



TOLLCROSS  
housing association

## TOLLCROSS HOUSING ASSOCIATION MANAGEMENT PLAN

2020 - 2023

### *Local People Local Control*



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## **PREFACE.**

### **Covid Pandemic**

**The Association's Internal Management Plan (IMP) is usually reviewed in consultation with tenants, Committee Members, staff and our PIN and PILS group.**

**This year, as a result of what appears to be an imminent complete "lockdown" of the organisation as a result of the Covid 19 Pandemic, the (IMP) for the period 2020 -2023 has been temporarily revised by the Leadership Team.**

**At present it seems certain that in an attempt to control the spread of the Covid 19 virus the Scottish Government will, in line with other European countries, order a complete shutdown of all non-essential workplaces. There is currently some doubt as to the status of housing organisation and if they will be regarded as an "essential service".**

**As it seems certain that there will be some kind of lockdown put in place shortly and this will include some kind of restriction on social and workplace interaction and gatherings, it seems highly unlikely that the usual collaborative and inclusive methodology for reviewing our IMP will be possible under these circumstances.**

**Hopefully, the proposed "lockdown" will only last a few weeks and as soon as practicable a full review of the IMP for the coming year will be undertaken in the usual way.**

## 1 INTRODUCTION

Tollcross Housing Association (TXHA) was established in 1974 with the aim of improving housing conditions for local residents by purchasing and improving the existing sandstone tenement stock, and where possible to build new high quality affordable homes that would address the needs and aspirations of local people. We are proud to say that our Association still has that aim at the heart of our operations.

The Association has grown quickly over the last 10 years through the successful completion of a stock transfer from Glasgow Housing Association (GHA), which was completed in June 2011, and through an ambitious new build programme. At present, Tollcross Housing Association provides a wide range of housing, maintenance and factoring services to 2261 rented properties, 21 garages and lock-ups, and over 500 commercial and residential factored properties.

The Association intends to establish a subsidiary company, Auchenshuggle Develops, in 2020 to manage the Association's first development of 12 Mid Market Rent properties.

Our Association is governed by a Management Committee, currently comprised of 13 members of the Association, plus 1 Co-optee, representing tenants and owners in each of the three communities the Association works in: Tollcross, Carmyle, Lilybank/Newbank. The Management Committee meets monthly, and is further supported by a range of sub-committees and occasional purpose-specific working groups. The Management Committee directs the work of the Association, carried out by a staff team of 43 individuals located across 4 sites in our locality.

Our Management Plan sets out how we will work in the period to 31<sup>st</sup> March 2021 to continue to deliver on the aims of improving housing conditions and delivering high quality services to the communities we serve in Glasgow's East End. Under normal circumstances during the review of this Management Plan, we would have worked together with Management Committee, management team, staff and tenants to review our key objectives and identify if any new targets should be set. However, as noted above, a temporary review of this document was undertaken with the Leadership Team in March 2020 as a result of the Covid Pandemic and a full review involving the usual stakeholders will be undertaken at the first opportunity when lockdown restrictions are relaxed sufficiently. In the interim period the current review highlighted the four themes noted below. We believe these themes will still continue to bring success for our tenants, success for our communities and success for our Association.

- **Engage with Tenants and Other Customers.**
- **Invest and Develop our Assets.**
- **Sustain Financial Viability.**
- **A Great Workplace Environment.**

We are passionate about ensuring that what we do brings real benefits to our tenants and customers and to the communities in which we work, so we'll use this Management Plan to help us focus on these 4 themes, underpinning them with strong key objectives that clarify what we'll set out to deliver during the 2020 – 21 period. We've also identified what our outcomes will be in these areas, and this is encapsulated in our projected outcomes with greater detail given in our series of Service Implementation Plans, found at Appendices at the rear of this document.

But there's always more to do. We'll keep listening to our customers, our partners, and our people as we look to grow what we're doing in all these areas and create better homes, better communities, supported by a better Association.

