number of standalone strategic projects.

- 4.4 The full list of the projects, along with the associated milestones for the projects it is intended will be reported to this Board is set out at Appendix 1. We have also identified business interdependencies and external dependencies. External dependencies have been identified to recognise that the delivery of some projects is not entirely within our control.

- 4.5 A more detailed update on the projects as they relate to us is provided under each stream:

Repairs

- 4.6. The repairs stream includes the key elements of the repairs transformation programme as reported to this Board in March. Over the past year we have reported that demand levels for the repairs service, both emergency and non-emergency, have continued to be high, even as we addressed the pandemic backlog. Performance has also been impacted by material supply issues.

- 4.7. A key feature of the programme is improving how we communicate with customers. We know that this is a key element of the customer experience, which in turn drives satisfaction with repairs.

- 4.8. A key part of our operational planning approach for the year ahead (so not a strategic project in its own right) is working to reduce the number of outstanding repairs. We aim to reach pre-pandemic levels by July and maintain performance at this level or better. Quarterly reviews will be undertaken and trade resource will be redirected as required to support this objective.

4.9. Delivery of these repairs projects and activities will support the following strategic outcomes:

- Reduction in the number of complaints relating to the repairs service, in particular regarding communication;
- Enhanced customer convenience and control over when they receive repairs – in conjunction with reducing the number of repairs outstanding this will help us to reduce the average time for non-emergency repairs to its pre-pandemic level of 5.5 days;
- Improved satisfaction with the repairs service for tenants – aiming to improve year on year to 2025/26, supported by new approaches to the collection, monitoring and reporting of customer experiences; and
- Reduction in number of emergency repairs by 10% – with the higher volumes being experienced post-pandemic, we propose to rebase this measure so that 2021/22 is the new baseline rather than 2019/20.

Customer First Centre

4.10. The CFC is a key part of our new operating model and will over time become the hub of our digital and online services. Our 2022/23 Delivery Plan focuses:

- On how we further evolve and refine the role of the CFC, coupled with specific performance measures being reported to this Board to allow a clear assessment; and
- on its impact.

4.11. The projects will support the CFC evolving through:

- Taking stock of progress to date through an interim review;
- Refining all processes to ensure we are maximising the value of the CFC (an Executive level project);
- Evolving the technology platform by considering the business case for a new cloud telephony system (an Executive level project); and
- Strategically developing our wider digital services offer.

4.12. A key focus is ensuring that in the early stages of the year we build on the early successes of the CFC and implement incremental improvements. This will provide us with a stable base upon which to then expand our digital services offering.

4.13 The full review of the CFC that will be undertaken towards the end of the year means that the projects should sequence such that it can take into account the findings from the process review and proposals for our future online services model at the same time. It should be noted that the CFC evaluation and review of the RSL online services model will compete within the year but the outcomes will be reported to the Board in May 2023.

4.14 The early focus of the CFC has been on delivering an excellent customer experience through existing communication channels, principally phone – although email and webchat are also important parts of its service offering. The CFC supports other online services such as allocations, through our MyHousing system, and will support follow up of service requests as we introduce digital customer communications for environmental services this year.

- 4.15 During 2022/23 we will scope the next phase of our digital customer services rollout; including the functionality of a Wheatley app – for example which types of repairs should be included in online self-service.
- 4.16 The delivery of the CFC projects and performance targets will support the following outcomes:
- An excellent service experience for our customers, who can have any issues resolved quickly through a single phone call – 80% of calls being answered within 30 seconds and abandonment rates below 7%;
 - The CFC continues to expand its capacity to undertake additional transactional activity which frees up local staff – with 90% of calls being resolved on first contact and only 10% of cases being passed outwith the CFC to our frontline staff; and
 - We will have co-created an online services model with our customers, driven by what customers value and will use, which in turn will support future channel shift.

Engagement

- 4.17 Engagement is a critical driver for our overall strategy. The key focus for 2022/23 is the implementation of our engagement framework and reflecting the importance of engagement within our performance framework.
- 4.18 The engagement framework phase 2 project focusses on how we embed our engagement approach and a separate paper has more detail on how we plan to progress with a number of the milestones. Alongside this we have now translated our engagement model into a tangible suite of performance measures to allow the Board greater visibility on engagement activity, including:
- Recruitment of customer voices and regional panel members relative to what we agreed with tenants as part of the consultation;
 - No of customer voices activities carried out;
 - Number of engagement panel meetings (by geographic area); and
 - Number of scrutiny focus groups.
- 4.19 The programme also takes into account two key elements which underpin our approach to engagement – a tailored approach and enhancing digital engagement.
- 4.20 The customer data collection project will be an integral part of the overall Delivery Plan for the year. It is intended that we will seek to reach out to all our customers to collect up to date contact details (eg phone number and e-mail), equalities data and communication preferences.
- 4.21 Having up to date contact detail data is a critical base for the introduction of our Rant and Rave customer sentiment analysis as it is based on seeking immediate feedback via text or email. This will also be important to allow us, for example, to issue digital communications or alert customers to engagement activities.
- 4.22 The exercise will also allow us to have a better understanding of digital inclusion and preferences amongst customers. By collecting data on if and how customers access digital services this can provide important intelligence which informs our online services model.

- 4.23 It also provides support us meeting our regulatory obligation to collect equalities data from all customers. This allows us to collect a wide range of information at the same time, rather than through different exercises. It is likely that for us we will do this via Housing Officer visits to tenants.
- 4.24 The delivery of the engagement projects and performance targets will support the following outcomes:
- A vibrant, diverse engagement community of at least 200 tenants who are co-creating and influencing our activities;
 - Robust, up to date contact information for customers which provide us with a means to roll out real time customer experience monitoring;
 - A segmented approach to service delivery for families which will support increase satisfaction with this customer segment in future; and
 - A clear understanding of the make up of our communities to support us tailoring services in future.

Assets & Sustainability

- 4.25. This programme reflects decisions taken by Boards over the course of 2021/22, in particular a focus on sustainability and asset strategy. The first phase of the asset strategy will focus on Glasgow, however an East equivalent is planned for 2023/24. Pending the final WLHP ballot, by this time we anticipate being the single vehicle for the East.
- 4.26. A key focus for programme is recognising the interdependent nature of the projects and ensuring that we have strategic alignment between our sustainability, strategic asset management and regeneration activities.
- 4.27. During the course of 2021/22 we developed a baseline for our ambition to reduce our corporate carbon footprint to carbon neutral by 2026. This was developed based on an assessment with PlanetMark, an independent sustainability certification organisation, which will be validated over this year.
- 4.28. The delivery of the asset and sustainability projects and performance targets will support the following outcomes:
- Our Centres of Excellence completed providing a hub for staff engagement and collaboration;
 - Sustainability embedded in all our activities through a strategic framework; and
 - A roadmap for what we need to do to achieve EESSH 2 which can form the basis for understanding cost implications and an informed discussion with stakeholders.

Governance

- 4.29. The projects take into account some of the key elements of the strategic governance review, including our desire to increase the level of visibility on equality and diversity. We have also taken the opportunity to consider how governance activity more widely is reflected beyond strategic projects.

- 4.30 The following measures, which are indicators of the underlying strength of our Boards and administration, are now included in our performance measures:
- Number of vacancies – enhancing visibility of where Boards are operating at below full capacity;
 - Attendance – enhancing visibility on the most fundamental duty of Board members; and
 - Papers issued 7 days in advance – how we are ensuring Board members have sufficient time to adequately prepare for meetings.
- 4.31 The delivery of the governance projects and performance targets will support the following outcomes:
- Robust equality and diversity data which provides a basis for informing our future workforce planning, service design and regulatory compliance.
- Other projects*
- 4.32 The other projects include maintaining visibility on previous approvals, such as the implementation of our homelessness policy and introduction of digital customer communications and mobile technology for our environmental services.
- 4.33 Two significant stand-alone projects are a full review of our allocations policy, subject to an item on this agenda, and the NETs digital service the Board have previously been updated on.

Measures and Targets 2022/23

- 4.34 This section presents proposed measures and targets for 2022/23, detailed in full in Appendix 2. In addition to existing and baseline measures, this includes newly proposed measures. The appendix is also structured by strategic theme and identifies reporting frequency and whether results will be provided to this Board or where they will also be reported to Group Board.
- 4.35 *Existing measures:* These include those:
- reported to this Board in the last year and which continue for 2022/23, with proposed targets including any proposed changes following an annual review; and
 - recently approved by Group Board which directly link to RSL Boards and therefore beneficial for this Board to regularly receive updates from 2022/23.
- 4.36 Pertinent points on existing measures are summarised below:
- Limit annual RSL rent increases: a change of strategic result to remove the 2.9% cap, with the increase set annually via business plan.
 - New build: As agreed previously with Board, our new build targets for years 2 to 5 have been re-profiled and now total 669 homes. Targets are currently based on the Business Plan and will be increased as additional

funds are secured. Consideration is being given to the type and size of new homes built, including the profile of our customers.

- Reduce gross rent arrears: While our year end performance of 4.16% surpassed our 4.29% target, consideration needs to be given to the economic climate and tenants' future ability to pay and for us to collect rent and arrears. Our Year 2 to 5 targets have been reprofiled accordingly and will be monitored regularly.
- Reduce volume emergency repairs by 10%: The baseline year was previously agreed as 2019/20, however, volume has increased during 2021/22 and would have been higher still if not for the introduction of next day appointments. Increased customer demand is not anticipated to reduce and therefore a change to the baseline year and new targets are proposed, with a -10% reduction on 2021/22 volumes by 2026.
- Right first-time reactive repairs: Increased customer demand, recent material supply issues and remobilisation backlogs have had a negative effect on the right first time measures during 2021/22 and are anticipated to continue into Q1 2022/23.
- Percentage tenants with online accounts using MySavings: We are reviewing this initiative and investigating future options, linked to a strategic project to review our online services model. Nonetheless, it is proposed the strategic result is reduced from 60% to 15%, taking account of the challenges experienced.

4.37 *Baseline measures:* Several strategic results were new in 2021/22 for the Group's 2021-2026 strategies and therefore involve work to establish baselines. As recently reported to Group Board, where baselines are outstanding, work will continue through 2022/23 to develop new approaches to collection, collation and reporting of these measures. This includes several measures based on customer perception and satisfaction. More information on plans in this area are provided in section 5 of this paper, customer engagement.

4.39 *New measures:* Several new measures have been approved by Group Board to supplement existing and outstanding baseline measures. These have been introduced earlier in this report and cover areas of performance related to the implementation of our engagement model, visibility of the Customer First Centre and monitoring of the strength of our Boards and administration. In addition, we have added two new sustainability measures to support our ambitions in this area; the first to monitor the average new build CO2 output and the second to increase the percentage of stock at EPC 'B' rating.

5. Customer engagement

5.1 Our Delivery Plan reflects our strong focus on our customers influencing and co-creating with us. Customer engagement is embedded as specific milestones of strategic projects which will directly impact the way we deliver services or the way they can be drawn down by customers.

5.2 With Rant and Rave procured as our instant feedback tool during 2021/22, development and testing will take place during 2022/23, initially on a pilot basis with staff and then customers. This aligns with our strategic project to collect customer contact information and maximise the up to date, accurate contact data we have as the use of Rant and Rave is reliant on this information. Only

once we are confident with the experience the tool delivers – for the user and in reporting – will it be launched, generating baselines on a phased basis during 2023/24.

5.3 Given the extensive consultation on our new operating model, it was agreed with the Scottish Housing Regulator that it is prudent to delay our next full customer satisfaction survey by 6 months until 2023, which will be reportable under the 2023/24 Charter.

5.4 While later than initially intended, it is important that these customer surveys are based on the new operating model we implemented in 2021/22 and are reflective of our customers' experience of the new model.

6. Environmental and sustainability implications

6.1 We have developed the baselines for a number of sustainability measures over the course of the year.

6.2 A key project for 2022/23 is the development of a strategic sustainability framework. As part of this we anticipate further measures will be developed for future incorporation into our PMF.

7. Digital transformation alignment

7.1 Our strategy is underpinned by digital transformation. The measures and strategic projects for 2022/23 have been fully reviewed to ensure we have the appropriate technical and resource capacity alongside our Digital Programme.

8. Financial and value for money implications

8.1 There are no direct financial implications associated with this report, which are covered via the approved 2022/23 business plan.

9. Legal, regulatory and charitable implications

9.1 The customer data collection and equality and diversity projects have been developed to support us complying with our regulatory obligation to collect equalities data for tenants and staff.

9.2 We have engaged with the SHR regarding our plans for our customer satisfaction survey, which ordinarily require to be completed every three years. As indicated the SHR understand our rationale for delaying the survey into a fourth year to reflect our new operating model and ensure value for money in terms of the cost.

10. Risk appetite and assessment

10.1 We do not have a single risk appetite in respect of strategy. Our risk appetite seeks to take into account a range of factors which may impact the delivery of our strategy.

10.2 In considering our Group Delivery Plan and KPIs for 2022/23 we have considered the continued level of uncertainty associated with the continuing impact of the pandemic and our current operating context.

- 10.3 Our strategy is highly ambitious and contains a high degree of interdependencies. The proposed approach seeks to mitigate the risk that the complexity associated with the level of interdependencies are not managed through a structured approach.

11. Equalities implications

- 11.1 Project monitoring and evaluations consider equalities information and Equalities Impact Assessments are undertaken at the outset of new programmes to ensure compliance with equality legislation, where applicable.
- 11.2 Within the proposed Group Delivery Plan, there is a separate project under the governance programme stream dedicated to advancing our commitment to equality, diversity and inclusion.
- 11.3 Additionally, the expansion of our Customer Voices is focused on creating a more diverse range of voices actively participating in our engagement structures. In turn, this will support co-creation and influencing which is based on a more diverse range of perspectives.

12. Key issues and conclusions

- 12.1 The 2022/23 Delivery Plan seeks to maintain our ambition in terms of strategic projects, whilst being cognisant of the transitional nature of the year ahead.
- 12.2 The plan seeks to embed business changes, such as the CFC, into our performance framework to allow us to formally monitor the impact they are having.
- 12.3 A key thread throughout the strategic projects and performance measures is a focus on customer engagement and the customer's view shaping our priorities.

13. Recommendations

- 13.1 The Board is asked to:
- 1) Note and provide feedback on the 2022/23 strategic projects and associated milestones; and
 - 2) Approve the proposed measures and corresponding targets for 2022/23.

List of Appendices

Appendix 1 – Strategic Projects for 2022/23

Appendix 2 – Board Measures and Targets 2022/23

Group Delivery Plan 2022/23

Strategic Theme	Programme Stream	Project	Customer engagement	DCH Implications
Delivering Exceptional Customer Experience	<i>Repairs</i>	<ul style="list-style-type: none"> Improve Customer Contact & Communications Develop IT & Systems Service & process redesign Meet the needs of owners 	<div>√</div> <div>√</div>	<div>√</div> <div>√</div> <div>√</div> <div>√</div>
	<i>CFC</i>	<ul style="list-style-type: none"> CFC interim review CFC year 1 evaluation RSL Digital Services Model 	<div>√</div> <div>√</div> <div>√</div>	<div>√</div> <div>√</div> <div>√</div>
	<i>Engagement</i>	<ul style="list-style-type: none"> Engagement Framework – Phase 2 Customer data collection exercise Wheatley Whole Family approach 	<div>√</div> <div>√</div> <div>√</div>	<div>√</div> <div>√</div> <div>√</div>
Making the Most of our Homes & Assets	<i>Assets & Sustainability</i>	<ul style="list-style-type: none"> Corporate Estate Strategic Sustainability Framework Asset Strategy for Glasgow Wyndford Regeneration DGHP TRA 	<div>√</div> <div>√</div> <div>√</div>	<div>√</div> <div>√</div>
Developing our Shared Capability / Enabling our Ambitions	<i>Governance</i>	<ul style="list-style-type: none"> Strategic Governance Review Equality, Diversity & Inclusion Updated Strategic Agreement with GCC Strategic Agreement with DGC 	<div>√</div> <div>√</div>	<div>√</div> <div>√</div>
Changing lives and communities	<i>Standalone</i>	<ul style="list-style-type: none"> Implement year 2 of the Group Homelessness Framework Review of group allocations policy and systems NETs digital service Strategic realignment of Care services 	<div>√</div>	<div>√</div> <div>√</div> <div>√</div>

Repairs programme stream		
Project/Owner	Key Milestones	Interdependencies
Improve Customer Contact & Communications	<ul style="list-style-type: none"> ▪ Taking into account customer feedback, implement revised customer comms for all repair types (including owner repairs) – 30/6/22 ▪ Proposals for customer feedback to Boards developed and agreed - 30/6/22 ▪ Approach to real time repairs feedback on repairs agreed - 31/12/22 	<ul style="list-style-type: none"> ▪ Meet the needs of owners ▪ RSL digital services model
Develop IT & Systems	<ul style="list-style-type: none"> ▪ CBG Servitor upgrade implemented – 31/5/22 ▪ Localz phase 1 installation (pilot with CBG) – 31/10/22 ▪ Localz phase 1 full roll out programme agreed – 31/12/22 	External dependency – IT suppliers
Service & process redesign	<ul style="list-style-type: none"> ▪ DGHP improvement plan defined and agreed – 31/5/22 ▪ Quick wins for the repairs service in the West implemented (opening up appts, better communication between CBG and CFC, approach to customer comms) – 30/6/22 ▪ Planning complete for implementing redesigned repairs delivery model – 30/6/22 ▪ DC approach to migrate to Group Servitor agreed – 30/6/22 	
Meet the needs of owners	<ul style="list-style-type: none"> ▪ Review owner billing inc. suitability of existing SoRs and approach to lower value jobs – 30/6/22 ▪ Review current approach to owner repairs and define & agree reshaped owner repairs service delivery model – 30/6/22 ▪ Review processes that support owner repairs service and refine – 30/6/22 ▪ Implement revised processes to support owner repairs – 31/12/22 ▪ Deploy revised owner repair service delivery model – 31/3/23 	<ul style="list-style-type: none"> ▪ Improve Customer Contact & Communications

CFC programme stream		
Project/Owner	Key Milestones	Interdependencies
CFC interim review	<ul style="list-style-type: none"> External interim review concluded – 30/4/22 Present findings of interim review to Group Board – 30/4/22 Present findings of interim review to RSL Boards – 31/5/22 	
CFC year 1 evaluation	<ul style="list-style-type: none"> Scope of full evaluation agreed by ET – 31/12/22 Undertake evaluation of the first year of CFC including customer experiences – 14/3/23 Present findings to ET – 31/3/23 	
RSL digital services model	<ul style="list-style-type: none"> Review existing digital services offering, including existing usage rates, functionality and projected future lifespan - 31/8/22 Scope future RSL digital services model, including role of apps, online services, repairs digital offering and self-service – 31/10/22 Undertake themed engagement with Glasgow 1000 Panel on digital services - 28/2/23 Present recommendations to ET for next 3 years – 31/3/23 	<ul style="list-style-type: none"> Engagement Framework – Phase 2 Customer data collection exercise
Engagement programme stream		
Project/Owner	Key Milestones	Interdependencies
Engagement Framework – Phase 2	<ul style="list-style-type: none"> Develop a programme of engagement using customers' preferred methods – 31/5/22 2022/23 Engagement plans, including mechanisms for allocation of funding, agreed by Boards - 31/5/22 Develop learning and development programme for staff as well as Customer and Community Voices – 30/6/22 Customer voices feedback to group wide governance event(s) - 31/3/23 Complete recruitment of Customer and Community Voices – 31/3/23 	<ul style="list-style-type: none"> RSL digital services model
Customer data collection exercise (Contact info, equalities and communication preferences)	<ul style="list-style-type: none"> Project approach and proposed resource requirements agreed Group Executive – 30/5/22 Data collection exercise undertaken - 30/9/22 Update to Group Executive on outcome of data collection exercise and proposed actions - 31/10/22 Update to Boards on outcome of data collection exercise – 30/11/22 	<ul style="list-style-type: none"> Equality, Diversity & Inclusion RSL digital services model
Wheatley Whole Family approach	<ul style="list-style-type: none"> Complete the research phase, including survey of households with children and follow up focus groups – 31/5/22 Present findings and proposed approach to ET – 30/6/22 Engagement with customer voices on the proposed Whole Family approach - 31/8/22 Final implementation approach agreed by ET - 30/9/22 	<ul style="list-style-type: none"> Engagement Framework – Phase 2

