



Loreburn Housing Association



Creating Great Places to Live Our vision for 2019 - 2024





Creating Great Places to Live

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Welcome

Welcome to our 2019 - 2024 five-year Corporate Plan setting out our strategic vision for Loreburn HA.

As customers have told us their number one priority is the quality of their homes, this is where our focus will be.

We will maintain a high-quality portfolio of properties by both building or acquiring new homes, maintaining our current stock and disposing of lower-quality inefficient properties where necessary.

We will have a targeted planned investment

programme to preserve the quality of our existing stock throughout the region.

As part of our drive for continuous improvements our maintenance services will be moved in house from April 2019 to ensure that quality control and value for money can be demonstrated to our customers.

We will continue to invest in new homes across the region with a strong focus on specialist housing for older people. The homes we develop will offer high levels of energy efficiency as we strive for affordable running costs.



We pride ourselves on being a housing association that is valued by the local community, a different kind of housing association, one that has no ambition to be the biggest, but always aspires to be the best that we can be. We respect and value our tenants and the communities where they live. We are committed to working more closely with our customers to achieve that goal. We adopt a person-centred philosophy to both customers and employees. We live our values and adopt a

supportive, honest and transparent culture which helps drive excellent performance.

The number one priority for customers is the quality of the homes we provide, so our commitment is to maintain a high-quality portfolio of properties. Both building or acquiring new homes, maintaining our current stock and disposing of lower-quality inefficient, properties as necessary. We will continue to build on our reputation as an award-winning housing provider.

As part of our drive for continuous improvements our maintenance services will be moved in house from April 2019 to ensure quality control and value for money can be demonstrated to our customers. We will continue to invest in new homes across the region with a strong focus on specialist housing for older people.

Our customers tell us energy costs are a key issue for them so the homes we develop will offer high levels of energy

efficiency. We will strive for affordability across a range of running costs within the home, including service charges and energy bills.

A healthy financial position is important to deal with economic and unforeseen changes that impact on our business, so that we can retain tight control of our principal costs (staffing, maintenance and borrowing) to deliver best value across our wide range of services.



In the 3 years since the previous corporate strategy, we made a significant investment in technology to enable our staff to spend more time in the communities they serve.

Connectivity has improved so staff can access more data and information whilst they are in the customers homes. We will continue to develop this approach as we move into 2020 and beyond.

We now have over 2000 followers across our social media platforms. At very little cost, this has allowed us to keep many more new and existing customers informed about our services and activities.

As we implement and launch our repairs service, we will continue to invest in technology to ensure the service is delivered at a speed and quality that reflects customer

requirements.

Another key focus in the new corporate strategy is culture and ensuring that we deliver an excellent customer experience. Relatively few customers now visit our office, with most preferring to do business over the phone or in their homes, so we will continue to shape our services to respond to these preferences. We will continue to develop

service delivery over the phone and provide self-service options for our customers, as well as enabling staff to work closely with customers whilst providing services in their home. As well as our strong focus on culture, we also target our ways of working and talent management to ensure that we recruit, retain and develop quality staff.”





Our staff will increasingly work agilely outside the office to enable them to be more visible in the communities where they work. This will create cost savings that we can invest in services that directly benefit our customers.

We value the outstanding contribution of our employees and know they are all proud to work for Loreburn and serve our customers. A key focus during the period of this plan is to review rewards and remuneration to explore how the important provision of excellent services to our customers and delivering our goals is reflected in our terms and conditions.

“Our vision is to Create Great Places to Live and this five-year plan will help us build an organisation which delivers.”

Our focus on core activities remains strong as we continue to explore ways to improve the quality of life for our customers. When we diversify into other services or products we ensure that we can demonstrate a benefit to the customer or our business and, wherever possible, both.

One example of beneficial investment is our innovative health technology for older people. This investment brings health benefits for our customers and impacts positively on our rental income and void costs.

In a region with an ageing population, we recognise that our customer base is increasingly likely to be

an older age group, so we plan to invest in the development of quality specialist and extra care housing.

Our investment will reflect the needs of communities and we will continue to work with local people to shape housing solutions that reflect local strategic priorities. With our housing programme, we will be mindful of local challenges, such as fuel poverty and the ageing population.

