

# BUSINESS PLAN SUMMARY 2020 to 2023

YEAR 3 (2022/2023) UPDATE



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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 Business Plan 2020/23.



## **OUR MISSION STATEMENT**

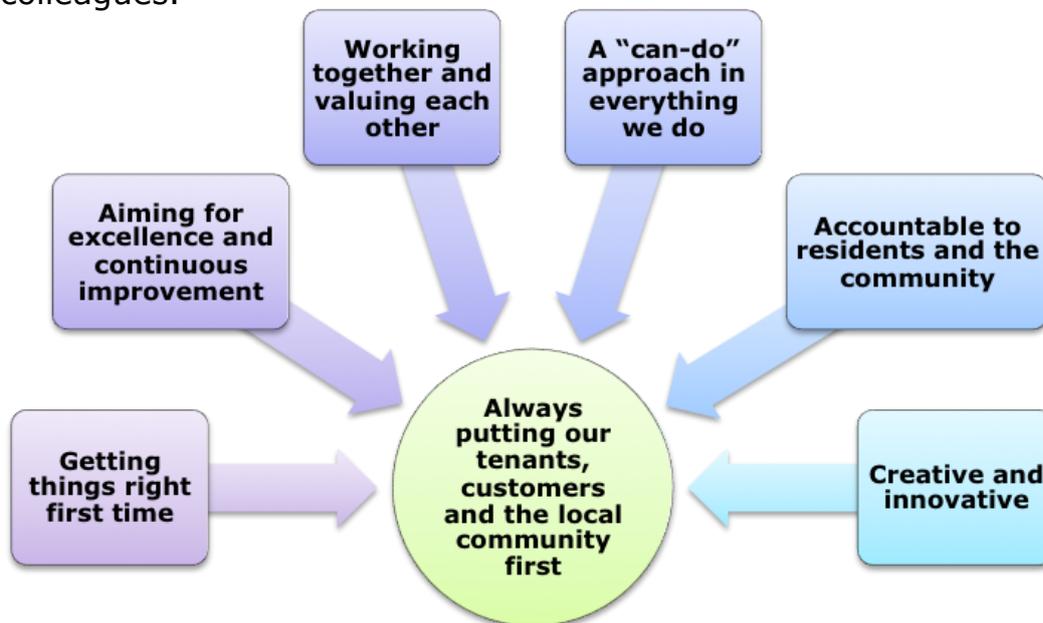
**MHA's Mission is to meet housing and related needs within our community and provide our tenants and other customers with an excellent service.**

### **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.

The current Business Plan was adopted by the Management Committee in June 2020. Following the Management Committee/Management Team business review day in April 2022 and subsequent discussions the relevant consultants, Year 3 Update of the Business Plan (2022/23) was implemented in June 2022.

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](http://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.

Continuing to manage the on-going impact of the Covid-19 pandemic recovery to protect tenants is central to our strategic direction, along with the steps we took to safeguard MHA's financial resilience.

**STRATEGIC OBJECTIVES** - The Management Committee has set the following strategic objectives for the period Plan 2020/21 to 2022/23; these have been updated to reflect Year 3 of the Business Plan (final year of the current Business Plan). Each objective is accompanied by a statement of the factors that would contribute to the successful achievement of the objectives.

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

Strategic Objective	Success Factors
<p><b>2) To provide housing and factoring services that are of a high standard, affordable, and good VFM for tenants and other customers</b></p>	<ul style="list-style-type: none"> <li>• Excellent housing and factoring services (MHA Key Performance Indicators, satisfaction data, Charter Indicators against other housing providers and the Scottish Average)</li> <li>• MHA provides quality neighbourhoods that are well-maintained (maintain current average 95% satisfaction rate)</li> <li>• 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)</li> <li>• MHA remains financially resilient as Universal Credit rollout continues.</li> </ul>
<p><b>3) To manage our assets and resources well, and invest in tenants' homes</b></p>	<ul style="list-style-type: none"> <li>• MHA maintains our housing stock to a high standard (MHA quality standards, compliance with legal duties, satisfaction data, Charter Indicators)</li> <li>• MHA delivers investment in tenants' homes, in accordance with the Asset Management Strategy and planned maintenance programmes</li> <li>• High levels of demand maintained for MHA housing</li> <li>• Rent lost due to voids reduced</li> </ul>
<p><b>4) To be a strong community anchor, bringing positive changes that benefit our community</b></p>	<ul style="list-style-type: none"> <li>• 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)</li> <li>• Provide or enable services and opportunities that benefit residents and strengthen the community, through the shared efforts of MHA and MCE</li> <li>• Enable activities by local groups and organisations and facilitate community involvement in the decisions of statutory service providers</li> </ul>

