

Fyne Homes Corporate Plan 2020-2025



*Building Sustainable
Communities*

ABOUT US

Fyne Homes is a Registered Social Landlord, Scottish Charity and Registered society under the Co-operative and Community Benefit Societies Act 2014. Operating in Argyll since 1936. (initial activity delivered by William Woodhouse Strain). In April 2002 the organisation was renamed Fyne Homes, a charitable affordable housing provider, taking in to account the wider geography of operation. Fyne Homes have an open membership and community based approach, governed by a Voluntary Management Committee.

Fyne Homes operates across rural and isolated areas where our tenants have come to rely on the good quality and efficient services provided. We are committed to continuously improving performance, responding to the changing needs of our tenants and local housing needs. Our Corporate Plan has therefore been developed to enable us to set out the strategic objectives for Fyne Homes with measurable outcomes that we will work towards.

The Corporate Plan has been developed from our starting point of putting people and communities first, acknowledging our mission of 'Building Sustainable Communities'. We recognise and value the importance of quality affordable housing for sustaining rural communities and realise the important role we have in working with a range of stakeholders to redress population decline in Argyll and Bute.

We provide over 1600 homes across the region



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1. WELCOME

I am pleased to present the updated Corporate Plan for Fyne Homes Ltd covering the period 2020 to 2025. This plan covers strategic objectives of the Fyne Homes Group.

Originally the plan was due to be launched in 2020, and although it was delayed largely due to the uncertainties created by the Covid-19 pandemic, it remains the 2020 to 2025 plan to remain consistent with our financial forecasting programme. As we begin to plan for a post Covid-19 environment for service delivery, we will ensure our focus remains firmly on customer service, high standards of tenancy and estate management, stock investment and repairs services.

We will continue to focus on improving services and performance, particularly voids and supporting sustainable tenancies. Our staff team will continue to provide advice and support to our tenants and other customers across Argyll and Bute, and work in partnership with local authorities, voluntary organisations and statutory bodies to ensure welfare support and housing options for those in need.

We will continue to seek active involvement and new ways for engagement with our customers and will provide opportunities for tenants to be more involved in working with us on service improvement, monitoring standards, and wider community development projects and initiatives. We will continue to seek to provide value for money services, with affordable rents.

We will seek to make further efficiencies and related changes to our governance arrangements and service delivery arrangements within the Fyne Homes Group in the long term interests of current and future tenants. In addition will continue to seek to grow the organisation through our new build development programme and exploration of future partnerships.

James McMillan
Chair
Fyne Homes Ltd



2. Our Mission, Vision and Strategic Objectives

MISSION - LANDLORD OF CHOICE IN ARGYLL AND BUTE

VISION - BUILDING SUSTAINABLE COMMUNITIES

OUR VALUES

- We respect our customers, staff and committee
- We approach our business and activities with openness and integrity
- We engage with our tenants and stakeholders – openly and transparently
- We are committed to continuously improving our services to meet local needs.
- We aim to ensure housing costs are affordable, managing resources effectively to maintain and improve homes to the highest standards through our best value approach

