

**Whiteinch and
Scotstoun
Housing
Association
Business Plan
2024-29**



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Welcome

This Business Plan sets our vision and priorities for the **next 5 years**. Our strategy is **ambitious** and our intentions are to achieve the highest standards in service delivery and growth whilst maintaining a **strong financial performance**.

This Business Plan will ensure we continue to **grow, innovate and continuously improve** to keep us ahead of the challenges that our business will encounter during this period. We aim to build on our recent successes and continue the development of WSHA and our subsidiaries to meet the future needs of **our customers, our people and our communities**.

To **deliver this plan** we will need to work with our tenants, customers, colleagues, partners and stakeholders. We will aim to **develop a new community engagement approach** that will help **shape our plans and generate feedback** to provide a **voice to tenants and customers** who receive our services in the local community.

Relationships with external stakeholder groups will be strengthened to support both our business and our communities - aligning ourselves with national, local and community stakeholders to help us meet our strategic objectives.

We will always continue to protect the financial strength of the organisation and ensure it is stronger for the future at the end of this business plan period than it was at the beginning.

The realisation of our new Business Plan will help support WSHA maintain its position as an **innovative and progressive community-based housing association**.

James Ward
Chief Executive Officer

Linda Stevenson
WSHA Chairperson

Overview

As we navigate and plan our way through a challenging strategic period, we are committed to advancing our **purpose of providing quality, safe, affordable homes and services in our communities.**

This business plan serves as a roadmap detailing our **purpose, way and impact** and the steps we will take to contribute positively to the communities we serve.

As we move forward with implementing this business plan we will be actively seeking tenant input and feedback in the form of **customer and community advisory groups and through online surveys.** If you wish to register your interest in taking part in this ongoing process, please contact us by emailing [**wsha_admin@wsha.org.uk**](mailto:wsha_admin@wsha.org.uk).

WSHA will provide updates on the progress of this business plan to our tenants and other stakeholders at regular intervals.

How we developed our business plan



Over the last year the plan has been developed by engaging with and using feedback from WSHA Staff, WSHA Management Committee, tenants, local and national stakeholders, and our local community.

Information was gathered via a tenant survey, stock condition survey, community consultation, staff away day and business strategy day. All staff teams were invited to feed back in the form of surveys and in person discussions and an extended executive team strategy day.

A **SWOT analysis** was used to understand our competitive position and to develop strategies to leverage strengths, address weaknesses, capitalise on opportunities and mitigate threats.

A **PESTLE analysis** (Political, Economic, Social, Technological, Legal and Environmental) was used to identify and analyse the key external factors that can impact an organisation. This tool helps businesses understand the broader environment in which they operate, enabling them to make informed decisions and develop effective strategies.

The business plan is laid out to show our long-term vision for the organisation against each of our stated objectives. This is then broken down into operational priorities which will help us achieve our longer-term strategic priorities. Our performance and risk frameworks are connected to this business plan. This allows us to link operational performance to strategic priorities and allows both strategic and operational priorities to be linked to our risk register.

Subsidiaries

WS Estate Services Limited (WSES)



WS Estate Services is a limited company and wholly owned subsidiary of Whiteinch and Scotstoun Housing Association Ltd (WSHA). The company operates as a Social Enterprise with its social purpose linked to the strategic objectives of WSHA.

WS Estate Services Limited (WSES) opened for business in **November 2017** as a trading subsidiary of WSHA.

WS Estate Services was created to provide a high quality, responsive and flexible approach to estate management. One of the main drivers for the creation of WSES was to reduce complaints and improve customer satisfaction with estate management services.

WS Estate Services works solely for WSHA and its subsidiaries, delivering high quality services to tenants, owner occupiers and the wider community of Whiteinch and Scotstoun.

The development of WS Estate Services into a sustainable and profit-making business is a key strategic objective which feeds into our commitment to fulfilling our **Social Purpose** to the communities that we serve.

Gift Aid to Fund Community Investment

£512,644.00

WS Estate Services makes a charitable donation annually to WSHA to support Community Investment activities.

This averages about £73,000.00 for each of the 7 years WS Estate Services has been operating.



WS Estate Services current business plan can be accessed [here](#).

WS Property Management Ltd (WSPM)



When Whiteinch & Scotstoun Housing Association began refurbishing the houses in its area over 40 years ago, it was identified that someone needed to take on the responsibilities of providing factoring services to those private homeowners and shop owners in the tenement blocks being refurbished, to ensure the buildings were maintained to the best possible standard.

As WSHA grew it continued to provide factoring services. In **2011**, when the transfer of stock from Glasgow Housing Association was imminent, a business review identified that the Association's factoring business would increase post-transfer to beyond that which could be operated within a charity. A trading subsidiary was therefore needed and so WS Property Management Ltd was born.

WSPM are registered with the **Scottish Government** to deliver a factoring service. Registration Number: PF000097.

Where we operate

WSPM factors properties primarily in WSHA's area of operation - the Dumbarton Road Corridor from the Clyde Tunnel to Harland Street - although there are one or two properties outwith this stretch. At the time of publication (2024), WSPM factors **507 residential properties, 95 commercials (shops), 1 workshop and 1 office.**

Gift Aid to Fund Community Investment

WS Property Management makes a charitable donation annually to WSHA to support Community Investment activities.