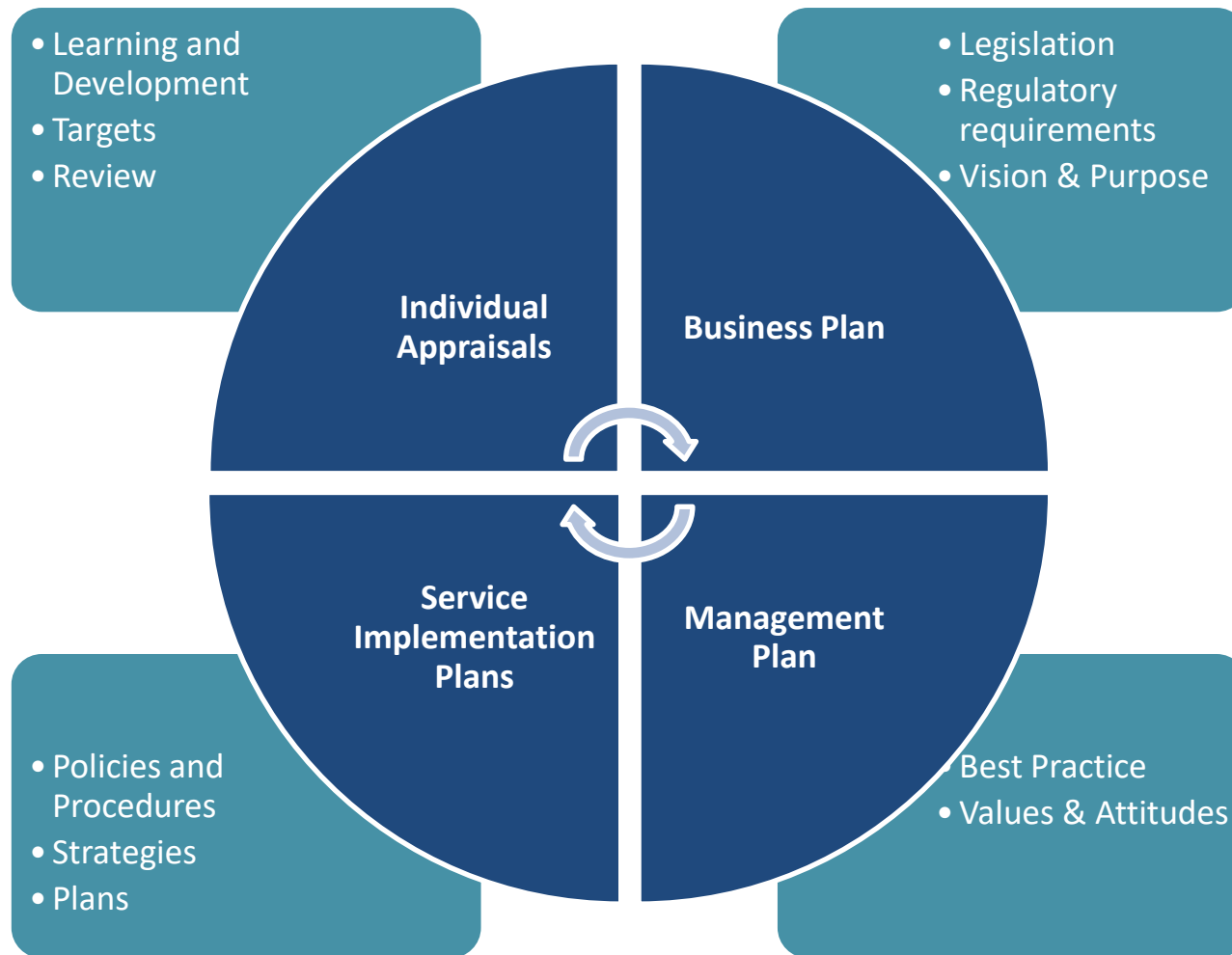


Figure 1.1

## 1. OUR PLAN

# *Local People, Local Control*

<p><b>THEME</b> <b>Invest and Develop our Assets</b></p>	<p><b>THEME</b> <b>Engage with Tenants and Customers</b></p>	<p><b>THEME</b> <b>Sustain Financial Viability</b></p>	<p><b>THEME</b> <b>A Great Workplace Environment</b></p>
<p><b>KEY OBJECTIVE</b></p> <p>We will investigate all new build development opportunities and provide the very highest quality affordable homes for our tenants and applicants. We will invest in and protect our existing assets and ensure that all stock is maintained to the highest standard</p>	<p><b>KEY OBJECTIVE</b></p> <p>We will establish a range of ways for our service users to engage with us and participate in decision-making processes, where appropriate. This will be evidenced through ongoing work with the PILS &amp; PINS groups and learning from customer complaints and compliments</p>	<p><b>KEY OBJECTIVE</b></p> <p>We will ensure that we have appropriate and robust business practices in place that support our Business Plan and ensure the long term sustainability of the Association. This will be evidenced through feedback from all relevant stakeholders (e.g. lenders, Regulator)</p>	<p><b>KEY OBJECTIVE</b></p> <p>We will engage with our staff and work in partnership with them to establish a positive staff culture with an emphasis on engagement. This will be evidenced by staff feedback in regular 1-2-1 meetings and through ongoing staff surveys and informal feedback</p>
<p><b>OUTCOME</b></p> <p>This will evidence our reputation and satisfaction amongst our tenants and customers as a provider of high quality, affordable homes.</p>	<p><b>OUTCOME</b></p> <p>This will evidence our commitment to engaging with our service users in a meaningful way, working in partnership to develop and deliver services together</p>	<p><b>OUTCOME</b></p> <p>This will ensure the Association is fit for the future, with a strong focus on financial sustainability</p>	<p><b>OUTCOME</b></p> <p>This will support our commitment to becoming an employer of choice, attracting knowledgeable and motivated staff to join our dedicated team</p>

The Association works within an environment that becomes more challenging every year.

The spectre of the much maligned Welfare Reform is now upon us and as expected these changes to the Welfare System have had a huge impact on the Association. The phased transfer of tenants to Universal Credit is now well under way but the pace of this transfer is still uncertain and the final date for the full introduction of the new system continues to be pushed back. At present around 350 of our tenants have been moved on to Universal Credit. However, the phased introduction is on-going and although we hoped that the full “role out” would be abandoned as the scale of the schemes failures were recognised, that now seems highly unlikely. The East End of Glasgow is well documented as an area of high social deprivation, so it can only be assumed that the impact of the planned reforms will hit hardest in areas like Tollcross, Carmyle and Lilybank/ Newbank. The Association will do everything possible to minimise the impact of the changes on both our customers and the business. We do not underestimate the hardship that the reforms will bring or the potential problems that Welfare Reforms will almost certainly bring to the Association through increased workload and increasing rent arrears.