Assets & Sustainability programme stream		
Project/Owner	Key Milestones	Interdependencies
Corporate Estate	<ul style="list-style-type: none"> East Glasgow and Bathgate Hubs complete – 31/7/22 West Glasgow Hub complete – 30/9/22 East Hub (NMR) complete – 30/9/22 CFC Lipton House complete – 31/12/22 South Hub (Dumfries) complete – 31/3/23 	
Strategic Sustainability Framework	<ul style="list-style-type: none"> Pathway to Net Zero Advisory Group recruited and in place – 31/5/22 Commission an independent review of energy efficient technologies and low emission heating systems installed to date - 31/5/22 Draft framework reviewed by Advisory Group – 31/7/22 Update on sustainability framework and independent review to Group Board – 31/8/22 Independent review complete – 30/9/22 Draft framework and outcome of independent review to ET– 31/10/22 Draft framework approved by Group Board – 31/12/22 Group wide launch of strategic sustainability framework – 31/1/23 	<ul style="list-style-type: none"> Asset strategy

Governance programme stream – Group Director of Finance		
Project/Owner	Key Milestones	Interdependencies
Strategic Governance Review	<ul style="list-style-type: none"> Wheatley Homes Glasgow – all legal steps taken to officially change name – 31/5/22 East of Scotland partnership –stage 1 consultation complete – 31/5/22 East of Scotland partnership tenant ballot completed – 30/6/22 WLHP stock transfer completed – 31/7/22 Lowther Homes – undertake first annual self-assurance statement (externally validated) and present to Board – 16/11/22 	External dependency - funders
Equality, Diversity & Inclusion	<ul style="list-style-type: none"> Undertake phase 1 tenant and staff survey to collect protected characteristics data – 25/8/22 EDI update to Group Board, including revised Equality, Diversity and Inclusion Policy for approval - 25/8/22 Equalities results from customer data collection exercise analysed and proposed actions to Group Executive – 30/9/22 Update SHR Annual Assurance Statement on progress with equalities – 31/10/22 	<ul style="list-style-type: none"> Engagement Framework Customer data collection exercise (Contact info, equalities and communication preferences)

Other Projects

Project	Key Milestones	Interdependencies
Implement year 2 of the Group Homelessness Framework	<ul style="list-style-type: none"> ▪ Undertake a review of existing customer engagement in homelessness service design and delivery – 30/6/22 ▪ Develop an action plan to maximise engagement opportunities - 30/11/22 ▪ Undertake a review of existing tenancy sustainment performance reporting and develop and agree a new consistent group wide approach to reporting – 31/12/22 ▪ ET agree group wide approach to reporting – 31/3/23 	
Review of group allocations policy and systems	<ul style="list-style-type: none"> ▪ Updates to policy agreed by ET and RSL Boards for consultation with tenants – 31/5/22 ▪ Undertake customer consultation – 31/7/22 ▪ Present findings to Wheatley Board - 31/8/22 ▪ Present findings to RSL Boards - 30/9/22 ▪ Undertake testing of the new system in D&G – 31/3/23 	External dependency – Home Connections
NETs digital service	<ul style="list-style-type: none"> ▪ Undertake build phase – 31/7/22 ▪ Undertake testing of the product – 31/8/22 ▪ Commence pilot – 30/9/22 ▪ Go Live – 30/11/22 ▪ Provide update to Boards – 30/11/22 	External dependency - IT Platform provider

Appendix 2

Dunedin Canmore Board Strategic Results and KPIs 2021 to 2026



Where applicable, original targets are displayed in brackets underneath the currently proposed targets

1. Delivering Exceptional Customer Experience

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Percentage of tenants who sustain their tenancies for more than 12 months (ARC)	No change	90%	90%	90%	90%	KPI Business value	Group and RSL Boards	Quarterly
Average number of working days to respond to stage 1 complaints (ARC)	No change	5	5	5	5	KPI Business value	Group and RSL Boards	Quarterly
Average number of working days to respond to stage 2 complaints (ARC)	No change	20	20	20	20	KPI Business value	Group and RSL Boards	Quarterly
Average number of working days to respond to all complaints – Stage 1 and 2 (ARC)	No change	6	5	5	5	KPI Business value	Group and RSL Boards	Quarterly
Percentage of stage 1 complaints responded to within 5 working days (SPSO)	No change	100%	100%	100%	100%	KPI Business value	Group and RSL Boards	Quarterly
Percentage of stage 2 complaints responded to within 20 working days (SPSO)	No change	100%	100%	100%	100%	KPI Business value	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Overall customer satisfaction is above 90% (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24.	Survey implemented	Updated baseline established	Target to be agreed following baseline	>90%	Strategic Result	Group and RSL Boards	Annually
Implement “rate it” score from the book it, track it, rate it repairs approach and aim to improve performance by 10%	Linked to Repairs programme stream and customer feedback development				>10% improvement	Strategic Result	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Tenant satisfaction with value for money increased to 85% (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24.	Survey implemented	Updated baseline established	Target to be agreed following baseline	85%	Strategic Result	Group and RSL Boards	Annually
Satisfaction with complaints handling increased by 10%	Linked to Rant and Rave implementation				Baseline + 10%	Strategic Result	Group and RSL Boards	Quarterly
Overall satisfaction among households with children improved to 90%	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24.	Survey implemented	Updated baseline established	Target to be agreed following baseline	90%	Strategic Result	Group and RSL Boards	Annually
90% of customers feel they can participate in the landlord's decision making (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24.	Survey implemented	Updated baseline established	Target to be agreed following baseline	90%	Strategic Result	Group and RSL Boards	Annually
95% of customers actively engaged in shaping services feel they participate in decision making	Linked to Rant and Rave implementation				95%	Strategic Result	Group and RSL Boards	Annually
Satisfaction with the process of getting my new home is improved by 10%	Linked to Rant and Rave implementation				Improved by 10%	Strategic Result	Group and RSL Boards	Quarterly

New Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Customer first centre grade of service - 80% of calls within 30 seconds	85.42% in March 2022	80% within 30 seconds	80% within 30 seconds	80% within 30 seconds	80% within 30 seconds	KPI Business Value	Group and RSL Boards	Quarterly
Percentage of calls to the CFC resolved at first contact	Exceeding 92% in March 2022	90%	90%	90%	90%	KPI Business Value	Group and RSL Boards	Quarterly
Call abandonment rate	3.82% in March 2022	7%	7%	7%	7%	KPI Business value	Group and RSL Boards	Quarterly
Average wait time	30s in March 2022	30s to correspond with the Grade of Service	30s to correspond with the Grade of Service	30s to correspond with the Grade of Service	30s to correspond with the Grade of Service	KPI Business value	Group and RSL Boards	Quarterly
CFC cases raised, passed to housing / commercial officers for resolution	In development	10%	10%	10%	10%	KPI Business value	Group and RSL Boards	Quarterly

New Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Total number of customers involved in Customer Voices Programme	Added to monitor and report on Stronger Voices progress during 2021/22, with focus on maintaining this thereafter.	DC - 200	DC - 200	DC - 200	DC - 200	KPI Other	Group and RSL Boards	Quarterly
Number of customer voices activities carried out	Added to monitor and report on Stronger Voices progress	DC – 54	DC – 54	DC – 54	DC – 54	KPI Other	Group and RSL Boards	Quarterly
Number of East Regionwide panel sessions (DC and WLHP)	Added to monitor and report on Stronger Voices progress	3 sessions per year	3 sessions per year	3 sessions per year	3 sessions per year	KPI Other	DC and WLHP Boards	Quarterly
Number of customers involved in East (DC/WLHP) Region panel	Added to monitor and report on Stronger Voices progress	75	75	75	75	KPI Other	DC and WLHP Boards	Quarterly
Number of Scrutiny focus groups	Added to monitor and report on Stronger Voices progress.	DC – 1	DC – 1	DC – 1	DC – 1	KPI Other	Group and RSL Boards	Quarterly

2. Making the Most of Our Homes and Assets

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Group wide: Develop 4,000 (previously 5,500) new homes across all tenures	Reprofiled Year 2 to 5 targets based on Business Plan.	Group - 490	Group - 582	Group - 815	Group – 970	Strategic Result	Group and RSL Boards	Quarterly
	Our adjusted target is 313 across Years 2 to 5.	DC - 92	DC - 122	DC - 256	DC - 199	Strategic Result	DC Board	Quarterly
Group wide: Invest £500m of new public and private finance in new build housing	Increased reprofiled targets	Group: £127,730,000	Group: £134,795,000	Group: £160,118,000	Group: £108,749,000	Strategic Result	Group and RSL Boards	Quarterly
		DC – £29,711,000	DC – £31,566,000	DC – £21,153,000	DC – £17,711,000	Strategic Result	DC Board	Quarterly
Group wide: Invest £360 million in improving, modernising and maintaining homes	Increased reprofiled targets, including capital investment and repairs spend	Group: £73,406,000	Group: £74,744,000	Group: £77,564,000	Group: £77,880,000	Strategic Result	Group and RSL Boards	Quarterly
		DC – £10,056,000	DC – £11,313,000	DC – £11,322,000	DC – £11,583,000	Strategic Result	DC Board	Quarterly
Achieve a 60:40 ratio of planned to reactive repair spending	No change	60:40	60:40	60:40	60:40	Strategic Result	Group and RSL Boards	Quarterly
Reduce the volume of emergency repairs by 10%	Change of baseline year to 2021/22, with new targets proposed on basis of -2.5% pa to achieve -10% in year 5	DC – 7,545	DC – 7,351	DC – 7,157	DC – 6,965	Strategic Result	DC Board	Quarterly
Group wide: Reduce the output of CO2 emissions from our homes by at least 4,000 tonnes per year	No change, cumulative	-8,000	-12,000	-16,000	-20,000	Strategic Result	Group and RSL Boards	Annually

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Group wide: Reduce our corporate carbon footprint to carbon neutral by 2026	No change	75% of baseline, c1,500	50% of baseline, c1,000	25% of baseline, c500	0	Strategic Result	Group and RSL Boards	Annually
Percentage of customers who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (ARC)	Reprofiled targets to 95% in Year 5: Year 2 - 89% Year 3 - 91% Year 4 - 93% Year 5 - 95%	89%	91%	93%	95%	KPI Customer Value	Group and RSL Boards	Quarterly
Percentage of reactive repairs carried out in last year completed right first time (ARC)	No change	DC – 95%	DC – 95%	DC – 95%	DC – 95%	KPI Business Value	Group and RSL Boards	Quarterly
Average length of time taken to complete emergency repairs (ARC)	No change	3	3	3	3	KPI Business Value	Group and RSL Boards	Quarterly
Average length of time taken to complete non- emergency repairs (ARC)	No change	5.5	5.5	5.5	5.5	KPI Business Value	Group and RSL Boards	Quarterly
Percentage stock meeting the Scottish Housing Quality Standard (SHQS) (ARC)	No change	DC – 99.00%	DC – 99.00%	DC – 99.00%	DC – 99.00%	KPI Compliance	DC Board	Annually
Number of times during the reporting year we did not meet our statutory obligations to complete a gas safety check within 12 months of a gas appliance being fitted or its last check (ARC)	No change	0	0	0	0	KPI Compliance	Group and RSL Boards	Quarterly
The average time to complete medical adaptations (ARC)	Target reset from 25 to 35 days in Year 2 on the basis of high demand for major adaptations	35 (Originally 25)	25	25	25	KPI Compliance	Group and RSL Boards	Quarterly

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Number of Health and Safety Executive or local authority environmental team interventions	No change	0	0	0	0	KPI Compliance	Group and RSL Boards	Quarterly
Number of new employee liability claims received	No change	0	0	0	0	KPI Compliance	Group and RSL Boards	Quarterly
Number of open employee liability claims	No change	Contextual	Contextual	Contextual	Contextual	KPI Compliance	Group and RSL Boards	Quarterly
Number of days lost due to work related accidents	No change	Contextual	Contextual	Contextual	Contextual	KPI Compliance	Group and RSL Boards	Quarterly
Number of accidental fires in workplace.	No change	0	0	0	0	KPI Compliance	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Achieve 95% customer satisfaction with their new build home	Linked to Rant and Rave development and implementation				95%	Strategic Result	Group and RSL Boards	Quarterly
Maintain existing tenant satisfaction with the quality of their home at over 90% (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24	Survey implemented	Updated baseline established	Target to be agreed following baseline	>90%	Strategic Result	Group and RSL Boards	Annually

New Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Group wide: Average new build CO2 output no greater than 1.8t	New build CO2 estimated at average 1.8 tonnes per year	1.8t	1.8t	1.8t	1.8t	KPI Other	Group and RSL Boards	Annually
Group wide: Increase the % of stock at EPC 'B' to 30%	14%	16%	19%	24%	30%	KPI Other	Group and RSL Boards	Annually

3. Changing Lives and Communities

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Percentage of lets to homeless applicants (ARC)	No change	Contextual	Contextual	Contextual	Contextual	Strategic Result	Group and RSL Boards	Quarterly
Percentage of relevant lets to homeless applicants	No change	DC – 50%	DC – 50%	DC – 50%	DC – 50%	Strategic Result	Group and RSL Boards	Quarterly
Group wide: House an estimated 10,000 homeless people or households over 5 years	No change	4,000	6,000	8,000	10,000	Strategic Result	Group and RSL Boards	Quarterly
Group wide: Over 70% of our customers live in neighbourhoods categorised as peaceful	No change	68.5%	69.0%	69.5%	>70%	Strategic Result	Group and RSL Boards	Quarterly
Group wide: Reduce the number of accidental dwelling fires by 10%	No change	4% reduction from baseline figure (Upper limit: 205)	6% reduction from baseline figure (Upper limit: 200)	8% reduction from baseline figure (Upper limit: 195)	10% reduction from baseline figure (Upper limit: 193)	Strategic Result	Group and RSL Boards	Quarterly
100% of applicable properties have a fire risk assessment	No change	100%	100%	100%	100%	Strategic Result	Group and RSL Boards	Quarterly
Group wide: 4,000 jobs and training and apprenticeship opportunities delivered	No change	Group: 750	Group: 850	Group: 850	Group: 850	Strategic Result	Group and RSL Boards	Quarterly
		DC - 30	DC - 35	DC - 38	DC - 38	Strategic Result	DC Board	Quarterly
Group wide: 250 customers have been supported to attend higher education and university through Wheatley bursaries	No change	100	150	200	250	Strategic Result	Group and RSL Boards	Annually
Group wide: 10,000 vulnerable children benefit from targeted Foundation programmes	Targets reset for Years 2 – 5 in line with anticipated funding	Group: 1,200	Group: 2,250	Group: 2,400	Group: 2,150	Strategic Result	Group and RSL Boards	Annually
		DC – 90 (originally 133)	DC – 95 (originally 288)	DC – 106 (originally 334)	DC – 95 (originally 429)	Strategic Result	DC Board	Annually

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
60% of tenants with online accounts are using the My Savings rewards gateway	Strategic result changed from 60% to 15%, with increases Years 2 to 5.	12%	13%	14%	15%	Strategic Result	Group and RSL Boards	Annually
% ASB cases resolved (ARC)	No change	98%	98%	98%	98%	KPI Business Value	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Achieve 85% satisfaction with Wheatley Environmental Services	Linked to Rant and Rave development and implementation				85%	Strategic Result	Group and RSL Boards	Quarterly
Percentage of tenants satisfied with landlord’s contribution to the management of the neighbourhood they live within (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24 (rather than 2022/23)	Survey implemented	Updated baseline established	Target to be agreed following baseline	Target to be agreed following baseline	KPI Customer value	DC Board	Annually
Group wide: Reduce the cost of running a home by 10% by 2026	To be revisited with Board during Strategy refresh process 2022					Strategic Result	Group and RSL Boards	Annually

4. Developing Our Shared Capacity

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Staff absence is maintained at 3%	No change	3.0%	3.0%	3.0%	3.0%	Strategic Result	Group and RSL Boards	Quarterly
Staff voluntary turnover (i.e. resignations) remains at less than 7%	No change	7%	7%	7%	7%	Strategic Result	Group and RSL Boards	Annually
Group wide: 250 young people are provided with structured opportunities to build their skills within the business	Year 2 target reset from 50 to 30, reflects planned recruitment in Year 2 and exceeding target in Year 1.	30	55	55	55	Strategic Result	Group and RSL Boards	Annually
Group wide: 50 graduates are provided with opportunities to work and gain experience in our sectors	No change	50	51	51	51	Strategic Result	Group and RSL Boards	Annually
Group wide: 40% of promoted posts are filled with internal candidates	No change	40%	40%	40%	40%	Strategic Result	Group and RSL Boards	Annually

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Over 90% of staff say they feel appreciated for the work they do	Timeline for liP survey to be confirmed	82.0%	85.0%	88.0%	>90%	Strategic Result	Group and RSL Boards	Annually
Over 80% of customers self-report positive distance travelled towards 'self-reliance'	Methodology developed and agreed with Fraser of Allander Institute 2021/22	Implement approach	Establish new baseline	Target to be set following baseline	>80%	Strategic Result	Group and RSL Boards	Annually
Our workforce's demographic makeup more closely resembles that of the communities in which we operate	Linked to Governance programme stream	Indicator development and staff and tenant surveys undertaken to collect protected characteristics	Indicator and baseline introduced	Target to be set 2023/24 following baseline	Target to be set 2023/24 following baseline	Strategic Result	Group and RSL Boards	Annually

New Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Number of vacancies across Group and Subsidiary Boards	Added to ensure visibility of monitoring and reporting	Contextual – report actual figure	Contextual – report actual figure	Contextual – report actual figure	Contextual – report actual figure	KPI Compliance	Group and RSL Boards	Quarterly
Attendance levels across Group and Subsidiary Boards	Added to ensure visibility of monitoring and reporting	Contextual – report actual figure	Contextual – report actual figure	Contextual – report actual figure	Contextual – report actual figure	KPI Compliance	Group and RSL Boards	Quarterly
Instances where Board reports are not issued 7 days in advance of Group and Subsidiary Boards	Added to ensure visibility of monitoring and reporting	5%	5%	5%	5%	KPI Compliance	Group and RSL Boards	Quarterly

5. Enabling Our Ambitions

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Limit annual RSL rent increases (previously specified to 2.9%) throughout the life of the strategy	Year 2 rent increase is less than 2.9%. Due to current economic conditions, rent increases will need to be updated annually with BP.	Rent increases applied for 2022/23: DC – 1.9%				Strategic Result	Group and RSL Boards	Annually
Maintain a strong investment grade rating of A+ stable	No change	A+ Stable	A+ Stable	A+ Stable	A+ Stable	Strategic Result	Group and RSL Boards	Annually
Group: Reduce gross rent arrears to 4.5% (previously 4%) (ARC)	Recognising challenging economic climate, Group strategic result changing to 4.5%. Reprofiled Year 2 to 5 targets are shown.	Group: 5.67%	Group: 5.43%	Group: 5.04%	Group: 4.5%	Strategic Result	Group and RSL Boards	Quarterly
	Our proposed reprofiled targets Year 2 to 5 are shown.	DC – 4.66% (originally 4.44%)	DC – 5.43% (originally 4.33%)	DC – 5.10% (originally 4.37%)	DC – 4.47% (originally 3.78%)	Strategic Result	DC Board	Quarterly
Average days to let a home maintained at less than 14 days (ARC)	Group and RSL target re-set from <14 to 16 days in Year 2. Ongoing issues from pandemic.	16 (originally <14)	<14	<14	<14	Strategic Result	Group and RSL Boards	Quarterly
Percentage of lettable homes that became vacant (turnover) (ARC)	No change	DC – 7.3%	DC – 7.3%	DC – 7.3%	DC – 7.3%	KPI Business Value	Group and RSL Boards	Quarterly

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Percentage of court actions initiated which resulted in eviction (ARC)	No change	DC – 33%	DC – 33%	DC – 33%	DC – 33%	KPI Other	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Over 50% of customers actively using their online account to make transactions with us	Analytics to establish comprehensive view of the usage of our online offering is underway	Baseline established and target to follow	Target agreed following baseline	Target agreed following baseline	>50%	Strategic Result	Group and RSL Boards	Quarterly

Report

To: Dunedin Canmore Housing Board

By: Laura Henderson, Managing Director

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: Update on engagement framework

Date of Meeting: 26 May 2022

1. Purpose

- 1.1 This report provides the Board with an update on the implementation of Our Engagement framework “Stronger Voices, Stronger Communities”.

