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Risk Assessment Table is now a separate document as it is reviewed on a six monthly basis

Risk Management Strategy

Equal Opportunities Statement: We are mindful of the definition of equal opportunities set out within the Scotland Act 1998 which states that “equal opportunities” means the prevention, elimination or regulation of discrimination between persons on grounds of sex or marital status, on racial grounds, or on grounds of disability, age, sexual orientation, language or social origin, or of other personal attributes, including beliefs or opinions, such as religious beliefs or political opinion.” As a Housing Association we are working towards building equalities considerations into all areas of our work.

Risk Management Statement: The purpose of the RMS is to ensure that in conjunction with the Business Plan, the Board and staff actively and regularly consider all aspects of risk. Certain factors involving risk are external to the Association but can and should be considered by Board and Staff. This strategy sets the basis for action.

The Board has ultimate responsibility for ensuring that appropriate risk assessments are carried out on all aspects of the organisations business.

Risk Assessment: Medium

Part 1 - Background

Section 1 - What is Risk?

Risk for RSL's has been described as 'uncertain future events that could influence the achievement of RSL's strategic, operational and financial objectives'.

Risk management means 'having in place a corporate and systematic process for evaluating and addressing the impact of risks in a cost-effective way and having staff with the appropriate skills to identify and assess the potential for risks to arise'.

Risk Management is a key element of Board Corporate Governance. It is the key tool for avoidance of business failure and an essential element in internal control. In evaluating risk the Board considers:

- The nature and extent of the risks which face the Association
- The extent and categories of risk which it regards as tolerable
- The likelihood of risks materialising
- The Associations ability to reduce the incidence and impact on the business of risks that do occur
- The costs of operating particular controls relative to the benefit obtained in managing the related risks

Risk Management is an integral part of the Association's activities.

Risk is linked to all services and therefore Board and staff want to ensure that the Association operates “**a get it right first time**” attitude.

Section 2 - The Risk Management Process

Risk Management requires the following stages:

- Identify the risk - *Risk Identification*
- Consider the impact of the risk and probability of it arising - *Risk Evaluation*
- Does the benefit outweigh the risk - *Risk/Benefit analysis*
- Can we do anything to reduce it - *Risk Reduction*
- Has anything happened which alters the risk - *Risk Monitoring*
- What plans do we have in place to deal with the event - *Service Continuity Planning*
- Can we insure against the risk - *Risk Transfer*
- What financial provisions should we hold for the risk - *Risk Funding* – red book and disaster recovery arrangements.

The Director has overall responsibility for maintaining Risk Management but all staff and members of the Board must have ownership of the process.

Part 2 - Risk Management Aims

Shire Housing Association Limited considers it is essential to safeguard tenants homes and Shire assets by having in place a Risk Management Strategy.

The philosophy of risk aversion should permeate all aspects of the organisation's culture and be consistent across all aspects of the Shire business.

The Association has in place a Business Continuity Plan to ensure all staff are aware of their responsibilities in the event of a major incident with regard to our office accommodation.

Stock is covered by the Emergency Procedures ("Red Book") which clearly highlights the respective responsibilities of the staff in relation to a major incident to the stock and tenants.

The Risk Management Plan attempts to cover all aspects of risk, which the Association is likely to encounter. A key tool for the Board and staff in reducing operational risk is internal audit.

After each audit an action plan is prepared and actioned. This plan is provided to the auditors who subsequently check at the following audit that the action plan has been implemented. They report accordingly to the Internal Audit Committee with the findings being presented to the Board.

Risk Management and Risk Assessment

The Association has a process, which requires policies to be assessed for risk at point of review. All policies carry a statement confirming that an appraisal of risk has been carried out and evaluated. The inclusion of such a statement ensures that staff consider the issue of risk and attempt to ensure within the policy, all steps are taken to reduce and manage risk relating to the function under review.