This averages between £5,000 - £10,000 annually.



The Whiteinch Centre (TWC)



The Whiteinch Centre (TWC) is located at the very heart of the community, surrounded by mostly social housing provided by WSHA.

TWC was purpose built in 2006. It was created in response to community aspirations and an identified need for a local hub that could act as a “**one-stop shop**” for local people allowing them to feel included, connected and engaged. TWC is open six days a week and provides a range of services and clubs and acts as a **Community Hub** to groups that support local people towards positive outcomes.

TWC is a vibrant **Community Hub** with a track record of delivering services and activities that improve peoples’ lives. TWC’s approach is delivered in partnership with local and national partners often through provision of room space, or by harnessing existing provision and providing a venue.

TWC’s regular provision includes:

- Community classes which provide opportunities for personal growth, social connections and community involvement.
- Providing opportunities for individuals to learn new skills, gain knowledge and develop their interests.
- Adult and Community Education (ACE) services which play a vital role in supporting residents on their journey.

At publication (2024), since September 2022, **125 cohorts** have benefited from accredited learning programmes.

Community Projects:

- Community Programmes
- Employability Training
- Work Placements
- Volunteering Opportunities
- Warm Space for Members of the Community
- Community Library
- Community Pantry Shop
- ESOL Classes

TWC’s current business plan can be accessed [here](#).



Governance Structure

WSHA's Management Committee holds up to 10 meetings annually to monitor the performance of the organisation against regulatory and legislative standards and ensures that WSHA remains financially strong, well-governed and compliant. WSHA has two sub-committees focused on Audit, Risk & Performance and Staffing and Health and Safety.

There are also subsidiary Boards which meet every quarter to review the performance, governance and compliance of each of the subsidiary businesses.

The governance structure is shown on the diagram below. Terms of Reference are in place for each Committee and subsidiary Board.



Service Delivery

Our business is led by our **Chief Executive Officer** and is organised into 4 service areas. The tables below detail each area's core responsibilities.

Director of Corporate Services	Director of Housing & Communities	Director of Finance & IT	Director of Property Services
<ul style="list-style-type: none"> • Governance • Assurance • Audit & Regulation • Equality & Diversity • Business Planning • Accreditations & Memberships • Communication & Marketing • Learning and Development • Human Resources • Recruitment • Customer Services 	<ul style="list-style-type: none"> • Housing Management • Tenant Engagement & Participation • Tenancy Income • Tenant Arrears • Welfare Advice • Housing Need • Court Services • Estate Management • Community Services • Community Investment • Antisocial Behaviour • TWC 	<ul style="list-style-type: none"> • IT Systems • Finance Services • Insurance • Pensions • Treasury & Lenders • Leased Properties • Procurement • Digital • Analysis & Improvement • WSES 	<ul style="list-style-type: none"> • Asset Management • Investment & Compliance • Planned & Cyclical Maintenance • Energy & Carbon Zero • Responsive Repairs • Contract Management • Development • Voids • Health and Safety • Facility Management • Procurement • WSPM

Key Stakeholders



Customers

Our customers include tenants, residents and service users.

Our focus is on delivering quality services and developing meaningful relationships between ourselves and our customers.



Staff

Our staff team are vital to all that we do as an organisation. It is vital that we provide appropriate incentives, support and direction to our staff in return for excellent performance. We will focus on engaging our people, supporting their development and creating the best culture and environment for them to flourish.



Partners

We work with community, local and national partners to develop our services for our customers and our community.

These relationships are valued by us and allow us to deliver a range of projects.

We will also seek to learn from others and actively engage in the sector via our membership of CIH, SFHA, GWSF and SHN to contribute our voice and influence where appropriate.



Local Authorities

The customers we serve are also customers of the local authority. We will continue to develop our good relationship with the local authority, and will collaborate and contribute to their strategic objectives in the interests of our local communities.



Government

We will continue to align our services and business planning with the national policy priorities of the Scottish Government. We will contribute to consultations on housing, community, health, and social care policy to help improve the opportunities for our customers.



Regulation

We will continue our positive and professional working relationship with our Regulators, responding to enquiries and information requests accurately and in a timely fashion to meet regulatory standards.



Suppliers and Contractors

We will work with our suppliers, contractors and consultants to ensure we achieve value for money in everything we do. We will develop positive, professional relationships with robust evaluation and monitoring of all contracts and services.



Lenders

As a charitable, not-for-profit organisation we borrow money from lenders to support the development of new homes and the investment in existing stock.

Communicating with our lenders and satisfying their information requests will ensure compliance with our financial covenants.

Our Purpose, Way and Impact



Purpose for generations

As a community-based housing association, **our purpose** is to provide quality, safe and affordable homes that will sustain individuals and families. It is our **purpose** to sustain and support the creation of **equitable, secure and thriving communities** that people are proud to call home.

Way for generations

The **way** we deliver this **purpose** is through housing, investment, maintenance, community services and environmental services. We **integrate** our customers' aspirations, challenges and needs as stakeholders in our business and as neighbours in our communities. **Together**, we create opportunities to **work and thrive** and have a positive impact now and for generations to come.