2. Authorising and strategic context

- 2.1 The engagement framework is a key theme of our 2021-26 strategy and has been subject to discussion and approval prior to its implementation by the Group and partner Boards.

3. Background

- 3.1 The “Stronger Voices, Stronger Communities” engagement framework was approved by Board in February 2021. It sets out 4 pillars of engagement
- We Listen;
 - We Co-create;
 - We Give Power; and
 - We Support.
- 3.2 Board also approved our strategic project to implement the engagement framework as part of the 2021/22 delivery plan. The key milestones were:
- Setting up a Stronger Voices team;
 - Developing the Customer Voice engagement plan for 2021/22;
 - Recruiting 50 Customer Voices for Dunedin Canmore; and
 - Exploring the feasibility of a Wheatley Community App.
- 3.3 These have been completed and reported to Board as part of the quarterly Strategic Delivery Plan update.
- 3.4 During 2021 there were discussions at Board on engagement and we consulted with customers towards the end of 2021 on the new operating model and our new way of engaging. There was a very high level of support from customers on the proposals and the Board set out the following commitments to customers.

Table 1 - Customer commitments

Commitment
Recruit 250 Customer Voices
£1.2m over 5 years identified for customer investment priorities
58 customers involved in scrutiny, environmental inspection, and focus groups

- 3.5 The results of the consultation were reported back to our customers at the end of January 2022 together with the launch of the Customer First Centre and an invitation to sign up with us as a Customer Voice.

4. Discussion

Customer Voice recruitment

- 4.1 The following table shows the progress we are making in terms of recruiting Customer Voices as at 31 March 2022. Progress towards the commitment will be reported to the Board as part of the overall quarterly performance update.

Table 2 – Customer Voices

	Customer Voices recruited	Commitment by March 2023
Dunedin Canmore	104	250

- 4.2 Part of the process of recruitment has been involving customers in local activities and then encouraging them to sign up to the Customer Voice programme. The following are a sample of local engagement activities that have taken place during 2021/22. In addition, we involved customers in focus groups during November 2021 to discuss the rent increase and their service priorities.

Table 3 – Sample engagement activity 2021/22

Activity
You Choose Challenge – 36 residents of Burndale Place submitted ideas to further improve their community. 4 Customers formed a panel to review the ideas and decided on Garden Storage Containers to enhance their small community.
Residents' meetings across 7 of our Retirement Complexes giving customers the opportunity to influence core investment as well as selecting colour schemes in redecoration and upcycling of communal area furnishings.
West Craigs Customer Voices Project (New Build) - 7 customers participated in the focus groups held over December 21 to January 22 The West Craigs Customer Voices project gathered customer views on the Wheatley Standard House Types in use at West Craigs. The project also encompassed wider aims of trialling new engagement technology and encouraging participation and consultation with a broader customer profile.
101 customers were involved in neighbourhood walkabouts with Housing Officers and our Environmental Nets team over the year
£530k of customer voice budget was utilised through real customer feedback on 70 projects that has enhanced their communities.
We held 6 rent consultation sessions with BMG online and in person to gain positive feedback from customers on our services and proposal

Customer Voice Investment Projects

- 4.3 We have ring fenced over £140k within the capital investment programme for Customer Voice investment projects. These are projects where the investment planning is not driven by compliance or life-cycle considerations, but by customer choice. They have included environmental projects, and upgrades in common closes and back courts including fencing and bin store upgrades.
- 4.4 Requests from customers for these projects will generally be identified through the planned neighbourhood walkabouts and/or customer conversations which take place between Housing Officers and customers on their patch. Further consultation is then carried out by the patch Housing Officer and the Investment Officer, generally in the form of a survey, to ensure that all customers in the relevant locality have an opportunity to influence the project and have their say. In some cases, a collaborative approach with the local authority or other agency may be the most appropriate route to delivery, for example working with the Local Authority in Edinburgh and West Lothian to review recycling and refuse disposal services and how we can invest and improve the set up for our residents. Local Customer Voice newsletters are used to provide feedback and progress on projects.

Embedding the Customer Voice in our strategic delivery plan

- 4.5 One of the commitments within our engagement framework was that we would ensure that customer engagement would be a key milestone in at least 50% of our strategic projects. Table 4 outlines the Board projects from our strategic delivery plan for 2022/23 which include customer engagement. The details and results from the customer engagement will be reported to the Board as part of the quarterly Strategic Delivery Plan update throughout the year. There are also a range of Executive level projects which will also incorporate customer engagement.

Table 4 – Customer engagement in the Board strategic delivery plan

Project	Customer Engagement
Repairs – Improve Customer Contact and Communications	Co-create web self-service roadmap with customers
CFC evaluation	Seek views of customers on the operation of the CFC service
RSL digital services model	Undertake themed discussions on digital services with customer focus groups
Wheatley Whole Family Approach	Customer research including focus groups, and co-creation activity with Customer Voices to create the approach
Engagement Framework	Co-create learning and development package with Customer Voices Customer Voices design Stronger Voices conference
Customer data collection exercise/ Equality, Diversity and Inclusion	Engagement with all customers as part of the data collection exercise
Review of Group Allocations Policy	Undertake customer consultation

- 4.6 The customer engagement set out in the table above forms the Annual Strategic Customer Engagement Plan. We also have our own local Engagement Plan, which includes local activities in our communities and the opportunity for our Customer Voices to engage and contribute.

Customer Voices and Boards

- 4.7 In addition to the Board receiving customer insight within the strategic delivery plan, it is proposed that from the start of the new governance year in the autumn a small number of Customer Voices are invited to attend at the start of one in three Board meetings. This will heighten the visibility of customer views and priorities for Board members and ensure that Board members have direct exposure to the customer voice.
- 4.8 Customer Voices will be also invited to attend a governance event once a year in order that the Board may hear directly from customers regarding their experience of services and participation in service design. Board members will also be invited to attend the annual Customer Voices conference.

- 4.9 We will have the ability to draw on TPAS on an ad hoc basis. This will not be part of the delivery of core engagement activity, rather areas where we may wish to have a degree of independence.
- 4.10 The Annual Return on the Charter measure for RSLs of “Percentage of annual tenants satisfied with the opportunities given to them to participate in their landlord’s decision-making processes” will provide the Board with a mechanism to track how our new engagement approach is resonating with tenants.
- 4.11 In order to raise awareness more widely as to how customer engagement is influencing decision making, we will run regular features on our websites, social media and future digital newsletters. We will also seek to publicise our successes and the benefits of customer engagement more widely such as through trade press features, conferences and political engagements.
- 5. Customer engagement**
- 5.1 Our strategy has a very clear focus on enhancing our customer engagement and a significant element of co-development and co-design with our customers as set out in this report.
- 6. Environmental and sustainability implications**
- 6.1 We will further consider how we engage with customers on the development of the Strategic Sustainability Framework.
- 7. Digital transformation alignment**
- 7.1 This report includes engagement with customers on customer-facing digital transformation projects.
- 8. Financial and value for money implications**
- 8.1 In 2022/23 over £140k capital investment budget has been ring fenced for customer-driven investment projects.
- 9. Legal, regulatory and charitable implications**
- 9.1 There are no legal, regulatory or charitable implications arising from this report.
- 10. Risk appetite and assessment**
- 10.1 Our agreed risk appetite for service delivery innovation is “open”; which means we are prepared to take risk and embrace change in our service delivery models in response to customer feedback.
- 11. Equalities implications**
- 11.1 There are no equalities implications arising from this report.

12. Key issues and conclusions

- 12.1 We are making good progress on recruiting Customer Voices in line with the commitments made to our customers in autumn 2021. We have achieved 60% of the total committed to by March 2023.
- 12.2 Customer Voices have already been influencing local community investment decisions and taking part in assessing the condition of their local area in accordance with the Keep Scotland Beautiful methodology. Over 140k has been identified within the capital investment budget to support our customer priorities in 2022/3.
- 12.3 The Strategic Delivery Plan for 2022/3 creates the Group-wide engagement plan for 2022/3, with over 50% of the strategic projects involving customer engagement. The insight from this engagement will be reported to Board on a quarterly basis as part of the Strategic Delivery Plan updates.
- 12.4 The key element of our engagement activity will be how it directly influences what we do, how we do it and the sense of our tenants that their priorities are driving this.

13. Recommendations

- 13.1 The Board is asked to:
 - 1) note the content of this report, engagement plan and provide any comment; and
 - 2) approve that from the beginning of the new governance year Customer Voices will be invited to attend at the start of one in three Board meetings.

List of Appendices

Appendix 1: Engagement plan



April

May

June

July

August

September

October

November

December

January

February

March

2022/23



Activity

Housing Officers identifying and recruiting customer voices through individual conversations

Housing officers running walkabouts/site presence/group meeting

Whole families focus groups

You choose Project-Burndale

Locality engagement plans produced

Elizabeth Macginness Court - New furniture consultation

Newbuild Focus group / zoom sessions

Walkabouts

Growing together project- Thornybauk- consultation with customers for new community garden

NETS WEEKLY EVENTS with SVO Support

Housing Officers identifying and recruiting customer voices through individual conversations

Housing officers running walkabouts/site presence/group meeting

HoHs Locality area engagement plans produced

DC/WLHP Partnership Consultation- Visits and Calls

Investment Panel set up- walkabouts

Customer Engagement at Moredun Park- letters first contact 19/05/2022

Customer Engagment: Event planning started with SVO and HO'S burndale/hyvots-quarries and surrounding areas

Growing together project- Thornybauk- consultation with customers for new community garden

Estate Visits- walkabouts

Gracemount replacement of walls

Housing Officers identfyng and recruiting customer voices through individual conversations

Housing officers running walkabouts/site presence/group meeting

Elizabeth Macginness Court - New furnature consultation

Allocations review focus groups

DC/WLHP Partnership Consultation- Ballot

Customer Engagment: Event planning started with SVO and HO'S burndale/hyvots-quarries and surrounding areas

Newsletter and Survey - Dunlaw Wynd / quarries/ Lower granton road

Engagement walk around at 494 Gorgie Road - supported customers with penumbra

Growing together project- Thornybauk- consultation with customers for new community garden

neighbourhood Walkabouts

Newsletter and Survey

Slateford Green consultation - paintworks

Gracemount replacement of walls
Housing Officers identifying and recruiting customer voices through individual conversations
Housing officers running walkabouts/site presence/group meeting
Digital services model focus groups
Growing together project- Thornybauk- consultation with customers for new community garden
Menti Surveys- in all estates. For those customers not involved in walkabouts.
Customer Engagement: Event planning started with SVO and HO'S burndale/hyvots-quarries and surrounding areas
Neighbourhood Walkabouts
Potential Event at slateford green- youth project
Newsletter and Survey
Slateford Green consultation - paintworks
Gracemount replacement of walls
Birchwood Family Day
Housing Officers identifying and recruiting customer voices through individual conversations
Housing officers running walkabouts/site presence/group meeting
Patch Newsletter: Moredun Grove - Patch newsletter informs customers of the outcomes – "You said, we did"
Patch Newsletters
Slateford Green consultation - paintworks
Gracemount replacement of walls
Neighbourhood Walkabouts
Potential Event at slateford green- youth project
Gracemount replacement of walls
Customer Engagement: Event planning started with SVO and HO'S burndale/hyvots-quarries and surrounding areas
Growing together project- Thornybauk- consultation with customers for new community garden
Housing Officers identifying and recruiting customer voices through individual conversations

Housing officers running walkabouts/site presence/group meeting
Patch Newsletters
Slateford Green consultation - paintworks
Gracemount replacement of walls
Growing together project- Thornybauk- consultation with customers for new community garden
Neighbourhood walkabouts
Housing Officers identifying and recruiting customer voices through individual conversations
Housing officers running walkabouts/site presence/group meeting
Neighbourhood walkabouts
Patch Newsletters
Slateford Green consultation - paintworks
Gracemount replacement of walls
Housing Officers identifying and recruiting customer voices through individual conversations
Housing officers running walkabouts/site presence/group meeting
Rent Campaign – visits and calls
Patch Newsletters
Slateford Green consultation - paintworks
Gracemount replacement of walls
Neighbourhood walkabouts
Rent focus groups take place
Housing Officers identifying and recruiting customer voices through individual conversations
Housing officers running walkabouts/site presence/group meeting
Potential 'community xmas run'
Rent Campaign- All Patches
Patch Newsletters

Gracemount replacement of walls
Neighbourhood walkabouts
Housing officers running walkabouts/site presence/group meeting
Neighbourhood walkabouts
Gracemount replacement of walls
Patch Newsletters
Housing Officers identifying and recruiting customer voices through individual conversations
Housing officers running walkabouts/site presence/group meeting
Gracemount replacement of walls
Neighbourhood walkabouts
Housing Officers identifying and recruiting customer voices through individual conversations
Housing officers running walkabouts/site presence/group meeting
Gracemount replacement of walls
Neighbourhood walkabouts

Outcome	Pillar	Numbers	Actual
Progress towards 50	You are heard	15	
Progress towards 64	You influence and co-create	6	
3 focus groups	You are heard	4	6
2-3 weeks	You influence and co-create	36	24
Focus on local engagement	You influence and co-create		
Customer Engagment	Your voice is stronger		
Customer Engagment	You influence and co-create	12	4
Customer Engagment	You are Heard	4	
Customer Engagment	You influence and co-create	12	
Progress towards 50	All Pillars	30	
Progress towards 50	You are heard	10	
Progress towards 64	You influence and co-create	6	
Progress towards 2			
Customer Engagment	You influence and co-create		40

Customer Engagment	You are heard		
Customer Engagment	You are heard		
Customer Engagment	You are heard		
Customer Engagment	You influence and co-create	12	
Customer Engagment	You are heard		
Customer Engagment	You are heard	60	43
Progress towards 50	You are heard	7	8
Progress towards 64	You influence and co-create	6	
Customer Engagment	Your voice is stronger		
3 focus groups	You are heard	4	
Customer Engagment	You influence and co-create		
Customer Engagment	You are heard		
Customer Engagment	You are heard		
	You are heard		
Customer Engagment	You influence and co-create	12	
Customer Engagment	You are heard	2 to 4	
Customer Engagment	You are heard/WE Support		
Customer Engagment	You are heard	30	8

Customer Engagment	You are heard	60	43
Progress towards 50	You are heard	7	
Progress towards 64	You influence and co-create	4	
3 focus groups	You are heard	4	
Customer Engagment	You influence and co-create	12	
Customer Engagment	Your Voice is Stronger		
Customer Engagment	You are heard		
Customer Engagment	You influence and co-design		
Customer Engagment	You influence and co-design	Progress to 50	
Customer Engagment	You are heard/WE Support		
Customer Engagment	You are heard	30	
Customer Engagment	You are heard	60	43
Customer Engagement	You influencee and co-design		
Progress towards 50	You are heard	12	
Progress towards 64	You influence and co-create	6	
Customer Engagement	You are heard		
Customer Engagement	You are heard		
Customer Engagment	You are heard	30	
Customer Engagment	You are heard	60	43
Customer Engagment	You are heard	2 to 4	
Customer Engagment	You influence and co-design	Progress to 50	
Customer Engagment	You are heard	60	43
Customer Engagment	You are heard		
Customer Engagment	You influence and co-create	12	
Progress towards 50	You are heard	17	

Progress towards 64	You influence and co-create	8	
Customer Engagement	You are heard		
Customer Engagment	You are heard	30	
Customer Engagment	You are heard	60	43
Customer Engagment	You influence and co-create	12	
Customer Engagement	You are heard	4	
Progress towards 50	You are heard	5	
Progress towards 64	You influence and co-create	6	
customer engagement	You are heard	4	
Customer Engagement	You are heard		
Customer Engagment	You are heard	30	
Customer Engagment	You are heard	60	43
Progress towards 50	You are heard	22	
Progress towards 64	You influence and co-create	6	
Customer Engagement	You are heard		
Customer Engagement	You are heard		
Customer Engagment	You are heard	30	
Customer Engagment	You are heard	60	43
customer engagement	You are heard	4	
8 focus groups	You are heard	10	
Progress towards 50	You are heard	5	
Progress towards 64	You influence and co-create	6	
customer engagement	Seasonal	30-50	
Customer Engagement	We Support		
Customer Engagement	You are heard		

Customer Engagment	You are heard	60	43
customer engagement	You are heard	4	
Progress towards 64	You influence and co-create	9	
customer engagement	You are heard	4	
Customer Engagment	You are heard	60	43
Customer Engagement	You are heard		
Progress towards 50	You are heard	2	
Progress towards 64	You influence and co-create	8	
Customer Engagment	You are heard	60	43
customer engagement	You are heard	4	
Progress towards 50	You are heard	3	
Progress towards 64	You influence and co-create	6	
Customer Engagment	You are heard	60	43
customer engagement	You are heard	4	

Comments

10 Housing officers
5 Housing officers
1 Stronger Voices Officer
Project now complete- customers asked for containers to be placed outside to provide storage space for kids toys etc. two containers have now been installed for customers to use.- feedback
SVO and HO discuss with customers re new furniture for communal areas in complex
SVO put together a customer panel to take part in zoom discussions by giving feedback on how we are building and designing our new builds. This was lead by our development co-ordenator who walked through samples and pictures of designs of our new builds at west craigs. Customers attended gave brilliant and very useful feedback to us. Two zoom sessions took place over the month with 7 people attending in total. These customers were from our waiting lists and transfer lists.
Walkabouts each week
Engagement with customers to get feedback regarding a new community garden at thornybauk. General meeting and discusstion with the residents- sharing ideas of what they would like to see etc. Suvey was then sent out with customers to provide feedback of suggestions from the meeting- survey closed and majority in favour for the garden to go ahead. Project ongoing over the coming months.
Nets team and SVO engaging with customers- quarries, Hyvots, Burndale, Gracemount. Events held were litter picking, general clean ups, re paving the BMX bike track at Gracemount youth centre (the mansion) supported by the DC youth project who came to all events. Brilliant week filled with all the communities getting involved and working together.
13 Housing officers
5 Housing officers
Calls made to DC customers regarding cosultaion for WLHP and DC

Investment panel set up to take a look at customer suggestions identified at walkabouts. The Panel will take all suggestions and ideas and make collective decisions on what we can deliver based on budgets /time scales etc. newsletters will follow to specific areas where walkabout have taken place 'you said , we did'
A chance to engage with customers on what they see as priorities for their neighbourhood walkabout. Sending out comms to take place 25/05
Planning meeting started with SVO and HOS for an event to engage with the communities. Involving three HOS patches as a joint event taking place at the quarries. Attending is: welfare rights, money matters, NETS, investment and SVOS. Community day with food/stalls/music.
results of survey with majority of customers in agreement- work has started and will be continuing over the coming months
4 per month
big piece of customer engagement around potential disruption in the community Housing officers
5 Housing officers
Customer consultation to look at new flooring, painterwork and furniture - 3 year plan
1 Stronger Voices Officer
Planning meeting started with SVO and HOS for an event to engage with the communities. Involving three HOS patches as a joint event taking place at the quarries. Attending is: welfare rights, money matters, NETS, investment and SVOS. Community day with food/stalls/music.
Send newsletters and surveys supporting HOS. Purpose to get feedback on what they would like to see or things to improve the community they live in
lead by HO to engage with customers- whats working/ whats not working/ what would you like to see?
Planters being built and installed work has started and will be continuing over the coming months
walkabouts each week
Supporting housing officers with follow on from walkabout newsletters.
container on site- SVO and HOS to be available to engage with customers as works progress

big piece of customer engagement around potential disruption in the community
5 Housing officers
3 Housing officers
1 Stronger Voices Officer
Planters being built and installed work has started and will be continueing over the coming months - flowers and veg purchased and ordered
Engage with Customers. How are we doing? Identify customer priorities for new build development. How can we improve?
Booking/organsing for event. Prepare letters and posters for event
Walkabouts each week
Youth project event and community event to get more DC kids involved and also enagage with the community about our services
Supporting housing officers with follow on from walkabout newsletters.
container on site- SVO and HOS to be available to engage with customers as works progress
container on site- SVO and HOS to be available to engage with customers as works progress
Customer feedback resulting in family fun day
13 Housing officers
5 Housing officers
Customers are involved in design of new services, and improvement ideas.
Patch newsletter informs customers of the walkabout outcomes – “You said, we did” . Customers are involved in design of new services, and improvement ideas.
container on site- SVO and HOS to be available to engage with customers as works progress
container on site- SVO and HOS to be available to engage with customers as works progress
walkabouts each week
Youth project event and community event carried out
container on site- SVO and HOS to be available to engage with customers as works progress-rotate attendance.
Event taking place this month- date to be confirmed
installing beds,flowers, veg containers and benches
10 Housing officers