Financial Regulations

The Board of Shire Housing Association has approved Standing Orders and Financial Regulations, which are reviewed on a regular cycle. However, should any matters come to light which require to be amended due to either organisational or legislative changes, revisions will be presented to the Board for approval outwith the formal review date. The Standing Orders and Financial Regulations illustrate the division of responsibility between the Board and the staff, levels of authorisation and separation of staff duties, particularly to ensure checks and balances to eliminate potential risk for both staff and Board.

The Director has overall responsibility for internal resource and policy control, and for confirming implementation action to the Board. The Director has the support of a sound financial team as evidenced to date by internal and external audits.

Insurance

The Association has an approved policy in place in respect of its own insurance policies and these contribute to the management and minimization of risk. The Association has all relevant insurances in place and the Board are issued with a note of the Insurance Cover each year to be inserted into the IMP folder.

Staff ensure that contractors/consultants produce evidence of necessary cover prior to commencing work for Shire Housing.

A list of all contractors and consultants is held and annual insurance updates are requested on the anniversary of the lodged documentation.

Valuation - LSVT Stock

The Association has conducted an annual desktop revaluation with an on site revaluation conducted every fifth year. The valuation process is a requirement of our lenders the Co-operative Bank. It ensures that investment is carried out in a value for money ethos to ensure the financial stability of the asset base. The Co-operative Bank has agreed to move to a biannual valuation with potential for reversion if necessary. The valuation is of critical importance in ensuring the Association has the asset cover available to support the loan.

Many factors have influenced the valuation including the local housing market; the rate of house sales; management costs in relation to stock units and income and the ability of the Association to increase rents. The latter aspect is a crucial issue for the Association in terms of affordability for tenants who are not in receipt of housing benefit.

The Business Plan and Long Term Cash Flows are updated annually and submitted to the Co-operative Bank.

Loan Covenants are another form of Risk Management. They are calculated around projected Income/Expenditure and Loan debt per unit. The covenants are used to

monitor the Associations performance in relation to the Business Plan. Income and expenditure are monitored closely to ensure the Association stays within the agreed covenant ratios.

The Association has little room to manoeuvre in the event of a major incident and must inform the Co-operative Bank immediately of any forecast breach.

The Association regularly reviews the requirement for staff as they are a major financial resource. It is the policy of the Association to review the situation when a staff member leaves and not automatically replace staff. The organisation has 16 staff and one cleaner. Many of them are multi-functional which ensures that a satisfactory level of service can be provided during holiday periods etc and also reduces the pressure on any staff member returning to work.

Investigations into ways of reducing programme costs via partnering arrangements and tight cashflow control, operate across all areas of maintenance expenditure. This may mean that for example where investigation of a repair is required, the Association will consider immediate replacement, as better value for money and not waste money on intermediate repairs.

The Association has a target price contract for reactive works and voids, entered into February 2008. We sought stabilisation of cost through close collaboration with the contractor over the period of the contract. This has been successfully retendered for 2012.

From time to time the Association has experienced demand issues relating to the letting of vacant housing. These issues include depopulation in some rural areas and mining communities. This has to some extent stabilised in recent years. Though for the first time last year we categorised some of our property as difficult to let.

Rent Comparability

An area of concern is the rent charge difference between properties of the same type and between locations. We are beginning to address this issue and are confident of tenant support for a modest and cautious approach. We note the immediate potential arising from legislative change in particular the development of the Scottish Social Housing charter and potentially increased SHR involvement.

Resources

Shire's Risk Management Plan is written in the light of a substantial major repairs investment programme in which the majority of the costs are written off to the profit and loss account rather than capitalised.

The Association does not have substantial financial reserves upon which to shoulder risk and must rely on other elements within its plan to identify and manage risk. Our funding structure is one of high debt and little equity compared to a traditional grant funded Housing Associations. High levels of debt impact on reserves via high interest payments expensed through the profit and loss account.