Strategic Objective	Success Factors
	<ul style="list-style-type: none"> <li>• 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)</li> </ul>
<p><b>5) To protect and future-proof the organisation, ensuring that is well-governed, well-managed and continues to be fit for purpose</b></p>	<ul style="list-style-type: none"> <li>• Financial viability is maintained, and sufficient resources are available to achieve MHA’s strategic objectives and plans</li> <li>• Governance Review Action Plan changes fully embedded</li> <li>• Effective succession planning for both Committee and staff</li> <li>• Protect MHA’s successful model of community governance and leadership</li> <li>• Invest in our people, including support for those who wish to take part in our future leader’s programme (maintain our current Investors in People Platinum Accreditation)</li> <li>• Develop MHA’s use of technology, to work efficiently and offer choice about how to use our services</li> <li>• Be vigilant in managing risks to MHA and the achievement of our objectives</li> </ul>
<p><b>6) Maximise the contribution that MHA and our subsidiaries make to the well-being of our community</b></p>	<ul style="list-style-type: none"> <li>• MHA sets appropriate group objectives through the Group Mission Statement</li> <li>• MHA provides effective strategic leadership to the two subsidiary companies</li> <li>• MHA actively manages any risks associated with the subsidiaries’ work</li> </ul>
<p><b>ACROSS ALL OF OUR OBJECTIVES</b></p>	<p>MHA’s response to the Covid-19 pandemic recovery:</p> <ul style="list-style-type: none"> <li>• Generates the resources needed to protect tenants’ interests and MHA’s business resilience</li> </ul>

## **OUR BUSINESS PLAN PRIORITIES FOR 2020/23** **Year 3 Update (2022/23)**

The Association's Business Plan sets out actions for service delivery, community support, and safeguarding MHA's financial resilience. However, as the many uncertainties attached to the pandemic remain, MHA needs to continue 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, asset management, finance 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 2022/23, the Association will:**

- Ensure MHA **service delivery** & operations for Covid-19 recovery, including staffing arrangements, meets the objective of being a Best Value organisation.
- Implement new **Model Rules** agreed by the Members upon approval of the FCA.
- Implement & monitor **Succession Plan Strategy** framework for committee & staff, particularly for senior management retirements.
- Reduce current level of compliance **engagement** with the **SHR**.

### **MANAGING RISKS & FINANCIAL RESILIENCE**

#### **In 2022/23, the Association will:**

- Ensure there is a strong focus from Committee & staff on **Risk Management**. Monitor & manage current and potential future External Risks: the economy recovery, UC & outlook for the recovery of the pandemic.

- **Monitoring spends** of post pandemic future fund to support cash flows & ensure MHA can provide tenants with level of services & investment needed.

## HOUSING SERVICES

### **In 2022/23, the Association will:**

- Minimise **rent arrears** increases where within our control.
- Continue to provide added value services to achieve **VFM** & high tenant satisfaction.
- Complete **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 2022/23, the Association will:**

- Reduce **void levels** & monitor reactive repairs services.
- Monitor action plan within the **asset management strategy**.
- Conduct **VFM review** of the asset & estates functions & demonstrate VFM in upcoming procurements.
- Continue to meet **legislative and regulatory requirements** in all aspects of maintenance and asset management.
- Implement & monitor the **Stock Condition Survey** findings.
- Produce **Tenemental Strategy** to reflect recent property developments within the Association.