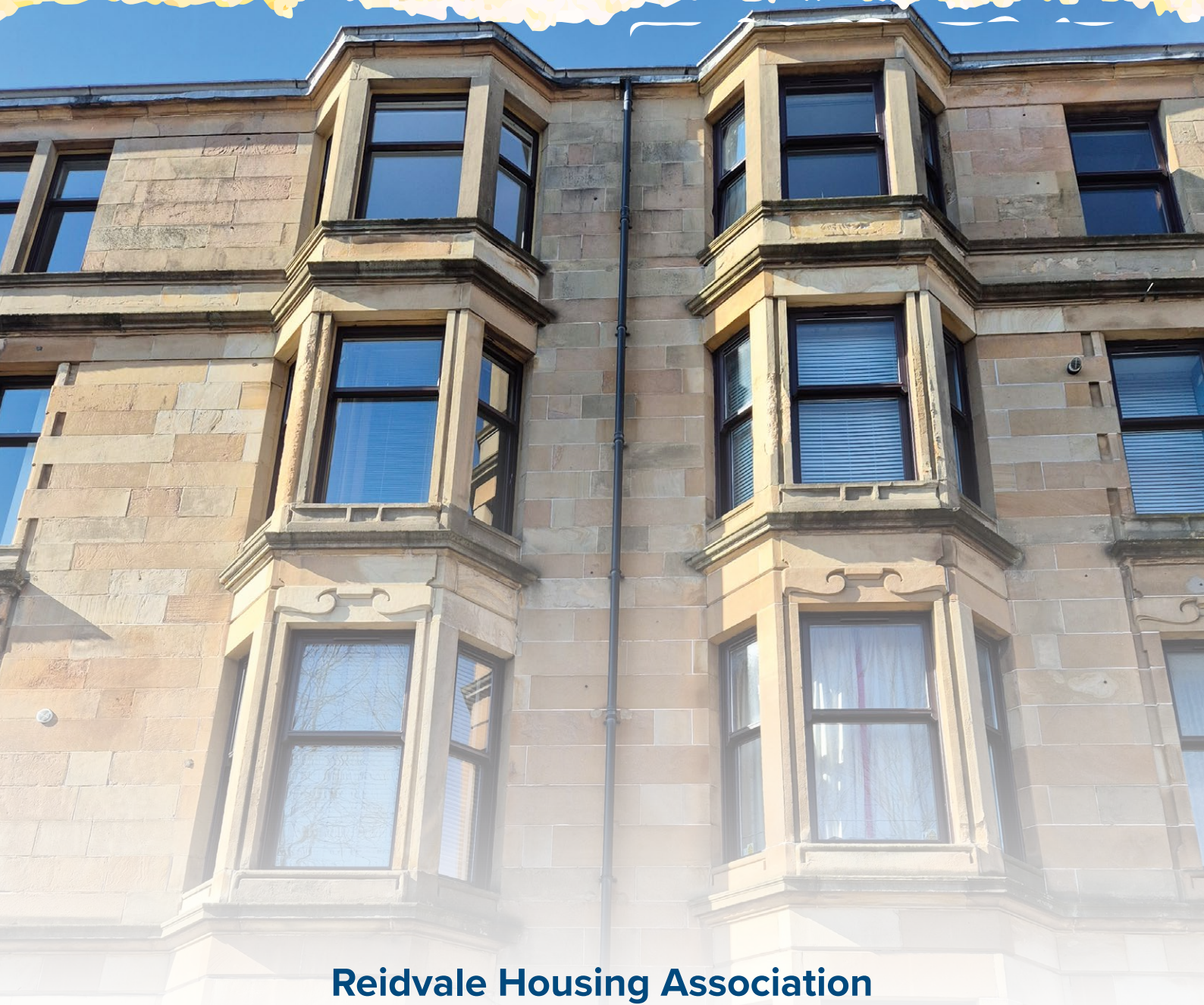
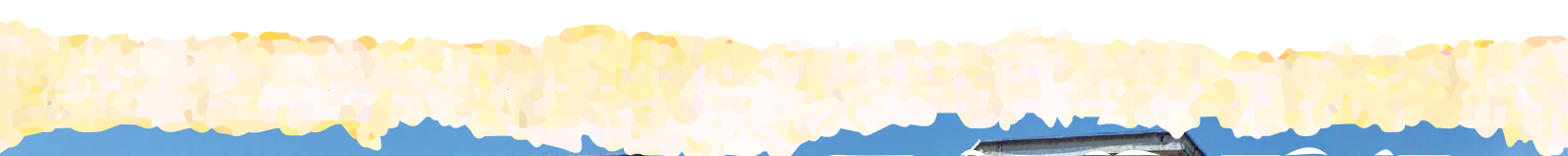




R E I D V A L E
H O U S I N G A S S O C I A T I O N



Reidvale Housing Association

Business Plan 2025-2028



R E I D V A L E H O U S I N G A S S O C I A T I O N



Strategic Overview1



Section 1: Introduction..... 4



Section 2: About Us.....5-7



Section 3: Operating Context.....8-10



Section 4: Our Strategy11-13



Section 5: Our Strategic Priorities14-23



Section 6: Financial Management 24-25



Section 7: Risks Management.....26



Section 8: Performance Management.....27



APPENDICES






A Strategic Delivery Plan28-29

B 5 year cashflow30

C Supporting documents31

Strategic Overview



OUR MISSION	Serving our community - now and into the future				
OUR VALUES	Be HONEST Be ACCOUNTABLE Be RESPECTFUL Be SUPPORTIVE				
OUR 5 STRATEGIC GOALS	 DESIRABLE HOMES	 THRIVING NEIGHBOURHOODS	 VALUED & EFFECTIVE SERVICES	 AWARE & RESPONSIVE PEOPLE	 TRANSPARENT & WELL-GOVERNED ORGANISATION
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OUR STRATEGIC PRIORITIES	<ol style="list-style-type: none"> 1. Deliver our community investment strategy 2. Manage our investment programmes 3. Explore innovative solutions 	<ol style="list-style-type: none"> 4. Develop effective partnerships 5. Support community development 6. Promote the area as a great place to live 	<ol style="list-style-type: none"> 7. Review and strengthen our services 8. Establish effective engagement structures & processes. 9. Invest in modern systems and processes. 	<ol style="list-style-type: none"> 10. Invest in high quality training and support. 11. Ensure our staff and committee have access to the information they need. 12. Establish a collaborative and empowered culture. 	<ol style="list-style-type: none"> 13. Protect our financial position 14. Maintain compliance 15. Improve how we communicate with our stakeholders.
OUR STRATEGIC APPROACH	Understand > Re-engage > Stabilise > Improve > Grow				



This business plan is our core strategic document and sets out our ambitions and priorities for the next 3 years. We will review this plan annually.

A New Style of Business Plan

This business plan was developed during a national housing crisis and ongoing economic volatility. In such challenging times, it can be difficult for any organisation to predict the future, never mind make solid plans. In recognition of this, we have introduced a more strategic style of business plan.