9 Housing officers
Patch newsletter informs customers of the walkabout outcomes – “You said, we did” . Customers are involved in design of new services, and improvement ideas.
container on site- SVO and HOS to be available to engage with customers as works progress
container on site- SVO and HOS to be available to engage with customers as works progress
Project complete
walkabouts each week
5 Housing officers
5 Housing officers
Walkabouts each week
Patch newsletter informs customers of the walkabout outcomes – “You said, we did” . Customers are involved in design of new services, and improvement ideas.
container on site- SVO and HOS to be available to engage with customers as works progress
container on site- SVO and HOS to be available to engage with customers as works progress
18 Housing officers
5 Housing officers
A chance to engage with customers and ascertain any support required
Patch newsletter informs customers of the walkabout outcomes – “You said, we did” . Customers are involved in design of new services, and improvement ideas.
works complete- to be confirmed
container on site- SVO and HOS to be available to engage with customers as works progress- move to second street on plan- refer to claire dows investment plan
Walkabouts each week
1 Stronger Voices Officer
5 Housing officers
5 Housing officers
Vists to community centres with selection boxes/games etc
Rent Campaign across all Patches to encourage rent payment during December
Patch newsletter informs customers of the walkabout outcomes – “You said, we did” . Customers are involved in design of new services, and improvement ideas.

container on site- SVO and HOS to be available to engage with customers as works progress-move to second street on plan- refer to claire dows investment plan
Walkabouts each week
5 Housing officers
Walkabouts per week
container on site- SVO and HOS to be available to engage with customers as works progress-move to second street on plan- refer to claire dows investment plan
Patch newsletter informs customers of the walkabout outcomes – “You said, we did” . Customers are involved in design of new services, and improvement ideas.
2 Housing officers
8 Housing officers
container on site- SVO and HOS to be available to engage with customers as works progress-move to second street on plan- refer to claire dows investment plan
Walkabouts each week
5 Housing officers
5 Housing officers
container on site- SVO and HOS to be available to engage with customers as works progress-move to second street on plan- refer to claire dows investment plan
Walkabouts each week



database that is managed by the Stronger Voices Officers. The lists can be checked and tracked by housing patch and HoH area.

Strategic project

Strategic project

Strategic project

Strategic project

Report

To: Dunedin Canmore Housing Board

By: Natalya Macholla, Managing Director of Customer Services

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: Customer First Centre update and initial review

Date of Meeting: 26 May 2022

1. Purpose

- 1.1 This report provides the Board with an update on the establishment of our Customer First Centre ("CFC") since its internal launch on 1 December 2021 and detail on the initial stages of its first review.

2. Authorising and strategic context

- 2.1 Under the Group Authorising Framework, the Board is responsible for monitoring operational performance and implementing the Board's strategy. The nature and performance of our CFC, given its importance to our customers and our business, is a strategic matter.
- 2.2 Our strategy, *'Your Home, Your Community, Your Future'* recognises the delivery of exceptional customer experience and progressing from excellent to outstanding service as stated themes and objectives, and the CFC is a key part of our vision for realising this.

3. Background

- 3.1 Our commitment to exceptional customer experience is a key theme in our strategy.
- 3.2 At the forefront of our customer experience transformation is our new CFC which, when launched on 1 December 2021, marked one of the single biggest changes to our service model in the 10-year life of Wheatley. Now into only its fifth month of operating, we have now officially launched the service to customers and, in doing so, met the commitments we promised in our recent consultation – *'Our new future – bringing it home to you'*.
- 3.3 Still in its infancy, our early results are positive and are detailed in this report. However, we are clear that evolution and development of our CFC model is imperative as we aim to continually meet the ever-changing needs of our customers and aim to build on our early success.

- 3.4 To support this, we have engaged Ennovate Consulting to work with us to look at the future phases of evolution for our CFC model. This report will share some of the initial areas of focus for this review and some early results.

4. Discussion

Early results of our Customer First Centre

- 4.1 The CFC launched its new service at the end of last year. This was always intended to be a 'soft' launch internally within the Group. This initial period afforded us the opportunity to test the robustness and effectiveness of our new systems and practices ahead of our formal launch of the service on 1 April 2022.
- 4.2 As noted previously, we have developed a suite of performance measures to assess the effectiveness of the new CFC model. A number of these have been incorporated into our wider Performance Management Framework, and will be reported to future Boards. These measures will be continually reviewed and monitored as the CFC model develops to ensure that these remain current and comparable with other sectors.
- 4.3 Given the size and scale of change that the CFC model represents, our new measures are ambitious and reflect our want to deliver outstanding services to our customers and, importantly, a service that provides choice and which is underpinned by some key important principles; personalisation, ownership, commitment, customer-centric behaviour and digitalisation.
- 4.4 Our new measures have also seen the introduction of intricate day-to-day, real time reporting and a move away from average calculations to measures based on daily actuals across a number of time intervals.
- 4.5 The points below provide some of our early key highlights from our March reporting:
- We answered 90.29% of calls from our Dunedin Canmore customers within 30 seconds against a target of 80%;
 - Call abandonment levels for our customers was 2.13% against a target of 7%;
 - Our first contact resolution exceeded 92% against a target of 90% - a combined effort across our Customer Service Advisors and Specialist Teams;
 - We are taking on average 3.74 days to resolve any cases not resolved at the first point of contact, against a target of 5 days; and
 - Our overall average wait time for our customers was 21 seconds.
- 4.6 The CFC is also providing a solid foundation for us to build the great repairs service we have outlined in our strategy and Repairs Transformation Programme. Our new reporting framework shows us that our CFC is raising approximately 82% of our repairs across Group and is working towards being our core point of contact for all customer repair enquiries as we move forward.

- 4.7 Critical to this is the work that is currently underway to deliver some 'quick wins', notably:
- opening up of appointments to show full capacity which will enable our CFC staff to appoint more repairs at the first point of contact and provide customers with appointment choice to meet their personal circumstances;
 - a proactive approach to emergency jobs that result in no access in order to ensure that our customers and homes are protected;
 - a full refresh of customer messaging and communication, driven by our CFC, to reduce repeat contact and provide customers with regular updates on their repairs; and
 - a new approach that will see our CFC take full ownership over cancelled lines and the customer communication and experience surrounding these.
- 4.8 As well as the quick wins, the CFC is supporting the work that is underway to reduce the current level of live repairs jobs from around 9,500 to under 5,000 over the next 12 weeks. The CFC are focusing on:
- contacting all customers twice and issuing letters to customers prior to any lines being closed as a result of a no access;
 - supporting SMS messaging to customers to remind and update on appointments and inspections; and
 - carrying out a sample of outbound customer calls to gather customer satisfaction levels across completed repairs.
- 4.9 In addition to the performance measures and progress being made on repairs outlined above, we are continuing to receive feedback from customers and staff across Group, including Dunedin Canmore. The feedback provided has praised the professionalism of staff, customers have noted a positive experience when calling and our staff have noted a reduction in customer case creation which is supporting them to spend more time in our communities.

Our initial review of our CFC

- 4.10 We engaged Ennovate Consulting ('Ennovate') to work with us to carry out an interim review of the CFC operating model. Ennovate have assigned Derek Stalley who has over 20 years of strategic and operational experience working with Sky in the UK and Ireland to work with us.
- 4.11 The initial review confirmed what our performance data has been indicating, that the CFC is performing in line with expectations and that the customer experience has improved. The review confirmed that overall the CFC is operating well at this stage, however it will require a longer period to evaluate it more fully.
- 4.12 It has been recognised the CFC will evolve as we better understand how customers draw down its services. As part of the review we agreed where we can work with Ennovate to continuously improve the CFC based on our experience to date, including:

- a review of resource capacity and early demand analysis across all channels;
 - further development of quality operational performance data to support service delivery and evidencing of quality outputs;
 - a review of staff coaching, training and ongoing development;
 - the utilisation of CRM-based knowledge articles to support first contact resolution and quality outcomes;
 - a review of customer driven outcomes to support quality measures and first contact resolution measures; and
 - a review of repeat contact to establish key areas for improvement and areas where waste can be reduced.
- 4.13 Work is underway with Ennovate to develop a planned approach to the above and to identify a number of 'quick-wins'. One key quick win will be the establishment of our centralised Repairs Team within the CFC to support the wider repairs ambitions outlined above. It is intended that this will be implemented on a phased and planned approach to minimise the impact on the wider CFC performance and ensure that we drive learning from our early approach. It is envisaged that this team will quickly progress to a full Specialist Repairs Team in line with the wider Transformation Programme.
- 4.14 As noted above, the engagement with Ennovate is in its early stages but we will provide a further update to the Board on the progress made and core findings at the next meeting.

5. Customer engagement

- 5.1 The evolution and development of our CFC model is dependent on the feedback from our customers and staff on usability and customer experience.
- 5.2 Developing the customer voice so actual experience helps shape the CFC, is a key priority and we are working to develop real-time customer feedback which will enable us to obtain instant feedback from customers on their experience of using the CFC. This will provide us with feedback that enables us to continually develop and enhance our CFC offering and, alongside new customer quality measures, enable us to show a full view of the customer experience and effort points.

6. Environmental and sustainability implications

- 6.1 There are no direct environmental or sustainability implications arising from this report. By increasing the number of customers contacting us via the CFC this has supported the reduction of the need for an office infrastructure, which is part of our wider reduction of our carbon footprint.

7. Digital transformation alignment

- 7.1 Our Group strategy sets a clear direction and is underpinned by digital transformation. The CFC is incorporated across multiple core work streams outlined in our digital strategy. As noted previously, it is critical to align IT work with the aims and ambitions of the new CFC model.

8. Financial and value for money implications

- 8.1 The CFC is expected to provide services that meet customer need and which provide value for money, whilst also driving innovation and improvement across core processes and reducing waste in order to provide increased business value.

9. Legal, regulatory and charitable implications

- 9.1 There are no specific legal implications as a result of what is discussed in this paper.

10. Risk appetite and assessment

- 10.1 The Group's appetite relating to operating models and modernising of services is hungry i.e. eager to be innovative and to choose options offering potentially higher business rewards (despite greater inherent risk).
- 10.2 The plans set out for our CFC are ambitious and will require close management, as planned through the Executive level scrutiny, to ensure progress is continually delivered as planned and in line with customer and business need.

11. Equalities implications

- 11.1 There are no equalities implications associated directly with this report.

12. Key issues and conclusions

- 12.1 Early performance of the CFC model has been very positive and sustaining this will be critical to building on its initial success. Our initial review, alongside Ennovate, will allow us to evidence our progress to date and to build an action plan which will support delivery on the future phases of our CFC model as we continue to shape and develop it to meet customer need. This will also be supported through the delivery of our strategic projects for 2022-23 which further support the onward evolution of our CFC model.
- 12.2 The CFC model will continue to receive Executive level scrutiny and the Board will be kept informed through regular updates at its meetings.

13. Recommendation

- 13.1 The Board is asked to note progress to date on our new CFC model and agree to receive updates on progress at subsequent meetings.

Report

To: Dunedin Canmore Housing Board

By: John Crooks, Director of Health and Safety and Compliance

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: Fire prevention and mitigation update

Date of Meeting: 26 May 2022

1. Purpose

- 1.1 The purpose of this report is to provide the Board with an update on the implementation and performance of our Fire Prevention and Mitigation Framework ("FPMF") in 2021/22 and, more specifically:
- The current rate of Accidental Dwelling Fires;
 - The current rate of Home Fire Safety Visits; and
 - Progress with Fire Risk Assessment Programmes.

2. Authorising and strategic context

- 2.1 Under the Group Authorising Framework and Intra-Group Agreement the Group Board is responsible for approving Group Policies and Frameworks and their designation as applicable to all Group partners, including us.
- 2.2 This report seeks to demonstrate the commitment outlined in the FPMF to achieve legal compliance with current fire safety legislation and best practice guidance, namely;
- Fire (Scotland) Act 2005;
 - Fire Safety (Scotland) Regulations 2006.
 - Practical Fire Safety Guidance for Existing High Rise Domestic Premise; and
 - Practical Fire Safety Guidance for Specialised Housing.

3. Background

- 3.1 In the context of fire safety our commitment to delivering excellence has been endorsed by the Scottish Government's, Building Safer Communities, and Unintentional Harm Hub who highlighted our Fire Safety Operating Model as a Fire Prevention Exemplar.

- 3.2 Keeping our customers and communities as safe as they possibly can be, will always be of paramount importance to the Group and this is recognised within our new Group 2021-2026 Strategy: Your Home, Your Community, Your Future, in which we clearly state that fire safety will remain a top priority.
- 3.3 As a key strategy for the Group, the Fire Prevention and Mitigation Framework evidences to all partners and stakeholders the importance we place on fire safety and how we ensure fire safety in our homes and communities is maintained in accordance with legislation and best practice.
- 3.4 This report provides an update on the positive progress being made in our rate of Home Fire Safety Visits (HFSVs) and Accidental Dwelling Fires (ADFs).
- 3.5 Furthermore, this report will also outline our compliance in the completion and implementation of fire risk assessments required under current fire safety legislation and best practice fire safety guides, issued by the Scottish Government.

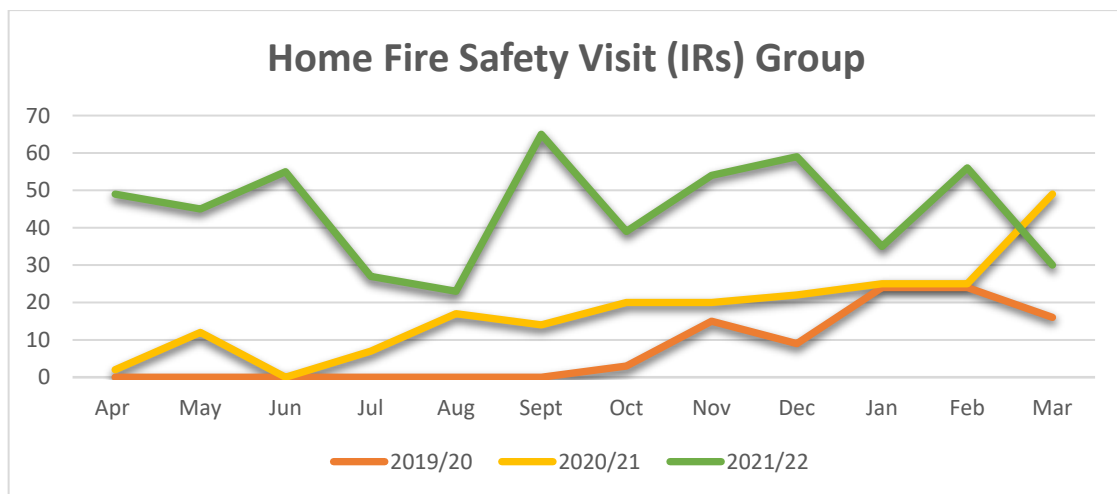
4. Discussion

- 4.1 During the course of our 2021- 2026 Group Strategy we aim to build on the outstanding success already achieved and further reduce the number of ADFs taking place within our stock portfolio by at least 10%.
- 4.2 HFSVs and Fire Risk Assessments (FRAs) are undertaken by the group fire safety team with the primary aim of reducing the risk of fires in our customers' homes and their communities, making them a safer place for customers' and their neighbours to live.
- 4.3 The current rate of HFSVs shall demonstrate the impact of the group fire safety team that is reflected in the year end performance of ADFs set against national trends.
- 4.4 Our FRA programme will show further, that fire safety arrangements within all relevant and non-relevant premise remain robust and effective.

Home Fire Safety Visits

- 4.5 HFSVs undertaken in our customers' homes are prioritised where a degree of vulnerability has been identified through customer engagement or an unforeseen incident occurring e.g. fire incident in their home.
- 4.6 There are various channels in which, customers' can be highlighted to the group fire safety team to conduct a HFSV that can include, Intervention Requests (IRs) by housing or care staff, occurrence of false alarms or fire incident(s) and through our information sharing protocol and partnership working with Scottish Fire and Rescue Services.
- 4.7 In the last 12 months between April 2021 – March 2022, the group fire safety team have pro-actively increased the number of HFSVs conducted from the previous year by over 100% resulting in over 500 HFSVs completed this year, in comparison to 213 HFSVs in 2020/21

- 4.8 Whilst the relaxation of restrictions has permitted increased activity in HFSVs, there has also been a conscious effort on part of the group fire safety team, to achieve monthly targets of 30 HFSVs per month.
- 4.9 The number of HFSVs conducted by the group fire safety team, has resulted in a number of HFSVs in Glasgow and the west (404), Edinburgh and the east (74), Dumfries and Galloway (61) and Lowther Homes (08).



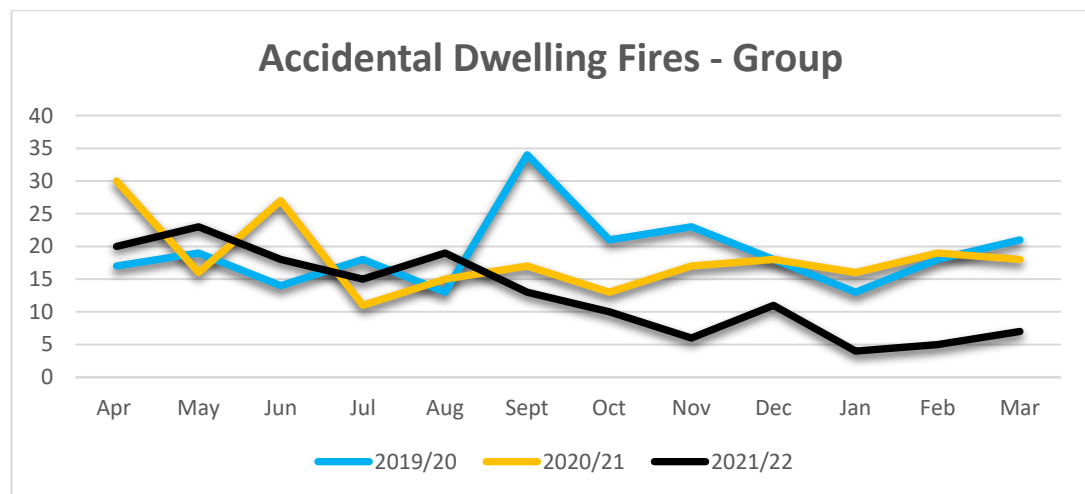
- 4.10 Increasing the number of visits year on year over the last 2 years has resulted in the group
- distributing over 350 fire safety products e.g. air fryers, fire retardant bedding;
 - undertaking 195 fire safety critical repairs e.g. fire doors, mail guards;
 - installing 172 stove guard devices on electric cookers;
 - installing hundreds of additional smoke / heat detection devices in homes;
 - providing over 100 customers in their first tenancy with fire safety packs; and
 - making customer referrals to Tenancy Support Services.
- 4.11 HFSVs are recognised within the Practical Fire Safety Guide – Specialised Housing as Person Centred Risk Assessments (“PCRA”) that focuses on the individual and the environment in which, they stay. This reference within Practical Fire Safety Guide – Specialised Housing, offers an opportunity to widen the scope of the HFSV beyond fire safety and look at the overall health, safety and wellbeing of our customers in line with, SFRS proposed Safe and Well Campaign.