Impact for generations

We **create communities**, not just provide services. **Our communities** promote dignity through stability, equity and social connection. **Our customers** have a voice in decision-making and the opportunity to shape our services. **Our impact** is revealed in **thriving communities** where people trust and rely upon one another, where local voices guide decisions and where everyone contributes to ensure people, place and the community flourishes. **We exist** to spark individual and community transformation that generates sustainable, welcoming, reliable, thriving neighbourhoods for the people who call them home.

Our CORE Values:

Customer First Our customers come first, and we will always aim to achieve high quality outcomes for customers.

One Team We work as one team and build excellent working relationships to achieve our goals.

Respect We value high standards of fairness, treating everyone with consideration and dignity. We show this through our everyday words and actions.

Excellence We value excellence and quality and aim to achieve high standards in all we do. We always strive to be the best that we can be. We are accountable for our actions, and we take responsibility and ownership for outcomes.

Strategic Options



WSHA worked collaboratively with an independent consultant in 2021 to review our capacity to deliver on our vision for the organisation and how this could be delivered whilst prioritising the best interests of our tenants and other customers.

The WSHA Management Committee considered 5 strategic options:

- Remain independent (Status Quo)
- Remain independent and collaborate more.
- Join up with another RSL to form a group structure where WSHA would become the parent organisation.
- Join up with another RSL to form a group structure where WSHA would become a subsidiary.
- Merge into another RSL with a transfer of all engagements.

The WSHA Management Committee were overwhelmingly in favour of remaining as an independent RSL.

The WSHA Management Committee have re-affirmed this position as part of the business planning process but remain committed to continuously reviewing this position as part of their ongoing review of our business plan and financial planning.

Our Vision to 2029 is focused on delivering across **6 Strategic Priorities** which are embedded in the strategic and operational delivery plans for WSHA and each of our subsidiaries. Each strategy we develop and service we review will be aligned with our **Strategic Priorities**. **Our impact** will be measured across each of our **6 Strategic Priorities**.

Our business plan will be reviewed each year in March as part of our end of year review in preparation for the next business year. A business plan summary will be produced each year to breakdown the operational targets which feed into our overall **Strategic Priorities**.



Strategic Priorities



Outcome 1 – Investing In Our Assets

Compliance with regulatory standards and wider legislation, particularly in relation to Tenant and Resident Health and Safety, will continue to be **one of our top** priorities. We will ensure we meet national standards and comply with legal requirements for the safety of our customers. We will adopt a proactive approach to managing, monitoring and maintaining our homes.

Our aim is for our customers to live in homes and communities they can be proud of.

As a not-for-profit organisation focused on long-term sustainability and value for money, we must prioritise our resources carefully and direct our investment where it will have the greatest impact.

While ensuring all our homes meet **Scottish Housing Quality Standards (SHQS)** requirements remains a key priority, we believe this is a minimum – not maximum – standard. As such our re-investment plans incorporate a more holistic and proactive view of our assets with the aim of future proofing them beyond the challenges of the here and now.

This means focusing on upgrading components such as kitchens, bathrooms, roofs, windows and doors to ensure our customers' homes are safe, secure, fit-for-purpose and well-maintained.

Our future asset plans are based on a range of data sources, as well as customer insight, to ensure we target our investment where there is the greatest need.



Asset Management

We will use our asset data to identify properties that require major investment, or where there is no longer demand.

This will enable us to proactively focus on optimising these properties to meet local needs. This may be through remodelling, regeneration or potential disposal to fund reinvestment in more suitable properties. We are proud of our track record of transforming neighbourhoods, and we will continue to lead on the regeneration of our communities.

We recognise the importance of inclusive design and where we undertake any development projects we will work closely with local communities on placemaking. Across our waiting list we recognise that in some areas the demand for existing services and property types will change as local priorities and demographics evolve.

Where this is the case, we will consider the ability of our existing assets to meet the housing needs of the local community. Where it is not financially viable to invest in a property, we may dispose of it in order to prioritise our resources where it is most needed and potentially identify the acquisition of more suitable properties.



Making our homes sustainable

The Scottish Government wants all our homes to be warmer, greener and more efficient, and is committed to ensuring that everyone in Scotland, no matter their financial situation, has access to good quality housing that they can afford to heat.

The social housing sector has led the way on energy efficiency in recent years and is well placed to build on this further while building in longer term ambition to transition to clean heating. These actions will see the sector make a vital contribution to the Scottish Government's ambitious climate change emissions reductions targets.

The Scottish Government committed in the **Heat in Buildings Strategy** (October 2021) to reviewing EESSH2 in 2023 with a view to aligning it with its net zero targets. The independently chaired **Zero Emissions Social Housing Taskforce (ZEST)** recommended the EESSH2 review be accelerated to ensure alignment with net zero and to provide clarity for social landlords.

With more than 1300 homes, one of the biggest impacts WSHA has on the environment is through the energy efficiency of our homes. To mitigate this, we are putting in place measures to safely decarbonise the homes and buildings we own.

