



## **Horizon Housing Association**

### **Business Plan**

**2020 / 2021**

*Promoting and providing affordable housing and services that enable people, irrespective of impairment, to live full independent lives in the community of their choice.*

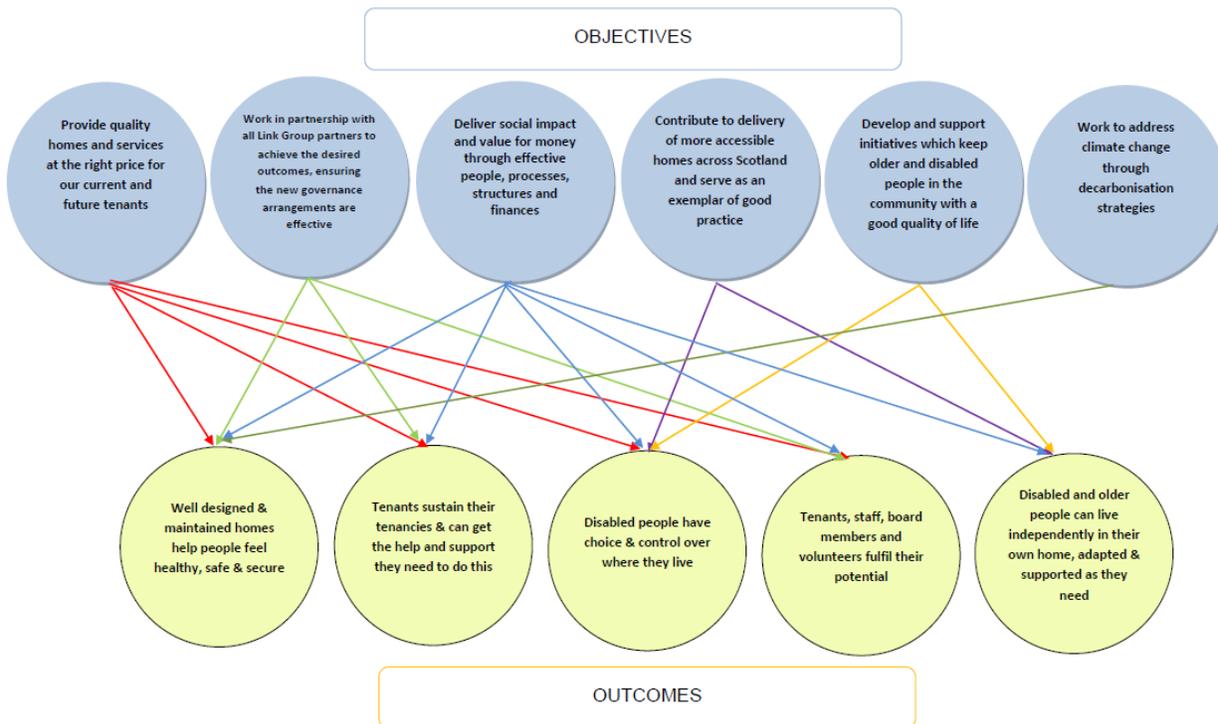


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## 1. INTRODUCTION

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- 1.1 Horizon Housing Association is a Registered Social Landlord and Scottish Charity. It is a self-governing and asset owning subsidiary of Link Group, having joined this in November 2009. Link is a group of award-winning housing, support and regeneration social enterprise companies serving over 13,000 customers across 32 Scottish local authorities.
- 1.2 This Business Plan sets out Horizon’s direction and activities for 2020/21 underpinned by our strong commitment to independent living and equality of housing opportunity for disabled people based in inclusive and integrated communities.
- 1.3 Horizon promotes and provides affordable housing and services that enable people, irrespective of impairment, to live full independent lives in the community of their choice. We are driven by commitment to the inclusion of disabled people; this affects our choices and priorities, the design and redesign of our housing, property and related support services. It also drives our focus on addressing the national shortfall of fully accessible homes for wheelchair users such that disabled people have choice and control and can live as active citizens.
- 1.4 We own and manage 866 properties in 12 local authority areas in Scotland, integrating housing to meet the specific needs of wheelchair users within communities designed for all. We are continuing to work on our tenant profile analysing their needs and hearing from them about the services and support they need or may need in the future. In our 2018 Tenant Satisfaction Survey, 65% of those interviewed (71% tenants) said that they that they or someone living in the household were disabled or had long term illness affecting daily living. This had increased from 51% in 2015.
- 1.5 Horizon’s purpose requires us to think and act beyond our role as a social landlord. Over the coming years Horizon’s continuing success will rely on:
- Strong leadership, by Board and Management Team.
  - Ensuring organisational capability and capacity to deliver on our objectives, maintain focus on the outcomes we seek and make sure Horizon’s standards of governance, operations and services are maintained.
  - Partnerships, relationships and structures that support and are focused on Horizon’s objectives.
  - Sound financial management based on core financial principles and value for money



The aim of this business plan is to clarify the strategic direction of Horizon, to put our work in a wider context, and to demonstrate how we will deliver our vision. The priority actions for Years 1-2 of this plan to deliver our outcomes linked to the objectives are detailed below.

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## 2 OPERATING ENVIRONMENT

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Horizon is an autonomous Registered Social Landlord within the Link Group. Link is currently undergoing a strategic review, which includes housing services and corporate services, supported and informed by Horizon and the other partnerships. In light of recent events this work takes on a new level of importance, as across the Group the full impact of the Covid 19 pandemic becomes apparent and services identify new ways of working to support the business, maintaining their core values and principles.