STRATEGIC PRIORITIES

1. Meeting Housing Need,
2. Meeting Needs and Aspirations of Our Customers
3. Ensuring Value for Money

3. OUR PLANS FOR 2020-2025

Meeting Housing Need		
This is what we will do	We will do this by	We will measure our progress by
Invest in our properties, through our programme of capital, cyclical and reactive maintenance	Investing £4.8m in Cyclical & Planned Maintenance Investing £5.8m Reactive Maintenance Investing £7m in Capital Investment	Ensuring our maintenance programmes are delivered by high quality contractors and staff Establishing delivery frameworks with robust quality and value for money Feedback from our tenants on quality and delivery of maintenance services
Provide high quality new build properties in response to strategic housing priorities and housing applicant needs	Participating in strategic groups to develop the housing plan for A&B Assessing current local housing needs and demands to help further inform our new development locations and make up	Meeting our obligations with reference to the Scottish Government's annual grants and planning targets Maximising spend within each financial year Monitoring the suitability of our new stock against applicants housing needs and demand
Invest in energy efficiency measures in new and existing housing to address fuel poverty	Securing funding to ensure energy efficiency standards are met Alleviating fuel poverty	Achieving EESSH 2 in all rented properties By December, 2032
Provide adaptations to enable tenants to remain in their homes when circumstances change	Continually monitoring changes in needs Securing funding from Scottish Government to deliver housing adaptations Building effective relationships with referral agencies	Delivery of up to 30 Adaptations each financial year dependent on funding from the Scottish Government

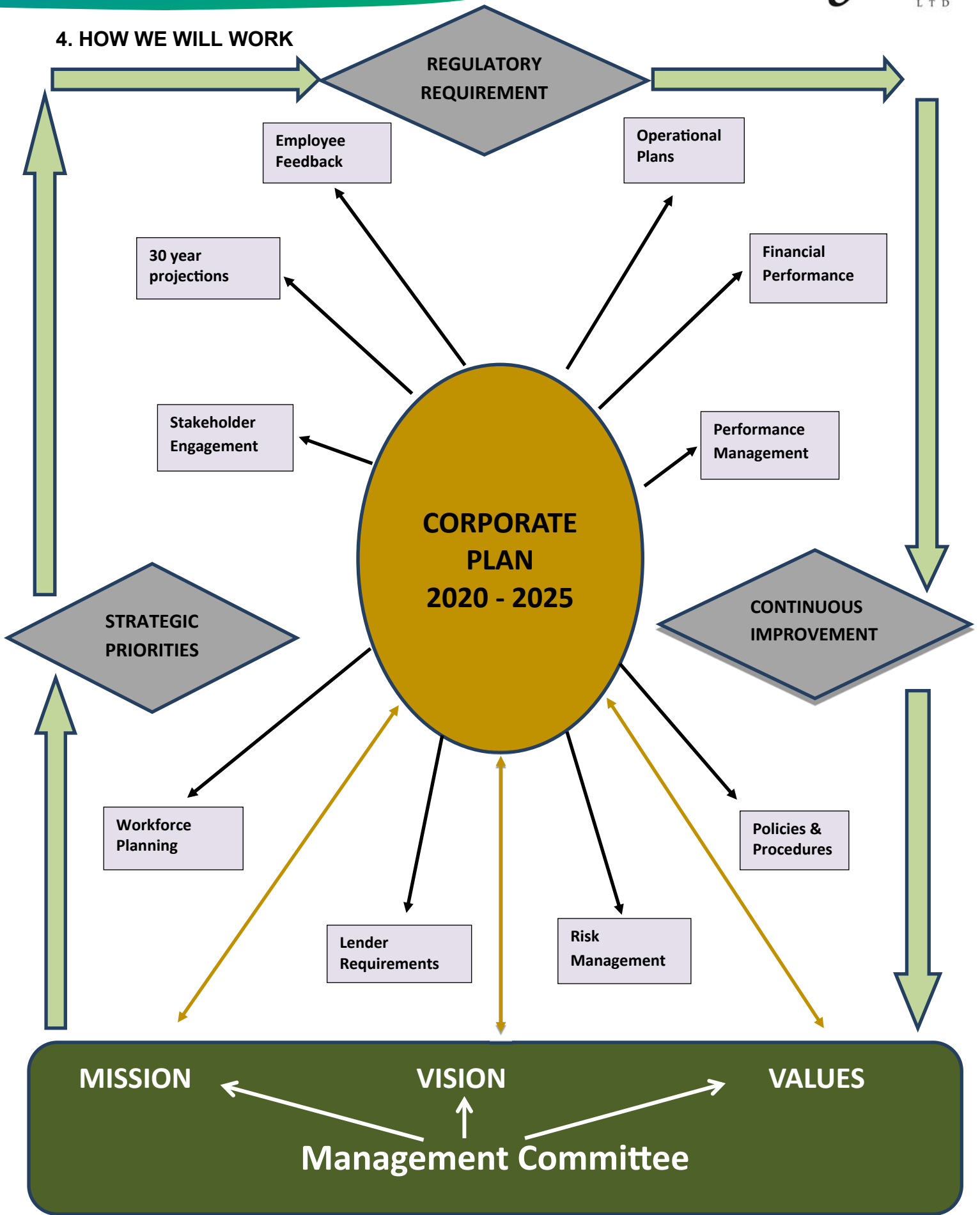
Meeting Needs and Aspirations of our Customers