To meet the net zero target, by 2045 all homes in Scotland must have significantly reduced their energy use, and almost all must be using a zero direct emissions heating system. The Scottish Government convened a review of EESSH2 in September 2022 to bring it in line with the net zero target and to provide clarity to the social housing sector.

As part of the review process the milestones for EESSH2 in 2025 and 2032 have been put temporarily on hold. However, **interim guidance for social landlords** (October 2022) was issued to the sector until a new standard is established. This acknowledges the need for the sector to have clarity whilst the review is under way.

WSHA will undertake a full assessment of the energy efficiency and performance of our properties as part of our **Asset Management Strategy review in 2025**. This will lead to a fully costed sustainability investment programme that will be incorporated into WSHA's revised 30-year financial plan.

Putting Tenant and Resident Safety First

Ensuring our customers' homes are safe and secure is at the heart of all that we do.

As a community-based housing association WSHA try to use our size and the proximity of all our properties to our advantage to help shape and deliver our services.

We have enhanced our processes to implement proactive health and safety inspections and independent audits that identify key risk areas across all our properties. Where trends or themes are identified, our teams work collaboratively on putting in place action plans to address and monitor any specific issues within our properties.

The 7 key areas for Tenant and Resident Safety are:

- Gas Safety
- Electrical Safety

- Fire Safety
- Lifts
- Legionella (Water Safety)
- Damp and Mould
- Asbestos Management

Our approach is not limited to these **7 key areas** and extends into other areas such as estate management, risk assessments, building maintenance, inspections and all other associated risks with tenant and resident safety.

WSHA were one of the first members of the **Social Housing Safety Network Scotland** which shares the skills, knowledge and experience of industry leading practitioners to support network members in understanding their statutory obligations, the importance of measuring their organisation's performance and how to evidence compliance for tenant and resident safety.

Development and Acquisitions

We are keen to add to our existing **1304 homes** by acquiring or developing properties that will help us meet the evolving needs of our waiting list.

A **new acquisition programme** will be created for the period of this business plan which will prioritise the acquisition of properties within buildings where we already have ownership to enable us to work towards full ownership of the buildings. This will give us greater control over the maintenance of the overall environment and allow us to ensure our tenants needs are being met and legal obligations for tenant health and safety are being fulfilled. The second priority area of the acquisition framework will be identifying family styled accommodation that we can purchase to help meet the needs of existing and new tenants with families.

The National Acquisition Programme is a Scottish Government initiative to help reduce the number of households in temporary accommodation. This programme enables local authorities and registered social landlords to acquire properties of the right types and in the right places for use as high quality, affordable, permanent homes.

WSHA will look to access funding support from the National Acquisition Programme through the local authority and will supplement this from our own financial resources or private finance.

While WSHA remains committed to the idea of building new homes for those who need them, we will not prioritise new housing above reinvestment in our existing tenants' homes. To deliver our development ambitions, we will work in collaboration with key organisations and look to access funding support through the **Affordable Housing Supply Programme (AHSP)** which comprises a range of funding mechanisms to enable affordable housing providers to deliver homes for social rent, mid-market rent and low-cost home ownership in communities across Scotland to support local authorities' Local Housing Strategies.

Any new developments will be built with the long-term in mind, both in terms of minimising our environmental impact during construction and the requirements and environmental impact for future residents. Development of new properties may not be something that we undertake in the lifetime of this business plan but we will hopefully be able to identify opportunities and create a pipeline of viable projects for the future.

We are mindful of political and economic changes and will stress test all new opportunities against a range of scenarios to ensure we have the measures in place to withstand future risks before entering future arrangements.

Outcome 2 – Customers First

Our customers are **at the heart of the services** we provide, and we will continue to involve them in our decision-making processes. We will update and modernise the services delivered to ensure they meet our customer's needs. **Customer insight and feedback** is a vital part of learning what we are doing well and where our services could be improved.

We will introduce modern technology to allow customers to contact us in a way that is suitable to them and to deliver services in a timely manner.

Our customer-first approach drives the design of our systems and processes to ensure the experience of our customers is at the heart of our decision-making and how we operate.

Customer insight and feedback is a vital part of learning what we are doing well and where our services could be improved. Within our **Housing and Communities** operations, we will strengthen our tenant engagement routes through our **Customer Advisory Panel and the development of a revised Tenant Engagement and Participation Strategy**.

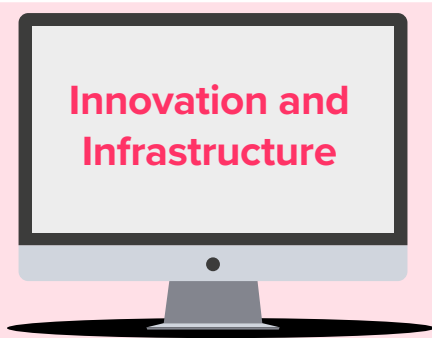
We will put in place a broader range of tools to seek feedback on the customer experience. We will build trust by actively listening and connecting to all our customers, including those who do not interact with our traditional engagement routes. To develop

these relationships we have modernised the way we communicate, embedding a new tone of voice for our customers across all our communications channels.