We continue to collaborate internally in the Link Group, and externally with Scottish Government and a wide range of external partners interested in working on independent living and accessible housing. We have also been in discussions with Blackwood Group around areas of potential joint interest but considering Covid19, this

is not likely to be possible in the first part of this financial year and will need to be reconsidered at a later date.

The **key external driver** is now the global pandemic, Covid19, the full impact of which is likely not to be known for some time. However, dealing with it and understanding the longer-term impact, which could be more protracted than initially anticipated, will continue to be the focus of the business for the foreseeable future and it is likely to result in some fundamental changes to the way services are delivered as we learn from the successes and challenges during the crisis. Until recent events, the key external drivers included changes in the social security system; reduction in public finance; the value for money agenda; the challenge of health and social care integration, increasing population of older people, including people with dementia and the Scottish Government's 50,000 affordable homes target, including Link's development programme which includes a minimum 10% homes to be built to fully accessible standards.

The climate challenge and the EESH programme and the implication of Brexit will also all have an impact on the priorities of the business plan.

The Government recently consulted on its **Housing 2040**<sup>1</sup> document which formed part of the Programme for Government.<sup>2</sup> Its key themes include affordability (whole life economic costs and benefits to address inequalities in health, wealth and education), new homes built to higher standards, local communities responding to housing need in their area, enhanced biodiversity and efficiency. Government intervention to help existing and new communities to be physically, digitally, culturally and economically connected, and ensuring the housing market is highly flexible to enable people to meet their changing needs are also highlighted. These and the other themes of the document, are all important for Horizon and the delivery and management of affordable, accessible and sustainable housing, influencing the implementation of 'Still Minding the Step' and accessible housing across Scotland.

The **Scottish Government's Social Security Agency** continues to manage devolved powers introduced in the Scotland Act 2016 (Part 3), with following benefits being introduced in the coming year:

- Disability assistance for Children and Young People from summer 2020

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<sup>1</sup> <https://consult.gov.scot/housing-services-policy-unit/housing-to-2040/>

<sup>2</sup> <https://www.gov.scot/programme-for-government/>

- Disability Assistance for Working-age People from early 2021
- Disability Assistance for Older People from 2021
- Scottish Child Payment from early 2021

Later this year we will submit our second **Annual Assurance Statements**<sup>3</sup> to the Scottish Housing Regulator, assessing ourselves against Standards of Governance, Regulatory Requirements, Charter Outcomes, and Legislative Duties. A review is currently underway across Link to learn the lessons from our first submission and prepare for this year. As with so many areas of the business, the content of this will be affected by Covid 19.

