



**Cloch Housing Association
Business Plan 2017-2020
Executive Summary**

Business Plan Summary Guide 2017 - 2020

Every Housing Association needs a business plan to allow us to consider how we are doing financially as a business and landlord and to make sure that we are planning for the future by investing in the right things and providing the right services which people need and want.

The actual plan is a lengthy document and we rely on this and other important documents to keep us in good shape for now and for years to come. This summary outlines the key messages in the plan and provides examples of activities we intend to be involved in throughout the duration of the plan.

The next 3 years are set to be an exciting period of growth and change for Cloch as we continue to strengthen and introduce new ways to deliver services to our customers.

Objectives, Vision & Values

Our Business Objectives are:

- a. Improve access to affordable, sustainable quality homes throughout Inverclyde
- b. Make a positive contribution to people's lives as an employer, landlord and community organisation
- c. Drive and deliver service excellence in all that we do
- d. Ensure our organisation is well engaged, well governed and financially sound
- e. Work in partnership with our partners to maximise benefits for customers and the business

Our vision for the Association is

“Working together with our communities to continually improve quality and value in all that we do”

In doing this we have adopted **4 key values** for the Association:

1

Customer Focus

When developing and providing our services customers' needs will come first

2

Communication

Our communication is effective, accurate and easy to understand

3

Integrity

Openness, honesty and transparency are at the core of all that we do

4

Respect

We treat our customers and each other with respect and dignity at all times.

3



Key Themes

The key themes running through the business plan are:

Housing Quality

Service Delivery

Value for Money

Growth and Diversification

Housing Quality **Are our houses any good?**

The Scottish Government set standards and targets for the quality of housing. This ensures that landlords like Cloch supply housing of a high standard. Homes should be warm and well insulated and repairs and improvements should be carried out to protect the properties and ensure that they remain fit for purpose for many years to come.

In recent years, we have improved housing conditions in many areas including the replacement of a poorly performing district heating system in the Weir Street and Leitch Street estate. The Aberfoyle Road Improvement Project involved new roofs, external wall insulation and estate improvements.

During this plan we will

- Develop an Asset Management Strategy – this will be where we detail the condition of our housing stock and communities. We will use this to inform our investment decisions as well as future plans.
- Continue to meet the requirements of the Scottish Housing Quality Standard (SHQS) and meet the Energy Efficiency Standards for Social Housing (EESH) by 2020. Both standards are set by the Scottish Government and make sure that homes are above a certain standard in terms of quality and energy efficiency.
- Deliver a comprehensive Planned and Cyclic Maintenance Programme - works are carried out every year such as external painting, new kitchens, boilers, door entry systems etc and we need to plan these in advance and ensure that when we get contracts in place, they take account of current legislation, value for money and where possible we include aspects like community benefits such as apprentices.
- Start building new homes again with an eye on future maintenance and tenant satisfaction and enjoyment of their home.

Value for Money

Getting the most out of that £

It has never been more important to ensure that we are providing and receiving value for money. It used to be common for landlords to simply take rent and provide a service – today it is crucial that the services we provide are as good as they can be to make sure that every pound spent by our customers and ourselves can be accounted for and has added value.

Up to 2017 we have been focussing on getting value for money with our maintenance activities – making sure we buy works contracts in the most cost effective way. Now, through the duration of the plan, we intend to explore our services in more detail – not just focussing on what do we get and how good it is, but also how good are the services we deliver and how do we deliver them.

Areas we will look at will include

- Reviewing the Factoring Service – consideration of Value for Money.
- Promoting and participating in initiatives such as Healthy Working Lives to have positive impact on staff wellbeing and improve value for money.
- Carry out volunteer work to help the community.
- Recruit more Modern Apprentices and gain Community Benefits through taking out contracts to generate more Value for Money.
- Explore Self Service for customers – this will allow our tenants and residents to access online services 24 hours a day.
- Consider a One-Stop Shop approach by changing how things are done to meet customer expectations. Staff will be multi skilled and trained to answer most queries at the point of asking. This will reduce waste and save time for customers and for the Association.
- Develop mobile working for staff – this will allow staff to have the technology to go on-line during home visits and will speed up our response to our customers.