As noted above, to date around 350 tenants have now been transferred on to the Universal Credit System. Already the Association has experienced a significant increase in rent arrears, with current tenant arrears already showing an increase of over 100%. We estimate that around 900 tenants will eventually migrate across to Universal Credit. If this level of increase in arrears is extrapolated across these remaining tenants it would produce an unacceptably high level of arrears, where the Association would probably be forced to make serious cuts to the current levels service provision. The Association has set aside considerable resources in an attempt keep our tenants and customers fully updated on the welfare reforms and to help manage tenants through the transfer process. We have also been very cautious in our financial planning, allowing for sudden and significant increases in rent arrears and the numbers of void properties, as the role out numbers increase and the impact of welfare reforms really begin to bite.

The Association continues to work within the structure of the Scottish Social Housing Charter (S.S.H.C.) and the Annual Report on the Charter (A.R.C.) will be submitted to the Scottish Housing Regulator in May 2020, although it seems likely that this date may be revised in light of the impact of the Covid Pandemic. The Association’s Landlords Performance Report (L.P.R.) is issued annually to all tenants, and this year’s document will be issued in September to our members at the AGM and within our Autumn newsletter in August to our tenants and other customers, again this issue date may be revised. At the same time the Association will also issue our Annual Assurance statement to the SHR and to our tenants. This statement will give an assurance to the Regulator and to tenants about the quality of systems used, and functions carried out, by the Association. The Associations compliance, or otherwise, will again be confirmed by an independent audit that will be carried out, if possible, during the summer of 2020. This audit will give assurance to the Management Committee and tenants that the Associations assessment compliance is valid and accurate.



Last year the Association reported that the Assurance Audit had found that the Association was fully compliant with the expectations of the Charter. However, a few minor non-material deficiencies were highlighted and the Association is already working to address these issues before this year's audit process begins.

Both documents, the Landlord Performance Report and the Assurance Statement provide our customers and prospective customers with meaningful data regarding the Association's performance in key operational areas. This information allows tenants and customers to directly compare Tollcross' performance with other Associations across Scotland through the Scottish Housing Regulator's website. This comparative data informs tenants and provides them with the information to challenge landlords that compare poorly to their peers and who are not providing services of the expected or required standards. The latest Landlords Performance Report shows that the Association is performing well in all the key performance areas measured by the SHR. The Association can be proud of the fact that whilst Tollcross' Rent charges are amongst the lowest in Scotland, the performance of the Association in the main operational areas remains high and compares well with our peers.