**Internally**, potential challenges and opportunities include the development and implementation of a Group-wide **Housing Services Strategy**, which will be informed by the impact and outcomes of Covid19 and the work we've done through the crisis to support tenants. Currently the focus of the strategy is on the broad themes of customer/tenant engagement, value for money, sustainability and accountability, promoting the theme of '*housing with heart*'. These are summarised below.

#### **Tenant engagement and scrutiny**

Horizon's Residents' Improvement Group (RIG) is embedded into our governance structure and has now completed three scrutiny projects, with a further two planned for the coming year. These have resulted in service improvements. The residents' engagement strategy is being implemented with a greater focus on small local events, digital participation opportunities and community representatives. These will continue to be key priorities for the coming year. Link has commissioned a consultant, Capco, to undertake a customer engagement project focussing on business needs, customer expectations and collaborative problem solving. The aim of the project is to identify a 'minimum viable project' that will improve tenant engagement, exploring the most effective ways of tenant engagement and participation. The results of this project will inform the housing service strategy and the development of customer/tenant engagement across the Group.

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<sup>3</sup> <https://www.housingregulator.gov.scot/for-landlords/statutory-guidance/annual-assurance-statement#>

## **Sustainability**

There are a number of areas to be further developed or explored to support sustainable services, including evaluating the most effective way of supporting and assisting tenants who are most in need; working with other RSLs and local authorities to agree effective allocation of wheelchair accessible properties; campaigning with RSLs to effect change in the delays to benefits, including Personal Independence Payments; and analysing the condition and location of our stock in relation to other parts of the Link Group. The decarbonisation agenda mentioned later will influence this work. The information below on value for money, including tenant rents, will also affect the sustainability of our services.

## **Value for Money**

A focus on value for money will enable us to demonstrate that we are an effective and efficient organisation, aware of our operating costs and setting our budget to deliver our priorities. In summary it means:

- Doing the right things
- Doing things economically
- Maximising the return from our staff
- Maximising the return from our assets
- Achieving the right outcomes

If we can demonstrate these, we can achieve our objectives, demonstrating the value activities bring, or redirecting these to create the capacity to deliver other key priorities. We'll continue to focus on the affordability of our rents and the costs of delivering services, including our management costs, to ensure value for money. As with so many elements of this business plan, the Covid 19 pandemic will significantly influence this agenda.

Affordability of rents was considered as part of the rent restructure work carried out in 2018/19 and presented to the Board in October 2019. The proposed new rents for April 2020/21, including the proposed 2.5% increase following tenant consultation, considered to be affordable, at that time, that is, no tenants paying more than 30% of their income on rent. This is, however, work that will continue to be reviewed, making sure tenants can afford to live in our properties, particularly given current circumstances.

## **Accountability**

To make sure we remain accountable for all our services, we plan to:

- Provide a clear and coherent plan through the launch of the Housing Service Strategy 2021-2026
- Better understand our tenants’ and other customers’ needs, expectations and aspirations
- Update staff training plans and upskill staff
- Review working methods to provide consistency across all housing services
- Lead success through a culture of mutual support
- Deliver personalised solutions for tenants and customers with a “can do” attitude

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### **3 STRATEGIC OBJECTIVES**

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We have 6 strategic objectives:

- Provide quality homes and services at the right price for our current and future tenants
- Contribute to delivery of more accessible homes across Scotland and serve as an exemplar of good practice
- Work in partnership with all the Link Group Partners to achieve Horizon’s desired outcomes, ensuring the new governance arrangements are effective
- Develop and support initiatives which keep older and disabled people in the community with a good quality of life
- Deliver social impact and value for money through effective people, processes, structures and finances
- Work to address climate change through decarbonisation strategies