Risk Management Techniques

Having regard to the Associations reserves position, the Board has considered its: -

- ability to generate additional reserves in future
- ability to minimise the likelihood of risk events occurring and
- ability to generate other borrowing or otherwise provide for the costs of risk events which materialise

Generating Additional Reserves

The Association could generate reserves through the application of higher rents, and also through increasing the stock base which provides a higher net rental income. The latter had been happening via a development programme. We were active in pursuing development opportunities but changed financial assumptions by Government made this problematic. We will however continue to explore other business opportunities including for example Mortgage to Rent and Care & Repair.

Minimising Risk

I.T. Systems

The Association will ensure that staff have access to the management and financial systems operated by the organisation, in line with their functional requirements and level of responsibility. Data backup is carried out daily with hard disks taken off the premises. The Office Administrator in agreement with the Director maintains security access. A separate I.T. strategy is in place, (document "ITS"). The document also outlines the action to be taken in the event of a major fire etc affecting our ability to operate.

Board

It is important to the Association that the Board includes and represents a range of interests. For example geographic, age, and minority groups. This helps to ensure decisions are taken with a broad range of views being considered. The Board also aims to be a mix of "time-served and new" and offers induction for new members.

Reputation

The Board consider that the development of the Association has been built on developing a reputation for achieving targets, delivering a quality service with quality staff and a committed Board. It is essential that the Risk Management Strategy ensure that these critical elements continue to safeguard the reputation of the Association.

Board/Staff Training & Development

The Board are committed to providing formal and informal training at both individual member and Board level to provide the knowledge base required to manage a large business. A training plan is operated on an annual basis for in-house training and information on external opportunities is shared.

The Board also seek to ensure that the staff they employ, are qualified to a high standard on entry to the Association and offer further education, in addition to functional/personal development opportunities to those in post.

In pursuing such a policy the Board considers it is reducing risk by having a knowledgeable Board and qualified staff.

The Board clearly evidences their commitment to training and personal development by for example supporting Investors in People, which we initially obtained in January 2000 and have subsequently retained.

We also attained Charter Mark in December 2005. This was achieved in large part due to a highly skilled and trained work force who address the needs of customers at all levels within the organisation. The organisation retained the Charter Mark status following the one-year re-evaluation carried out December 2006 and once again secured the Customer Excellence Award in 2009.

Right to Buy (RTB) Risk

Capital receipts from right to buy sales support the Associations cashflows and its ability to undertake a major repairs programme. An annual projection of sales is contained within the Association's business plan. Tenants are, in line with legislation, advised of their entitlement to exercise the right to Buy at commencement of tenancy and on application to buy, are issued with the most current advice booklet, as produced by the Scottish Government, outlining their role and responsibilities as an owner. Upon completion "Buying your Home – An Owners Guide" is issued by the Association to the purchaser.

The full implementation of the modernised Right to Buy legislation in 2012 could represent a potential risk to the Business Plan and covenants with lenders. The number and impact of increased sales can only be estimated and survey mechanisms have been used to assist with this issue. Any implications of the introduction of the modernised scheme will be addressed within the cash flows as required.

The Housing (Scotland) Act 2010 introduced new provisions that remove the Right to Buy for all tenants new to social renting and also from new supply housing. Whilst the latter provision will have minimal impact on the Association, the reduction in tenants with the right to buy should, over time, reduce the number of house sales. Whilst this will have a positive impact on the preservation of the rented stock, some adjustments may be needed within the business Plan assumptions to allow for any reduction in capital receipts.

Mortgage to Rent Risk

The Association participates in the Mortgage to Rent Scheme. Care does require to be taken at the outset, with the costs for the repair work, which is often required. Whilst two surveys are carried out. One on behalf of The Scottish Government by an independent surveyor and one by the staff of Shire Housing, it has to be accepted that on occasions not all items may be immediately identified. It is therefore necessary for staff to take every care possible to avoid additional repair costs falling on the

Association.