Tollcross Housing Association must continue to meet, and where possible exceed, the demands of the Scottish Housing Quality Standards. To ensure that this is the case the Association has a robust asset management system in place. This system charts the life expectancy and replacement costs for all of the various building components within the Association's stock, allowing for efficient component replacement and accurate financial planning in the future. In addition the Association's homes must comply with the current EESSH standards and must ensure that, where possible, all of the stock meets the required energy efficiency standards by the end 2020. At this point the Association's stock is 98.5% compliant with the standards set by EESSH. 34 properties currently fail to meet the required standard and in all of these cases tenants do not wish the required improvement works carried out to their homes. In these cases the Association has asked these tenants to sign a mandate confirming that they do not wish the Association to carry out the required improvement works. Realistically, it is likely that the required works will only be able to be undertaken when these properties next become void.

An estimated cost of all of this work has been built into the Association's long term financial projections and survey work to confirm the current financial projections is taking place constantly.

The Association is already beginning to plan and consider how all our properties will be brought up to the proposed EESSH 2 standard. Careful thought and consideration will have to be given on how the traditional sandstone tenemental properties will be brought up to the standards whilst maintaining the long term integrity of the building fabric.

The Association now offers a range of pension options to staff. The two schemes are operational within the Association, the Scottish Housing Association Pension Fund (S.H.A.P.S) and the Strathclyde Pension Fund (S.P.F.). Ranges of pension options both defined benefit and defined contribution are available within the S.H.A.P.S fund, although the Final Salary 1/60<sup>th</sup> option has now been closed to new entrants. Membership of the S.H.A.P.S fund is open to all staff. The S.P.F is only open to those staff members whose employment transferred to the Association as a result of the Second Stage Transfer. The S.P.F. scheme now offers a defined benefit C.A.R.E (Career Average Revalued Earning) scheme. At present 39 members of staff are members of one of these schemes, 27 in S.H.A.P.S and 12 in S.P.F, 4 members of staff are not in any of these schemes at present. The Association has undertaken all of its obligations regarding auto-enrolment.

The triennial valuation of the S.H.A.P.S fund was completed last year and at present the Association has decided to remain in the SHAPS scheme and offer the range of pension options as before. The Association will continuously review the performance of the SHAPS and SPF pension schemes, future membership and scheme options

Under the Government initiative of Pension Auto Enrolment all Association employees not already in a pension scheme were enrolled automatically into a defined contribution scheme in August 2015. The employee must then decide if they wish to remain within the scheme and if they don't then they must inform the Association to allow us to withdraw them from the scheme.

The Association moved into its new headquarters building at 868 Tollcross Road in July 2018. The new office brought the majority of the staff together in one centre of operation and allow us to offer our tenants and customers a wider range of enhanced services, as well as providing a much improved work place environment for Committee Members and staff.

The Association have been through a period of significant change over the last few years, but we always have to be ready for the next opportunity. In recent times our attentions have focused on bedding everything down and ensuring that firm operational and financial foundations are in place so that we can take the next step in the development of Tollcross housing Association.

### 3 LAYING OUR FOUNDATIONS

We recognise that our future success depends on maintaining and delivering a standard of service that meets the needs and aspirations of each and every one of our tenants, prospective tenants and customers.

Our key issues are those that are deemed important to our tenants, our people, our partners and the communities we operate in. We know that in order to retain the trust of our tenants and customers we must deliver what we promise and we must deliver on time.

To this end we commission regular customers satisfaction surveys from our research partner, Research Resource. These surveys take two main forms. Firstly, the Association commissions a comprehensive customer satisfaction survey every three years; this survey covers every aspect of the tenant or customers interaction with the Association. In addition, Research Resource also undertakes a regular monthly telephone survey of customers that have used an Association service over the last month. This constant survey technique allows the Association to react quickly to address and areas of dissatisfaction and measure the success of new procedures and initiatives. We are proud of this work and aim to do even more in the future. So far we've used the feedback of our customers to introduce credit and debit card payment facilities, and to target our investment programme. But we don't plan to stop there. We'll keep improving and expanding how we engaging with all of our tenants and customers to help us find new solutions as part of our commitment to extending the services that we provide.