This is what we will do	We will do this by	We will measure our progress by
Identify and respond to aspirations, issues and key priorities of tenants through effective engagement	<p>Monitoring our performance closely in respect of all services to tenants</p> <p>Conducting regular and meaningful Tenant consultation and scrutiny</p> <p>Meeting or exceeding the performance outcomes detailed in the Scottish Housing Charter</p>	<p>Achieving a satisfaction rating of above the Scottish annual average</p> <p>Undertaking new tenancy questionnaires with all new tenants after settling in visits.</p> <p>Undertaking satisfaction questionnaires on completion of repairs and maintenance work.</p> <p>Our performance against the relevant key indicators within the ARC</p>
Support our tenants with advice and assistance on all matters relating to their tenancy	<p>Allocating named Housing Officers to all tenants</p> <p>Providing a dedicated welfare service for our tenants and other customers</p> <p>Delivering training and support to ensure staff are qualified and advice is current</p> <p>Working with partners to ensure the best possible advice and assistance is available</p>	<p>Customer satisfaction results and other feedback</p> <p>Arrears / evictions and referrals</p> <p>Uptake of welfare advice</p> <p>Welfare service customer satisfaction results</p>
Ensure staff and committee have the skills, experience and abilities to meet the changing needs, issues and aspirations of customers	<p>Recruiting and retaining staff and Committee members with appropriate skills, experience and commitment to delivering quality services and support.</p> <p>Providing line management support, performance reviews and training to meet changing needs and aspirations of tenants.</p> <p>Providing support to board members to identify and address skills gaps and training needs.</p>	<p>Committee Annual Appraisals</p> <p>Employee Performance and Development Reviews</p> <p>Organisational Learning & Development Plans</p> <p>Workforce and Succession Planning</p>
Ensure tenant satisfaction and effective complaints handling	<p>Maintaining compliance with the SPSO Complaints Handling procedure.</p> <p>Becoming 'expert' in resolving complaints at Stage 1.</p> <p>Adopting a robust policy and procedures for Anti-Social Behaviour and Estate Management complaints implementing service improvement changes</p>	<p>All complaints handled within SPSO timescales</p> <p>Delivering staff training and development on complaint handling</p> <p>Tenant Satisfaction Survey results</p> <p>Monitoring complaint outcomes and actions</p>