Another risk to the Association associated with the Mortgage to Rent scheme, can be the staff resource wasted, should a sale not proceed. However, we believe it is still worth the Associations while to pursue such acquisitions, which may add to the asset base of the organisation and can provide support to owners in difficult financial circumstances.

We are committed to an annual review of our involvement in MTR.

Other Borrowing

- ◆ The Association has sought to secure the most favourable terms from funders. To do this it has pledged its assets to funders and therefore has a limited number of security free assets, with which to generate borrowing.
- ◆ The Association will undertake biannual stock valuations and monitor these.
- ◆ A mixed loan portfolio will be maintained providing both fixed and variable rate loans, if possible from a range of lenders, in order to further minimise risk, having regard for the current security arrangements (floating charge) and the requirement for the Co-operative Bank to relax its floating charge. The Board will be provided with regular reports on the level and ratio of our loans with regard to fixed and variable loans.
- ◆ The Association will continue to seek value for money in the Management of Treasury matters and will tender for future loans or negotiate if appropriate to the circumstances. External professional guidance will be sought as necessary.

Sustainability

Sustainability is an area of concern for the Scottish Government. Increasingly we will have to ensure all aspects of the business are subject to sustainability assessments. This should cover (but not exclusively), the following areas:

Tenancies

Communities

Housing stock

New build developments

Day to day office procedures

Linked to sustainability, is the Associations role as an organisation operating in the Social Economy. (A business which operates to make a profit to re-invest not distribute) As such, the Association will work with partners to promote the social economy for the benefit of residents in East Ayrshire. This will assist in sustaining communities and groups within East Ayrshire.

Wider Role

Linked to the issue of sustainability, is the work the organisation can carry out in the area of Wider Role - non-housing specific work. Such ventures can carry risk and prior to commencing any undertaking, a risk assessment will be undertaken and continued through the period of the Wider Role activity to ensure that the project does not adversely impact on the financial viability and the reputation of the Association.

Part 3 - Management of Housing Stock

Minimising Rental Loss

Shire Housing Association Ltd recognises the need to minimise the loss of rental income due to accumulation of rent arrears.

The Association has therefore devised and implemented a comprehensive arrears control policy and procedure, which is implemented by the Housing Management Team. Each Housing Officer has an annual arrears target to achieve, with monthly targets contained within the overall total.

Overall performance is the direct responsibility of the Head of Housing Management who reports directly to the Director and the Board.

Void Loss

The Association has implemented a range of policies and procedures to minimise rental loss due to voids within the stock. The Lettings Officer is responsible for the timeous relet of all voids; either by direct allocation or the use of the Nomination Agreement with the Council. This will change with introduction of the Common Housing Policy and Common Housing Register – April 2012. All stages of the void process are monitored, with appropriate procedural steps being taken to ensure that voids are relet in the shortest possible time.

The Association has a lettings plan to deal with “difficult to let” areas in a strategic manner. The plan is updated annually to address issues as they arise. The plan is in place to ensure maximisation of income by reletting properties as quickly as possible.

Overall performance is the direct responsibility of the Head of Housing Management who reports directly to the Director and the Board.

Housing Benefit

The Association is constantly monitoring the position in respect of housing benefit payments, both on behalf of tenants and in relation to our cash flows.

The implementation of the verification agreement with East Ayrshire Council made significant improvements in the time taken to process claims and the speed at which payments are made to the Association on behalf of tenants.

Whilst there remains a resource implication for the organisation in maintaining the verification agreement this is seen as worthwhile, as outstanding claims have been significantly reduced. The operational performance of the agreement is reviewed on an annual basis. Performance generally remains well within target parameters and the situation remains stable.

Arrangements for Housing Benefit will change substantially in line with the current welfare reform agenda.

Management of Housing Stock

The Housing Management section is responsible for the day to day management of the stock and surrounding environment. A regular inspection cycle ensures that any major deterioration of the Association's assets can be identified and dealt with quickly.