We will use customer insight to put in place changes to our current operating model. We will transform the customer experience by empowering our teams and providing them with the tools to focus on what they do best – supporting our customers.

In our business, our team are proudly committed to enriching the lives of our customers. This means they go above and beyond the standard expectations of our customers to ensure we are delivering on our **Purpose, Way and Impact** to enrich the lives of our customers.

Our ambition is that our services should be accessible, seamless and easy to deal with. We will enhance our current systems and processes with the aim of resolving queries at the first point of contact. This will reduce the need for further contact or follow-up and enable our customer-facing colleagues to focus their time on complex cases where it is most needed. To deliver this, we will explore different channels to interact with our customers, including self-service tools for simple transactions. We recognise this requires continuous innovation and our priorities will evolve as the requirements and preferences of our customers change.



To deliver our strategic commitments it is essential that we drive a **culture of innovation and continuous improvement**.

We will listen to feedback from our people to ensure that colleagues across WSHA have the tools and technology they need to best deliver for our customers.

We are embarking upon a digital transformation programme which will commence with **the introduction of a new management information system in October 2024** to transform how we serve customers.

Aligned to this, we are reviewing our communication channels to enable us to better connect with our customers. We will be integrating our existing platforms, enabling our customers to contact us however they choose to do so, including via new self-service tools.

Over the course of this business

plan, we will also invest in a **new Customer Portal** to improve the way customer interactions are managed.

We will continue to embed flexibility across our workforce by reviewing our office infrastructure to ensure it is fit for purpose and meets the needs of our customer base. We believe more agile ways of working will enable our teams to spend more time with our customers.

Our office space and the Whiteinch Centre will be inclusive and collaborative spaces that enable staff, tenants and the community to come together.

Equity, Diversity, Participation and Rights

We believe that building our know-how and making progress towards equity, diversity, participation and rights are critical for delivering our **purpose, way and impact**.

We want our progress to be measured by change, and we encourage feedback, challenge and ideas from everyone we work alongside.



What do we mean by Equity, Diversity, Participation and Rights (EDPR)?

- **Promoting Equity**

We seek to develop opportunities and promote better outcomes for people who have been impoverished, excluded and marginalized for different reasons, including discrimination.

- **Valuing Diversity**

We recognise and value differences. Having diverse experiences woven into decision-making and our workforce being representative of all our partners will make our work stronger.

- **Promoting Participation**

Genuine participation goes far beyond consultation. We believe that participation is the key to unlocking effective solutions to poverty and trauma. We will ensure diverse voices actively shape both the questions we ask and how our decisions are made. Increasing and deepening the participation of experts by experience will help to narrow the distance between WSHA and the people and communities we are here to serve.

- **Advancing Rights**

Everyone is entitled to have their fundamental human rights secured, underpinned by values of dignity, fairness and respect. Working to ensure that everyone can access these rights in reality is central to our **purpose, way and impact**.

We know that not everyone has the same opportunities. The Scottish Government's **Best Start Bright Futures Plan (2022-26)** to tackle Child Poverty told us that children in Black, Asian and Minority Ethnic households, lone parent households and households with disabled people have much higher rates of poverty than others in Scotland.

People from ethnically minoritized groups in Scotland are more than twice as likely to be living in relative poverty after housing costs than White Scottish or British people. Analysis of DWP records in Scotland found that 44% of people from ethnically minoritized groups live in poverty compared with 18% of White people (**JRF Briefing: Ethnicity, poverty, and the data in Scotland**).

We will strive to act with integrity as we learn from the experiences of others and seek to learn what we don't know. We know that we will not get it right every time, but we commit to sharing our progress and our learning with the **purpose** of contributing to ambitious actions to **advance equity, diversity, participation and rights** within our communities.

Outcome 3 – Great People

We seek to develop high performing teams who are committed to our **purpose, way and impact** and take ownership of the services we deliver.

Having the right people equipped with the right skills to deliver our services is important to us, as is our organisational culture expressed through our **culture code**.

We will continue to invest in our team, whether that be staff or committee members. We will continue to ensure that we recruit high quality individuals to work with us.

Being an employer of choice, developing and retaining the best people and providing a culture where everyone can thrive and be their best self is central to achieving our strategic goals.

To support our people to thrive we need to make sure we have high-quality leadership throughout the organisation. Our behaviour framework and **culture code** will set clear and accountable expectations of how we will work. This supports a positive and customer centric culture.

We will use effective talent management and succession planning to identify and nurture talented individuals and provide a strong and diverse talent pipeline. Growing our own people is a key focus.

We welcome everyone at WSHA, no matter their background, and we are passionate about equity and ensuring people feel included, valued and engaged.

Our **People Strategy and Culture Code which will be launched in 2025** set out the steps we are taking to embed a working environment where people can thrive and everyone can be themselves. We will hold ourselves accountable for making clear progress against our objectives and we are building a suite of data analytics that will enable us to measure the impact of our actions. We recognise that increased flexibility enables us to tap into a more diverse talent pool, as well as developing a more accessible service for our customers.

We will also explore further options for flexibility in reward and recognition, such as salary sacrifice schemes, to support the retention and attraction of talented people.