Ensuring Value for Money

This is what we will do	We will do this by	We will measure our progress by
Maintain affordable pricing structure for rents which provide adequate resources to deliver quality services and housing improvements	<p>Undertaking analysis to inform annual rental review with any proposed increases assessed in line with Consumer Price Index (CPI), Peer comparisons and Social Housing Standards.</p> <p>Engaging with tenants to provide an overview of factors influencing any increases and provide an opportunity for feedback.</p> <p>Minimising rent arrears having a robust rent arrears and prevention policy in place</p>	<p>Research and compare to market and peers.</p> <p>Engage with External consultants to carry out rent restructure review</p> <p>Consult with all tenants on proposals and review all responses.</p> <p>Ensuring that arrears are below 2% of overall rental income.</p>
Minimise void properties and mitigate against the negative impact of welfare reforms	<p>Minimising time to re-let empty properties</p> <p>Minimise impact of rental loss from empty properties</p> <p>Ensure tenants have a range of payment methods available and support is provided to minimise arrears</p>	<p>Ensure that empty properties are re-let within 28 days</p> <p>Loss of income from void properties is minimised and below 1% of total potential rental income.</p>
Maximise our efficiency to provide value for money for our tenants and stakeholders	<p>Provide effective IT services to support use of Video Conference and virtual contact between staff to minimise travel requirements</p> <p>Ensuring our IT capacity and strategy is able to meet the needs of customers, stakeholders and staff</p> <p>Plan and deliver Capital programme to improve or replace assets</p> <p>Further investment in remote technologies to support enhanced contingency planning (e.g. pandemic) and better facilitate Working from Home</p>	<p>An efficient and effective IT Strategy</p> <p>Comprehensive Business Resilience and Continuity Planning</p> <p>Ensuring delivery of programme within targets of 1 to 2 years depending on type of project</p> <p>Ensuring all staff have the ability to work from home efficiently and Committee have remote access to attend meetings</p>
Ensure high quality and affordability through effective procurement.	<p>Quality and price measures form the basis for all Development procurement to ensure best value on a project by project basis.</p> <p>Establish Framework Contracts every 4/5 years for capital investment, cyclical and reactive maintenance.</p> <p>Undertake review and procurement for financial services every 7 years</p>	<p>Procurement delivered through Public Contracts Scotland Portal and dependant on values OJEU (Official Journal of the European Union)</p>

4. HOW WE WILL WORK



4 a. PLANNING AND STRATEGY

Our Management Committee and Senior Management Team will meet formally twice a year to review our Strategy, Priorities and direction of travel.

During the meetings the key aspects of providing services as a registered social landlord will be explored in depth. A SWOT and PESTLE analysis will be reviewed and evaluated to contribute to the Corporate Plan. The SWOT and PESTLE will be re-visited to capture changes in the operating environment and sense check its continued validity. A separate Risk Register with actions to address and mitigate is also a critical aspect of the Strategy Day agenda meetings and will be formally reviewed a minimum of annually.

Senior Management will report to the Management Committee on progress against the Corporate Plan at formal meetings held a minimum of 8 times per year.

The Strategic Priorities are distilled into an Operational Plan, with delivery owners identified and reviewed monthly at Senior Management meetings using Red, Amber, Green status – to prioritise where adjustments and corrections need to be made.

Fyne Homes operates a robust Performance Management and Reward system for all employees. It works by ensuring all individuals' objectives and targets can be traced directly to a stated Strategic Priority and are therefore clearly aligned. Objectives are SMART and achievement is recognised and rewarded annually.



4 b. REPORTING AND GOVERNANCE

Fyne Homes is governed by the Scottish Housing Regulator and provide full and detailed annual returns about Fyne Homes' performance against the Charter on;

- ⇒ Financial performance
- ⇒ Delivery of our services
- ⇒ And performance against the Scottish Social Housing Charter.

These all feed into our annual Assurance Statements for which we were awarded a **Compliant** status in 2021.

We have comprehensive Internal & External Audit programmes plus,

- Treasury Management & Financial Covenants which are agreed with lenders and reported to Committee on a quarterly bases
- Risk Management reporting which is reviewed in line with our Internal Audit programme together with Committee Strategy Days
- 5 year IT Strategy & Plan – available on request
- 30 year projections – updated every 3 years with last update in March 2020
- Asset Management Strategy

4 c. FINANCIAL PLANNING AND MANAGEMENT

Fyne Homes manage a considerable asset, with over 1600 properties across its operational area and has a turnover of £8million. Robust financial planning and management ensures ongoing investment in assets and provision of quality services. Fyne Homes undertake annual financial projections, 5 year and 30 year financial projections and cash flow forecasting to provide a framework for financial planning and monitoring of income and expenditure. Monitored monthly through Bank Reconciliations and quarterly via Management Accounts and reported to Committee quarterly.

Full details are available on request.

