

BUSINESS PLAN SUMMARY 2020 to 2023



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MILNBANK HOUSING ASSOCIATION **- OUR PURPOSE AND VALUES**

Milnbank Housing Association (MHA) is a community-controlled housing association operating in the east end of Glasgow, working mainly in Dennistoun and Haghill.

Since we were first set up in 1975, MHA's purpose has been to serve the community, with a strong ethos of community control and accountability. We serve the community in a host of ways:

- providing homes at affordable rents,
- being the largest property factor in our area, and
- providing or supporting many services, facilities and opportunities that benefit residents and the community.

This breadth of activity is a defining feature of MHA and it has been critical to MHA's success and high standing in the community.

The Association is a community anchor organisation for the Milnbank community, with strong roots in the community. Throughout our history, MHA's Management Committee has been led by committed local residents, all of them volunteers with an in depth understanding of local housing and community issues, and all of them acting for the good of their community.

While MHA's business has grown, evolved and changed over the last 40-plus years, our purpose and values have been a constant and they provide the foundation for the plans set out in our new Business Plan 2020/23.



OUR MISSION STATEMENT

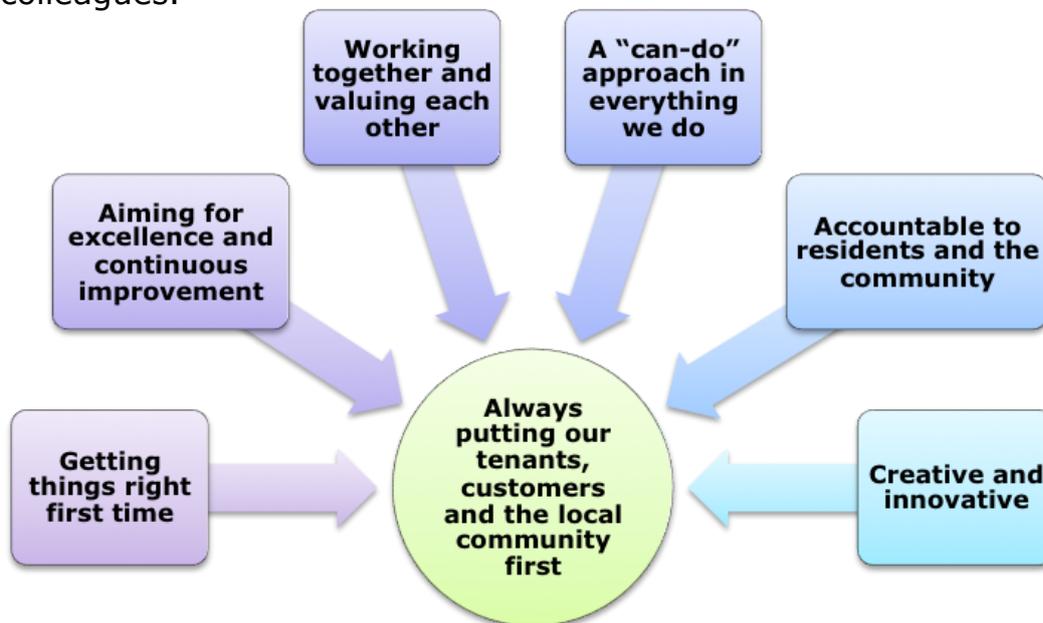
MHA's Mission is to meet housing and related needs within our community and provide our tenants and other customers with an excellent service.

People living in the MHA community should:

- *Enjoy warm, safe and affordable homes, and receive excellent services from MHA*
- *Live in neighbourhoods that are clean and well cared for, where there is real community pride*
- *Have access to opportunities and community services, to help everyone achieve a good quality of life.*

OUR VALUES

MHA's values guide how we work with residents and the community, with partner organisations, and with each other as committee members and colleagues.



Equality is central to our values, and we will always promote fair treatment and equal access to services and opportunities for all.

INTRODUCTION TO OUR BUSINESS PLAN

The Business Plan is the main way that the Association makes plans for the future. It sets out

- Our aims,
- What we will do to achieve these, and
- How we will pay for our plans.

Following a business review day, and subsequent discussions with the Management Committee, senior staff and a consultant, the current Business Plan was adopted by the Management Committee in June 2020.

Progress against the Plan will be subject to ongoing monitoring and review by the Management Committee. Feedback to MHA tenants and other residents will be provided through our newsletters, TV screen in the office reception area and our website www.milnbank.org.uk



OUR STRATEGIC OBJECTIVES 2020/23

STRATEGIC DIRECTION - MHA's strategic direction for the three-year period 2020/21 to 2022/23 involves:

Consolidation and continued improvement of our role as a provider of rented housing.

Continued development of our role as a community anchor organisation, and as a provider and enabler of services that address wider needs in our community

Safeguarding our financial viability, organisational wellbeing, and the Community controlled values and traditions that underpin our organisational ethos and governance.

Managing the impact of the Covid-19 pandemic and its aftermath to protect tenants is central to our strategic direction, along with the steps we are taking to safeguard MHA's financial resilience. Both considerations have resulted in a significant change in our financial strategy and plans to establish a Post Covid Future Fund.

STRATEGIC OBJECTIVES - The Management Committee has set the following strategic objectives for the period Plan 2020/21 to 2022/23. Each objective is accompanied by a statement of the factors that would contribute to the successful achievement of the objectives.