#### **Objective 1 Provide quality homes and services at the right price for our current and future tenants**

Priorities
<ul style="list-style-type: none"> <li>• Review and benchmark our costs and develop a value for money strategy with housing services across Link</li> <li>• Implement a reviewed Resident Engagement Strategy, including promoting digital and on-line agenda</li> <li>• Develop area/locality-based options through the Link Group Housing Services’ Strategy</li> </ul>

**Objective 2 Contribute to the delivery of more accessible homes and serve as an exemplar of good practice**

Priorities
<ul style="list-style-type: none"><li>• Develop a communications and campaign strategy to support and promote research and development and raise the profile of accessible housing</li><li>• Explore the option of seeking partners to develop a national design standard and award for inclusive and wheelchair homes</li><li>• Continue to work at a national level to progress accessible housing, including through the Housing Access Group</li><li>• Engage with local authorities and RSLs to collate information nationally on wheelchair and accessible housing, including adaptations</li><li>• Work with Kirknewton Community Development Trust as the 12-home development completes in 2020</li></ul>

**Objective 3 Work in partnership with all the Link Group Partners to achieve Horizon’s desired outcomes, ensuring the new governance arrangements are effective**

Priorities
<ul style="list-style-type: none"><li>• Work with Link to implement the intra - group arrangements and revised joint business planning process</li><li>• Implement a housing strategy across Link Group Housing which focuses on:<ul style="list-style-type: none"><li>○ Tenant engagement and participation</li><li>○ Sustainability</li><li>○ Value for money</li><li>○ Accountability/culture</li></ul></li></ul>

**Objective 4 Develop and support initiatives which keep older and disabled people in the community with a good quality of life**

Priorities
<ul style="list-style-type: none"><li>• Review opportunities to develop the access ownership model beyond 2021</li><li>• Work with key Health and Social Care partnerships and the 3<sup>rd</sup> sector to support people in their own homes</li><li>• Develop opportunities for tenants’ social inclusion/digital inclusion/befriending with older people and people who are isolated</li></ul>

**Objective 5 Deliver social impact and value for money through effective people, processes, structures and finances**

Priorities
<ul style="list-style-type: none"> <li>• Develop a succession planning policy for Board and senior staff, including a skills matrix and training plan</li> <li>• Continue to work with Link to support and deliver the ICT change projects, ensuring that these are appropriately resourced</li> <li>• Deliver key projects to improve front line services and back office support</li> </ul>

**Objective 6 Work to address climate change, including decarbonisation strategies**

Priorities
<ul style="list-style-type: none"> <li>• Identify key areas of work to address climate change</li> <li>• Develop a strategy which captures the wide decarbonization agenda, promoting positive change within our properties and tenancies, ways of working and office</li> </ul>

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**4 PERFORMANCE REVIEW**

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4.1 Horizon monitors its performance monthly through Key Performance Indicators and annual targets. The Board monitors these on a quarterly basis. The Link Group monitors the performance of all areas of the Group through the Senior Management Group and reports to each Group Board meeting. Performance is also reported annually to the Scottish Housing Regulator and to tenants in the Annual Return on the Charter. Our Residents Improvement Group (RIG) is involved in scrutiny of performance through the RIG scrutiny projects and overview of the draft Annual Report to Tenants.

4.2 Our performance for 2018/19 is detailed in the annual report to rents, ‘How are we doing?’ attached as an appendix. Key points are summarised below.