Accidental Dwelling Fires (ADFs)

- 4.12 Scottish fire statistics published by SFRS show that less than 1% of accidental dwelling fires in multi storey residential buildings spread beyond the floor of fire origin. Most fires are in fact, limited to the room of fire origin. (*Ref: Scottish Govt Technical Advice Note – Determining the fire risk posed by External Wall Systems in Multi Storey Residential Buildings, August 2021*).
- 4.13 Situations where fire spreads beyond the flat of origin are relatively uncommon and are most often as a result of failings in the building design or construction.

NB: It is noted that the Group have previously reviewed all high rise domestic properties and confirmed no materials (ACMs) similar to those involved in Grenfell are present on the façade of Group MSFs.

- 4.14 The impact of HFSVs undertaken in the last 12 months by the group fire safety team, is a significant factor that cannot be underestimated in our efforts to reduce ADFs in customers' homes.
- 4.15 Scottish Fire and Rescue latest report on national trends for accidental dwelling fires (2021/22) is currently unavailable at time of writing this report however, in 2020/21, ADFs reduced nationally by 5.1%.



- 4.16 The number of ADFs experienced in our customers' homes in 2021/22 in comparison to the previous year of 2020/21, has resulted in a significant reduction of 66 ADFs (-30%) across the group, in comparison to 217 in 2020/21. Across Dunedin Canmore this equated to a drop in ADFs from 9 in 2020/21 to 8 in 2021/22.
- 4.17 On further review of the ADFs that did occur across the group, it is noted that 103 occurred in our mainstream housing, 44 occurred in MSF and 04 occurred in L/W Premises.
- 4.18 This reduction is an improvement on the intended target of 195 however, despite best efforts of the group fire safety team, these figures should be noted with some caution as there is the potential for future fire incidents to counter act this year's progress.
- 4.19 Whilst the cost associated with any ADF is difficult to measure, it is evident that the efforts of the group fire safety team and the number of HFSVs being undertaken, are having a positive impact on the direct and indirect costs of house fires and the wider community.
- 4.20 Our group fire safety team have recently been recognised and won an award at the AICO Community Awards (Birmingham, May 2022), for their outstanding contribution in Resident Engagement, largely for their efforts in reducing ADFs through our HFSV programme.

Fire Risk Assessments –
Relevant Premise (HMOs, Care Premise, Offices, Depots etc.)

- 4.21 The completion of FRAs in our relevant premise extends currently to our Corporate Estate that includes, HMOs, Care Premises, Offices Workshops and Depots.

- 4.22 The completion of FRAs in relevant premise is based on a recurring frequency of between 1-3 years based on their risk profile (See Appendix 1).
- 4.23 In 2021/22, 48 FRAs in relevant premises had been undertaken to ensure their recommended frequency of review, had been met and thereby ensuring ongoing legal compliance.
- 4.24 Currently, all relevant premise across Group to include Dunedin Canmore has in place, a valid FRA to satisfy the requirements and legal obligations set out in the Fire Safety Scotland Act 2005 and Fire Safety Scotland Regulations 2006.
- 4.25 No significant issues were identified within our Relevant Premise during the course of the FRA programme as they have well established, mature fire safety arrangements in place overseen by competent staff and management teams.

Non Relevant Premise (Living Well)

- 4.26 The completion of fire risk assessments in non-relevant premise is not a legal requirement but one, that is considered best practice in light of new guidance issued by the Scottish Government, following a ministerial review of fire safety legislation and guidance, post Grenfell.
- 4.27 In recognition of Practical Fire Safety Guidance for Specialised Housing (Living Well Premise), the Wheatley Board have previously agreed a 3-year recurring cycle of fire risk assessments, in line with the recommendations outlined in said guidance.
- 4.28 However, where any significant change to Living Well premises is identified by our repairs team, environmental teams or heads of housing, such as refurbishment or increase in fire incidents, our fire risk assessments will be reviewed more frequently to ensure fire safety arrangements continue to be robust and effective.
- 4.29 The fire risk assessment programme for both Relevant and Non Relevant Premise resulted in the completion of x 193 fire risk assessments throughout 2021/22, averaging 16 per month. 25 of those FRAs were undertaken within our properties.
- 4.30 This programme of work was only achieved, by the re-alignment of work programmes in both H&S team and fire safety team and the outsourcing of fire risk assessments for HMOs and LivingWell Premises, to approved fire risk assessment consultants.
- 4.31 Outwith the fire risk assessment programme, the group have in place robust procedures and daily fire safety inspections recorded in Fire Precautions Log Books at all premises, ensuring that fire safety arrangements in common areas are maintained to the highest standard between reviews of fire risk assessments.

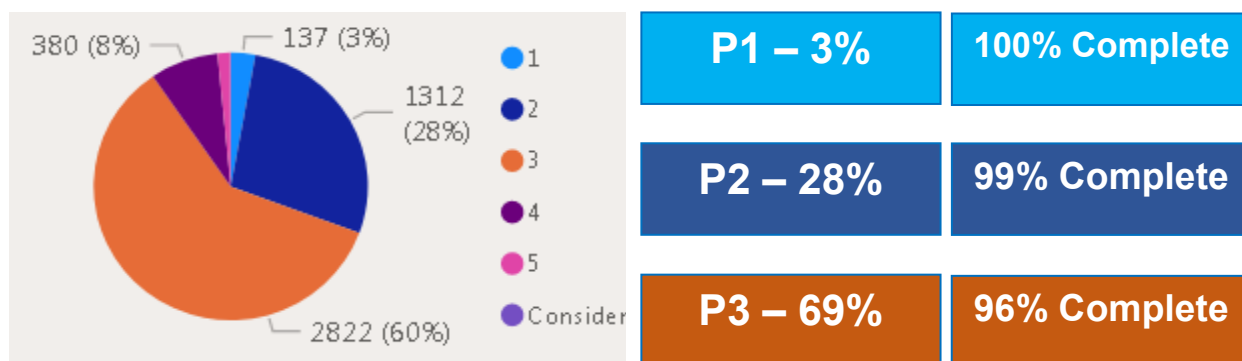
Low Rise (Tenements and Blocks of Flats)

- 4.32 In relation to the undertaking of Fire Risk Assessments in low rise properties (Tenements and Blocks of Flats), there is currently no fire safety legislation or best practice guidance in Scotland that obligates the Group to have these in place.

- 4.33 It is widely recognised that low rise domestic premises do not present the same fire risk as high rise domestic premise and there are a number of robust fire safety mitigations in place, that gives the Group confidence in our approach to fire risk mitigation.
- 4.34 Specifically, all properties are subject to regular inspection and statutory compliance checks that include
- Gas Safety Inspections (Annually);
 - Fixed Electrical Inspection of Dwellings (5years);
 - Fixed Electrical Inspections of Common Areas (5years);
 - LD2 Interlinked Smoke / Heat Detection in all Homes;
 - Property Maintenance and Cleaning (Common Areas);
 - Regular Inspection throughout Year (Housing Officers);
 - 24/7 Repairs Service;
 - Housekeeping and Bulk Uplifts as required (Information displayed in Common Areas); and
 - Home Fire Safety Visits for Vulnerable Customers (As required by Housing Officer or SFRS).

Actions arising from Fire Risk Assessments

- 4.35 Fire risk assessments in all premises, since the wider programme commenced in October 2020, have generated fire safety repairs and the improvement of fire safety measures that were not considered a threat to life but more aligned to natural wear and tear due to ageing.
- 4.36 Issues such as the replacement of smoke and intumescent seals on fire doors, re-alignment of fire doors, repair of bin chute hoppers, replacement of fire safety signs and the adjustment of flat doors identified in the fire risk assessment programme have improved the overall fire safety in group premises.
- 4.37 At the time of writing this report, approximately 4700 fire safety actions have been generated in the completion of fire risk assessments with 96% of those having been completed and the remaining 4% due for completion by end of May 2022.
- 4.38 The majority of actions can be categorised as Priority 3 or lower* (P3 - 69%), Priority 2 (28%) or Priority 1 (3%). Note: no fire safety improvements, categorised as a Priority 1 were considered a threat to life risk during our FRA programme.
- 4.39 The composition of fire safety actions can be broken down into Management, Physical and Maintenance actions that can be associated with both passive and active fire safety measures and / or procedural arrangements.



**Priority Ratings P1 – P5 were reduced midway through fire risk assessment programme to condense timescales and reduce priority ratings to P1 – P3.*

- 4.40 The overall cost of Fire Safety Repairs and Planned Fire Safety Investment Works arising from HFSVs, FRA Programme and Planned Fire Safety Investment works across the group to date has been estimated at approximately £1- £1.2m (2021/22) and between £8m – 9m (cumulative) respectively.
- 4.41 Fire Safety Repairs across Dunedin Canmore specifically, amounted to £220k of the £1m - £1.2m for period 2021/22.
- 4.42 Such costs include the fire safety repairs identified from fire risk assessments and investment works such as, the recent LD2 upgrade programme, installation of bin room suppression systems, retrospective fire stopping / compartmentation works, cable securement and emergency lighting installations in addition to the maintenance of other passive and active fire safety systems e.g. fire doors, fire alarms, dry risers etc.

5. Customer engagement

- 5.1 Our FPMF has a very clear focus on customer engagement.
- 5.2 The group fire safety team works with our housing colleagues to conduct HFSVs with customers who are particularly vulnerable to fire, due to physical, cognitive, mental impairments, substance misuse issues or the condition in which they are maintaining their home. At the time of the visit, an assessment of the property and the customer's needs is carried out to determine suitable fire prevention control measures. Control measures can include providing fire safety advice and the installation of specialised detection and fire risk reduction products.
- 5.3 Fire Safety Advice (My Safety) is given to customers by our housing officers at new sign ups and throughout their tenancy and notwithstanding fire safety information that is available online, on our website (See Appendix 02).
- 5.4 Our FRA programme is communicated and discussed with Directors and Senior Management across all group subsidiaries on a regular basis at our Fire Working Group and Executive Fire Liaison Meeting.

6. Environmental and sustainability implications

- 6.1 The environmental impact of a house fire and building fires presents a negative outcome to the environmental commitment of the group in our efforts to reduce our carbon footprint and promote sustainability.
- 6.2 The immediate short term effects of house fires and building fires are the obvious risk and displacement to customers, release of toxic gas, smoke and other by products that contaminate the local environment, that can also impact air quality because of the release greenhouse gases like carbon monoxide and carbon dioxide.
- 6.3 Negative consequences of a building fire on the environment can also endanger the health and well-being of our customers' their neighbours and our communities.
- 6.4 Targeting HFSVs for vulnerable customers and ensuring our fire safety arrangements remain effective in the implementation and review of a robust fire risk assessment programme, shall contribute to the overall commitment of the group to positively impact our environmental and sustainability responsibilities.

7. Digital transformation alignment

- 7.1 Home fire safety visit reports and those of fire risk assessments are recorded on the Group Asset Information Management System (PIMSS).
- 7.2 Performance management reports (Power BI) capturing the completion of HFSV' and FRA programme in both relevant and non-relevant are issued to duty holders and relevant persons twice weekly for action and completion.
- 7.3 Developments are currently underway in conjunction with colleagues in Group IT to digitalise the HFSV' process to make this a leaner and dynamic process.

8. Financial and value for money implications

- 8.1 The implementation and completion of HFSVs and FRA programme has significantly increased the number of fire safety repairs since October 2020.
- 8.2 In driving a positive fire safety culture across the group, that impacts the number of ADF' in our homes and workplace, there are significant cost savings associated with the cost of fires, that are not immediately visible.
- 8.3 Costs associated in the use of external fire risk assessment consultants (Approx. £10k per annum) for HMOs and L/W premises are currently under review. By bringing those premises into the current programme of fire risk assessments undertaken by group health and safety team and fire safety team there would be a direct cost saving and greater understanding of their management.

9. Legal, regulatory and charitable implications

- 9.1 The approach to fire risk assessment in a legal context is one of a statutory nature for relevant premise and best practice for non-relevant premise, that protects the group from unwanted enforcement action, potential prosecution and reputational risk.
- 9.2 The Fire Safety Scotland Act 2005 and Fire Safety Scotland Regulations 2006 place legal obligations on Duty holders' to conduct Fire Risk Assessments in Relevant Premise (Non Domestic Premise).
- 9.3 Relevant Premise are those premises that are covered by fire safety legislation and enforced under current legislation by Scottish Fire and Rescue. Premises such as HMO's, Care Premises, Offices, Workshops and Depots are legally required to have a current fire risk assessment in place.
- 9.4 Multi Storey Flats (Practical Fire Safety Guide for Existing High Rise Domestic Premise) and Living Well Premises (Practical Fire Safety Guide for Specialised Housing) are recognised as domestic premise and the recommendation to conduct fire risk assessments is one of best practice and not a legal requirement.

10. Risk appetite and assessment

- 10.1 The group risk appetite for fire prevention and mitigation is risk averse where, avoidance of risk and uncertainty is a key organisational objective.
- 10.2 The Fire Scotland Act 2005 and Fire Safety Scotland Regulations 2006, allows for a route of enforcement action and prosecution in the event of deviation from statutory requirements and specifically for Relevant Premise (Non Domestic) therefore, strong regulatory compliance in this area must be maintained.

11. Equalities implications

- 11.1 There are no implications for the Equalities Act associated with this report.

12. Key issues and conclusions

Legal Compliance

- 12.1 Based on the group's current approach to fire safety legislation and in recognition of the commitment documented in the FPMF, there is a strong legal compliance in place around the legislative requirements of current fire safety legislation and best practice approach in recently issued fire safety guidance.
- 12.2 HFSV's and the ongoing implementation of fire risk assessments to a nationally recognised standard in PAS 79: Fire Risk Assessments demonstrate an approach above and beyond basic legal compliance.

Home Fire Safety Visits

- 12.3 HFSVs now recognised under new guidance as Person Centred Risk Assessments (PCRAs) in the Practical Fire Safety Guide – Specialised Housing. Their completion has seen a reduction in accidental dwelling fires that lie out with the scope of our FRA Programme.
- 12.4 Going forward, it is the intention of the group fire safety team to transition the HFSVs to Person Centred Risk Assessments, incorporating additional safety factors such as those being proposed in SFRS Safe and Well Campaign in the coming year e.g. customers' with mobility issues, risk of falls etc.
- 12.5 Furthermore, by reviewing the process and transitioning to a digital format for the completion of reports, it will make the process lean and dynamic in which, we can raise targets for the coming year to complete 600 HFSV's (PCRA's) between 2022/23 (e.g. 50 per month).

Accidental Dwelling Fires

- 12.6 Current fire safety guidance recognises that 90% of accidental dwelling fires are confined to the flat of fire origin and in the case of MSF's, less than 1% spread beyond the floor of fire origin.
- 12.7 The rate of ADFs experienced across the group in 2021/22 has resulted in a reduction that has achieved our target of 10% using the previous year (217) as a baseline figure.
- 12.8 Whilst FRA have a clear purpose to maintain fire safety standards that reduce the risk of fires, the reduction of accidental dwelling fires set against the increase in home fire safety visits is a strategy that should be prioritised beyond our legal compliance and fire risk assessment programme.

Fire Safety Risk Assessments

- 12.9 Fire Risk Assessments for relevant premises and our Living Well Premise were completed in an accelerated programme that involved the re-provisioning of health and safety team and fire safety team as trained fire risk assessors, in order to complete by March 2022.
- 12.10 The completion of fire risk assessments are aligned to current guidance and benchmarks that do not extend to dwellings other than the flat door. In the main, it is common areas, staff workstations and plant rooms that are the focus of fire risk assessments in non-relevant premises to include Living Well Premises.
- 12.11 Out with the fire risk assessment programme, the group have well established, robust fire safety arrangements in place across all premises. Staff training and daily fire safety inspections recorded in Fire Precautions Log Books at all premises ensures that fire safety arrangements are maintained to high standards in reducing the risk of fires.

13. Recommendation

- 13.1 The Board is asked to, note the contents of this report and the progress with our Fire Prevention and Mitigation Framework.

List of Appendices

Appendix 1: Cycle of FRA (1-3yrs) 2022 – 2025

Appendix 2: Fire Safety Advice Online

Appendix 1 - Fire Safety Risk Assessments – Frequency & Review 2022 - 2025

Type of Property	No. in Portfolio	1Yrs	2Yrs	3Yrs	Legal Requirement	Best Practice	Supporting Rationale	Completed By
Care	36 (2yrs) 4 (1yrs)	•	•		✓		Well maintained fire alarm systems, fire safety risk assessments, fire safety management arrangements, fire safety trained members of staff, building management systems maintained, controlled access, security arrangements in place, fire precautions log book implemented, no smoking policy, fire drills, person centred risk assessments and support needs of client assessed. (Annually – Fordneuk, Fullerton, Logie Road and Parliament St (Hostel))	H&S Team
Corporate	30			•	✓		Well maintained fire alarm systems, fire safety risk assessments, fire safety management arrangements, fire safety trained members of staff, building management systems maintained, controlled access, security arrangements in place, fire precautions log book implemented, no smoking policy, fire drills.	H&S Team
HMO	56		•		✓		Dutyholder (Owner) fire safety risk assessments, building management systems maintained, repairs and maintenance protocol, lease holder fire safety risk assessments, emergency procedures (lease holder), personal emergency evac plans (lease holders).	H&S Team
NETS Depots	6		•		✓		Well maintained fire alarm systems, fire safety risk assessments, fire safety management arrangements, fire safety trained members of staff, building management systems maintained, controlled access, security arrangements in place, fire precautions log book implemented, no smoking policy, fire drills. Safe storage of hazardous materials.	H&S Team

Living Well	44			•		✓	Fire safety risk assessments, daily checks of common areas, fire precautions log book implemented, fire safety trained staff, security arrangements, CCTV & signage, concierge staff (NETS Teams), fire alarm systems, building managements systems maintained. Control of contractors, home fire safety visits for vulnerable customers, MSF quarterly inspections by SFRS.	Fire Safety Team
Multi Storey Flats	136			•		✓	Fire safety risk assessments, daily checks of common areas, fire precautions log book implemented, fire safety trained staff, security arrangements, CCTV & signage, concierge staff (NETS Teams), fire alarm systems, building managements systems maintained. Control of contractors, home fire safety visits for vulnerable customers, MSF quarterly inspections by SFRS.	Fire Safety Team
Person Centred Risk Assessment	600	•				✓	Person Centred Risk Assessment, Statutory Maintenance and Compliance of Property, Pioneering Products, TSS, Fire Safety Packs, Additional Detection, Stove Guards etc	H&S Team & Fire Safety Team

Report

To: Dunedin Canmore Housing Board

By: Chris Cameron, Finance Manager

Approved by: Steven Henderson, Group Director of Finance

Subject: Finance report

Date of Meeting: 26 May 2022

1. Purpose

1.1 The purpose of this paper is to:

- to provide the Board with the draft financial results for the year to 31 March 2022 and the first month of the new financial year, and
- to seek the Board's approval to submit the Loan Portfolio and Five Year Financial Projections returns to the Scottish Housing Regulator.

2. Authorising and strategic context

2.1 Under the terms of the Intra-Group Agreement between Dunedin Canmore and the Wheatley Group, as well as the Group Authorising Monitor Matrix, this Board is responsible for the on-going monitoring of performance against agreed targets, including the on-going performance of its finances.