The measures outlined above have been implemented to minimise the Association's risk and to, ensure that there is minimal disruption to the organisation's rental cashflow and reduce cash outlay on void and estate management issues.

Part 4 - Maintenance of Housing Stock

Reactive & Programme Maintenance

A 30 year costed programme for reactive and planned maintenance is contained in Shire's Business Plan.

The John Martin Partnership carried out the 2009 stock condition survey. It included an assessment of compliance to achieve SHQS and progress on contracts to achieve SHQS are reported to the Board as per the reporting cycle for Development and Contracts. The Board will require an annual re-appraisal for their own consideration and for our funders to ensure minimisation of financial risk and adjustments as necessary.

The quality and fabric of the housing stock owned by Shire Housing is subject to cyclical and Planned Maintenance. Routine repairs are identified by staff and tenants are actively encouraged to report either problems or items they may perceive as potential problems. Policies and procedures are in place to ensure the stock, is maintained to a high level, ensuring our homes are desirable for existing tenants and potential tenants.

Void Properties

Shire Housing Association has recently revised its policy and re-specified the void standard. This will be subject to an ongoing review by the Board. Void costs remain a concern and are subject to specific audit.

Management of Development Period Risk (D.P.R.)

Shire Housing Association Ltd. will take appropriate steps to try to ensure DPR is effectively managed.

Shire Housing Association has developed its risk Management Strategy in accordance with SHGN 96/14. It should be noted that this Strategy has been amended in respect of the nature of LSVT Funding.

Risk Management has been carefully considered and essentially consists of the following: -

1. Tender and/or negotiation of professional fees in advance of any appointment.
2. Ensuring all consultants and contractors are procured in accordance with Association policy.
3. Scrutiny of audited accounts and Bankers references, if required.
4. Establishment of an agreed programme, spend forecast and budget allocation.
5. Regular reporting procedures to minimise any variation to the above.
6. Ensuring all statutory approvals are timeously obtained and insurance details kept up-to-date.
7. In the event of the Association having a low cost home ownership programme such developments have a sales risk, each tranche of homes for sale shall be subject to marketing strategy.
8. Each development has a Risk Assessment flow chart to monitor risk before and during development.

Development activities have effectively been suspended due to current Scottish Government HAG funding assumptions. But we maintain a series of development policies and procedures.

Improvement and Modernisation Programme

Risk Management has been carefully considered and essentially consists of the following: -

- Tender and/or negotiation of professional fees in advance of any appointment
- Ensuring all consultants and contractors are procured in accordance with policy
- The procurement of Banker's references and audited accounts
- The establishment of an agreed programme, spend forecast and budget allocation
- The use of regular reporting procedures to minimise any variation to the above
- Ensuring all statutory consents are obtained timeously and insurance registers are kept up-to-date.

The undernoted points will be considered subject to size and scope of work.

- Set up Consultation Group at pre tender stage, the group to run throughout the period of the contract.
- Issue quarterly newsletters.

The Development and Contracts Manager will be responsible for the co-ordination of the above in accordance with the following policies and procedures: -

- ❖ Contractor in Liquidation
- ❖ Procurement of Contractors

- ❖ Procurement of Consultants
- ❖ Defects & Defects Period Inspection Arrangements
- ❖ Contract Management
- ❖ Staff Performance During Contracts

The above are contained in the Development Manual.

The Head of Operations is responsible for maintaining insurance registers.

Part 5 - Asbestos Risk Management Strategy

The Association will adhere to statutory guidelines contained in: -

- The Asbestos (Prohibitions) Regulations 1992
- The Asbestos Licensing Regulation 1983
- The Asbestos Regulation 1969
- The Control of Asbestos at Work Regulations 1992 and 1987
- The Control of Asbestos in the Air Regulation 1990
- The Control of Asbestos at Work Regulations 2002, regulation 4 duty to manage Asbestos in premises

Regulation 4 of the CAWR regs 2002 came into force on 21 May 2004. This regulation placed an explicit duty on those responsible to maintain an asbestos management plan for all buildings under their control. Although the duty is for non-domestic properties, except common parts, as a responsible Landlord, Shire Housing Association will undertake domestic surveys where necessary to determine if asbestos is present and its subsequent management.