We feel it is important to set clear ambitions and hold these steady. At the same time, we need to give ourselves sufficient flexibility to be able to adapt how we deliver on our ambitions. We have therefore designed a business plan that will help to keep us focused on our goals while also support us through any further changes in our operating environment.

Purpose of the Business Plan

We produce a business plan for several reasons, most importantly to:

- set out our ambitions and map our journey towards these.
- demonstrate we understand the challenges we face.
- provide a strategic context for our operational plans and supporting strategies.
- confirm our strategic priorities for the next 3 years.
- demonstrate we have the resources necessary to deliver on these priorities.
- identify and mitigate any risks we may face.
- provide a framework to monitor our progress and measure our success (see Appendix A).

Informing & Supporting this Plan

In developing this business plan, we have taken account of:

- business planning guidance published by the Scottish Housing Regulator
- our most recent tenant satisfaction survey results
- our performance against the Scottish Social Housing Charter
- our key stakeholders' published plans
- our existing commitments to our tenants, employees and others
- updated 5- and 30-year financial projections (see Appendix B)
- recent changes in the external environment
- a series of business planning workshops, discussions, interviews and focus groups
- various internal strategies, plans and reports (see Appendix C)

Section 2: About Us



We are a community-based housing association operating in a clearly defined area to the east of Glasgow city centre. We own 898 homes, 9 commercial units and a neighbourhood centre. We also provide factoring services to over 200 owners. We employ 15 staff and have an annual turnover of over £4million.

Our Structure

We are a registered social landlord (RSL) regulated by the Scottish Housing Regulator. We are a non-profit-making society under the Co-operative and Community Benefit Societies Act 2014. We have over 450 members, the majority of whom are local residents. We are a Scottish Registered Charity. Our key governing document is based on the Scottish Federation of Housing Associations (SFHA) Charitable Model Rules (Scotland) 2020. We are also a registered factor.

Our management committee sets our strategic direction, ensures legal and regulatory

compliance, oversees how we deliver and resource this business plan, and ensures high standards in our operational performance. Committee members are elected by our members at our Annual General Meeting. All committee members serve as unpaid volunteers. We can have a maximum of 15 committee members and a minimum of 7 at any one time. We currently have 13 committee members. We also have a staff team of 15 people. Our staff are structured into three teams (Corporate, Housing Services, and Maintenance) and are led by our Interim Director.

Our History

We can trace our origins back to 1975 when Glasgow City Council held a public meeting to advise residents of the Reidvale area their homes were to be demolished and they would be rehoused in Easterhouse. At this time, Glasgow had experienced almost 20 years of demolition programmes and mass rehousing. The residents were therefore acutely aware of the devastating effect these plans would have on their local community.

As a result of local action, Reidvale Housing Association was formally registered in 1976 as one of the first community-based housing associations in Scotland. Focusing on a well-defined area to the south of Duke Street in the Dennistoun area, the Association took over the ownership and comprehensive rehabilitation of the traditional sandstone tenements typical of this area. Over the next 50 years or so, we continued to acquire, build and improve our homes, safeguarding their community ownership for future generations.

Our Values

Our values are key to our success and inform everything we do. They reflect our ethos and culture and are driven by our commitment to locally owned and controlled housing. We lead with our values and use these to guide our behaviours, decisions and actions. They are:

Be Honest and open in our approach, decisions and communications.

Be Accountable to our tenants, community and each other.

Be Respectful and considerate in how we treat everyone.

Be Supportive and willing to go the extra mile.

Section 2: About Us

Our Homes

We own and manage 898 homes. This includes 860 flats (of which 705 are Pre-1919 traditional sandstone tenements), 32 maisonettes and 6 houses. 42 of these homes are specifically designed and managed as retirement housing. Today we own almost 80% of the 1,132 homes in our area. In 20% of the buildings, we own 100% of the homes.

The overall quality of our homes compares well to the RSL national average. 90.5% of our homes meet the Energy Efficiency Standard for Social Housing (EESH) and 93.8% meet the Scottish Housing Quality Standard (SHQS). 83% of our tenants are satisfied with the

quality of their home and fewer than 20% of applicants refuse the homes they are offered. Our rents remain well below the RSL national average and 83.5% of our tenants feel that their rent offers good value for money.

Like most other housing associations, we recognise the significant challenges we face over the next few years. This includes preparing for enhanced energy efficiency and net zero standards (EESH2/SHNZS), continuing to safeguard tenants' safety as national standards improve, and securing the funding required to deliver our significant stonework repair programmes.

Our Services

We offer a range of housing and property services including allocating homes, collecting rents, and repairing homes. We generally perform well compared to the RSL national average. For example, we complete emergency repairs within 2.31 days (RSL average is 3.59 days) and non-emergency repairs within 2.55 days (RSL average is 8.14). We collect 99.45% of rent due and have low levels of complaints. However some services would benefit from improving. For example, the rent lost due to properties being empty is 1.19% (up from 0.53% the previous year).

We also offer some specialist services supporting tenants to sustain their tenancies and improve the quality of their lives. These additional services are only possible through the support of funders and partners and currently include financial inclusion and money advice services. 90% of our tenants are satisfied with the overall service we provide. This is well above the Scottish average.

We also provide factoring services to over 200 property owners. 81% of factored owners are satisfied with the service we offer. This is significantly above the RSL national average of 60%.



Community Facilities

We also support some important community facilities in our local area. This includes the Reidvale Neighbourhood Centre. At a cost of some £3.5m, our building offers bright and attractive community spaces and a café. The facilities are currently operated by a local charitable organisation offering a variety of social, educational and recreational activities to the community. The Centre also contains our offices.

We provide community allotments, the first new allotments in Glasgow in 60 years, and we supported the Reidvale Adventure Play Association to provide a magnificent adventure playground well-used by local families.

All these projects demonstrate our commitment to working with local groups and organisations and supporting opportunities for local ownership and management.

Regulatory Compliance

The Scottish Housing Regulator (SHR) began to engage with us in 2019 concerned with our failure to demonstrate strategic control and develop an effective business plan. As part of our response we conducted a strategic options appraisal during 2021 and 2022. At that time, our management committee concluded that the best way forward was to pursue a transfer of engagements.

In late 2023, a ballot of tenants voted in favour of the proposed transfer. However, a strong local campaign to preserve the housing association's independence resulted in our membership rejecting the proposal to transfer at a Special General Meeting in January 2024.

Following this decision a number of new members and co-optees joined our management committee, all committed to

the aims of the campaign, and to restoring our once-proud reputation as a sector leader and innovator. The new committee agreed a comprehensive governance improvement plan for 2024/25, setting out how we would demonstrate compliance with all our legislative and regulatory obligations. We recruited an interim team of skilled and experienced senior managers to deliver this improvement programme.

Since then, we have made significant progress. At the time of approving this business plan, we are very close to achieving full regulatory compliance and our management committee remains confident that this will be confirmed by the Scottish Housing Regulator within the first 3 months of this business plan.