Strategic Objective	Success Factors
<i>1) To do what matters most for our tenants, other customers and the community</i>	<ul style="list-style-type: none">• MHA services meet individual and community needs, while demonstrating best value for available resources• MHA acts on the feedback we receive (we regularly seek feedback through satisfaction surveys, focus groups and community meetings)• Services are valued highly by tenants and other customers (maintain our current high satisfaction level of around 94% overall MHA service provision)• Tenant and community support for the range of housing, factoring and community services that

Strategic Objective	Success Factors
	MHA provides (regularly seek tenants and other residents views on our services)
<p>2) To provide housing and factoring services that are of a high standard, affordable, and good VFM for tenants and other customers</p>	<ul style="list-style-type: none"> • Excellent housing and factoring services (MHA Key Performance Indicators, satisfaction data, Charter Indicators against other housing providers and the Scottish Average) • MHA provides quality neighbourhoods that are well-maintained (maintain current average 95% satisfaction rate) • MHA charges affordable rents, and supports tenants in maximising their incomes (our rents remain one of the lowest charges in Scotland and our income maximisation service continues to generate financial gains for members of our community) • MHA remains financially resilient as Universal Credit rollout continues.
<p>3) To manage our assets and resources well, and invest in tenants' homes</p>	<ul style="list-style-type: none"> • MHA maintains our housing stock to a high standard (MHA quality standards, compliance with legal duties, satisfaction data, Charter Indicators) • MHA delivers investment in tenants' homes, in accordance with the Asset Management Strategy and planned maintenance programmes • High levels of demand maintained for MHA housing • Rent lost due to voids reduced
<p>4) To be a strong community anchor, bringing positive changes that benefit our community</p>	<ul style="list-style-type: none"> • Continue to develop MHA's role and impact as a community anchor for Dennistoun and Haghill (regularly gauge community support for MHA continuing as a community anchor) • Provide or enable services and opportunities that

Strategic Objective	Success Factors
	<p>benefit residents and strengthen the community, through the shared efforts of MHA and MCE</p> <ul style="list-style-type: none"> • Enable activities by local groups and organisations and facilitate community involvement in the decisions of statutory service providers • Use a business case approach in appraising significant new initiatives or activities (e.g. value to the community, and MHA exposure to financial or other risks that exceed the MC's risk appetite)
<p>5) To protect and future-proof the organisation, ensuring that is well-governed, well-managed and continues to be fit for purpose</p>	<ul style="list-style-type: none"> • Financial viability is maintained, and sufficient resources are available to achieve MHA's strategic objectives and plans • Governance Review Action Plan changes fully embedded • Effective succession planning for both Committee and staff • Protect MHA's successful model of community governance and leadership • Invest in our people, including support for those who wish to take part in our future leaders programme (maintain our current Investors in People Platinum Accreditation) • Develop MHA's use of technology, to work efficiently and offer choice about how to use our services • Be vigilant in managing risks to MHA and the achievement of our objectives
<p>6) Maximise the contribution that MHA and our subsidiaries make to the well-</p>	<ul style="list-style-type: none"> • MHA sets appropriate group objectives through the Group Mission Statement • MHA provides effective strategic leadership to

Strategic Objective	Success Factors
<i>being of our community</i>	<p>the two subsidiary companies</p> <ul style="list-style-type: none"> • MHA actively manages any risks associated with the subsidiaries' work
ACROSS ALL OF OUR OBJECTIVES	<p>MHA's response to the Covid-19 pandemic:</p> <ul style="list-style-type: none"> • Follows government and other official advice, to keep tenants and staff safe • Generates the resources needed to protect tenants' interests and MHA's business resilience

OUR BUSINESS PLAN PRIORITIES FOR 2020/23

The Association's new Business Plan sets out actions for service delivery, community support, and safeguarding MHA's financial resilience. However, the many uncertainties attached to Covid-19 will require us to be flexible and adaptable in how we take our proposals forward, and with a continuing need to develop further plans when present uncertainties are resolved. To support the Business Plan, the various functions within the Association (e.g. housing management, finance, human resources etc.) have produced a Work Plan which outlines the operational priorities for each area of our business activities. The Work Plans will be discussed at monthly team meetings with Key Performance Indicator achievements monitored by and reported to the Committee.

The undernoted tables provide a summary of our key objectives. The Management Committee will monitor and review progress with regular updates being provided to tenants and other residents on a regular basis.

GOVERNANCE & ORGANISATIONAL MANAGEMENT

In 2020/21, the Association will:

- Covid-19: ensure MHA's resilience, & support our tenants whenever we can.
- Ensure business continuity & staff wellbeing during Covid-19.
- Conduct 2020 AGM, consistent with legal advice.
- Continue Committee recruitment/succession planning activities.
- Continue to develop succession planning framework for senior staff retirements.
- Achieve SHR sign off of MHA completed Governance Action Plan.

MANAGING RISKS & FINANCIAL RESILIENCE

In 2020/21, the Association will:

- Ensure there is a strong focus from Committee & staff on Risk Management.
- Manage current External Risks: Covid-19, UC & outlook for the economy due to Covid-19.

- Establish post Covid-19 future fund to support cash flows & ensure MHA can provide tenants with level of services & investment needed.

HOUSING SERVICES

In 2020/21, the Association will:

- Minimise rent arrears increases where within our control.
- Continue to provide added value services to achieve VFM & high tenant satisfaction.
- Commission rent restructuring review.
- Continue to shape services in response to high risk factors (UC & Covid-19).
- Continue to engage with GCC on homeless referrals & targets.
- Decide MHA's future role in supported accommodation based on the final terms proposed by GCC & the HSCP.

ASSET MANAGEMENT

In 2020/21, the Association will:

- Plan for & implement resumption of reactive repairs & void repairs services.
- Complete review of asset base & new asset management strategy.
- Conduct VFM review of the asset function, & demonstrate VFM in upcoming procurements.
- Develop new 5-year planned maintenance programme, effective from 2021/22.
- Complete review & follow-up actions from health & safety reviews.