The Association will administer an Asbestos Register and Asbestos Management plans. The Register will record locations where asbestos is discovered, the type of asbestos; its condition and future management.

Please refer to Repair & Maintenance Manual – Section 16: Asbestos Management

This information will be shared with contractors and residents, to ensure exposure to air borne inhalation of asbestos particles is minimised. The presence of asbestos does not in itself constitute a hazard. In general the rule is - if it is not touched it is safe to leave – however if it is disturbed, particles become air-borne can be inhaled and the situation then becomes very high risk. Therefore the sharing of information is crucial to allow us, contractors and residents to make the appropriate protective measures, to undertake work or, if in a poor condition, a licensed asbestos removal contractor will remove it.

The majority of the Associations stock was constructed between 1948 and 1958. However, previous stockholders Scottish Homes and SSHA undertook asbestos insulation removal on a stock by stock basis. Since the formation of Shire, only the soffit boards in the Athol Steel properties and one garage have been identified as having asbestos.

In addition to this the Association has used the following to try to identify and record the location of asbestos in its housing stock: -

1. Identified as a potential risk in any Employer's Risk Assessment under CDM Regulations.
2. Stated as an "employer's requirement" for the contractor to bring to the association's attention the location of any asbestos.
3. Identified in any Health and Safety Pre – Tender and / or Construction Plan.
4. Health and Safety Files held identifying asbestos – where present.

The Association's policy and procedure has been designed to cover all asbestos activities; to ensure best practice preventative and control measures are used during asbestos removal; and to ensure that the Development and Contracts Manager can ensure that asbestos is identified and its position recorded.

To date, the element of identified risk is negligible however current policy and procedures allow the establishment of an asbestos control programme should it prove necessary. No asbestos issues were identified during the 2001 or 2004 or 2009 Stock Condition Surveys.

Part 6 - Risk Evaluation

Whilst it is not possible to evaluate all aspects of risk there are certain elements of the Risk Management Policy which are more important to the long-term viability of the organisation.

However the assessment is not definitive; risk can change over a relatively short period of time and the appraisal of risk in all areas noted in the document are subject to continual assessment by staff and the Board even if not listed below.

At this time we believe the most substantial concerns are around:-

- Changing policy environment
- The financial climate
- Business sustainability
- Unforeseen costs
- Rising level of rent arrears

The Risk Management Strategy is a self-contained document but is complementary to the IMP and is given consideration as part of the annual strategic IMP review. It is also reviewed half yearly. A copy is also retained as a section within the IMP document for ease of reference.

The Risk Assessment Table at the end of this document, is also reviewed on an annual and half-yearly basis. It prioritises risk. But this should only ever be considered as a guide.

All staff must have an awareness of risk and staff must advise managers of any concern relating to any aspect of risk.

Part 7 – Health & Safety

The Association is a member of EVH and as such adopts their Health and Safety Manual. The Association is audited bi-annually to ensure compliance with relevant regulations.

Part 8 – External Guidance

The Association will when necessary, seek external guidance to ensure it acts in full knowledge of the facts and alternatives within any given situation which it may require to action.