3. Background

Financial performance to 31 March 2022

3.1 The results for the period to 31 March are summarised below.

	Year to Date (Period 12)		
£000	Actual	Budget	Variance
Turnover	£37,560	£38,676	(£1,116)
Operating expenditure	£27,167	£26,399	(£767)
Operating surplus	£10,394	£12,277	(£1,883)
<i>Operating margin</i>	<i>27.7%</i>	<i>31.7%</i>	<i>(4.1%)</i>
Net interest payable	£6,558	£7,280	£723
Surplus	£3,837	£5,003	(£1,166)
Net Capital Expenditure	£13,923	£15,213	£1,290

Financial performance to 30 April 2022

3.2 The results for the period to 30 April are summarised below

	Year to Date (Period 1)		
£000	Actual	Budget	Variance
Turnover	£2,895	£2,812	£83
Operating expenditure	£2,336	£2,371	£35
Operating surplus	£559	£441	£118
<i>Operating margin</i>	<i>19%</i>	<i>16%</i>	<i>4%</i>
Net interest payable	£513	£542	£29
Surplus	£46	(£101)	£147
Net Capital Expenditure	£1,340	£968	(£372)

4. Discussion

Year to 31 March 2022

- 4.1 We have reported a statutory surplus of £3,837k for the period to 31 March 2022, which is £1,166k unfavourable to budget.
- 4.2 The main drivers of the variance are lower levels of grant income and net rental income due to delayed completions to new build properties and higher spend in repairs and maintenance.
- 4.3 Key points to note:
- Net rental income of £30,427k is £182k lower than budget at 31 March 2022, mainly driven by a reduction in expected rental income due to delayed completions at South Gilmerton.
 - Grant income of £3,744k has been recognised for 61 completed units across our sites at Newmill Ph2, Longniddry and South Gilmerton to date. Grant income reported £1,165k lower than budget with the remaining properties due at South Gilmerton now delayed into June 2022/23.
 - Operating expenditure is £767k adverse to budget driven by higher repairs and maintenance costs which are £788k over budget due to the higher demand for reactive repairs experienced throughout most of the year. Group staff recharges are £142k higher than budget reflecting the changes in the Customer First Centre supporting our new ways of working and delivering service improvements to customers.
 - Gross interest payable of £6,558k is £723k favourable to budget driven by lower interest rates on borrowings following the fixed rate loan restructuring in March 2021.
 - Net capital expenditure is £13,923k for the year to date, £1,290k lower than budget. Grant claims of £14,803k are £488k higher than budget.
 - The core capital investment programme variance to budget is £640k. This is as a result of reprofiling of budget and planned underspend on customer priorities budget.

Period to 30 April 2022

- 4.4 We have reported a statutory surplus of £46k for the period to 30 April 2022, which is £147k favourable to budget, which is due to increased service charge income, as well as medical adaptation grant income which was claimed in 22/23, but which related to 21/22.
- 4.5 The majority of expenditure lines are in line or favourable to budget for the month. Staff costs report higher holiday pay and maternity cover but are expected to move closer to budget in the coming months. In capital expenditure, spend on core programme is £162k higher due to window and heating projects mobilising early in the year ahead of programme. New build spend was accelerated across a number of live projects in Q4 2022/23, reducing spend against budget in April, with the programme reporting spend £1,202k lower than budget.

Scottish Housing Regulator ("SHR") Loan Portfolio Submission

- 4.6 We are required to submit its loan facilities and borrowing position, as at 31 March 2022, to the Scottish Housing Regulator via the regulators' online portal. The submission report appended contains the details which will be transferred to the portal, showing both the information and the layout.
- 4.7 The submission report contains the information relating to the intragroup funding from Wheatley Funding No. 1 Limited and on the debt position of the RSL as at the financial year end.
- 4.8 The key information contained within the report is that, as at 31 March 2022:
- We had total borrowings of £161.5m (£129.0m intragroup and £32.5m direct funding (Allia £16.0m and THFC £16.5m)).
 - The intragroup loan was on a fixed rate, with an average rate for the year of 4.15%.
 - Direct funding with THFC was on a fixed rate of 3.004% and with Allia at 2.950%.
 - The value of the 5,102 units secured against the loan is £394.1m (£350.2m intragroup and £43.9m direct funding) (31 March 2021 valuation).
 - 1,039 units remain unencumbered and available to support further debt, with c.£18m having to remain unencumbered to meet Allia covenants.
- 4.9 As part of the submission to the Scottish Housing Regulator, the Chair of the Board and Director/Chief Executive are required to confirm the following:
"I hereby certify for and on behalf of the RSL that the information provided in this return is, to the best of my knowledge and belief, an accurate and fair representation of the affairs of the RSL."

Five Year Financial Projections

- 4.10 The Five Year Financial Projections is a web based return designed by the Scottish Housing Regulator to collect the financial projections and related information of all RSLs in Scotland in a standard format. The information provided is used to calculate a number of financial ratios and is used by the SHR as part of its annual review of the financial viability of RSLs and in making decisions on the level of engagement. It is also used to allow developing trends, patterns and emerging issues to be identified and considered across the sector.

- 4.11 The return incorporates the draft results for 2021/22 and the financial projections for the next five years. At other points in the year we submit our long term financial projections i.e. our 30 year business plan which was presented to the February Board and the annual accounts which will be presented to the August Board meeting.
- 4.12 The return includes outturn and forecast Statements of Comprehensive Income, Financial Position and Cashflow together with other key assumptions such as movements in stock numbers and pension costs.
- 4.13 The five year forward financial projections reported within the return are based on the 2022/23 Financial Projections previously approved by the DC Board in February. The 2021/22 figures in the projections have been updated to reflect the 2021/22 year end management accounts.
- 4.14 The five year forward projections also include estimates for non-cash year-end accounting adjustments not included in the management accounts. The reconciling items between the P12 management accounts in appendix 1 and the SHR return are shown below.

	£k			
DC P12 Draft Statutory	3,837			
Surplus				
Social housing property valuation movement	3,515	pending	final	JLL
Investment property valuation movement	2,422	business plan estimate		
Surplus before tax per SHR return	9,774			

- 4.15 The summary sheet and accompanying financial data and five year projections to be submitted to the regulator are attached at Appendix 3. The Board are requested to consider and approve these financial projections. Once approved, these will be submitted to the Scottish Housing Regulator.

5. Customer engagement

- 5.1 This report relates to our financial reporting and therefore there is no direct customer implications arising from this report.

6. Environmental and sustainability implications

- 6.1 There are no environmental or sustainability implications arising from this report.

7. Digital transformation alignment

- 7.1 There are no digital transformation alignment implications arising from this report.

8. Financial and value for money implications

- 8.1 Delivery of our cost efficiency targets is a key element of continuing to demonstrate value for money. The statutory surplus for the period to 31 March 2022 is £1,166k adverse to budget, however this is driven by delays in the recognition of grant income on new build completions. The underlying results for the period to 31 March 2022 were £638k favourable to budget ensuring that these efficiency targets are met.
- 8.2 The statutory deficit for the period to 30 April 2022 is £147k favourable to budget. The underlying results for the period to 30 April 2022 were £15k unfavourable to budget, due to overspend on core programme investment, which is expected to move back in line with budget throughout the year.

9. Legal, regulatory and charitable implications

- 9.1 There are no direct legal, regulatory and charitable implications arising from this report.

10. Risk appetite and assessment

- 10.1 The Board's agreed risk appetite for business planning and budgeting assumptions is "open". This level of risk tolerance is defined as "prepared to invest for reward and minimise the possibility of financial loss by managing the risks to a tolerable level".
- 10.2 Delivery of financial results within approved budgetary limits is a key element in delivering our strategy and maintaining the confidence of investors.

11. Equalities implications

- 11.1 There are no equalities implications arising from this report.

12. Key issues and conclusions

- 12.1 This paper presents the financial performance position for the period to 31 March 2022 and 30 April 2022.

13. Recommendations

- 13.1 The Board is requested to:
- 1) Note the management accounts for the year ended 31 March 2022 and the month to 30 April 2022 at Appendix 1;
 - 2) Approve the loan portfolio submission in Appendix 2; authorise this to be submitted to the Scottish Housing Regulator; and delegate authority to the Group Director of Finance to approve any factual data updates that are required in advance of the submission; and
 - 3) Approve the summary sheet and accompanying financial data and projections at Appendix 3; authorise these to be submitted to the Scottish Housing Regulator; and delegate authority to the Group Director of Finance to approve any factual data updates that are required in advance of the submission.

List of Appendices

Appendix 1: Period 1 – 30 April 2022 Finance Report with summary full year to 31 March 2022

Appendix 2: Loan Portfolio Submission

Appendix 3: Five Year Financial Projections Submission



Year to 31 March 2022 and Period to 30 April 2022 Finance Report

1) Period 12 2021/22 YTD – Operating Statement

	Year to 31 March 2022		
	Actual £ks	Budget £ks	Variance £ks
INCOME			
Rental Income	£30,695	£30,985	(£290)
Void Losses	(£268)	(£376)	£108
Net Rental Income	£30,427	£30,609	(£182)
Grant Income - new build	£3,744	£4,909	(£1,165)
Other Income	£3,389	£3,158	£231
TOTAL INCOME	£37,560	£38,676	(£1,116)
EXPENDITURE			
Employee Costs - Direct	£4,884	£4,862	(£22)
Employee Costs - Group Services	£1,704	£1,562	(£142)
Direct Running Costs	£3,234	£3,210	(£24)
Running Costs - Group Services	£1,021	£1,123	£102
Revenue Repairs and Maintenance	£5,226	£4,438	(£788)
Bad debts	£189	£296	£107
Depreciation	£10,908	£10,908	£0
TOTAL EXPENDITURE	£27,167	£26,399	(£767)
NET OPERATING SURPLUS	£10,394	£12,277	(£1,883)
<i>Net operating margin</i>	27.7%	31.7%	-4.1%
Interest receivable		6	(6)
Net Interest payable & similar charges	(£6,558)	(£7,280)	£723
STATUTORY (DEFICIT)/SURPLUS	£3,837	£5,003	(£1,166)

INVESTMENT			
TOTAL CAPITAL INVESTMENT INCOME	£14,803	£14,315	£488
Total Core Investment Programme	£6,439	£7,079	£640
New Build Programme	£21,188	£21,576	£388
Other fixed assets	£1,099	£873	(£226)
TOTAL CAPITAL EXPENDITURE	£28,726	£29,528	£802
NET CAPITAL EXPENDITURE	£13,923	£15,213	£1,290

Key highlights year to date:

Net operating surplus of £10,394k is £1,883k adverse to budget. Statutory surplus for the period to 31 March is £3,837k, £1,166k adverse to budget. The main drivers of the variance continue to be lower levels of grant income & net rental income due to delayed completions and higher repairs spend offset by interest savings.

- Gross rent is £290k adverse to budget driven by the delays in completions at South Gilmerton. Void losses are £108k below budget as properties generating void loss were approved for sale in the year. Other Income is £231k favourable to budget due to earlier than anticipated MMR completions at both Newmill Ph2 and Longniddry as well as the workshop reporting a surplus of £295k, which is £209k favourable to budget.
- New build grant income of £3,744k recognised in the year (12 SR & 15 MMR units at Newmill Ph2, 10 MMR units at Longniddry & 24 SR units at South Gilmerton) is £1,165k lower than budget. The unfavourable variance is driven by 28 units at South Gilmerton that were due to be completed by March 2022 are now due to complete in Q1 2022/23.
- Total expenditure is £767k adverse to budget. Revenue repairs and maintenance costs are £788k adverse to budget which results from customer demand for responsive repairs.
- Total employee costs (direct and group services) are £164k adverse variance to budget, due to an increase in recharges from Wheatley Solutions as Employee costs for group services includes a higher recharge following the strengthening of the new Customer First Centre supporting our new ways of working.
- Total running costs (direct and group services) are £78k favourable to budget. This is attributable to underspend on group services running costs recharge as a result of our new ways or working, including working from home savings.
- Interest expenditure of £6,558k is £723k favourable to budget with lower interest rates on borrowings following the fixed rate loan restructuring in March 2021.

Net capital expenditure of £13,923k is £1,290k lower than budget. The variance is driven by the lower level of spend in the core programme and new build programme.

- Investment programme spend is £640k lower than budget. This is largely as a result of the rephasing of budget, planned underspend on customer priorities budget and slower progress in the pre 1919 tenemental programme.
- New build spend of £21,188k is £388k lower than budget and includes the land acquisition for £2m at Wallyford in March 2022. Capital investment income relates to the cash receipt of new build grants and is £488k more than budget.

2) Period 1 2022/23 YTD – Operating Statement

	Year to 30 April 2022			Full Year
	Actual £ks	Budget £ks	Variance £ks	
INCOME				
Rental Income	2,659	2,605	54	31,882
Void Losses	(46)	(43)	(3)	(524)
Net Rental Income	2,613	2,562	51	31,357
Grant Income Recognised in the Year	0	0	0	6,411
Other Income	282	250	32	3,265
TOTAL INCOME	2,895	2,812	83	41,034
EXPENDITURE				
Employee Costs - Direct	384	368	(16)	4,244
Employee Costs - Group Services	172	172	0	2,065
ER/VR	0	0	0	464
Direct Running Costs	395	393	(2)	3,782
Running Costs - Group Services	85	111	27	1,334
Revenue Repairs and Maintenance	337	367	30	4,639
Bad Debts	29	25	(4)	302
Depreciation	935	935	0	10,967
TOTAL EXPENDITURE	2,336	2,371	35	27,796
NET OPERATING SURPLUS / (DEFICIT)	559	441	118	13,237
<i>Net Operating Margin</i>	<i>19%</i>	<i>16%</i>	<i>4%</i>	<i>32%</i>
Interest receivable	0	1	(0)	6
Interest payable	(513)	(542)	29	(6,496)
STATUTORY SURPLUS / (DEFICIT)	46	(101)	147	6,748
	Year to 30 April 2022			Full Year
	Actual £ks	Budget £ks	Variance £ks	
INVESTMENT				
Total Capital Investment Income	17	1,328	(1,311)	16,832
Total Expenditure on Core Programme	630	468	(162)	5,617
New Build & Other Investment	504	1,706	1,202	29,711
Other Capital Expenditure	223	122	(101)	1,464
TOTAL CAPITAL EXPENDITURE	1,357	2,296	939	36,792
NET CAPITAL EXPENDITURE	1,340	968	(372)	19,960

Key highlights year to date:

Net operating surplus of £559k is £118k favourable to budget. Statutory surplus for the period to 30 April is £46k, £147k favourable to budget. The main driver of the variance is income and interest payable both being favourable to budget.

Total income is £83k favourable to budget:

- Gross rent is £54k favourable to budget driven by higher than budgeted service charge income. Void losses are £3k higher than budget.

- Other Income is £32k favourable to budget due to medical adapt grant received in 22/23 relating to spend in 21/22 as well as the workshop reporting a surplus of £7k, which is £18k favourable to budget.

Total expenditure is £35k favourable to budget:

- Total employee costs (direct and group services) are £16k adverse variance to budget, due to cover for maternity leave, overtime at the hostel and higher levels of relief staff holiday pay. We expect costs to move closer to budget in the coming months.

- Total running costs (direct and group services) are £25k favourable to budget. This is attributable to underspend on group services running costs recharge as a result of reduced recharge from Wheatley Solutions arising from reduced activity in the academy and employee relations spend.

- Revenue repairs and maintenance costs are £30k favourable to budget due to underspend on cyclical works in the month. Cyclical works are expected to be fully spent as the year continues.

- Interest expenditure of £513k is £29k favourable to budget as forecast drawdowns from WFL1 were not required in the month.

Net capital expenditure of £1,340k is £372k higher than budget. The variance is driven by the higher levels of spend in the period on core programme and other capital expenditure.

- Capital investment income relates to the cash receipt of new build and medical adaptation grants and is £1,311k lower than budget. The lower levels of grants claimed are linked to the lower level of new build spend as noted below.

- Investment programme spend is £162k higher than budget due to higher than profile capitalised repairs, window and heating projects ahead of programme.

- New build spend of £504k is £1,202k lower than budget due to an underspend at Penicuik (£0.6m), Roslin (£0.2m), Wallyford (£0.2m) and Westcraigs (£0.2m).

- Other Capital Expenditure of £223k for the period is £101k higher than budget, primarily due to the timing of works at the New Mart Road office refurb.

3) Underlying surplus - P1 April 2022

Key highlights:

- The Operating Statement (Income and Expenditure Account) on pages 2 and 3 is prepared in accordance with the requirements of accounting standards (Financial Reporting Standard 102 and the social housing Statement of Recommended Practice 2014).
- However, the inclusion of grant income on new build developments creates volatility in the results and does not reflect the underlying cash surplus/deficit on our letting activity.
- The table below therefore shows a measure of underlying surplus which adjusts our net operating surplus by excluding the accounting adjustments for the recognition of grant income and depreciation, including capital expenditure on our existing properties.
- In the year to April 2022, an underlying surplus of £351k has been generated which is £15k adverse to budget. The variance is driven by higher levels of expenditure on core programme works. The full year budget reflects an underlying surplus of £5,680k.

Dunedin Canmore Underlying Surplus - March 2022				
	YTD Actual £ks	YTD Budget £ks	YTD Variance £ks	FY Budget £ks
Net operating surplus	10,394	12,277	(1,883)	12,277
add back:				
Depreciation	10,908	10,908	0	10,908
less:				
Grant income	(3,744)	(4,909)	1,165	(4,909)
Net interest payable	(6,558)	(7,274)	716	(7,274)
Total expenditure on Core Programme	(6,439)	(7,079)	640	(7,079)
Underlying surplus	4,561	3,923	638	3,923

Dunedin Canmore Underlying Surplus - April 2022				
	YTD Actual £ks	YTD Budget £ks	YTD Variance £ks	FY Budget £ks
Net operating surplus	559	441	118	13,237
add back:				
Depreciation	935	935	0	10,967
less:				
Grant income	0	0	0	(6,411)
Net interest payable	(513)	(542)	29	(6,496)
Total expenditure on Core Programme	(630)	(468)	(162)	(5,617)
Underlying surplus	351	366	(15)	5,680

4) Period 1 – Property Services Operating Statement

	Year to 30 April 2022			Full Year Budget £ks
	Actual £ks	Budget £ks	Variance £ks	
INCOME				
Internal Subsidiaries	1,454	1,015	439	13,873
External Customers	11	19	(7)	222
TOTAL INCOME	1,465	1,033	432	14,095
COST OF SALES				
Staff	362	321	(41)	3,777
Materials	363	184	(179)	3,271
Subcontractor & Other Costs	525	338	(187)	4,500
TOTAL COST OF SALES	1,250	843	(407)	11,547
GROSS PROFIT/(LOSS)	215	190	25	2,548
Margin %	15%	18%	6%	18%
Overheads	208	202	(6)	2,462
NET PROFIT/(LOSS)	7	(11)	18	86

Key highlights year to date:

•Dunedin Canmore Property Services provides in house repairs and maintenance services to Dunedin Canmore, West Lothian Housing Partnership and Lowther Homes. In the year to April 2022, DCPS is reporting a surplus of £7k, which is £18k favourable to budget.

•Income of £1,465k in the year is £432k favourable to budget.

•Correspondingly, cost of sales are reporting a £407k adverse variance to budget largely as a result of higher levels of subcontractor work and material costs due to the increased demand for repairs services, as well as additional investment work carried out in the period.

•Gross profit of £215k is £25k favourable to budget.

•Overhead expenditure includes vehicle rent and running costs, rates, insurance and other staff and office related costs. These are £6k adverse to budget for the year attributed mainly to increased waste disposal in line with increase in reactive repairs.

5) Period 1 – Dunedin Canmore Harbour

	Year to 30 April 2022			Full Year
	Actual £ks	Budget £ks	Variance £ks	Budget £ks
INCOME				
Rental Income	85	70	15	853
Void Losses	(15)	(4)	(11)	(43)
Net Rental Income	70	66	4	810
Local Authority Contract Income	30	41	(11)	490
Other Income	1	0	1	0
TOTAL INCOME	101	107	(6)	1,301
EXPENDITURE				
Employee Costs	71	69	(2)	829
Direct running Costs	24	31	7	372
Revenue Repairs and Maintenance	6	5	(1)	61
Bad Debts and Depreciation	0	0	0	0
TOTAL EXPENDITURE	101	105	4	1,262
NET OPERATING SURPLUS / (DEFICIT)	(1)	2	(3)	39

Key highlights year to date:

- The service is reporting a deficit of £1k which is £3k adverse to budget.
- Net rental income of £70k is £4k favourable to budget. Fire mitigation works are being undertaken which require a whole floor at a time to be empty to allow the works to progress which is resulting in higher void levels.
- Local authority income is £11k adverse to budget. This is due to ongoing discussion with City of Edinburgh Council regarding the revised contract.
- Employee costs of £71k are £2k adverse to budget due to necessary overtime.
- Running costs of £24k include insurance, travel, safety equipment, printing, stationary and mobile costs. Costs are £7k favourable to budget in the year to date, largely due to underspend on Registration and property costs.
- Repairs and maintenance expenditure of £6k are broadly in line with budget.