<b>Better than the average</b>	<b>On a par with, or slightly better than average</b>	<b>Below average</b>
<ul style="list-style-type: none"> <li>✓ Time to re-let properties</li> <li>✓ New tenants satisfied with their new home</li> </ul>	<ul style="list-style-type: none"> <li>✓ Time to complete adaptations – improving trend from previous year</li> </ul>	<ul style="list-style-type: none"> <li>• Overall satisfaction with service provided by landlords, 88.9% against</li> </ul>

<ul style="list-style-type: none"> <li>✓ Length of time to complete emergency and non-emergency repairs</li> <li>✓ Response times for first and second stage complaints</li> <li>✓ SHQS compliance Number of new tenancies sustained for more than 12 months Level of gross tenant arrears</li> </ul>	<ul style="list-style-type: none"> <li>✓ Opportunities to participate in decisions making *</li> </ul> <p>*Resident engagement strategy now in place</p>	<p>the Scottish average of 90.5%</p> <ul style="list-style-type: none"> <li>• Tenant Satisfaction with repairs service (externally assessed) 85.7% against the Scottish average of 92.1%*</li> </ul> <p>*action plan in place</p>
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4.3 Performance against contract targets North Lanarkshire Care and Repair services were adversely affected in quarter three due to staff retirement and sickness absence. Unfortunately, this service ceased to be funded by North Lanarkshire Council at the end of March, so is no longer in operation.

4.4 Our performance in repairs delivery and satisfaction is lower than the Scottish average and improvement action plans are in place and being monitored. Satisfaction with our neighbourhood or estates management is significantly better and the recent restructure to the service has tackled some of the themes of dissatisfaction.

4.5 Our outcomes focus, revised strategic objectives, consideration of the operating environment and past performance are used in order to identify our key actions and initiatives for the 2020-2021 plan period (set out in Section 4 Strategic Objectives) and Key Performance Indicators (set out in the Appendix ).

### **Housing Management and tenancy support**

4.6 The full tenant satisfaction survey of 2018 has helped inform the service priorities for our business plan and service improvements, including:

- A more ‘localised’ approach to service delivery and consultation
- Review of our customer services to ensure a ‘joined up’ approach to contact and service delivery
- Review of our estates’ services, in particular, services to disabled tenants
- Review and implementation of our rent structure and affordability

A full profile of our tenants is in the appendix 7 and summarised below

4.7 69% of Horizon's tenants receive social security benefits. Preparing for and mitigating further cuts is influencing the way we design and provide community services. Some actions include:

- Partnership with Link in welfare rights services
- Providing a responsive tenancy sustainment service
- Building links with local services and support mechanisms

4.8 We will continue to work across the Link group to develop shared approaches and maximise the benefits of our combined staff resources, rationalising how these are allocated as appropriate, all particularly important in the current time.

4.9 Our report on effective allocation of adapted housing, '*Match Me*', has helped inform a review, with Link, of the Homehunt system and its operation, and how this is combined with Homes2fit in order to provide better services to disabled applicants. We will monitor the impact of the lettings plan agreed for allocation of wheelchair user housing and similarly use this to inform the review of the Homehunt system.

### **Asset Management**

4.10 The Asset Management strategy was revised in early 2019 to take account of the results from the 2018 Tenant Satisfaction Survey. This continues to be a pivotal tool in our decision-making approach in relation to capital and revenue investment. It will combine with work on tenant consultation and scrutiny to influence the design and delivery of all our asset management services, improving satisfaction levels and value for money and enhance our asset value.

4.11 In order to meet our objectives, our Asset Management Strategy is a comprehensive document providing a clearer understanding of our stock characteristics including:

- Condition
- Energy Efficiency
- Neighbourhood satisfaction levels
- Net present value
- Return on investment

A key priority for the coming year is to complete the 2-year programme to install interlinked smoke and CO2 alarms in all properties to meet new legislation. Other areas of the programme will need to be reviewed in light of the Covid19 pandemic.