Section 3: Operating Context

In developing this business plan, we analysed our operating environment to ensure we remain responsive to the needs of our tenants and community as well as the challenges in the wider context.

Overview

An overview of our analysis is presented as a SWOT below and includes the factors we considered when determining our strategic priorities, risks and resource assumptions.



INTERNAL STRENGTHS

- Proud history & legacy
- Strong community focus
- Community support
- Strong membership
- Skilled committed people
- Renewed culture
- High tenant satisfaction
- Debt free
- High performing services
- Neighbourhood centre
- Effective governance



INTERNAL WEAKNESSES

- Tenant engagement
- Limited size & capacity
- Limited use of technology
- Inefficient processes
- Stock profile (tenements)
- Multiple ownership blocks
- Committee & staff turnover
- Age profile of staff
- Succession planning
- Limited use of partnership
- Damaged reputation



EXTERNAL OPPORTUNITIES

- Strong housing demand
- Well used Centre
- Diverse & thriving community
- Supportive stakeholders
- Shared interests with other RSLs
- Rising standards
- New funding streams
- Locality planning
- Advances in technology



EXTERNAL THREATS

- Economic uncertainty
- Welfare reform
- Increasing costs
- Homelessness crisis
- Funding cuts
- Changing needs/ demand
- Difficult job market
- Increasing regulation
- Climate change
- Cyber threats
- Local crime



Challenging Times

It is hard to remember a time of greater economic uncertainty. Despite reducing levels of inflation, persistently high energy, labour and material costs, and a difficult job market, businesses and households continue to face significant financial pressures. At the same time as trying to deal with increasing demands for their services, public bodies urgently seek ways to balance their books. For many, this may mean reducing services and expenditure.

Cost-of-Living Crisis

The current economic situation, the lasting impact of the coronavirus pandemic, and changes to welfare policies all continue to have a significant impact on the households. In Glasgow in 2023, 24% of all children lived in households experiencing poverty. Of these, around a third lived in households experiencing in-work poverty. Glasgow Community Planning Partnership's current Community Plan sees addressing poverty as its overriding priority and recognising the positive contribution good quality affordable housing can make to this.

Climate Change

Glasgow City Council declared a climate and ecological emergency in 2019, setting an ambitious target for the city to become net zero carbon by 2030. Registered social landlords are keen to play their part in helping to mitigate the impact of climate change and more specifically, achieve national and local carbon reduction targets. Like others, we are preparing for the introduction of the new Social Housing Net Zero Standard (SHNZS). This will present challenges for most social landlords, especially those like us with tenements, requiring us all to re-think our approach to asset management and sustainability.

Housing Emergency

Glasgow City Council declared a housing emergency in November 2023 stating that the city was experiencing unprecedented pressures on its homes, services and budgets. The Council attributes this pressure to the increasing numbers of households requiring accommodation while awaiting asylum decisions and increasing numbers of people presenting as homeless.

In May 2024, the Scottish Government declared a national housing emergency.

Shelter Scotland report that a household becomes homeless in Scotland every 16 minutes. Nationally the number of households that became homeless in 2023/24 was up 4% from the previous year. Glasgow experienced a 17% increase. Over 3,000 children are currently in temporary accommodation in the city. A Homeless Emergency Action Plan was published for Glasgow in January 2025.



Tenements

Traditional tenements are an important part of the architectural heritage of many Scottish cities and comprise almost 80% of our homes. As housing associations work to support the Government's drive to improve energy standards and meet net zero targets, the age, construction and design of tenements makes this task particularly challenging.

Furthermore, the multiple ownership patterns typical of many tenemental buildings (which often include commercial or retail premises) mean that any housing association projects designed to improve the commons parts of these buildings (roofs, stonework, gutters) necessitate the agreement of all owners within the building. In addition, the often complex arrangements set out in the title deeds for sharing the costs of maintaining the common parts can affect private owners' ability or willingness to pay their share of the cost of works.

For this reason, Glasgow and West of Scotland Forum of Housing Associations (GWSF) set out a case in 2019 for additional funding from Scottish Government and local authorities to tackle this national issue. We remain hopeful that a funding package for housing associations will soon be agreed.

Local Stakeholders

We carried out a stakeholder mapping exercise to inform the development and implementation of this business plan. We are acutely aware that over the past few years while we considered our future and focused on achieving regulatory compliance, we rather neglected our relationships with key stakeholders. We are keen to address this.

We are well placed to benefit from the many local stakeholders who help make Dennistoun a thriving area to live, work and socialise. The wider area has some significant employers (e.g. the University of Strathclyde), with over 100 commercial business premises in our operating area, an active community council, five local schools, and benefits from committed local and national politicians.

Tenants & Community

Our most important stakeholders are of course our tenants. The local area has gone through significant physical and social transformation over the past 50 years or so. Nonetheless, the most recent findings from the Scottish Index of Multiple Deprivation reveals that parts of our operating area are still among the 10% most deprived areas in Scotland. This is attributed to a number of factors including low employment and income levels, poor health, and harmful levels of crime. One of the indicators we use to assess the impact of the cost-of-living crisis is the level of rent arrears. Similar to our peer group (Govanhill, Yoker, Linthouse and Elderspark housing associations) we have seen rent arrears increase over the past few years.

Our tenant profile is rather different from most RSLs due to the size of our tenemental flats. 55% of our tenants are single people and only 38% are families. The local community is historically a very close-knit community. Anecdotally, we know many of our tenants or their families were raised in the local area. Our current membership of over 450 people, most of which are local residents, no doubt reflects people's close connection to the area.

In preparing this business plan, we invited tenants and local residents to tell us about their priorities. Overall, their five top priorities were: affordable rents; good quality homes and repairs; a safe and attractive environment; effective communication and engagement; and a financially viable and compliant housing association.

Section 4: Our Strategy



Our strategy provides a framework for all our activities. It helps to clarify our ambitions, steer our course, maintain our pace and ensure we deliver the performance standards set by our management committee.

Mission

Our mission (or purpose) is:

Our mission reveals the importance we give to:

*Serving our
community -
now and into
the future*

- **community** – retaining the trust and confidence of local residents.
- **impact** - ensuring local needs and expectations shape our services.
- **identity** - feeling proud to belong to the community.
- **sustainability** - investing for the long term while also performing well today.

OUR MISSION	Serving our community - now and into the future				
OUR VALUES	Be HONEST Be ACCOUNTABLE Be RESPECTFUL Be SUPPORTIVE				
OUR 5 STRATEGIC GOALS	 DESIRABLE HOMES	 THRIVING NEIGHBOURHOODS	 VALUED & EFFECTIVE SERVICES	 AWARE & RESPONSIVE PEOPLE	 TRANSPARENT & WELL-GOVERNED ORGANISATION
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OUR STRATEGIC APPROACH	Understand > Re-engage > Stabilise > Improve > Grow				

Section 4: Our Strategy

Ambitions

Our ambitions set out our vision for the future and describe what we want to achieve over the next three years. Our vision has five dimensions:

Our homes will be suitable for modern life, meeting tenant expectations and all quality and safety standards. ***Our neighbourhoods*** will be attractive and desirable places where residents feel proud to live. ***Our services*** will meet local needs, demonstrate value for money and deliver high tenant satisfaction. ***Our people*** will be well-informed, feel a strong connection with the community, and empowered to make a positive impact. ***Our organisation*** will be financially strong, well-governed, investing in modern systems and engaging well with tenants, partners and the community.