6) Management information – Repairs and investment

Key highlights year to date:

Repairs and maintenance

- Reactive repairs spend is £46k unfavourable to budget, largely driven by continuing high customer demand.
- Cyclical repairs spend of £73k has been incurred in April, £76k favourable to budget due to the timing of programmed works. Cyclical works are expected to be fully spent as the year continues.

Repairs and maintenance	Year to 30 April 2022			Full Year
	Actual £ks	Budget £ks	Variance £ks	Budget
Reactive	264	218	(46)	2,843
Cyclical	73	150	76	1,795
	337	367	30	4,639

DC Investment Works	YTD 30 April 2022		
	Actual £k	Budget £k	Variance £k
Investment Works Income			
Disabled Adaptions Grant	17	0	17
Investment Works IncomeTotal	17	0	17
Investment Works Expenditure			
Investment	483	330	(153)
Disabled adaptations	8	10	2
Voids	75	64	(11)
Capitalised Staff	65	64	(1)
Investment Works Expenditure Total	630	468	(162)
Net Total	613	468	(145)

Investment

- Investment covers all areas of our properties and external environment.
- Investment spend for the period to 30 April is £483k against a budget of £330k. The variance reflects higher than budgeted capitalised repairs with window and heating projects ahead of programme. Disabled adaptation spend is £2k favourable to budget. Disabled adaptation grant received relates to spend in 21/22 claimed for in 22/23.
- Void costs of £75k have been incurred which is £11k unfavourable to budget. Void costs, which include repairs and maintenance to extend the life of the properties, are capitalised in line with Group policy.
- £17k of disabled adaptation grant income was received in P1. This related to spend carried out in 21/22, which was claimed in 22/23.

7) Management information – New Build Programme

Development Name	Year To Date (£'000)			FY Budget
	Actual	Budget	Variance	
NEWMILLS RD PH2	3	-	(3)	39
PENICUIK	1	607	606	5,151
ROSLIN	1	206	205	1,661
ROSLIN PH2	306	94	(212)	2,333
ROWANBANK	-	163	163	2,714
VICTORY LANE	2	-	(2)	-
WALLYFORD PH 2	-	187	187	4,275
WESTCRAIGS3	31	278	248	8,426
WISP 3C	67	94	27	301
Property Aquisition	45	-	(45)	-
Capitalised Interest Costs	12	-	(12)	-
Capitalised staff costs	37	78	42	938
Total Cost	504	1,706	1,202	29,711

Grant Income	0	1,328	(1,328)	16,832
Net New Build Costs	504	378	(126)	12,879

New build spend at end of P1 totalled £504k against budget of £1,706k, an adverse variance of £1,202k.

•**Penicuik (SR/57):** Approved by Board on 12 November 2020. Under construction, progress satisfactory, spend progressed more quickly in Q4 of 2021/22. Invoices received in late March reducing spend in April

•**Roslin (SR/38):** Under construction, progressing well higher spend was also accelerated in the final quarter of 2021/22

•**Roslin Phase 2 (MMR 14 and SR/24):** Golden brick achieved on 18 plots in December 2021. Golden brick achieved for final plots in March 2022.

•**Rowanbank (SR/33):** Golden brick achieved in February 2022, spend expected in coming months.

•**Wallyford Phase 2 (MMR/15 and SR/45):** Golden bricks achieved for the first plots in March 2022.

•**West Craigs (MMR/168 and SR/132):** Site acquired in March 2021. Tenders returned July 16 and approved on 23 September. Discussions with contractor ongoing, contract not yet completed.

•**The Wisp 3C (SR/35):** Delays in service connections meant early handover of some units in March did not take planned as expected. Estimated completion date June 2022 in line with contract programme.

•**Wallyford 5 (SR/30 and MMR/60):** Site acquired in March 2022. Site acquisition fully grant funded.

8) Balance sheet

Period 1

	30 April 2022 £'000	31 March 2022 £'000
Fixed Assets		
Social Housing Properties	370,794	370,987
Other Fixed Assets	7,380	7,158
Investment Properties	31,855	31,855
	<u>410,029</u>	<u>410,000</u>
Current Assets		
Stock	758	717
Trade debtors	516	548
Other debtors	2,133	4,998
Rent & Service charge arrears	1,102	1,085
less: Provision for rent arrears	(657)	(633)
Prepayments and accrued income	484	466
Intercompany debtors	2,569	2,209
Cash & Cash Equivalents	2,910	1,854
	<u>9,815</u>	<u>11,244</u>
Creditors: within 1 year		
Trade Creditors	(444)	(2,059)
Accruals & Deferred Income	(29,725)	(30,463)
Prepayments of Rent and Service Charge	(1,491)	(1,413)
Other Creditors	(1,045)	(705)
Amounts due to Group Undertakings	(6,577)	(6,132)
	<u>(39,282)</u>	<u>(40,771)</u>
Net Current Liability	<u>(29,467)</u>	<u>(29,528)</u>
Long Term Creditors		
Loans	(34,190)	(34,147)
Amounts due to Group Undertakings	(128,850)	(128,850)
Pension Liability	(3,184)	(3,184)
	<u></u>	<u></u>
Net Assets	<u>214,338</u>	<u>214,291</u>
Capital and Reserves		
Share Capital	-	-
Revenue Reserve	214,338	214,291
	<u></u>	<u></u>
Association's funds	<u>214,338</u>	<u>214,291</u>
	0	(0)

Key highlights year to date:

The balance sheet reported reflects the 31 March 2022 year end which is still subject to final audit and year end statutory adjustments, including the revaluation of both housing and investment properties and actuarial valuation of the defined benefit pension scheme.

- The value of our **fixed assets** reflects additions in the year less depreciation.
- **Debtors** include trade and other debtors of £2.6m, prepayments and accrued income of £0.5m, an intercompany balance of £2.6m and net rent arrears of £0.4m (after bad debt provision).
- **Cash at Bank** – At 30 April 2022 cash at bank was £2.9m.
- **Short-Term Creditors** – Amounts due within one year of £39.3m includes £6.6m due to other Wheatley entities and £29.7m in accruals and deferred income. The increase in accruals and deferred income relates to grants received in advance of new build completions. The remaining balance includes rent received in advance from our tenants, trade and other creditors (factoring deposits and payroll creditors).
- **Loans** of £163.0m relate to funding drawn down from WFL1, and external funding of £34.1m due to THFC and Allia (inclusive of rolled up interest charges).

RSL: 116 - Dunedin Canmore Housing Association Ltd ()

Return	Annual Return 2022	31/03/2022
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Further Return Details

Accounting Year End	Do you have any ISDA's	Does Lender have a floating charge over the company Assets	Intragroup Lending / Borrowing
March	No	No	Yes

Social Housing Units

Owned by RSL	Used for Security	Unencumbered	% of Unencumbered with positive value
6,141	5,102	1,039	100.00

Total Facility (£'000s)	Facility Outstanding (£'000s)	Facility Undrawn (£'000s)
32,500.0	32,500.0	0.0

Facility Number	Lender	Status	Facility Total £'000s	Start Date	End Date	Amount Undrawn	Amount Outstanding	Undrawn Facility For	Details	Committed	Next 5 Yrs?
DCHHFC2855	THFC	Live	16,500.0	07/03/2011	17/10/2031	0.0	16,500.0	N/A	N/A	Yes	Yes

Loan Details

Ref No	Status	Start Date	Type	Amount	Outstanding	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
HFCFIXED1212	Live	07/03/2011	Fixed Rate Loan	16,500.0	16,500.0	Interest only - Bullet Repayment at and of term from cashflow	Yes	Affordable Housing Development		FIXED PERCENTAGE	3.004%

Additional Loan and Security Detail

Loan ref No	First Capital Repayment	Final Capital Payment	Int is being	First Interest Payment	Security from Social Housing %	Social Housing Security Value £'000s	Basis	Date of Valuation	Covenants
HFCFIXED1212	17/10/2031	17/10/2031	PAID	31/10/2012	100%	43,850.0	EUV-SH without sales & MV-ST	31/03/2021	Yes

Covenant Detail

Loan ref No	Seq No	Type of Covenant	Required Level	Reporting Frequency	Date of Last Report	Level Achieved
HFCFIXED1212	9336	Asset Cover	>150%	Annually	31/03/2021	265%
How is it calculated?		Minimum Value plus Sinking Fund to Outstandings				

Loan ref No	Seq No	Type of Covenant	Required Level	Reporting Frequency	Date of Last Report	Level Achieved
HFCFIXED1212	9337	Interest Cover	>100%	Annually	31/03/2021	415%
How is it calculated?		Net annual income of charged properties to Interest				

Facility Number	Lender	Status	Facility Total £'000s	Start Date	End Date	Amount Undrawn	Amount Outstanding	Undrawn Facility For	Details	Committed	Next 5 Yrs?
DCHALL2960	Allia	Live	16,000.0	15/11/2018	15/11/2028	0.0	16,000.0	N/A	N/A	N/A	N/A

Loan Details

Ref No	Status	Start Date	Type	Amount	Outstanding	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
ALLFIXED5430	Live	15/11/2018	Fixed Rate Loan	16,000.0	16,000.0	Payment start date deferred - bullet repayment of interest and capital at maturity	Yes	Affordable Housing Development		FIXED PERCENTAGE	2.950%

Additional Loan and Security Detail

Loan ref No	First Capital Repayment	Final Capital Payment	Int is being	First Interest Payment	Security from Social Housing %	Social Housing Security Value £'000s	Basis	Date of Valuation	Covenants
ALLFIXED5430	15/11/2028	15/11/2028	Rolled up	15/11/2028	0%				Yes


Covenant Detail

Loan ref No	Seq No	Type of Covenant	Required Level	Reporting Frequency	Date of Last Report	Level Achieved
ALLFIXED5430	20340	Asset Cover	>=110%	Annually	31/03/2021	270%
How is it calculated?		(Unencumbered Fixed Asset value / Amount Outstanding) >= 110% of Amount outstanding				

Intragroup Borrowing

Seq No	Status	Lender	Relationship	Amount Rec'd £'000	Balance Outstanding £'000	Purpose of Loan	Loan Purpose Details	Duration (months)	First Repayment Date
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1544	Live	Wheatley Funding No.1 Limited	Other group company	129,000.0	129,000.0	Working Capital		343	01/04/2022	
Security	Type of Security	Security Details	Security value £'000	Loan Agreement	Repayment Period (months)	Repayment Terms	Ref Rate	Margin / All-in-rate	Start Date	End Date
Yes	Standard Security	DCH is guarantor to Lender	350,188.5	Yes	271	Interest only then capital & interest	Rate paid by onlender	4.15%	01/04/2016	28/11/2044

Financial Projections & Assumptions							2022	
Dunedin Canmore Housing Limited							116	
		2021/22 Year 0	2022/23 Year 1	2023/24 Year 2	2024/25 Year 3	2025/26 Year 4	2026/27 Year 5	
PLEASE USE "0" FOR NIL VALUES THROUGHOUT THIS RETURN		£'000	£'000	£'000	£'000	£'000	£'000	
Number of units lost during year to:								Comments
STATEMENT OF COMPREHENSIVE INCOME								
Gross rents	10 :	25,629.5	29,869.7	31,294.7	32,752.6	34,446.1	36,181.2	
Service charges	11 :	5,065.7	2,012.0	2,063.0	2,115.2	2,187.9	2,250.8	
Gross rents & service charges	12 :	30,695.2	31,881.7	33,357.7	34,867.8	36,634.0	38,432.0	
Rent loss from voids	13 :	267.8	524.2	535.4	551.0	417.4	433.2	
Net rent & service charges	14 :	30,427.4	31,357.5	32,822.3	34,316.8	36,216.6	37,998.8	
Developments for sale income	15 :	0.0	0.0	0.0	0.0	0.0	0.0	
Grants released from deferred income	16 :	3,744.2	8,501.1	9,223.7	21,548.2	13,940.7	6,143.5	
Grants from Scottish Ministers	17 :	79.3	477.0	477.0	477.0	477.0	361.4	
Other grants	18 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other income	19 :	3,309.7	5,102.1	5,289.0	5,830.6	6,445.0	6,862.4	
TURNOVER	20 :	37,560.6	45,437.8	47,812.1	62,172.7	57,079.3	51,366.1	
Less:								
Housing depreciation	22 :	9,899.7	9,892.5	10,353.3	10,742.7	11,136.7	11,632.3	
Impairment written off / (back)	23 :	0.0	0.0	0.0	0.0	0.0	0.0	
Management costs	25 :	5,139.5	5,745.0	5,713.5	5,071.5	5,177.5	5,277.1	
Service costs	26 :	1,111.9	1,543.2	1,582.3	1,622.3	1,678.0	1,726.3	
Planned maintenance - direct costs	27 :	2,600.2	3,194.3	3,318.2	3,442.9	3,548.7	3,668.6	
Re-active & voids maintenance - direct costs	28 :	3,780.6	2,643.2	2,724.3	2,813.2	2,925.3	3,057.5	
Maintenance overhead costs	29 :	0.0	0.0	0.0	0.0	0.0	0.0	
Bad debts written off / (back)	30 :	188.8	302.1	312.6	323.3	337.4	350.9	
Developments for sale costs	31 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other activity costs	32 :	3,437.5	5,503.2	5,656.1	5,805.2	5,938.5	5,959.3	
Other costs	33 :	1,008.7	1,037.8	1,399.6	1,563.8	1,320.4	1,151.6	
	34 :	17,267.3	19,968.8	20,706.5	20,642.3	20,925.9	21,191.2	
Operating Costs	36 :	27,167.0	29,861.3	31,059.8	31,385.0	32,062.6	32,823.5	
Gain/(Loss) on disposal of PPE	37 :	0.0	275.0	8.0	0.0	0.0	0.0	
Exceptional Items - (Income) / Expense	38 :	(2,422.9)	(6,584.9)	(11,894.1)	19,952.3	6,517.7	(5,456.5)	
OPERATING SURPLUS/(DEFICIT)	39 :	12,816.5	22,436.4	28,654.4	10,835.4	18,499.0	23,999.1	
Interest receivable and other income	41 :	0.4	6.3	12.5	25.0	37.5	50.0	
Interest payable and similar charges	42 :	6,558.0	6,495.9	6,705.7	7,466.0	7,990.2	8,311.3	
Increase / (Decrease) in Negative Goodwill	43 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other Gains / (Losses)	44 :	3,514.7	(7,352.5)	(6,646.3)	5,506.1	4,184.6	2,330.7	
SURPLUS/(DEFICIT) ON ORDINARY ACTIVITIES BEFORE TAX	46 :	9,773.6	8,594.3	15,314.9	8,900.5	14,730.9	18,068.6	
Tax on surplus on ordinary activities	48 :	0.0	0.0	0.0	0.0	0.0	0.0	
SURPLUS/(DEFICIT) FOR THE YEAR AFTER TAX	50 :	9,773.6	8,594.3	15,314.9	8,900.5	14,730.9	18,068.6	
Actuarial (loss) / gain in respect of pension schemes	52 :	0.0	0.0	0.0	0.0	0.0	0.0	
Change in Fair Value of hedged financial instruments.	53 :	0.0	0.0	0.0	0.0	0.0	0.0	

Number of units lost during year to:		£'000	£'000	£'000	£'000	£'000	£'000	Comments
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	55 :	9,773.6	8,594.3	15,314.9	8,900.5	14,730.9	18,068.6	
STATEMENT OF FINANCIAL POSITION								
Non-Current Assets								
Intangible Assets & Goodwill	60 :	0.0	0.0	0.0	0.0	0.0	0.0	
Housing properties - Gross cost or valuation	63 :	367,589.1	377,539.0	387,542.7	404,830.1	417,565.2	425,794.9	
Less								
Housing Depreciation	65 :	0.0	0.0	0.0	0.0	0.0	0.0	
Negative Goodwill	66 :	0.0	0.0	0.0	0.0	0.0	0.0	
NET HOUSING ASSETS	67 :	367,589.1	377,539.0	387,542.7	404,830.1	417,565.2	425,794.9	
Non-Current Investments	69 :	39,444.5	54,228.0	77,710.0	63,663.9	62,200.7	78,391.4	
Other Non Current Assets	70 :	7,158.0	7,172.6	6,847.3	6,204.4	5,831.6	5,650.1	
TOTAL NON-CURRENT ASSETS	71 :	414,191.6	438,939.6	472,099.9	474,698.4	485,597.5	509,836.4	
Current Assets								
Net rental receivables	74 :	452.0	1,563.9	1,673.6	1,755.4	1,703.1	1,672.7	
Other receivables, stock & WIP	75 :	10,682.0	9,802.0	9,822.3	9,638.8	9,661.5	9,672.5	
Investments (non-cash)	76 :	0.0	0.0	0.0	0.0	0.0	0.0	
Cash at bank and in hand	77 :	1,854.0	2,500.0	2,500.0	2,500.0	2,500.0	2,500.0	
TOTAL CURRENT ASSETS	78 :	12,988.0	13,865.9	13,995.9	13,894.2	13,864.6	13,845.2	
Payables : Amounts falling due within One Year								
Loans due within one year	81 :	0.0	0.0	0.0	0.0	0.0	0.0	
Overdrafts due within one year	82 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other short-term payables	83 :	40,772.0	16,095.6	16,095.6	16,095.6	16,095.6	16,095.6	
TOTAL CURRENT LIABILITIES	84 :	40,772.0	16,095.6	16,095.6	16,095.6	16,095.6	16,095.6	
NET CURRENT ASSETS/(LIABILITIES)	86 :	(27,784.0)	(2,229.7)	(2,099.7)	(2,201.4)	(2,231.0)	(2,250.4)	
TOTAL ASSETS LESS CURRENT LIABILITIES	88 :	386,407.6	436,709.9	470,000.2	472,497.0	483,366.5	507,586.0	
Payables : Amounts falling due After One Year								
Loans due after one year	91 :	162,997.0	172,988.4	191,381.0	199,477.8	200,494.0	206,214.2	
Other long-term payables	92 :	0.0	961.0	961.0	961.0	961.0	961.0	
Grants to be released	93 :		30,755.6	30,338.4	15,837.9	10,960.3	11,391.0	
TOTAL LONG TERM LIABILITIES	94 :	162,997.0	204,705.0	222,680.4	216,276.7	212,415.3	218,566.2	
Provisions for liabilities & charges	96 :	0.0	0.0	0.0	0.0	0.0	0.0	
Pension asset / (liability)	97 :	3,184.0	3,184.0	3,184.0	3,184.0	3,184.0	3,184.0	
NET ASSETS	98 :	220,226.6	228,820.9	244,135.8	253,036.3	267,767.2	285,835.8	
Capital & Reserves								
Share capital	101 :	0.0	0.0	0.0	0.0	0.0	0.0	
Revaluation reserve	102 :	0.0	0.0	0.0	0.0	0.0	0.0	
Restricted reserves	103 :	0.0	0.0	0.0	0.0	0.0	0.0	
Revenue reserves	104 :	220,226.6	228,820.9	244,135.8	253,036.3	267,767.2	285,835.8	
TOTAL CAPITAL & RESERVES	105 :	220,226.6	228,820.9	244,135.8	253,036.3	267,767.2	285,835.8	
Intra Group Receivables - as included above	107 :	2,209.0	1,650.0	1,650.0	1,650.0	1,650.0	1,650.0	
Intra Group Payables - as included above	108 :	135,132.0	142,664.5	164,128.0	181,201.7	202,987.7	245,057.6	
STATEMENT OF CASHFLOWS								
Net Cash from Operating Activities								
Operating Surplus/(Deficit)	113 :	12,816.5	22,436.4	28,654.4	10,835.4	18,499.0	23,999.1	
Depreciation & Amortisation	114 :	10,908.4	10,807.6	11,613.1	12,306.4	12,457.1	12,783.9	
Impairments / (Revaluation Enhancements)	115 :	0.0	0.0	0.0	0.0	0.0	0.0	
Increase / (Decrease) in Payables	116 :	8,690.5	0.0	0.0	0.0	0.0	0.0	