### **Sharing expertise, research and influencing**

4.12 This will be a priority for the coming year with work including:

- Promoting the findings of 'Match Me: what works in letting adapted social housing', with University of Stirling and Housing Options Scotland.
- Promoting the findings of 'Still minding the step?' a new estimation of the housing needs of wheelchair users, across Scottish Government, local authorities and housing providers, and participate with the EHRC and Disabled People's Organisations in campaigns, research and initiatives into the impact of accessible homes on disabled people's rights to independent living.
- Continuing to offer advice, ideas and critiques to partners, providers and policy makers to support improvements to policy, practice and supply of homes for disabled people.

These will be included in our communications/public relations strategy which will be developed this year.

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## **5. GOVERNANCE, RISK AND INFORMATION TECHNOLOGY**

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5.1 Effective risk management is embedded in the Association's culture and runs through our business strategy and operating systems. Horizon adopts the principles of the Link group risk management strategy. The Audit Sub-Committee is responsible for monitoring the top risks identified in the risk map on behalf of the Board and making any required report or recommendations. A consolidated risk profile is currently being developed and with recent events, its focus will inevitably be on the short- and longer-term impact of the Covid19 pandemic.

5.2 The Board has 11 members. During the year we plan to recruit four new members to bring our total to 15. In 2018 we completed an independent self-assessment against the Scottish Housing Regulator (SHR) standards, and full Board member appraisals both of which demonstrated high levels of compliance, with a few key areas for

review, including some refresher training in financial scrutiny and long term financial planning, succession planning and continued joint strategic planning with Link Group. These will be developed during the year.

- 5.3 Horizon is rated 'low risk' for the Housing Regulator. To date, the information it has received from Horizon demonstrates that we are strongly focused on governance and performance and there are no areas of concern. This will be kept under review.
- 5.4 IT developments are continuing to improve services and increase efficiencies. To date, they have delivered a customer app, allowing tenants to access key services and information online, improved technological resources for mobile working for frontline staff and updated and improved software for staff group wide. Arrangements for staff to work from home during Covid19 have supported the flexibility of staff working and helped develop a new focus on what is possible and new opportunities for mobile working and opportunities to reduce costs as a result of this. The IT developments and new ways of working as result of Covi19 will inform our future strategy.

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**6. FINANCIAL OBJECTIVES, ASSUMPTIONS, FORECASTS AND BUDGET** \* this section will be reviewed to reflect the impact of Covid19

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- 6.1 The 2020/21 budget, 5-year forecast, and 30-year financial forecast model are provided as separate and complementary documents to this Business Plan. This will be reviewed in light of Covid19.
- 6.2 Our key financial objectives are to:
- Secure the long-term financial viability of Horizon
  - Ensure that our key financial covenants – interest cover and gearing – are maintained in accordance with our lenders' requirements
  - Ensure that all individual activities we undertake at least break-even, and that any short-term deficits are explicit and transparent to both the Executive Team and the Board
  - Ensure funding is available to secure the investment required to maintain and improve our existing stock
  - Generate an operating surplus throughout the Business Plan period, which is sufficient to finance its planned maintenance programme and cover loan interest charges.

6.3 The key assumptions used in the preparation of the Business Plan and allied financial plans are noted below:

6.4 **Rent increases and inflation**

- i. CPI is based on forecasts from Link Group
- ii. Rent increase for tenanted property based on CPI plus 0.5% (2.5%) for Year 1, 2.5% for Years 2-4, and 2.0% thereafter. This is based on forecast CPI and is aimed at balancing affordability with maintaining financial viability.
- iii. Rent increase for leased properties based on forecast RPI plus 1%, therefore 3.2% in Year 1, and 4.0% thereafter.
- iv. Actual rent levels required to ensure viability will be kept under annual review, and comparability and affordability levels will continue to be monitored on an annual basis

6.5 **VAT**

- v. VAT duty of 20% has been provided for when establishing costs associated with delivery of this business plan.