Turning our vision into reality will no doubt be challenging, especially in the current economic climate. Arguably, some elements fall outwith our control. Nevertheless, we are fully committed to achieving our ambitions for the benefit of our tenants and wider community.

A Phased Approach

The previous uncertainty about our future has been unsettling for our tenants and staff. We have now embarked on a new strategic direction and we want to take time to deliver this. We feel this is not the time for expansion or taking unnecessary risks. Instead, we see the next three years as an important time to focus on strengthening the organisation, its services and its impact.

We will deliver our goals and ambitions in phases where we will seek to :

- **Understand** – this will include getting a better understanding of the needs and expectations of our tenants and community; where our current performance can be improved; where other organisations share our values and ambitions; and where we might be able to attract additional funding to help us deliver our ambitions.
- **Re-engage** – this will include communicating more proactively with our tenants; establishing effective structures and approaches to involve our tenants and community; reconnecting with key funders, stakeholders and potential partners; and being more visible in our community.
- **Stabilise** – this will include succession planning for our management committee; recruiting permanent staff; embedding new systems and processes; and delivering consistent performance.
- **Improve** - this will include addressing some specific performance issues; introducing more modern and agile ways of working; investing in high quality training; and setting stretching targets.
- **Grow** - this will include looking for opportunities to build new homes and expand our services; ensuring we are well placed to manage growth; and exploring innovative ways to improve our impact.



Strategic Goals

Our five strategic goals reflect the ambitions of our management committee. These goals will ensure we remain focused on working towards our overall vision. All our activities will be aligned to delivering these five goals with agreed objectives, outcomes, and targets to help our management committee measure our progress.



Remaining Independent

A key element of our business planning process is exploring whether we can continue to best serve the interests of our current and future tenants by remaining an independent housing association, or whether it would be better to merge with another registered social landlord.

We last completed a full strategic option appraisal in 2022 at which time our management committee proposed we seek a transfer of engagements. A ballot of tenants voted in favour of the proposed transfer; however this was later rejected at a Special General Meeting of our members.

As part of this business planning process, we have re-assessed the situation. Based on our improved governance, a review of our service performance, our new asset management strategy and our revised financial projections,






our management committee is confident we can deliver this business plan and fulfill all our duties and obligations to our tenants as a fully independent, community based housing association.

We would undoubtedly not be in this strong position today without the extensive and generous support we received over this past year from Molendinar Park Housing Association. We aim to recruit a permanent senior officer in our stabilisation phase, but in the meantime, we look forward to continuing to benefit from Molendinar's invaluable support.



Section 5: Our Strategic Priorities

We have identified 15 strategic priorities for the next three years. These priorities, together with specific performance targets, will inform our team and individual action plans. We will monitor our progress and impact.

OUR 5 STRATEGIC GOALS	 DESIRABLE HOMES	 THRIVING NEIGHBOURHOODS	 VALUED & EFFECTIVE SERVICES	 AWARE & RESPONSIVE PEOPLE	 TRANSPARENT & WELL-GOVERNED ORGANISATION
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Priority 1: Deliver our Community Investment Strategy

We have developed a new and comprehensive 10-year Community Investment Strategy (our asset management strategy) to guide future investment in our homes and commercial properties. This is based on robust information and analysis and is designed to:

- Meet the investment priorities of tenants
- Provide safe, secure and good quality homes at affordable rents
- Ensure an attractive environment to live, work, play and prosper
- Deliver value for money in what we do and how we do it
- Work with key partners to maximise investment in our community

Over the next 10 years, we expect to invest over £25m in our homes. This includes £5m to replace core components (kitchens, bathrooms, heating systems, etc), £8m on stonework repairs and £12m on reactive and cyclical maintenance. Due to the significant level of works and investment, our strategy considers both the long and short term to ensure the affordability of the works and protect the ongoing viability of the association.

The multiple ownership patterns in our tenement blocks means delivering the common elements of our strategy (e.g. stonework repairs) requires the co-operation of the other owners. Owners will be responsible for paying their share and may be able to secure financial assistance from Glasgow City Council. To ensure the smooth programming of our investment, we will implement our strategy taking a place-based and phased approach. The phasing of this is likely to be affected by the level and timing of grant we (and owners) secure.

Over the first 12 months of this business plan, we plan to invest £2m to address stonework issues at Bellfield Street and explore cost effective approaches to energy efficiency in tenements. This investment signals the start of a 20-year programme of stonework repairs.

Over the next 3 years, we will:

- Engage with tenants and residents to shape and deliver our Community Investment Strategy
- Develop new Property & Place Standards to ensure tenant safety and high standards.
- Begin a 20-yr stonework repairs programme with £2m investment in Bellfield Street in 2025/26
- Update our strategy to align to the new EESSH2/SHNZS requirements (currently unknown).
- Continually review partnership and procurement processes.
- Secure grant support to ensure value for money for tenants.



Section 5: Our Strategic Priorities

Priority 2: Manage our Investment Programmes

As we deliver repair and maintenance services to ensure our properties retain high standards and tenants and residents stay safe, it is vital that we manage these programmes well. This includes how we well procure contractors, manage contracts, estimate costs and budget for these, control our expenditure, monitor our progress, and keep our tenants informed about our programmes and their likely impact on tenants' lives.

Over the next three years we will review our current procedures and will seek to strengthen these. One of the most important elements of this review will be how well we engage our tenants in this process and keep them informed of progress. A best practice group, established by the Chartered Institute of Housing, published guidance in 2024, Rethinking Repairs and Maintenance. This sets out twelve guiding principles to improve how housing associations can work with their tenants and local

residents to improve maintenance services. We will use this to improve how we engage with our tenants and the local community in the planning and delivery of our investment programmes.

Over the next 3 years, we will:

- Ensure effective budgeting and cost control
- Make good use of our new housing software to ensure accurate data and reporting
- Review our approach to procurement and contract management
- Apply good practice to engaging with and informing tenants
- Review our capacity and capability to manage our investment programmes effectively

Priority 3: Explore Innovative Solutions

Housing associations are turning to more innovative approaches to assessing and resolving the issues of deteriorating sandstone and poor thermal efficiency of the city's tenements. These include retrofitting tenements to PassivHaus EnerPhit standards and working with universities and research institutes to pilot new scanning techniques (e.g. 3D scanning). As we deliver our new community investment strategy, we will seek opportunities to collaborate with housing associations and others to develop innovative solutions, lobby for additional funding and share experiences. We are especially keen to play a leading role in tackling the challenges associated with complex ownership patterns in tenements.