Supporting colleagues' wellbeing helps them to thrive at work. We will continue to support and champion the physical and mental wellbeing of our people through our **Health and Wellbeing Group** led by our staff team.



Outcome 4 – Good Governance and Financial Resilience

Since we were established in **1976**, WSHA's success has been based upon our financial strength and resilience.

Sound governance underpins every high performing organisation. We will build on our strong reputation, good relationship with our community partners and continue to ensure that WSHA is run as effectively as possible. We will meet each of our regulatory and legislative duties as a landlord. We will ensure our processes are robust and will prioritise our commitment to delivering great services to our tenants, maintaining their homes and developing a thriving community they can be proud of.

We are focused on making decisions with the long-term in mind and ensuring we have a **sustainable business model** to underpin our strategic commitments.

We recognise that change and transformation will require resource. We will not shy away from making difficult decisions about where to invest our resources and will assess new investments and programmes against the objectives outlined in this business plan.

We will continue to build financial resilience through robust financial planning and manage risk through continuous stress testing of our business plans against potential adverse events.

Our focus on risk appetite underpins our governance framework, ensuring we operate within our financial envelope and make decisions that are in WSHA's long-term interests.

We continue to take our regulatory, statutory and legislative responsibilities extremely seriously and are focused on upholding the highest standards of corporate governance. Our governance structure is designed to support robust risk management and assurance, and we will continually review our effectiveness against best practice.

As part of our commitment to listening to our customers' voices, we are exploring mechanisms to involve our customers in decision-making and increasing the accessibility of our governance structures. We are reviewing pathways for tenants and residents who want to become more involved with strategic boards and committees, with tailored support provided along the way.



Outcome 5 - We Are Efficient and Deliver Value for Money

The Scottish Housing Regulator (SHR) places a strong emphasis on **Value for Money (VfM)** to ensure that housing associations and social landlords are using their resources efficiently to provide quality services to tenants. Here are some key points about their approach:

- 1. Affordability and Rent:** The SHR monitors how affordable rents are for tenants and whether they feel they are getting value for money from the services provided.
- 2. Performance and Benchmarking:** The SHR encourages the use of tools and benchmarks to measure and improve performance in housing development, such as the 'Value for Money in New Affordable Homes Tool'.
- 3. National Reports and Guidance:** The SHR welcomes reports and guidance from various organisations to help define, manage, and demonstrate value for money. *For example, a report by the Chartered Institute of Housing (CIH) Scotland and HouseMark Scotland provides a framework for landlords.*

Achieving value for money for our customers is one of our highest priorities. We will review our charging framework for services annually to ensure that these produce VfM. The services and contracts with our delivery partners will be monitored and evaluated to ensure we are getting value for money.

We will continue to focus on how we procure goods and manage services to ensure we are getting VfM by focusing on:

- **Cost Management:** How the association manages and minimises costs while maintaining or improving service quality
- **Resource Allocation:** How resources are allocated to achieve strategic goals and improve services for customers

- **Performance Metrics:** Key performance indicators and benchmarks used to measure efficiency and effectiveness
- **Outcomes and Impact:** The tangible benefits and improvements achieved
- **Benchmarking:** As a member of Scottish Housing Network, we will benchmark our performance and VfM against other RSL's



Outcome 6 - Thriving Communities

Our **Social Purpose** is to create communities our tenants and customers are **proud to call home**. We will deliver quality services to customers in an effective and responsive manner.

We will continue to reduce the time properties are empty and that we allocate to those in housing need. Working with partners, particularly local authorities, we will improve the estates and communities our tenants live in.

What is Social Entrepreneurship?

Social entrepreneurship is an approach used by WSHA to develop, fund and implement solutions to social, cultural and environmental issues. **Social entrepreneurs** are either non-profits, or they blend for-profit goals with generating a positive “**return to society**”.

Social entrepreneurship typically attempts to broaden social, cultural and environmental goals often associated with the third & voluntary sectors in areas such as poverty alleviation, health care and community development.

From WSHA’s perspective, **Social Entrepreneurship** is about creating a **Circular Economy** where we can provide services to our tenants via our subsidiaries and then use their profitable activities to fund our **community investment and community services programme**.

The Whiteinch Centre

The Whiteinch Centre (TWC) is located at the very heart of the community and is surrounded predominantly by social housing provided by Whiteinch and Scotstoun Housing Association (WSHA).

TWC is one of the **24% of third sector organisations** that has had to reduce delivery since 2021 and one of the **22%** that has had to withdraw services entirely, despite experiencing increased demand for services because of the cost-of living crisis. TWC lost all external funding by 31st March 2023.

WSHA stepped in to provide a 12-month emergency support package and committed to restructuring the service, ownership and approach to revenue generation to create a sustainable community hub.

Part of the business review has resulted in the ownership of TWC being transferred to WSHA in September 2024.