Number of units lost during year to:		£'000	£'000	£'000	£'000	£'000	£'000	Comments
(Increase) / Decrease in Receivables	117 :	81.0	(118.6)	(130.1)	101.8	29.7	19.4	
(Increase) / Decrease in Stock & WIP	118 :	(212.0)	0.0	0.0	0.0	0.0	0.0	
Gain / (Loss) on sale of non-current assets	119 :	0.0	(275.0)	(8.0)	0.0	0.0	0.0	
Other non-cash adjustments	120 :	(14,917.6)	(15,086.0)	(21,117.8)	(1,595.9)	(7,423.1)	(11,600.0)	
NET CASH FROM OPERATING ACTIVITIES	121 :	17,366.8	17,764.4	19,011.6	21,647.7	23,562.7	25,202.4	
Tax (Paid) / Refunded	123 :	0.0	0.0	0.0	0.0	0.0	0.0	
Return on Investment and Servicing of Finance								
Interest Received	126 :	0.4	6.3	12.5	25.0	37.5	50.0	
Interest (Paid)	127 :	(6,574.2)	(6,385.8)	(6,897.4)	(7,634.6)	(7,820.6)	(8,066.8)	
RETURNS ON INVESTMENT AND SERVICING OF FINANCE	128 :	(6,573.8)	(6,379.6)	(6,884.9)	(7,609.6)	(7,783.1)	(8,016.8)	
Capital Expenditure & Financial Investment								
Construction or acquisition of Housing properties	131 :	(21,188.0)	(27,919.8)	(31,566.4)	(21,153.0)	(17,711.5)	(20,359.9)	
Improvement of Housing	132 :	(6,439.0)	(6,555.4)	(6,705.9)	(6,533.2)	(6,607.6)	(7,540.6)	
Construction or acquisition of other Land & Buildings	133 :	0.0	0.0	0.0	0.0	0.0	0.0	
Construction or acquisition of other Non-Current Assets	134 :	(1,099.0)	(1,762.9)	(1,074.2)	(920.9)	(947.5)	(970.1)	
Sale of Social Housing Properties	135 :	0.0	975.0	580.0	0.0	0.0	0.0	
Sale of Other Land & Buildings	136 :	0.0	0.0	0.0	0.0	0.0	0.0	
Sale of Other Non-Current Assets	137 :	0.0	0.0	0.0	0.0	0.0	0.0	
Grants (Repaid) / Received	138 :	14,803.0	15,071.7	8,806.4	7,047.8	9,063.0	6,574.2	
CAPITAL EXPENDITURE AND FINANCIAL INVESTMENT	139 :	(13,923.0)	(20,191.3)	(29,960.1)	(21,559.4)	(16,203.6)	(22,296.3)	
NET CASH BEFORE FINANCING	141 :	(3,130.0)	(8,806.5)	(17,833.4)	(7,521.3)	(424.0)	(5,110.7)	
Financing								
Equity drawdown	144 :	0.0	0.0	0.0	0.0	0.0	0.0	
Debt drawdown	145 :	0.0	0.0	0.0	0.0	0.0	0.0	
Debt repayment	146 :	0.0	0.0	0.0	0.0	0.0	0.0	
Working Capital (Cash) - Drawn / (Repaid)	147 :	2,000.0	9,452.5	17,833.4	7,521.3	424.0	5,110.7	
NET CASH FROM FINANCING	148 :	2,000.0	9,452.5	17,833.4	7,521.3	424.0	5,110.7	
INCREASE / (DECREASE) IN NET CASH	150 :	(1,130.0)	646.0	0.0	0.0	0.0	0.0	
Cash Balance								
Balance Brought Forward	153 :	2,984.0	1,854.0	2,500.0	2,500.0	2,500.0	2,500.0	
Increase / (Decrease) in Net Cash	154 :	(1,130.0)	646.0	0.0	0.0	0.0	0.0	
CLOSING BALANCE	155 :	1,854.0	2,500.0	2,500.0	2,500.0	2,500.0	2,500.0	
ADDITIONAL INFORMATION								
Number of units added during year to:								
New Social Rent Properties added	160 :	36	109	122	147	147	55	
New MMR Properties added	161 :	25	12	0	109	52	25	
New Low Costs Home Ownership Properties added	162 :	0	0	0	0	0	0	
New Properties - Other Tenures added	163 :	0	0	0	0	0	0	
Total number of new affordable housing units added during year	164 :	61	121	122	256	199	80	
Units developed for sale:								
Number of units developed for sale to RSLs	167 :	0	0	0	0	0	0	
Number of units developed for sale to non-RSLs	168 :	0	0	0	0	0	0	
Please select "No" if these projections do not include all developments identified for this RSL in Local Authorities' Strategic Housing Investment Plans and add a comment.								
Development Assumption	171 :	No						
Development Assumption Comment	172 :	The financial projections have been prepared using a base case assumption for funding capacity and several schemes included in the SHIP were not reflected in the projections. We have since successfully concluded amendments to our funding arrangements which provides additional capacity which will						

Number of units lost during year to:		£'000	£'000	£'000	£'000	£'000	£'000	Comments
	173 :	reflected in the projections. We have since successfully concluded amendments to our funding arrangements which provides additional capacity which will allow these schemes to be delivered						
Number of units lost during year from:								
Sales including right to buy	176 :	15	13	15	0	0	0	
Demolition	177 :	0	0	0	0	0	0	
Other	178 :	0	0	0	0	0	0	
Units owned:								
Social Rent Properties	181 :	5,407	5,516	5,638	5,785	5,932	5,987	
MMR Properties	182 :	378	390	390	499	551	576	
Low Costs Home Ownership Properties	183 :	0	0	0	0	0	0	
Properties - Other Tenures	184 :	0	0	0	0	0	0	
Number of units owned at end of period	185 :	5785	5906	6028	6284	6483	6563	
Number of units managed at end of period (exclude factored units)	187 :	5,407	5,516	5,638	5,785	5,932	5,987	
Financed by:								
Scottish Housing Grants	190 :	3,744.2	8,501.1	9,223.7	21,548.2	13,940.7	6,143.5	
Other public subsidy	191 :	0.0	0.0	0.0	0.0	0.0	0.0	
Private finance	192 :	1,308.6	10,615.7	6,449.1	27,099.3	17,797.2	6,938.1	
Sales	193 :	0.0	0.0	0.0	0.0	0.0	0.0	
Cash reserves	194 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other	195 :	0.0	0.0	0.0	0.0	0.0	0.0	
Total cost of new units	196 :	5,052.9	19,116.8	15,672.8	48,647.5	31,737.9	13,081.6	
Assumptions:								
General Inflation (%)	199 :	0.0	3.0	3.0	3.0	2.5	2.5	
Rent increase - Margin above General Inflation (%)	200 :	0.0	(1.0)	(0.5)	(0.5)	0.8	0.1	
Operating cost increase - Margin above General Inflation (%)	201 :	0.0	0.0	0.0	0.0	0.0	0.0	
Direct maintenance cost increase - Margin above General Inflation (%)	202 :	0.0	0.0	0.0	0.0	0.0	0.0	
Actual / Assumed average salary increase (%)	203 :	1.5	3.5	1.5	1.5	2.0	2.0	
Average cost of borrowing (%)	204 :	4.3	4.1	4.3	4.4	4.4	4.7	
Employers Contributions for pensions (%)	205 :	6.5	6.5	6.5	6.5	6.5	6.5	
Employers Contributions for pensions (£'000)	206 :	973.7	1,007.8	1,008.2	1,003.1	1,023.2	1,043.7	
SHAPS Pensions deficit contributions (£'000)	207 :	806.4	0.0	0.0	0.0	0.0	0.0	
Minimum headroom cover on tightest interest cover covenant (£'000)	208 :	0.0	0.0	0.0	0.0	0.0	0.0	
Minimum headroom cover on tightest gearing covenant (£'000)	209 :	0.0	0.0	0.0	0.0	0.0	0.0	
Minimum headroom cover on tightest asset cover covenant (£'000)	210 :	0.0	0.0	0.0	0.0	0.0	0.0	
Total staff costs (including NI & pension costs)	212 :	9,385.2	9,713.7	9,717.8	9,668.7	9,862.0	10,059.3	Use stats
Full time equivalent staff	213 :	201.0	201.0	196.0	191.0	191.0	191.0	Use stats
EESSH Revenue Expenditure included above	215 :	0.0	0.0	0.0	0.0	0.0	0.0	
EESSH Capital Expenditure included above	216 :	50.1	135.0	135.0	100.0	100.0	150.0	
Total capital and revenue expenditure on maintenance of pre-1919 properties	217 :	509.0	694.0	694.0	750.0	750.0	800.0	
Total capital and revenue expenditure on maintenance of all other properties	218 :	6,010.0	4,986.0	5,125.0	4,973.0	4,970.0	5,946.0	
		Values	Comment					
Have you included any decarbonisation cost in the figures above?	221 :	Yes						
If so, please add an estimate of what the decarbonisation cost will be	222 :	3,780.0						
Version 9.34								

Trends & Comparators

Dunedin Canmore Housing Limited

Ratios

Financial capacity

Interest cover

Gearing

Year -2	Year -1
Actual	Actual
165.400	207.100
86.000	74.800

Efficiency

Voids

Arrears

Bad debts

Staff costs / turnover

Turnover per unit

Responsive repairs to planned maintenance ratio

0.700	1.800
1.300	0.800
0.800	0.600
18.200	19.500
7,700	7,319
2.9	1.9

Liquidity

Current ratio

0.7	0.7
-----	-----

Profitability

Gross surplus / Deficit

Net surplus / Deficit

EBITDA / revenue

32.200	56.300
36.400	55.700
38.600	69.900

Financing

Debt Burden ratio

Net debt per unit

Debt per unit

3.9	3.8
29,364	27,575
30,131	28,097

Diversification

Income from non-rental activities

35.200	29.700
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Indicators

Turnover

Operating costs

Net housing assets

Cash & current investments

Debt

Net assets / capital & reserves

42,934.0	41,799.0
17,620.0	17,732.0
332,501.0	352,523.0
4,273.0	2,984.0
0.0	0.0
190,461.0	210,453.0



Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Outturn	Forecast	Forecast	Forecast	Forecast	Forecast

264.171	278.284	275.815	283.876	301.769	313.041
73.171	74.507	77.367	77.846	73.943	71.270

0.873	1.644	1.605	1.580	1.139	1.127
1.486	4.987	5.099	5.115	4.703	4.402
0.621	0.963	0.952	0.942	0.932	0.923
24.987	21.378	20.325	15.551	17.278	19.584
6,493	7,693	7,932	9,894	8,804	7,827
2.4	3.7	3.7	3.5	3.5	3.7

0.3	0.9	0.9	0.9	0.9	0.9
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34.122	49.378	59.931	17.428	32.409	46.722
26.021	18.914	32.031	14.316	25.808	35.176
43.336	56.723	67.560	24.199	40.344	54.687

4.3	3.8	4.0	3.2	3.5	4.0
27,855	28,867	31,334	31,346	30,540	31,040
28,176	29,290	31,749	31,744	30,926	31,421

18.991	30.988	31.351	44.804	36.550	26.024
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37,560.6	45,437.8	47,812.1	62,172.7	57,079.3	51,366.1
17,267.3	19,968.8	20,706.5	20,642.3	20,925.9	21,191.2
367,589.1	377,539.0	387,542.7	404,830.1	417,565.2	425,794.9
1,854.0	2,500.0	2,500.0	2,500.0	2,500.0	2,500.0
162,997.0	172,988.4	191,381.0	199,477.8	200,494.0	206,214.2
220,226.6	228,820.9	244,135.8	253,036.3	267,767.2	285,835.8

2022

116



Scottish Housing
Regulator

National
Median

442.1

54.1

0.6

2.2

0.8

20.7

5,194

1.9

1.9

19.6

11.9

31.4

2.1

7,053

10,560

17.5

Period: 01 April 2020 - 31 March 2060

2022

£ 000's

Fixed Assets

Intangible assets and goodwill

Land & Buildings Total

Dunedin Canmore

DCH

Opening Balances

Opening Property

Opening Shared Ownership

Opening Balances

337,771.00

Mainstream Housing #2

New Build - Completed - TO MOVE UP

168

Core Programme - Investment

0

Core Programme

6945.178

Capitalised Repairs & Other

3279.887

Capitalised Employee Costs

2882.809

Core Programme - Investment Total

13107.874

Growth #2

Additional Growth - £300m bond 20201022

Additional Social #2

Additional MMR #2

Additional Growth - £300m bond 20201022 Total

Wheatley Solutions

Major Repairs - Capitalise Group Re-gen Team

Growth - Allocation of Top Up 20210113

Social #2 Total

50,109.28

MMR #2 Total

13,366.22

Growth - Allocation of Top Up 20210113 Total

63,475.50

Current Developments - Retentions & Maintenance etc #2

638.01

DCH Total

415,160.38

Barony Housing - DC

Investment DC

Core Programme (ex Barony)

712.581

Capitalised Repairs & Other (ex Barony)

42.437

Investment DC Total

755.018

Property Sales - Projected DC #2

-700

Barony Housing - DC Total

55.02

Dunedin Canmore Total	415,215.40
Depreciation Land & Buildings Total	
Dunedin Canmore Total	-19,233.90
Housing Properties NBV	395,981.50
Other Fixed Assets Tangible	
Dunedin Canmore	
DCH	7,172.58
Barony Housing - DC	
Dunedin Canmore Total	7,172.58
Tangible fixed assets	403,154.09
Investments FA	
Dunedin Canmore	
DCH	
Opening Balances	
Opening Property - Properties held for market rent	30,360.00
Opening Property - Commercial	1,495.00
Opening Balances Total	31,855.00
Investments in joint ventures	
Investments in associates	
Fixed Assets Total	435,009.09
Current Assets	
Stock	504.55
Trade and other debtors	10861.362
Investments CA	0
Cash and cash equivalents	2500
Current Assets Total	13,865.91
Less - Creditors - amounts due within 1 year	-16,095.58
Net current assets/liabilities	-2,229.66
Assets less current liabilities Total	432,779.42
Creditors - amounts due after more than 1 year	
Outstanding Loan Balance	-173,125.79
Loan Fees	137.40
Fair Value Provision Total	
Deferred Income	-34,692.10
Long Term Creditors Balance	-961.00
Deferred Premium	
Creditors - amounts due after more than 1 year	-208,641.49

Provisions for liabilities	
Pension provisions	-3184
Other provisions	

Net assets Total	220,953.93
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Reserves	
Income and Expenditure Reserve	219,035.70
Cash Flow Hedge Reserve	
Revaluation Reserve	
Restricted Reserves Total	
Stockholders Equity Total	0.129
Designated Reserves Total	
Pension Reserve Total	
Goodwill Reserve	
Restricted [and/or Endowment] Reserve	0.129

Total reserves	219,035.83
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Balance Sheet Check	Balanced
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Social housing NBV	365,001.30
Shared ownership NBV	17,614.00
MMR Housing NBV	43,726.20

Plus new build staff capitalised (in OFA)

NBV per Brixx social	362,100.40
Opening MMR per brixx	27,066.00
Total per Brixx	389,166.40
	0.10

	2023	2024	2025	2026	
£ 000's	£ 000's	£ 000's	£ 000's		

337,771.00	337,771.00	337,771.00	337,771.00	337,771,000.00
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168	168	168	168	168000
0	0	0	0	
10025.267	12916.592	15576.738	19070.064	6945178
4984.091	6751.048	8562.179	10418.589	3279887
4592.765	6300.4	8042.187	9818.811	2882809
19602.123	25968.04	32181.104	39307.464	

70,838.82	86,829.82	99,909.22	109,899.70	50109281
24,954.02	30,860.07	35,914.81	46,649.18	13366218
95,792.84	117,689.90	135,824.03	156,548.88	

638.01	638.01	638.01	638.01	638008
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409,756.10	439,763.00	477,153.50	516,525.70
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902.076	1046.504	1417.648	1807.885	712581
64.615	87.458	110.873	134.872	42437
966.691	1133.962	1528.521	1942.757	

-1272	-1272	-1272	-1272	-700000
-305.31	-138.04	256.52	670.76	

409,450.79	439,624.96	477,410.02	517,196.46
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-29,447.41	-40,190.09	-51,326.80	-62,959.11	-19233897
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380,003.38	399,434.87	426,083.22	454,237.35
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6,847.26	6,204.42	5,831.60	5,650.09	7172583
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6,847.26	6,204.42	5,831.60	5,650.09
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386,850.64	405,639.29	431,914.81	459,887.43
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30,360.00	30,360.00	30,360.00	30,360.00	30360000
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1,495.00	1,495.00	1,495.00	1,495.00	1495000
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31,855.00	31,855.00	31,855.00	31,855.00
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418,705.64	437,494.29	463,769.81	491,742.43
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504.55	504.55	504.55	504.55	504550
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10991.387	10889.663	10860.058	10840.658	10861362
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0	0	0	0	
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2500	2500	2500	2500	2500000
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13,995.94	13,894.21	13,864.61	13,845.21
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-16,095.58	-16,095.58	-16,095.58	-16,095.58	-16095575
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-2,099.64	-2,201.36	-2,230.97	-2,250.37
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416,606.00	435,292.93	461,538.85	489,492.07
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-191,502.62	-199,583.58	-200,584.02	-206,288.37	-173125789
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121.59	105.79	89.98	74.17	137401
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-30,338.40	-15,837.90	-12,668.20	-15,826.60	-34692.1
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-961.00	-961.00	-961.00	-961.00	-961000
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-222,680.43	-216,276.70	-214,123.24	-223,001.80
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-3184	-3184	-3184	-3184	-3184000
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190,741.57	215,832.23	244,231.60	263,306.27
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232,185.84	258,304.00	273,660.16	279,505.92	219035698
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0.129	0.129	0.129	0.129	129
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0.129	0.129	0.129	0.129
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232,185.97	258,304.13	273,660.29	279,506.05
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Balanced	Balanced	Balanced	Balanced
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381,651.30	393,432.60	401,983.10	407,882.10	365001.3
17,614.00	17,614.00	17,614.00	17,614.00	17614
55,314.00	61,220.10	66,274.80	77,009.10	43726.2

386,588.60	406,179.10	433,627.70	463,238.80
27,066.00	27,066.00	27,066.00	27,066.00

413,654.60	433,245.10	460,693.70	490,304.80
0.10	0.30	0.10	-0.20

337,771,000.00	337,771,000.00	337,771,000.00	337,771,000.00
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168000	168000	168000	168000
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10025267	12916592	15576738	19070064
4984091	6751048	8562179	10418589
4592765	6300400	8042187	9818811

70838819	86829822	99909221	109899701
24954016	30860074	35914812	46649176

638008	638008	638008	638008
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902076	1046504	1417648	1807885
64615	87458	110873	134872

-1272000	-1272000	-1272000	-1272000
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-29447413	-40190090	-51326803	-62959111
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6847262	6204416	5831595	5650087
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30360000	30360000	30360000	30360000
1495000	1495000	1495000	1495000

504550	504550	504550	504550
10991387	10889663	10860058	10840658

2500000	2500000	2500000	2500000
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-16095575	-16095575	-16095575	-16095575
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-191502623	-199583584	-200584020	-206288368
121594	105786	89978	74171

-30338.4	-15837.9	-12668.2	-15826.6
-961000	-961000	-961000	-961000

-3184000	-3184000	-3184000	-3184000
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232185839.5	258304001	273660159	279505924.5
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129	129	129	129
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381651.3	393432.6	401983.1	407882.1
17614	17614	17614	17614
55314	61220.1	66274.8	77009.1