Service Delivery

Do we respond to customers as quickly as we could, do we finish the conversation with the customer being satisfied, are we focussed enough on improving the service we provide and exceeding our customers' expectations?

The answer to this will not always be YES and we want to change that.

- Promote the idea of customer self-service – improve our online offer to customers and make things like reporting repairs, checking rent account etc, easier on-line.
- Communicate with customers in their preferred ways – webchat, Freephone facilities, human response to calls instead of answer machines offering too many options.
- Compare our performance to make us improve – make Cloch one of the best housing associations in the country.
- Improve repairs reporting for example, receipts, appointments, reporting out of hours.
- Improve communication to all customers – tell people about all that we do and communicate in a way that is easy to understand avoiding jargon where possible.
- Review the staffing structure of Cloch and explore introducing customer advisers who will provide a range of information, advice and assistance at the first point of calling or visiting the office.
- Trial use of community surgeries.



Growth and Diversification

As the world changes, businesses must change and Cloch is no different.

We need to continue to review what we are doing and what we should be doing to keep on top of change – whether that

is political and legal change, economic change, customer and staff behaviour and attitudinal changes or anything else – we must keep in touch with needs, demands and service expectations.

In the months and years ahead we will

- Establish a Customer Focus group (resident scrutiny panel) who will work with staff and provide accurate views and information for staff and Board to consider when making changes and developing strategy.
- Offer a Garden Maintenance Scheme for older or vulnerable tenants.
- Start building new homes again with 58 units outlined in 2018.
- Increase our communication with schools/colleges – promote our community work, highlight community benefits, provide talks and hold open days etc.
- Promote Corporate Social Responsibility – allow staff to carry out volunteer work within the community.
- Expand Modern Apprentices Programme.
- Explore interest in a Cloch Youth Forum.
- Be more creative in 2018 – the year Cloch turns 50!

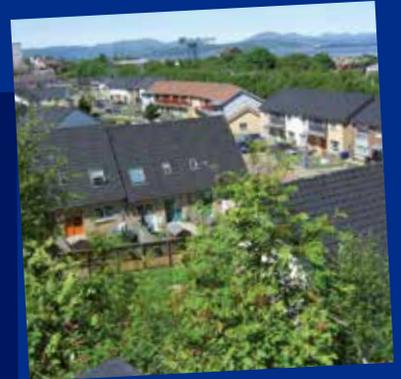
Is that all then?

No, that's just some of the key headlines. There is a whole lot more we are planning and are involved in.

Working alongside our customer service project (FACE) which we are currently developing, we work closely with other partners and agencies.

Our parent association is Oak Tree HA and we share services with them to benefit our customers and achieve value for money. This works really well and we are exploring other areas where this could be considered.

Cloch Housing Association is not just a landlord and employer, we are a charity established to help those in need and we will continue to do this well beyond the duration of the plan. Through the years, we will continue to work with agencies such as Starter Packs, Financial Fitness, Mungo Foundation, Future Skills and Foodbank.



Cloch has properties across Inverclyde

**Greenock:
1354**

**Port Glasgow:
43**

**Inverkip:
10**

**424
Properties
are factored by
Cloch**



**Care & Repair has
325 Small
Repairs
Members.**

**In the period 2017 to
2022, Cloch will
invest up
to £5 Million
in its tenanted properties**



**By the end of 2018, we will
have built
58 new houses
in Kings Glens, Greenock,
investing a further
£8,772,000
in our local community.**



**Cloch works in
partnership with
its parent company,
Oak Tree Housing
Association.**

**HAPPY
BIRTHDAY
TO CLOCH**



Cloch H.A. is the oldest Housing Association in Inverclyde and in 2018 will celebrate its 50th year.



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