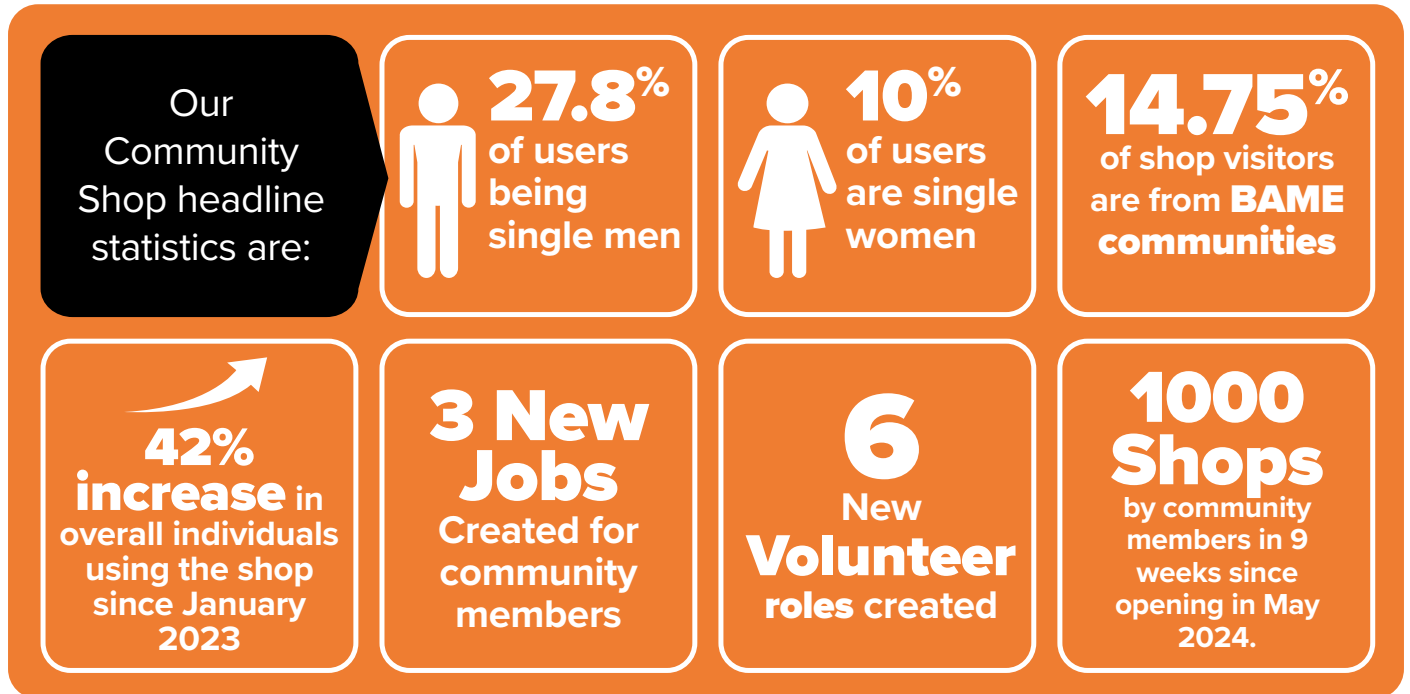
A new business plan has been put in place for the next 3 years based on a revised business model. The range of services has increased, the quality of the Centre environment has improved, a volunteering programme has been established and community engagement has never been higher.

WSHA will now use the Centre to support our overall approach to tenant and community engagement by delivering services and support that our tenants and communities need.

The Whiteinch Community Shop

The Whiteinch Community Shop has around **250 registered members** and provides a dignified approach to **tackling food insecurity, health inequalities and poverty.**

The Whiteinch Community Shop is a registered member of The Scottish Pantry Network (TSPN) and is a licence holder for FareShare.



Community Projects Fund

Whiteinch and Scotstoun Housing Association (WSHA) have created a community projects fund of £14,000.00 with the support of gift aid from our subsidiaries WSES and WSPM.

The **Community Investment Priorities** identified for the **Community Projects Fund** are:



Support
people into
employment



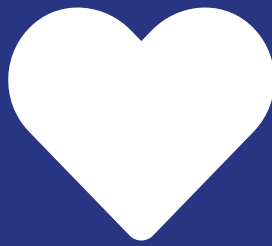
Improve
local
environments



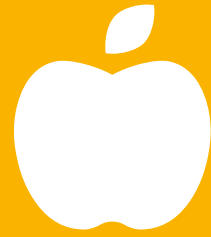
Recognise and
reduce social
isolation in our
communities



Increase
digital
inclusion



Improve
health and
wellbeing



Reduce food and
energy poverty in
our communities

How does it work?

Local individuals, groups and organisations bid for funding for their projects and the local community vote for which projects they would like to see delivered. Each project must address one of the **Community Investment Priorities** to be taken forward to the public voting event. The voting held in **March 2024** gathered over **4,000 votes** from the local community.



Measuring Social Impact

WSHA will use a range of recognised and tested consultation, monitoring and evaluation frameworks to measure the impact of the work we deliver and “distance travelled” for individuals, as appropriate. These include:

- The Essential Digital Skills Framework
- The Place Standard Tool
- The Cycle of Good Practice
- Evaluation Support Scotland

We will conduct or commission evaluations of all services and programmes that WSHA provides funding to, and this will underpin the development of our strategy year on year. Feedback and data from the funded activities will be analysed to ensure we meet the needs of our community and identify any gaps in provision.

