

Business Plan 2021-22

1. SUMMARY INFORMATION

1.1 Introduction and Summary

This Business Plan contains just the key strategy and information to assist the Co-operative in moving forward. The Co-operative continues to prosper through the careful management of its property by its committee, staff and members (tenants).

1.2 Summary of the Strategy and Development Funding Bid to Edinburgh Council

We will make the usual £1,000 bid for adaptation money this year. This is adjusted should more funds be needed for particular adaptations received during the year.

2. LISTER HOUSING CO-OPERATIVE

2.1 The history and role of the Co-operative

The Co-operative was formed in 1976 and is registered with the Scottish Housing Regulator (HAC 150). It is also registered as a Registered Society under the Co-operative and Community Benefit Societies Act 2014 with the Financial Services Authority, 1876 R(S). In 2020-21 Lister is exploring the possibility of becoming a Charity, as well as remaining a fully-mutual co-operative. A final decision on this has yet to be taken - feedback is awaited from the FCA in relation to this option.

2.2 The aims and objectives of the Co-operative

Lister has the following aims and objectives:

- (a) To provide housing in central Edinburgh for its members, and for people in housing need including those homeless and those in medical need. The housing to have a range of flat sizes and types including mainstream, amenity and wheelchair flats and shared flats for single persons.
- (b) This housing to be at affordable rents, of good quality and maintained to a high standard, with an accessible, responsive and caring housing service.
- (c) The Co-operative is to be under its members' control and be democratically run without any discrimination.
- (d) To promote the development of the community at Lister and with its neighbours.
- (e) To support a strong and capable Management Committee and staff team.
- (f) To promote strong financial management and with maintenance investment for the long term.
- (g) To invest in energy conservation and associated work to keep our housing energy efficient and based on good ethical and ecological principles.

3. HOUSING NEEDS, THE HOUSING MARKET AND LISTER'S ALLOCATIONS ACTIVITY

3.1 The Housing Market

Previous business plans have detailed the state of the housing market in central Edinburgh. Little has changed with demand high for accommodation - affordable secure tenancies. The EdIndex common housing register has over 20,000 people.

3.2 Housing needs - Lister's vacancy rates

Lister has enormous demand for its accommodation due to its size, location, affordability, security and quality. We also have a very low turnover and vacancy rate.

3.3 Housing needs - Lister's housing lists and allocations activity

Lister currently holds 3 types of housing lists, as follows:

- a. Mainstream, amenity and wheelchair general needs list for external applicants - allocated using EdIndex - choice-based lettings.
- b. Transfer list for Lister tenants wishing a move within Lister.
- c. List for a room in a shared flat (called Multis).

Lister uses choice-based lettings in EdIndex so the nomination and a Section 5 referrals agreement with Edinburgh Council is suspended. Lister is a member of EdIndex for all our lists apart from transfers within Lister stock, and letting our multi flats. Lister is part of a Mutual Exchange system for exchanges within Edinburgh based on a website program.

4. RENT POLICIES

4.1 Rent levels

The rents are reviewed annually on 1 April following tenant consultation on the proposals. The current average rents per week at Lister at 1 April 2020 (including service charges) are:

<u>Bedsit</u>	<u>1-bed</u>	<u>2-bed</u>	<u>3-bed</u>	<u>4-bed</u>	<u>5+bed</u>	<u>Average</u>
64.53	73.02	81.56	88.68	110.91	130.72	84.60

5. THE ORGANISATION OF LISTER

5.1 Structure and skills

Lister is democratically controlled by its members through the AGM and Management Committee. All staff are on the full EVH system. Lister's staffing is as follows:

Director	Alistair Cant	Full time
Housing Officer	Mark Stolarek	Full time
Housing Assistant	Fiona Dodds	Full time
Office Assistant	Elaine Coutts	Part-time
Gardener/Handyperson	Sam McGillivray	Part-time

5.2 Control of Consultants, Contractors and Agency Services

Certain aspects of work are arranged through consultancy and agency relationships.

A: *Agency Services*

Financial services	Finance reports and advice, preparation of quarterly, annual accounts and budgets	Port of Leith HA
Maintenance services	Assist in drawing up specifications and tender lists, procurement and the supervision of certain contracts	Port of Leith HA Manor Estates Associates Ltd

B: *Consultancy Services*

For smaller contracts Lister occasionally uses consultants we have used previously.

C: *Auditors and Lawyers*

Auditors	Chiene + Tait	61 Dublin St, Edinburgh EH3 6NL
Lawyers	T C Young	69a George Street, Edinburgh, EH2 2JG

Internal Auditors Quinn Internal Audit & Business Support Services, Livingston
Data Protection Officer services RGDP LLP, Edinburgh Quay, EH3 9QG

D: *Contractors*

The Co-operative has a list of approved contractors which is monitored and reviewed regularly. Lister does not employ any repairs workers directly.

E: *Key affiliations/memberships*

Lister is a long-standing member of the SFHA and of EVH (full-member). Member of the ARCHIE alliance, and active in the Edinburgh Affordable Housing Partnership. Members of Positive Action in Housing and the Edinburgh & Lothian Regional Equality Council.