4 d. RISK MANAGEMENT

Fyne Homes operate within a large geographically dispersed area which includes island as well as mainland settlements, which bring their own unique challenges. We are of course also subject to the same legislative and economic changes that every RSL across the county is. It is therefore necessary for us to look at the factors which may impact our services and take a proactive approach to minimize risks. The overall responsibility for risk management rests with the Management Committee with support from the Senior Management Team and Internal Auditors. The Risk Register is reviewed quarterly by the Senior Management Team and then formally once a year at a Management Committee Strategy Day

Copy of Risk Register available on request.

4e. RESPECTING OUR PEOPLE

Fyne Homes believes that central to achieving its ambitions are the capacity and capability of its workforce. Therefore, the plan includes an inherent commitment to develop staff, build capacity and give individuals the necessary support to deliver the Association's strategic priorities.

The Association commits to building the capacity, skills and motivation of its staff, whilst creating a rewarding and engaging place for people to work. This HR Strategy and Plan aims to bring that commitment to life.

The HR Strategy and Plan will focus on the issues that need to be addressed as part of the Corporate Plan. Over the years it will evolve and develop to take account of new priorities and developing ambitions. Review and development of the HR Strategy and Plan will happen formally on an annual basis via the Association's usual governance processes, and by involving our staff.

The HR Strategy is designed to bring to life the commitments made in the current Corporate Plan in respect of staff development, performance and opportunities, which, in turn will support the achievement of the Association's ambitions. Specifically these include;

- Providing staff with the opportunity to develop their capacity and skills through a process of personal development planning which is both robust and effective
- Continuing to develop arrangements where expectations of staff are made clear and performance is regularly reviewed, developed and rewarded
- The attraction and retention of high calibre and motivated staff, who can respond effectively and empathetically to the needs of our customers
- Ensuring that both individually and collectively all staff seek to provide customers, and colleagues with the best possible experience when dealing with Fyne Homes
- The creation and development of an excellent staff and customer experience based on a common set of values, behaviours, accountability, responsibility, integrity and trust.

Research with the management team and feedback from staff has identified four themes which will provide the basis from where the Association's HR strategic objectives will be delivered. These are;

- A. Developing Individual and Collective Performance** – employees will be high performing and professional to meet the needs and aspirations of customers
- B. Attracting, Recruiting and Retaining Talent** – to employ the best people and ensuring Fyne Homes is an employer of choice in the area
- C. Developing Staff Communication and Engagement** – employees will be engaged and motivated and will consistently demonstrate the framework behaviours
- D. Providing Excellent HR Support and Services** - the working environment will be stimulating, supportive and ensure employee safety and well being

More detailed information including how these 4 key areas will be addressed and key performance indicators can be found in the HR Strategy and People Plan.

5. COMMUNITY ENGAGEMENT AND TENANCY SUPPORT

As set out in the Housing (Scotland) Act 2001, Fyne Homes has a duty to have a Tenant Participation Strategy in place. This strategy sets out how Fyne Homes will communicate with its tenants and other customers to ensure their views are used to improve its overall service. We recognise that our tenants are all different and with a population spread across Argyll & Bute we acknowledge the need to be flexible to meet our tenants' needs and expectations. To achieve this, our strategy sets out the range of activities we will undertake and methods of communication we will use to suit a variety of preferences, and offer flexible ways to be involved. The effectiveness of the strategy is measured by our ability to meet the standards required for the Annual Assurance statement, as well as the mandatory Tenant Satisfaction questions within the three yearly surveys we must undertake.

Our Tenant Satisfaction surveys are required to be done a minimum of three yearly, the results of which feed into the Annual Report and the Scottish Social Housing Charter (ARC). The wording of the main questions are mandatory which allows landlords to measure their performance like for like. The satisfaction questions focus around a number of aspects of the landlord's performance, including how satisfied people are with opportunities to participate in their landlords' decision making, and how good their landlord is at keeping them informed about services and outcomes. These questions are both key to our understanding of how well we are engaging with our tenants and how involved our customers feel when we do engage.