Our innovative projects will not be limited to our 100-year-old sandstone tenements. In our review of our housing and community services, we are open to exploring more innovative services. For example, we own and manage a retirement housing complex (John Butterly House) which although very popular would benefit from updating. Residents greatly value their independence and already benefit from

a digital alarm response system. We are keen to explore recent advances in telecare offering further enhancement to our tenants' independence.

We also want to be well-prepared to take advantage of appropriate opportunities to grow. We expect our next business plan to involve significant growth. We want to use these next three years to prepare for growth. This is likely to include identifying potential growth opportunities, building more creative partnerships, and exploring innovative solutions to address local issues.

Over the next 3 years, we will:

- Be open to innovative solutions and creative ways of working.
- Harness the benefits of using innovative technologies.
- Collaborate with specialists (e.g. universities) and other social landlords.
- Attract additional funding for pilots and projects.



Priority 4: Develop Effective Partnerships

We have a long history of successful partnership working including collaborative projects and joint funding bids. These have helped us to improve our performance, increase our impact, pull our resources, and co-ordinate activities.

We remain committed to collaboration and partnership working. Over these next three years, we will reconnect with previous partners as well as look for new partners who share our values and can enhance our impact. With a small staff team, we are also keen to explore opportunities to share skills and services with other registered social landlords in a cost-effective way. This could help us to improve our capacity or access specific expertise.

We will also continue to network with others more informally to learn, campaign and share good practice. For example, we are a member of Scotland's Housing Network (SHN), Glasgow & West of Scotland Forum of Housing Associations (GWSF) and the Scottish Federation of Housing Associations (SFHA).

Over the next 3 years, we will:

- Build on our collaborative approach within existing partnerships.
- Work with others to secure additional resources for our most vulnerable tenants.
- Identify new partners who can assist us achieve our goals.
- Explore the opportunities to buy-in additional skills and share services.



Priority 5: Support Community Development

Supporting wider community development has always been important to us. Our tenants tell us that it is important to them too. The success of the well-used adventure playground and Neighbourhood Centre provides clear evidence of this. We are committed to continuing to explore opportunities to enhance our contribution through our wider services, our involvement in local events, and our local partnership and fundraising activities.

We are keen to support community projects which support the diversity, wellbeing, resilience, and quality of life of the community. As our track record shows, we are also keen to ensure the community is able to play an active role in shaping and managing these projects.

Our Community Investment Strategy sets out the importance we give to protecting and investing in key local assets. We have started to implement this with a review of our Neighbourhood Centre, commercial properties, factoring service,

allotments and bulk uplift. Over the next three years we will implement the recommendations from these reviews.

Over the next 3 years, we will:

- Implement our Community Investment Strategy.
- Implement the recommendations from a review of our wider community and ancillary services.
- Work with local stakeholders and partners to deliver community projects and events.
- Provide sufficient opportunities for the local community to shape community projects.
- Support opportunities for community ownership and management.



Section 5: Our Strategic Priorities

Priority 6: Promote the Area as a Great Place to Live

Dennistoun has a growing reputation for its easy access to the city, lively café culture and arts scene and its architectural heritage. As a community-controlled housing association firmly rooted in the local area, we take our responsibilities to our tenants and the wider community very seriously. We want everyone to feel proud to live here and to enjoy all the benefits of the neighbourhood.

For example, we all know how important access to attractive, outdoor space is to our personal wellbeing. Ensuring that our neighbourhood is well-maintained, attractive and safe is therefore an integral part of our role as an effective social landlord. Our latest survey shows that 83% of our tenants are satisfied with our contribution to the management of their neighbourhoods. This is below the national average of 86% and we are keen to improve upon this. We have set out our intentions in our asset management strategy.

Effective and positive communication will also be an important element of this. As the city celebrates its 850th year in 2025 and the revamp of Duke Street's streetscape gets underway (part of the City Region Deal Avenues programme) we see this as an auspicious time to develop a new Communications Strategy. We will use our external communications as an opportunity to showcase local projects, demonstrate positive changes taking place, cover human interest stories, and promote the work of local groups.

Over the next 3 years, we will:

- Invest in neighbourhood improvements aligned to our new Place Standard.
- Develop a new Communications Strategy.
- Promote the benefits, successes and opportunities of the local area.
- Work with local stakeholders and partners to promote local projects and events.





Priority 7: Review and Strengthen our Services

We deliver a wide range of services, most of which perform well when compared to the national average. However, we cannot afford to be complacent here. We know we can do better. Some of the specific areas where we would like to improve are: managing rent arrears; shortening re-let times; supporting tenants to sustain their tenancies for longer; and reducing the number of properties being abandoned.

Our rents are currently 4.4% below those of our peers. 83.5% of tenants agree their rent offers good value for money. To keep our rents affordable, we will deliver a number of specific measures over the next few years, all driven by our value for money strategy. This will include an ongoing review of our procurement and contract management processes, continuing to benchmark our performance and costs with other similar organisations to identify where improvements can be made, continuing to attract grants and financial support, and seeking opportunities to enhance our partnerships.

In terms of our factoring service, 81% of factored owners are satisfied with our service (compared to the national average of 61%). We have conducted an initial review of our factoring service and have identified where it can be strengthened. This includes how we calculate and attribute costs, how we manage the service and how we ensure its long term sustainability.

Several of our internal strategies and policies are also due to be reviewed in the next few years and we will take the opportunity to re-assess how well they serve the interests of our tenants. As we develop our understanding and response to our customers' changing needs, we will take the opportunity to review and refine our services. This is likely to include more effective ways of working, learning from best practice, embedding our new values, enhancing our partnerships, and making the most of digital technologies including our new housing software.

Over the next 3 years, we will:



- Continue to drive up service performance and satisfaction levels.
- Implement the recommendations from our review of our factoring service.
- Strengthen the use of tenant information and feedback to shape our services
- Identify any gaps in our services and explore options to fill these.
- Collaborate with other organisations to enhance the support services available to our tenants.
- Increase the digitisation of our services where appropriate.

Section 5: Our Strategic Priorities

Priority 8: Establish Effective Engagement Structures & Processes

Until recently, it would be fair to say that our engagement with our tenants focused on the previous proposal for a transfer of engagements. We are now developing a new, more proactive approach. We know that engaging effectively with our tenants and the local community will be key to the successful delivery of this business plan.

We have already begun to introduce new and improved ways to encourage dialogue, feedback and insight through surveys, formal and informal feedback (e.g. using a Cx Feedback digital tool) and tenants' scrutiny of our performance. 97% of our tenants currently feel we are good at keeping them informed about our services and decisions and 98% are satisfied with the opportunities to participate.

We plan to improve our visibility in the community. Not only will this offer opportunities for more

informal conversations, but it will also help us to build personal relationships and regain our community's trust. This will be especially important as we move to appoint permanent staff and plan for the succession of our management committee. We will support this with a new open and welcoming culture.