The measurement of our social impact will be done using the HACT Social Value Toolkit.

Why use HACT's Social Value measurement?

Developed over 10 years ago, the UK Social Value Bank contains a suite of 88 outcomes. Each outcome has a defined financial metric which incorporates a wellbeing value, a health top up value and, where applicable, an Exchequer value (savings to the state).

The outcomes have been developed using a consistent methodology, using more than eight years of research and national data surveys. The Bank builds on person centred principles, using data on self-reported wellbeing and life circumstances measuring people's actual experiences. This means that the values for each outcome are based on how they impact people's lives as they live them.

What is social value?

Social value a way to quantify how different interventions affect people's lives – the overall impact on people's wellbeing, or their quality of life. It is a way of measuring the positive benefits our work has on both individuals and communities.

Understanding the different ways social value can be built into projects is key to ensuring the social value we build into your plans has a positive tangible impact on the community.

Why measure?

By measuring the social value we create, we can evidence the impact WSHA is having on the people and communities we work with. It will also help us make informed decisions about how we improve our services, with increased positive results, embedding it in everything we do at WSHA.



Risk Management & Mitigation



Strategic Risk	Risk Description
1	There is a risk that wider political, economic, or constitutional changes and shocks impact on our financial business plan
2	There is a risk that the business and business plan are ineffective
3	There is a risk that we fail to maintain income projections
4	There is a risk that we fail to achieve value for money
5	There is a risk that we fail to comply with Legislation and Regulatory Standards
6	There is a risk that we fail to comply with GDPR and FOI legislation
7	There is a risk that we fail to have adequate IT systems to allow us to operate effectively as a business.
8	There is a risk that we do not have staff with the appropriate skills or motivation to deliver business objectives.
9	There is a risk of fraud or criminal activity.
10	There is a risk that we fail to engage our customers or consult them effectively.
11	There is a risk that we do not have Board Members with the appropriate skills or motivation to deliver business objectives.
12	There is a risk that succession planning within the exiting staff resources is not adequate to maintain the continuity of the business.

We use a heatmap scoring system to track mitigation through our strategic risk register which is now part of an online risk register via Decision Time. Quarterly updates of the risk register will be reviewed by the WSHA Executive Team and further reports on the risk register and mitigations will be shared with the WSHA Management Committee on a 6 monthly basis.



How The Plan Will Be Monitored and Reported



Performance will be monitored monthly through an operational performance framework. The WSHA Leadership Team will be responsible for the collation of this performance data, and it will be reported quarterly to

the WSHA Executive Team. A detailed performance report will be presented to the WSHA Board every 6 months, and an annual report produced to look at the performance across the whole year.

All of this information will be made available on our website for our customers in a summarised format and included within the overall WSHA annual report.

As with all of the Associations policies and procedures, this Business Plan, in full and in part, can be made available in summary, on tape, and in translation into most other languages. It is available to view and download from the website at www.wsha.org.uk.

If you would like a version in a different format, please contact Corporate Services at The Whiteinch Centre, 1 Northinch Court, G14 0UG, by telephone on: **0141 959 2552**, or by e-mail at: wsha_admin@wsha.org.uk.

Cantonese

如果你需要不同語言版本的簡訊，請聯絡WSHA辦事處 Corporate Services (地址: The Whiteinch Centre, 1 Northinch Court)，或致電 0141 959 2552，或電郵 wsha_admin@wsha.org.uk。

Gaelic

Cuiribh fios gu Corporate Services aig oifis WSHA aig Ionad Whiteinch, 1 Northinch Court, neo air a fòn aig 0141 959 2552, neo air post-dealain aig wsha_admin@wsha.org.uk ma tha thu ag iarraidh dreach dhan iris-naidheachd ann an cànan eile.

Mandarin

如果您需要此报纸的其他语种译本，请与位于Whiteinch中心，1 Northinch Court WSHA办公室的 Corporate Services 联系，或者致电 01419592552，或者发电子邮件至 wsha_admin@wsha.org.uk。

Polish

Jeżeli chcieliby Państwo otrzymać tłumaczenie niniejszego biuletynu, prosimy o kontakt z Corporate Services w biurze WSHA w Whiteinch Centre, 1 Northinch Court lub telefonicznie pod numerem 0141 959 2552 lub na adres e-mailowy: wsha_admin@wsha.org.uk

Urdu

اگر آپ اس نیوز لیٹر کو کسی مختلف زبان میں حاصل کرنا چاہتے ہوں تو براہ مہربانی
”وائٹ انچ سینٹر“،
1 نارٹھ انچ کورٹ میں واقع ”ڈبلیو ایس ایچ اے“ کے دفتر میں Corporate Services سے
”کیرن میک ایون“
ٹیلیفون نمبر 0141 959 2552 کے wsha_admin@wsha.org.uk کے ذریعے رابطہ کریں۔
ذریعے یا ای میل

Telephone: 0141 959 2552 Email: wsha_admin@wsha.org.uk

Whiteinch & Scotstoun Housing Association, 1 Northinch Court, Glasgow G14 0UG

Whiteinch & Scotstoun Housing Association Ltd. – a Charity Registered in Scotland No. SC035633