6.6 **Interest Rates**

- vi. Loan interest has been projected based on the fixed rates currently in place and assuming Libor at 1.5% plus margin in year 1. The plan assumes that Libor will rise to 3% by year 5 and again to 3.50% from year 6 onwards, in line with Link Group projections. As with the rest of this section, the economic impact of Covid19 will be significant and will impact the business plan.

vii. **Private Finance**

Horizon is projected to have 69% of its borrowings on fixed interest rates as at 31 March 2020, and interest costs on these loans are not affected by short-term fluctuations in base and LIBOR rates. Over the 30 years of the plan, the all-in rate of borrowing, including margin is projected to rise from 2.5% in year 1 to 3.6% in year 5. The all-in rate rises to around 5.0% by year 18, due mainly to the impact of the expiry of lower priced fixed rate deals.

The plan requires no new loan funding over the 30 years compared with £3.3M in 2019/20. The plan is based on the principle that additional loan funding shall only be required for new development or property acquisitions and there has been no such

activity included in the plan at this time. The existing loans are forecast to be repaid in full by the end of year 22, 2041/42.

#### **6.8 Development/Acquisition Programme and Service Contract income**

No new access ownership properties are reflected in the plan. Link Group has a capital allocation for access ownership purchases. Horizon will continue to manage existing and any new access ownership properties. The 30-year plan assumes that Horizon's access ownership properties will become available to be sold from year 10 through to year 14, although this is not certain and will vary dependant on circumstances of each individual resident. Opportunities for further acquisitions or development will be considered individually and assessed against Horizon's financial position at the time.

#### **6.9 Resources**

Staffing structure and resources will continue to be reviewed in line with business plan objectives and priorities.

In the 2018 SHAPS triennial valuation, the deficit contributions were calculated to eradicate the scheme deficit by September 2022. However, taking a more pessimistic approach, the 30-year plan assumes that pension deficit payments will continue until 2023/24, year 4 of the plan, increasing by 3% per annum. This is based on the period required for pension deficit contributions to pay off the pension liability shown in the balance sheet of £721.8k.

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## **7. EQUALITIES**

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- 7.1 Horizon aims to provide integrated housing for older people and disabled people in communities where they can participate as valued citizens. Around a quarter of our properties are designed to meet the specific needs of wheelchair users and all of our properties are barrier-free.
- 7.2 We want to enable people, regardless of age or impairment, to live full, independent lives in the community of their choice. We work to address the inequality and challenges many disabled people and their families face trying to access housing and housing choices.

7.3 What we do is driven by our values. We believe that:

- we are all different, equal and valuable
- access to housing and services should not be determined by impairment
- everyone has a right to be included
- disabled people have the right to housing, services and support to enable independent living

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## **8. CLIMATE CHALLENGE**

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8.1 The challenges due to climate change are now well known. A key priority for Horizon and the wider Link Group will be to develop strategies demonstrating how and by when we will become carbon neutral. This will include energy efficiency measures and renewable energy installations for our homes and offices, as well as options for our transport arrangements and waste management.

## Action plan

### Objective 1 Provide quality homes and services at the right price for our current and future tenants

	Priorities	Actions	Lead
1.1	Review and benchmark our costs and develop value for money (VfM) strategy with Link	<ul style="list-style-type: none"> <li>Analyse and report our benchmarking data to board quarterly through our KPI monitoring reports and agree improvement actions as necessary</li> <li>Report progress on VfM through the Link Housing Strategy, including development of VfM indicators</li> <li>Reduce operating costs to ensure no loan financing used for working capital</li> <li>Maintain target of £500k cash in bank</li> </ul>	FH  LC  LC  LC
1.2	Implement a Resident Engagement Strategy, including promoting digital and on-line agenda	<ul style="list-style-type: none"> <li>Review action plan quarterly and report to Board annually</li> <li>Contribute to the development of the Link Group Digital Strategy</li> </ul>	EW  Managers
1.3	Develop area/locality-based options through the Link Group Housing Services' Strategy	<ul style="list-style-type: none"> <li>Develop our tenant profile and contribute to the locality-based option for the new Link Housing Strategy</li> </ul>	Mangmt Team