Over the next 3 years, we will:

- Implement our Resident Engagement Strategy
- Continue to introduce and support new engagement structures.
- Offer a range of communication and feedback channels.
- Increase our visibility in the local community



Priority 9: Invest in Modern Systems and Processes

Since the pandemic, the sector has embraced technology at an unprecedented pace. New technology allows tenants to access services, often at a time of their own choosing, without the need for face-to-face or telephone contact. We too are keen to harness the growing potential of digital technologies and have already made a strong start on this with the introduction of new housing software.

Whilst a digital approach will be attractive to many of our tenants, it will not be appropriate for everyone. Digital services will always be just one method of engagement and service delivery for us. For tenants preferring in-person, telephone or written communication then we will continue to offer a choice as part of our approach.

Over the next three years, digitisation will also continue to take place behind the scenes, helping our staff to work more efficiently and effectively. We are committed to investing in appropriate, innovative technologies to support back-office

functions. We are also committed to ensuring all our systems and processes reflect modern, good practice. This means ensuring we participate in high quality training, learn from our peers, and embed an organisational culture where everyone is open to change.

Over the next 3 years, we will:

- Use technology to improve the customer experience and business efficiency.
- Ensure that we make full use of our new housing software.
- Review the functionality of our website, making improvements as required.
- Ensure we have robust cyber security.
- Continue to review and modernise our processes.
- Develop a culture open to learning and change.





Priority 10: Invest in High Quality Training and Support

Arguably, our most valuable resource is our people and ensuring they all have the skills and support to carry out their roles effectively is critical to our future success. This includes not only our staff, but also members of our management committee.

Over the next three years we will work to improve the employee experience from induction through to skills development and progressing in the role. We will invest in high quality training aligned to achieving our goals and ambitions. We will conduct a salary and structure review to ensure we have the right skills in the right place. We will also ensure that our people have the tools and equipment they need to do their job.

We will also strengthen our succession planning, working to grow our own talent wherever possible. We will implement improvements to our office, make the best use of technology and will continue

to support modern, flexible working practices. We know that we have some staff planning to retire in the next year or two, and we are already preparing a succession plan. It is important that we not only have a smooth transition, but that we also take the opportunity to review the skills and experience we need in these roles.

Over the next 3 years, we will:

- Undertake a salary and structure review.
- Invest in high quality training and support.
- Strengthen our appraisal and performance management framework.
- Strengthen our approach to succession planning.
- Embed a culture of learning, collaboration and empowerment.



Priority 11: Ensure our Staff and Committee have Access to the Information they Need

We recognise that many of our information systems and databases are no longer meeting our business needs. The pace of technological advancement means that more effective, efficient and modern systems are now available. We have begun the process of updating our systems with the purchase of new housing software which will allow our staff to access accurate customer, property, financial and performance information more quickly.

We also recognise that good governance means that our management committee remains confident that the decisions it makes are based on robust evidence. We have reviewed our approach to performance management, risk management and reporting and have already begun to introduce a series of improvements. These will continue to be rolled out, and refined, over the next three years.

Over this past year, we have significantly strengthened the information we hold about the condition of our properties. We now want to strengthen the information we hold about our

tenants and the local community. For example, we will review our approach to conducting regular tenant surveys. We will also seek to improve our understanding of how the needs and expectations of the local community are changing to ensure that this informs our decisions.

Over the next 3 years, we will:

- Make the most of our new housing software.
- Continue to improve our performance, risk and financial reporting to our management committee.
- Improve our understanding of our tenants and community
- Conduct regular audits to test the accuracy of our information.
- Conduct annual self-assessment of regulatory compliance.



Section 5: Our Strategic Priorities

Priority 12: Establish a Collaborative and Empowered Culture

We have recently embarked on a culture change programme beginning with the launch of our new organisational values. We recognise the value of a collaborative and empowered culture given our level of ambition and the relatively small size of our staff team. We want to work in a more joined-up and streamlined way where staff feel well equipped and supported to make operational decisions.

Over the next three years, we will continue to work to achieve this transformation by promoting new behaviours and mindsets; by reinforcing the changes through formal mechanisms such as staff appraisals and schemes of delegation; by developing skills and competence; and by modelling the new behaviours through all our interactions and activities.

We will also review our succession planning and recruitment processes to ensure we attract individuals to our management committee and staff team who share our values and commit to promoting our new culture. We are fully committed to equality, diversity and inclusion and will ensure we continue to provide a supportive, welcoming, inclusive and fair work environment.

Over the next 3 years, we will:

- Embed a culture of learning, collaboration and empowerment.
- Invest in high quality training and support.
- Strengthen our appraisal and performance management framework.
- Review our approach to succession planning and recruitment.



Priority 13: Protect our Financial Position

We are in a strong financial position and well placed to deliver this business plan and our asset management strategy. Nonetheless, in the current uncertain and volatile economic climate, it is more important than ever that we closely monitor our financial position. As material, labour and energy costs continue to rise, and with no obvious signs of an end to the current cost of living crisis, we expect the financial pressures on our rents to remain for some time. Ensuring we safeguard the affordability of our rents as well as our own organisational viability and resilience is critical. Offering confidence to potential lenders will also be critical as we plan future investment.

We will continue to strengthen our assurance and reporting systems to ensure effective monitoring of our financial position. We will commission regular audits and external compliance checks to ensure accurate reporting. We will also continue to benchmark our financial and operational performance with other registered social

landlords and use this to identify where further improvements can be made.

Over the next 3 years, we will:

- Continue to strengthen our approach to financial monitoring and control.
- Commission independent audits to test the accuracy of our reporting and assurance.
- Benchmark our financial and operational performance with other registered social landlords.
- Embed a value for money approach.
- Ensure the affordability of our rents.
- Review our procurement and contract management processes.
- Seek to attract grants and external funding.





Priority 14: Maintain Compliance

We expect to achieve full compliance with the Scottish Housing Regulator's Standards of Governance and Financial Management within the first three months of this business plan. This is the culmination of 15 months' hard work to deliver our governance improvement plan. Maintaining regulatory compliance will therefore be a key focus of this business plan.

Over these next three years we will embed our governance improvements, continually strengthen these as appropriate. This will include an annual skills review and appraisal of our management committee, an annual self-assessment of regulatory compliance, an annual assurance statement, maintaining a strategic risk register, commissioning a programme of annual audits to confirm compliance and assurance, and ensuring the timely management of notifiable events.

Furthermore, we will continue to ensure tenant and resident health and safety at all times. This means complying with all gas, electrical, water, fire, asbestos, and mould and damp safety requirements.

Over the next 3 years, we will:

- Conduct annual skills reviews and appraisal of our management committee.
- Conduct annual self-assessments of regulatory compliance.
- Complete annual assurance statements
- Maintain and review (at least annually) a strategic risk register.
- Commission independent audits to test the accuracy of our reporting and assurance.
- Comply with all tenant and resident health & safety requirements



Priority 15: Improve how we Communicate with our Stakeholders

We want to re-engage with all our stakeholders and ensure we have open and regular dialogue. We have conducted a stakeholder mapping exercise and will use this to inform how we re-connect with funders, partners, statutory agencies, and other important stakeholders. We will prioritise our communications with our tenants, factored owners, and local residents.