Of course getting it right for our customers and understanding what else we can do is critical to the success of our service. However when we get it wrong this is equally if not more important to our commitment to continuous improvement to understand why, and complaints are invaluable to meaningful self-assessment. We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf. The Scottish Public Services Ombudsman (SPSO) sets out guidance on the Complaints Handling Procedures for landlords, and where a complainant has exhausted the complaints process with us and remains dissatisfied, they can ask the SPSO to look at this. We publish our complaint outcomes and response times, and the SPSO also publish a report on any complaints about us they have investigated. Our anti-social behaviour and estate management complaints are managed through a separate dedicated policy. Remedial actions are also recorded so that changes can be made to improve our service and help prevent future complaints arising.

A large part of our tenancy support focuses on tenancy sustainment, including arrears prevention. Our structure, partnership working and breadth of expertise means that there is appropriate and accurate advice and assistance available for all aspects of a customer's tenancy from general housing advice, to specialist welfare advice and support with fuel poverty and managing rent arrears. Where specialist advice or assistance is needed outside of our own expertise, we work in partnership with other organisations to ensure the right support and information is available.

6. THE FYNE HOMES GROUP

The Fyne Homes Group includes the subsidiary companies Fyne Futures Ltd, Fyne Energy Ltd and Fyne Initiatives Ltd.

Fyne Futures Ltd

The long term aims of Fyne Futures Ltd are set out within the memorandum and articles of the charity. The volunteer board of Fyne futures are seeking to achieve a sustainable future for communities across Argyll & Bute.

Strategic decisions are concerned with activities that:

- Develop skills suitable to the jobs market of Argyll & Bute
- Creates employment across low carbon business units
- Operates and promotes low carbon economic development

Fyne Futures will match its resources and activities to the current and future needs of Argyll & Bute communities.

Fyne Futures will use its resources and activities to lever in external investment to grow capacity and capability within Argyll & Bute.

Fyne Futures will invest resources to ensure the operational aspects of the organisation are in line with the long-term strategic direction.

The business units operated by Fyne Futures will provide strategic lead in emerging opportunities where there is advantage for our communities in a low carbon context. Each business unit will have its own strategy which sets out how it will compete successfully within the market it operates.

There will be operational plans which are concerned with setting out how the business unit will deliver effectively against corporate and business level strategies in terms of people, systems and processes.

Fyne Futures Ltd currently operates three strategic business units each with its own distinct external market;

- ReStyle offers re-used, repurposed and upcycled household goods via retail outlet and social media. ReStyle incorporates management of textile banks.
- Bute Produce Horticultural Training Centre offers employability and horticultural training, primarily targeted at people with a range of barriers to gaining employment.
- Car Bute is a community car club providing access to eco-friendly transport for both residents and visitors.

The volunteer Directors of Fyne Futures have undertaken a strategic review of each business unit in order to understand the underlying basis for future strategy of both the whole business and at individual business unit level. The review has taken account of the external political, economic, social, technological, legislative and environmental impacts; current internal resources and competences and the needs and aspirations of the communities operated in.

Conclusions have been reached which will result in changes that enable new strategic directions to work in practice.

These plans build from the board approved strategy and reflect the expectation of gift aid from Fyne Energy each this financial year.

Fyne Energy Ltd

Fyne Energy Ltd owns and manages a 6.9MW wind farm exporting renewable energy to National Grid for 100% community benefit and neutralising the organisational carbon footprint.

Fyne Initiatives Ltd

Fyne Initiatives is the commercial arm of the Fyne Homes Group. It aims to develop the choice of housing currently available through promoting and expanding ownership initiatives such as the shared equity.

Fyne Initiatives prepares and sells serviced sites to allow people to build their own homes, and establishes other general initiatives where there is a demand that presently cannot be met by Fyne Homes as a Registered Social Landlord.