### Objective 2 Contribute to the delivery of more accessible homes and serve as an exemplar of good practice

	Priorities	Actions	Lead
2.1	Develop a communications and campaign strategy to support and promote research and development work and to raise the profile of accessible housing	Examples of good practice which increases access to accessible homes	LC

	Priorities	Actions	Lead
2.2	Continue to work at a national level to progress accessible housing, including through the Housing Access Group	Pursue national priorities including the review of the HVN standards and a national approach to allocation of wheelchair and adapted properties. Consider the option of seeking partners to develop a national design standard and award for inclusive and wheelchair homes.	Mangmt Team
2.3	Engage with local authorities to review and improve the process of allocating wheelchair and adapted properties and explore options for a shared asset database with Link to allocate wheelchair houses	Explore options with Scottish Federation of Housing Associations (SFHA), Assoc of Local Authority Chief Housing Officers (ALACHO) and Stirling University to collate information across Scotland for wheelchair and adapted properties	LC
2.4	Work with Kirknewton Community Development Trust as the 12-home development completes in 2020		Managers

**Objective 3** Work in partnership with all the Link Group Partners to achieve Horizon's desired outcomes, ensuring the new governance arrangements are effective

	Priorities	Actions	Lead
3.1	Work with Link to implement the intra-group arrangements and revised joint business planning process		Mangmt Team
3.2	Implement a housing strategy across Link Group Housing which focuses on: <ul style="list-style-type: none"> <li>○ Tenant engagement and participation</li> <li>○ Sustainability</li> <li>○ Value for money</li> <li>○ Accountability/culture</li> </ul>	Review our IGA Services schedule and develop actions  Monthly updates on the implementation of the strategy and the project plan	Mangmt Team

**Objective 4 Develop and support initiatives which keep older and disabled people in the community with a good quality of life**

	Priorities	Actions	Lead
4.1	Review opportunities to develop the access ownership model beyond 2021	Review our AO model to develop procedures and consistencies across the agreements in place for April 2021.	EEW
4.2	Work with key Health and Social Care partnerships and the 3 <sup>rd</sup> sector to support people in their own homes	Continue to participate in housing provider forums and liaise with Govt officials and Stirling university to link with partnerships across the country.	LC
4.3	Develop opportunities for tenants' social inclusion/digital inclusion/befriending with older people and people who are isolated	Work with colleagues across Link to develop this strategy.	Mangmt Team

**Objective 5 Deliver social impact and value for money through effective people, processes, structures and finances**

	Priorities	Actions	Lead
5.1	Develop a succession planning policy for Board and senior staff, including a skills matrix and training plan	Work with the Board to agree a skills matrix and training plan for the coming year.	LC/MP/FH
5.2	Continue to work with Link to support and deliver the ICT change projects, ensuring that these are appropriately resourced	Identify specific changes projects within Horizon and agree staff representation on Link-wide change projects.	Mangmt Team
5.3	Deliver key projects to improve front line services and back office support	Identify key improvement projects and develop project plan for delivery	Mangmt Team

## Objective 6 Work to address climate change, including decarbonisation strategies

	Priorities	Actions	Lead
6.1	Develop a strategy which captures the wide decarbonization agenda, promoting positive change within our properties and tenancies, ways of working and offices	Work with Link Group to develop a De-carbonisation strategy for our services; agree terms of the strategy and establish project team to implement key actions.	Mangmt Team

***NB. Timescales and status columns to be added following final approval.***

**Appendix 1: Business Plan 2019-20 - Action Plan Monitoring Year End**

**Appendix 2: Key Performance Indicators and Targets 2020-21**

**Appendix 3: Landlord Report to Tenants – ‘How are we doing?’**

**Appendix 4: Finance**

**Appendix 5: Risk Profile**

**Appendix 6: Properties, Services, People**

**Appendix 7: Tenant Profile**

## Link group structure

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