Over these next three years we will develop and implement a new Communications Strategy. This will be underpinned by our values of honesty and accountability. We will continue to publish newsletters, annual performance reports, annual assurance statements, and important consultations and updates. We will also review our website to ensure the content remains relevant and up to date.

Our staff are also important stakeholders. As part of our review of our structure, we will introduce clearer reporting lines. Our new culture of improved collaboration and empowerment will foster more effective internal communication, improved feedback, and more open dialogue.

Over the next 3 years, we will:

- Develop and implement a new Communications Strategy and Action Plan.
- Review and update the content on our website.
- Promote open and effective communication as a key part of our culture.



Section 6: Financial Management

We are fully committed to safeguarding our short, medium- and long-term financial viability and resilience. By making the best use of our resources, we will ensure we remain a strong, successful and sustainable organisation.

Financial Planning

In preparing this business plan, we have reviewed and updated our 5-year and 30-year financial projections. We do this to demonstrate our:

- compliance with the Regulatory Standards of Governance and Financial Management
- affordability of our business plan commitments
- viability based on reasonable assumptions
- efficiency and value for money
- ability to manage various scenarios and financial shocks.

Financial Assumptions

Our financial projections consider the impact of various changes and challenges in the external operating environment (e.g. higher repair, energy and insurance costs, and lower interest and inflation rates) as well as in the internal environment (e.g. changes to staffing costs and the scheduling of major repairs).

Our projections are based on reasonable assumptions. Some of the key assumptions made in this business plan and our 5-year financial plan are:

- Inflation at 2.5 % in year 2 and then 2% long term from year 3
- Rent increases at CPI+2% for the next 4 years; CPI+1% for the following 3 years; and then CPI only
- Voids and bad debts average 3.1% in first 5 years and then 2% long term
- Rent arrears at 6% long term from year 4
- Major repair costs at £43.2k per unit over 30 years (includes stone repairs)
- Reactive costs average £823 per unit
- Cyclical costs average £660 per unit
- Owners share of stone repairs is £2.9m
- Real cost increases of 0.5% on maintenance costs for 30 years
- Factoring income £39k per year
- Stage 3 grants for adaptations £35k per year
- Pension deficits payments of £200k per year from years 2-7
- 100% discount on rates for the Neighbourhood Centre



Sensitivity Testing

In order to ensure our financial planning is robust and can respond to future uncertainties, we carry out sensitivity analysis to stress test our key assumptions. We test against a range of different scenarios (both positive and negative) as well as a combination of scenarios occurring at the same time.

We then consider the impact on our business plan. Examples of these scenarios include:

- Inflation increasing by 1% from year 2
- No real rent increases
- Grant support for stone repairs in years 2-5
- Void/Bad debts decreasing by 0.5%
- A real increase in management costs of 1%
- Reactive maintenance costs increasing by 10%

Recent sensitivity testing reveals that the main risks for us are below-inflation rent increases,

voids and arrears levels not continuing to improve, and the impact of any further increases to maintenance costs. These risks are common to most housing associations in Scotland.

We will continue to monitor our assumptions, costs and budget projections on a quarterly basis. Rent increases will be considered annually with actual increases depending on our budget projections and the prevailing economic circumstances at the time.

Financial Viability

At the time of preparing this business plan, we are projecting a total loss of around £924k over the past two years (2023/24 and 2024/25). £800k of this is due to urgent stone repairs. Over the past 12 months or so, our management committee has taken significant steps to stabilize our financial position and ensure our future financial viability. These steps have included: working to reduce voids and arrears levels; migrating to EVH salary structures to ensure comparability with the rest of the sector; and increasing rent levels after having kept these too low in previous years.

The consequence of these, and other measures, is that we can demonstrate our financial viability going forward. In the next five years, we will generate a surplus of around £2.5m with cash balances averaging £1.2m. From year 5 to year 10, we are projecting surpluses of £4.2m with cash balances averaging £2.1m. During this time capital investment of £4.5m is projected, planned maintenance of £5.4m and loan/pension deficit costs of £1.4m. After year 10 surpluses are generated annually and the average cash balance is £4.9m with the year 30 balance sitting at around £12.1m.

Financial Health

In conclusion, after a difficult few years, our management committee have introduced a sound and prudent approach to ensure financial stability and that this business

plan remains affordable and viable. We will continue to monitor our assumptions and projections carefully over the short, medium and long term.



Effective risk management is essential for sustained organisational resilience. We recognise the role risk management plays in good governance and accountability, effective decision-making and delivering good outcomes for our tenants.

Finance Audit & Risk Sub-Committee

Our management committee is responsible for overseeing risk management. It is assisted by our Finance, Audit & Risk sub-committee, charged with monitoring the management of strategic risks, reviewing our risk appetite, ensuring proper

controls are in place, and annually reviewing our approach to risk management. In addition, this sub-committee oversees our annual assurance reporting process, regular benchmarking and our programme of internal and external audits.

Risk Management Framework

We take a careful and consistent approach to risk management to ensure that we:

- are flexible and responsive to internal and external demands
- are able to make informed decisions
- can provide sufficient assurance to our management committee and key stakeholders
- reduce incidents and control failures
- are able to achieve our goals, strategic priorities and key targets.

We reviewed and updated our Risk Management Policy in 2024. Our policy is designed to help us to identify, assess, report and mitigate risk. We will do this by:

- ensuring key strategic risks are managed by our management committee
- ensuring key operational risks are managed by our senior staff
- integrating risk management into our culture, processes and structures
- responding quickly to any emerging risks
- subjecting our risk register to annual review by the management committee
- subjecting our risk register to quarterly review by the Finance Audit & Risk sub-committee
- managing risk in accordance with good practice.

Finance Audit & Risk Sub-Committee

1. Governance – maintaining full compliance and effective structures and controls.
2. Asset management – managing investment programmes to deliver quality and safety standards.
3. Financial viability –balancing rent affordability with cost of providing services.
4. Tenant engagement – maintain relationships and the confidence of our tenants.
5. Succession planning – having an effective management committee and staff team.

Section 8: Performance Management



This business plan is supported by a Strategic Delivery Plan. This is used by our management committee to assess our performance against our strategic goals and ambitions.

Performance Management

Our management committee is responsible for setting our strategic direction. As our core strategic document, our business plan lies at the heart of our performance framework and allows our management committee's agreed strategic goals and priorities to be cascaded down through the strategic delivery

plan into our operational and individual action plans. We report our performance against our business plan strategic goals to our management committee using agreed key performance indicators and targets (see appendix A).

Performance Management Framework

We intend to update our performance management framework in 2025 to ensure:

- an annual review (and update) of our business plan.
- our annual operational plan and budget is approved each year, based on the revised business plan.
- an annual review and update of our targets based on the revised business plan and an analysis of our performance for the previous year.
- our priorities and targets are cascaded into staff appraisals at the beginning of each year.
- regular reviews of performance is carried out by managers on a team and one-to-one basis.
- quarterly reporting to committee on performance against business and operational plans, targets, budgets and risks.