We seek views from all our stakeholders and customers to help us shape our overall approach and individual initiatives. We use this valuable feedback to help inform our future strategy and target valuable resources. Our customers continue to tell us about their anxieties over the introduction of the Welfare Benefit Reforms. In response, we put a range of measures in place designed to help our customers understand and appreciate the changes and challenges present in this range of reforms. As more tenants eventually begin the phased transfer to Universal Credit the Association will make every resource available to ensure that this process is managed in the most effective way possible and that hardship to our tenants is kept to an absolute minimum.

As the Association has grown since transfer, so has the positive impact that we have on the wider community. We work with the Tollcross Community Trust, based in our Advice and Learning Centre, to deliver a range of Wider Role activities. These include the TLC volunteer's night, provision of money advice services, Job Club, The Green Group and regular computer and IT training classes. We also directly support a number of other community initiatives such as the annual bus run for over 60's, the Christmas Panto tickets, tenants Big Prize Draw and many other special events.

We're also committed to the development of our people, and are keen to act on what they tell us. We undertake a system of regular one to one meetings with staff to ensure clear and constant communication. Staff are given the opportunity to take part in and comment on target setting and performance management systems, and together with line managers to produce clear performance target and identify specific training needs.

## 4 BUILDING OUR BUSINESS

By meeting the needs of our customers through the high quality homes and services we provide, we believe we have a positive impact on our communities. We believe that this is an essential part of building long-term and sustainable success.

We think it is crucial that we get these basics right. However, we continue to look for new and innovative ways to improve the services we offer, and in 2020 -21 we will be exploring further options with our tenants, customers, Committee members and staff to extend and improve on the range of housing options and services we currently offer to our tenants and customers.

Our work with TPAS (Tenant Participation and Advisory Service) led to the formation of our tenant consultation groups, PILS (Performance Improvement Loops) and PIN (Performance Improvement Network). These groups have provided valuable feedback to the Association on a wide range of policies, procedures, services and contractor performance and we have then acted on the feedback for these groups to implement change and improvement. These groups of tenants will continue to develop and play an ever increasing role in our tenant and customer engagement process. Last year this group won a national award that recognised the quality and importance of their work.

The commitment and hard work of our people drives our success. We want to attract and retain the best people, develop their skills and create a great place to work. We aim to build a culture in which each every member of the staff team can perform at their best. This year we'll be working with external agencies to increase our team working capabilities in preparation for the move to our new office premises. Additionally, we'll be increasing our focus on health and wellbeing. The organisation is committed to providing all employees and volunteers not just with a safe place to work but with a great workplace environment. Our new office has provided a big step forward in this area.

## 5 DESIGNING FOR THE FUTURE

We recognise that our future success depends on maintaining positive relationships with all of those we work with. We understand that in these increasingly challenging economic times our customers expect, and we want to provide, a much wider range of assistance and opportunity to our tenants and customers. We'll continue to look for different and better ways to work with others to shape and influence how we work and how we deliver services, to ensure the maximum benefit to all of our customers. We'll increase our partnership working, building on the work of the PILS and PIN, looking to ensure that our services are accessible to all, and that we operate in a way that is inclusive and transparent.

In very real terms bringing the staff team together in our new purpose-built office accommodation has brought key teams across the business together under one roof, and this backs up our commitment to our customers to make our services easy to access. We can see that the new building has proved to be a big catalyst to help staff to provide better support to customers and improve team working, communication and knowledge sharing.

The Association now provides a free Handyman Service to all tenants over 60. This service provides older tenants with a range of help and assistance, as well as undertaking various basic maintenance tasks for the Association. We are monitoring the success of this service to assess if there is scope to expand the "in house" services provided by the Association.

In early 2020 the Association will take its first step into Mid Market Rent letting. The Association plans to provide 12 new flats for MMR and hopefully this subsidiary of the Association will grow over the next few years, subject to demand. It is planned that all of the profit generated by this MMR subsidiary, Auchenshuggle Develops, will be recycled into the Association and used to help make up for the loss of grant funding that was previously awarded to out Sheltered Housing accommodation.

And we'll keep seeking feedback and input from our tenants, customers, committee members, staff, our partners and our people in all our activities as we look to grow what we're doing and create a better Association.