Part 9 - Strategic Cycle of Work for Board

To ensure that risk is managed effectively, the organisation has an annual work cycle, which allows for an evaluation or approval by the Board at key stages. It is illustrated below;

Board Meeting Report Cycle		
January	February	March
Finance	Contracts/Development	
Housing Management	Maintenance	
	Board Strategic Review (Away Days?)	
April	May	June
Housing Management	Contracts/Development	30 Year Cashflows & Business Plan
Risk Management Review	Maintenance	SHR Loan Portfolio
Annual Board Appraisal Meetings	Finance	Annual Accounts
Complaint Review	ARC Submission Approval	SHR 5 Year Return
	Staff PDR Report	AGM Notice
	End Year Booklet inc Finance & Care & Repair Outturns	Secretary's Report
	Annual Board Training Report	
	Annual Board Appraisal Report	
July	August	September
Finance	Contracts/Development	
Housing Management	Maintenance	
October	November	December
Finance	Contracts/Development	
Housing Management	Maintenance	
Corporate Complaints	Care & Repair	
1/2 Year Exceptions Report		
1/2 Year Risk Management Review		
Core Business Reports		
Finance	Contracts/Development	Care & Repair
Management Accounts	Mortgage to Rent	Performance overview
12 month Cash Flow	SHQS	Preventative Work
Covenant Calculation	Stock Condition Survey/SID	Small Repairs
January - Budgets	Planned Maintenance Prog.	House Safety/Security
May - Year end outturn		Advice/Referral
October - Proposed Rent Increase		Change Fund
		Minor Adaptations
Housing Management	Maintenance	Directorate
Current & FT arrears position	Performance overview and exceptions report	Strategic Review & Business Plan
Welfare reform update	Benchmarking	Risk Management Review
Voids & relets update	MITIE update	Wider Community Involvement
Tenant participation	Gas servicing update	Annual Board and Staff Appraisal
Tenancy sustainability	Medical adaptations	AGM Notice
Estate Management	Insurance claims	Secretary's Report
	Onward priorities	Exceptions Report
		Corporate Complaints

Staff and Service Delivery

The Association will ensure that staff have the relevant expertise and will provide training to help staff carry out their duties effectively.

All staff will be required to read and input into this document at review stage and be aware of the content in all aspects of their work. Every member of staff has an **individual responsibility** to reduce risk on behalf of the Association.

Availability of Module

As with all of the Associations policies, this document can be made available to anyone who requests it, in full and in part, on tape, in large print, in Braille, and in translation into another language at no cost to the individual.

Conclusion

This module will be reviewed and amended half-yearly; the module will be reviewed particularly in the light of legislative changes, new policy/procedures guidance, the performance of Shire Housing Association and the views of customers.

Part 10 - Performance Standards

The undernoted Performance Standards are relevant to the content of this Manual and have been considered in the development of the Manual and the application of the procedures, which deliver the policies.

Performance Standard: GS1.1 Planning and Performance

Description: We have a robust planning process and realistic strategies and plans for achieving our goals, and we work co-operatively with partners and other organisations. We monitor and control our performance and assess the outcome of our activities.

Activity: Management Systems

Performance Standard: GS1.2 Policies and Procedures

Description: We have high-quality written policies and procedures to guide our actions.

Activity: Management Systems

Performance Standard: GS4.1 Independence and Accountability

Description: We focus on our purpose and outcomes for tenants and service users. We are independent from other bodies (unless we are a subsidiary RSL) and operate in line with an appropriate constitution. We engage with stakeholders and make accountability real.

Activity: RSL Governance and Financial Management

Performance Standard: GS4.2 Leadership and capability
Description: Our governing body exercises proper control over our activities and makes decisions in the best interests of the organisation and its service users. We are independent from other bodies and operate in line with an appropriate constitution. We engage with stakeholders and make accountability real.
Activity: RSL Governance and Financial Management

Performance Standard: GS4.3 Ethical Standards and clear values
Description: We conduct our affairs with honesty and integrity.
Activity: RSL Governance and Financial Management

Performance Standard: GS4.4 Risk Management
Description: We identify and appraise the most important risks we face, and we take a prudent approach to managing them.
Activity: RSL Governance and Financial Management

Performance Standard: GS4.6 Financial Viability
Description: We are a financially sound and viable business.
Activity: RSL Governance and Financial Management

Performance Standard: GS4.7 Financial Management
Description: We have a robust financial management framework in place.
Activity: RSL Governance and Financial Management