Strategic Delivery Plan

Our strategic delivery plan is designed as a tool for the management committee to assess our strategic performance (i.e. how well we deliver on our strategy). It is supported by a reporting system which shows how our committee papers and decisions align to our business plan.

External Reporting

We provide and publish various important performance reports such as:

- Annual Assurance Statement to the Scottish Housing Regulator on how well we comply with regulatory requirements.
- Annual Report to tenants on how well we have delivered our services.
- Annual Return on the Charter to the Scottish Housing Regulator on how well we meet the Scottish Social Housing Charter standards.

Appendix A: Strategic Delivery Plan

Desired Outcomes	Strategic Priority Actions	Performance Indicators	Baseline March 2025	Annual Targets		
				25/26	26/27	27/28

Goal 1: Desirable Homes

1	Our homes meet quality standards	Deliver our asset management strategy	% meeting SHQS % meeting our new property standard ¹	93% n/a	94% n/a	95% 90%	96% 90%
2	Our homes are attractive, safe, and well-maintained	Manage our investment programmes	% tenants satisfied with our repairs service % tenants satisfied with the quality of their home	84.5% 83%	86% 85%	88% 87%	90% 90%
3	Our homes benefit from modern approaches	Explore innovative solutions	No. of innovative projects	0	0	1	1

Goal 2: Thriving Neighbourhoods

4	We collaborate for the benefit of the community	Develop effective partnerships	No. of effective partnerships	0	1	2	2
5	Additional investment is secured for the local community	Support community development	£ additional funding secured	£47.5k	£150k	£150k	£150k
6	Tenants are proud to live in this area.	Promote the area as a great place to live	% tenants satisfied with our contribution to the management of the neighbourhood	83%	85%	87%	90%

1. We will develop this new standard in 2025/26 and begin to collect data in 2026/27

2. We will begin to collect this data from 2025/26



Goal 3: Valued & Effective Services							
7	Our services offer value for money	Review and strengthen our services	% tenants agree their rent offers value for money	83.5%	84%	85%	86%
			% factored owners agree we offer value for money ²	n/a	60%	62%	65%
8	Our services are informed by customer feedback.	Establish effective engagement structures and processes	% tenants satisfied with the opportunities to participate	98%	98%	98%	98%
			% factored owners satisfied with the opportunity to participate ³	n/a	70%	75%	80%
9	Our systems are fit for purpose	Invest in modern systems and processes	Assurance level	Substantial	Substantial	Substantial	Substantial
Goal 4: Aware & Responsive People							
10	Our people feel valued and supported	Invest in high quality training and support	% staff turnover	7%	20%	7%	7%
			% committee turnover	7%	7%	15%	7%
11	Decisions are supported with robust evidence	Ensure our staff & committee have access to the information they need	% committee agree they receive the information they need	90%	91%	93%	95%
12	We demonstrate our values	Establish a collaborative and empowered culture	% staff appraisals complete	100%	100%	100%	100%
			% committee appraisals complete	93.3%	100%	100%	100%
Goal 5: Transparent & Well-Governed Organisation							
13	We have a strong financial position	Protect our financial position	% operating surplus	7.2%	1.2%	16.3%	8.9%
			% void loss	1.3%	1%	1%	1%
			% gross rent arrears	6%	6%	5%	4%
14	We meet all legislative and regulatory standards	Maintain compliance	Compliance level	Non-compliant	Fully compliant	Fully compliant	Fully compliant
15	Our profile and reputation have improved	Improve how we communicate with our stakeholders	% tenants agree we keep them informed	97%	97%	98%	98%

3. We will begin to collect this data from 2025/26

Appendix B: Projected 5-yr Cashflow

	2025/26	2026/27	2027/28	2028/29	2029/30
INCOME					
Rental Income - Basic	4,096,392	4,219,796	4,325,713	4,434,288	4,545,589
Rental Income - Excess	0	62,982	130,089	201,528	277,515
Other Rents-Service Charges	125,438	128,574	131,146	133,768	136,444
Less : Voids	105,546	44,114	45,869	47,696	49,595
Total Rental Income	4,116,284	4,367,238	4,541,078	4,721,889	4,909,952
Interest Earned	0	0	0	0	0
Other Income	92,625	94,940	96,839	98,776	100,751
TOTAL INCOME	4,208,909	4,462,179	4,637,917	4,820,665	5,010,703
EXPENDITURE					
CAPITAL					
Fixed Assets	15,000	2,563	2,614	2,666	27,193
Planned Maintenance - Balance Sheet	2,245,207	1,815,510	811,985	720,987	611,924
REVENUE					
Planned Maintenance - Revenue	421,929	89,005	515,494	429,708	510,050
Cyclical Maintenance	561,235	555,745	593,771	583,994	623,952
Reactive Maintenance	686,639	707,324	725,078	743,278	761,934
Service Charges	125,438	128,574	131,146	133,768	136,444
Management and Administration	1,811,846	1,551,783	1,585,682	1,615,418	1,655,965
Bad Debts	81,928	85,656	89,116	92,716	48,231
Other costs	127,818	131,454	134,535	137,689	140,918
Past Service Deficit Payments	-	200,000	200,000	200,000	200,000
Loan Repayments	-	55,000	55,000	55,000	55,000
TOTAL EXPENDITURE	6,077,040	5,322,615	4,844,421	4,715,223	4,771,611
NET SURPLUS / DEFICIT IN THE YEAR	(1,868,131)	(860,436)	(206,504)	105,442	239,093
CUMULATIVE SURPLUS / DEFICIT	(1,868,131)	(2,728,567)	(2,935,071)	(2,829,629)	(2,590,537)
FUNDING					
Opening Balance	1,975,974	0	0	0	0
Creditors - Cash Movement	-	0	0	0	0
Debtors - Cash Movement	-	3,990	24,506	26,746	(5,270)
Buy Backs	-	-	-	-	-
Land and Buildings additions	-	-	-	0	0
Loan Finance Received	0	1,000,000	0	0	0
Grant Received	950,000	0	0	0	0
	2,925,974	1,003,990	24,506	26,746	(5,270)
	1,057,843	143,554	-181,998	132,188	233,823
INTEREST RECEIVABLE	15,079	17,170	17,140	17,023	20,024
INTEREST PAYABLE ON OVERDRAFTS	0	0	0	0	0
CUMULATIVE SURPLUS / DEFICIT	1,072,922	1,233,646	1,068,788	1,217,998	1,471,845

Appendix C: Supporting Reports

Various background reports underpin this Business Plan.

- Staff Structure
- Committee member profiles
- Community Investment Strategy (asset management)
- Stock Condition Survey & Valuation
- 5-year investment plan
- 30-year financial plan
- Sensitivity Analysis
- SHN benchmarking report
- Self-assessment of regulatory compliance
- Internal audits
- Risk Register
- Tenant Satisfaction Surveys



R E I D V A L E
H O U S I N G A S S O C I A T I O N



FURTHER INFORMATION

If you have any questions or would like further information about our plans for 2025/26, please get in touch:

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