6. LISTER'S TRACK RECORD

6.1 Development

Lister does not have any plans to develop further.

6.2 Housing Management

Lister aims for a high standard of management and service to people.

6.3 Maintenance

Lister keeps close control on its maintenance activities and has a planned maintenance programme to follow.

6.4 Other performance statistics

Lister always aims to provide a good service and improve on it where possible. Last year we:

- a. Worked on installing and using a new HomeMaster proprietary software.
- b. Continued our Smoke Detector enhancement programme and started a Consumer Unit renewal and Electric Check programme in the Main Site.
- c. Adjust our work and contractor activity in the light of Covid-19.

7. FINANCIAL INFORMATION

7.1 Information can be obtained from copies of our accounts and budget at the office.

8. STRATEGY, DIRECTION AND KEY STRATEGIC PRIORITIES

8.1 The retirement of the current Director in November 2021 means that Lister initially will have an Options Appraisal (OA) process to undertake, and the outcome of that should be decided by the end of May 2021. Actions arising will then be planned and implemented.

8.2 As part of preparing for the OA and the retirement, the following documents are being updated:

- Life cycle costing / major repairs funding exercise.
- 10-year and 30-year maintenance plans.
- (New) maintenance approach strategy document - continual renewals.
- (New) 30-year financial projections (using PoLHA & Brixx software).
- 5-year Financial projections (submitted each year to the SHR).

- 8.3 Lister has just become participants of two new services - welfare rights advice and debt advice - for our tenants. These have been organised in conjunction with some other ARCHIE members. Lister is not planning to develop new housing for the foreseeable future. It is not planning to branch out into new service provision such as care services, sheltered housing, different rent tenures, etc. Thus, the focus of concentration is on the housing service and the properties, especially in relation to energy issues.
- 8.4 Two of the bigger issues facing Lister are linked - continuing to work towards the EESSH target for energy efficiency (although the December 2020 deadline has passed), and the new EESSH2 target and aspiration (everything a B-pass EPC by 2030, I understand).
- 8.5 Whilst historic housing can allow some exemptions and/or abeyances, many types of renewable energy would be very difficult to retrofit at Lister.
- 8.6 One aspect that Lister could pioneer in the near future is to be have an 'Energy Conservation Offer' to the tenants living in especially hard-to-heat and hard-to-treat housing. This could be a menu of options, tied into a contractor or contractors able to carry out such work. It may be that decants might have to be part of the offer.
- 8.7 It will continue to be important to keep abreast of developments in energy efficiency and renewable energy, especially in relation to their reliability and applicability to historic housing.

9. STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS

9.1 SWOT analysis and comments

A SWOT analysis was carried out involving all the Committee and key staff. The result has been updated is depicted below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Tenant Committee good knowledge of stock, tenants and Locality. 2. Good reputation in HA world and community. 3. Good performance in APSR/Audit. 4. Dedicated long standing staff. 5. Control all stock so able to take the long view and maintain all property. 6. Good financial position. 7. Committed Committee. 8. Committee able to respond quickly to local issues. 	<ol style="list-style-type: none"> 1. Not a full Management Committee (though good number now). 2. Difficulty encouraging tenants to participate. Neighbour/children problems can sour relations between some tenants. 3. Pressure of work on staff. 4. Little time to do community work. 5. Lack of depth of staffing numbers means could be impacted significantly by long term illness or high staff turnover.

Opportunities	<i>External</i> Threats
<ol style="list-style-type: none"> 1. Little development opportunity - few other likely sites at all near us. No appetite for development - very risky. 2. Opportunity for more community development work if volunteers can be found / staff time permits. 3. Good standing with local community if we wish to initiate new projects. 	<ol style="list-style-type: none"> 1. Local environment changes for some reason. 2. Changes to housing benefit/welfare system. 3. Other external changes-govt policy, regulation. <p style="text-align: center;"><i>Internal</i></p> <ol style="list-style-type: none"> 4. Illness or accident to key staff members. 5. Computer virus affect systems. 6. Disruption to office due to fire, flood etc. 7. Dispute within staff or Committee.

Comment on the SWOT analysis especially the weakness and threats

Lister needs to keep a close eye on the external threats and adapt its strategies accordingly.

In terms of the internal threats, we have tight system concerning computer usage and virus risks. Staff and Committee relations are good and any changes in this would be monitored closely. There are policies and procedures which operate when staff are off on leave, thus these would be used in the event of long-term illness or accident.

A Business Continuity Plan is in place. As a small organisation there are risks associated with any problems with staff or premises, however this is counterbalanced by the ability of staff to respond flexibly to changes or events, to ensure service is maintained.

9.2 Strategy and direction of the Co-operative for the next 3 years

- a. To continue our steady investment in our properties, especially energy conservation.

9.3 Key strategic priorities

A. *AS AN ORGANISATION*

1. To manage the transition upon the retiral of our Director.
2. To expand our usage of our new housing management software
3. To manage the Covid-19 implications
4. To continue with our DPO action plan in relation to data storage and retention

B. *AS A LANDLORD*

1. To implement future maintenance carefully. To act promptly on any requests for aids and adaptations, subject to funding availability.

Reviewed and approved February 2021