Our vision is to Create Great Places to Live and this five-year plan will help us build an organisation which delivers. We will listen to our customers, understanding the challenges they face and the things they tell us are important.

We are committed to

investing in the future by maximising the development of new properties, maintaining homes to a high standard and improving services to our customers. A commercial approach coupled with a community commitment will provide homes and services that make a real difference to the lives of

our customers.

With a commitment to remain true to the communities we serve and a purpose of providing good quality, well maintained homes, the ambitions set out in this five-year Corporate Plan will help us demonstrate success.

Brian Pattinson - Convener



Lorraine Usher - Chief Executive



Creating Great Places to Live

The Corporate Plan sets the strategic direction and will enable us to deliver our vision to Create Great Places to Live.

Loreburn will continue to be an exceptional place to work, led by values and a positive, can-do culture.

Shaped by strong governance, we will all continue to hold ourselves to account and our strong values will

help us to accomplish our goals and deliver on our commitment to the customer.

Robust business planning will ensure we have the appropriate resources, skills, plans and KPI's in place to demonstrate success.

Working Together

Great Homes

Offering quality homes that are affordable to our customers.

Great Services

Delivering the services that people want in a way that exceeds their expectations.

Great People

Attracting high performing, energised staff who are proud to live our values and serve our customers.

Great Communities

Promoting health and prosperity by investing in ways that enable thriving communities.

Values

Everyone at Loreburn H A lives our values, is committed to doing the right thing and is proud to work for the people of Dumfries and Galloway. Values and culture are a powerful driver in our business and will help us achieve our vision to Create Great Places to Live.

We all uphold our vision and demonstrate the energy and enthusiasm to deliver on it. By being empowered to take the lead, we think creatively and are passionate about our work. We know that our approach enables us to truly make a difference to our customers' lives.

Growth Mindset

We strive to be the best and continue to learn, grow and change to achieve it.



Respect

We care about all that we do and how we do it.



Together

We deliver our best results when we work as a team.



Entrepreneurial thinking

We try new things and open our eyes to new ideas and ways of working.



Accountable

We are all responsible for all that we do and happy to own and learn from our successes and failures.



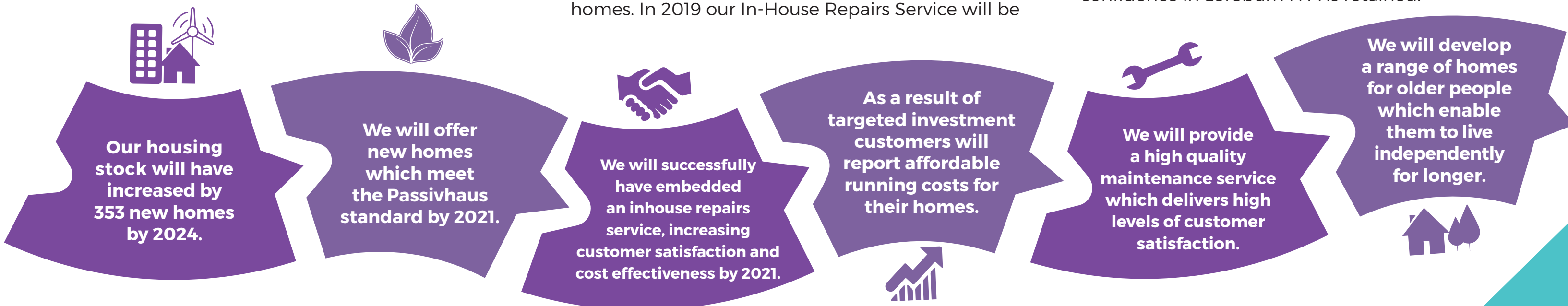


Strategic Ambitions

Our Corporate Plan is made up of four strategic ambitions each ambition is supported by a series of strategic outcomes, operational plans and performance indicators which will help us to successfully deliver the homes, employment, services and opportunities that Create Great Places to Live.

GREAT Homes

Strategic ambitions



GREAT Homes

We have an ambitious development programme which will continue to grow during the five years of this corporate plan. We will work with the local authority to continue to identify possible sites and types of homes for development.

Our commitment to specialist housing and addressing the housing challenges across Dumfries & Galloway is evident from our programme. We are committed to providing quality housing that ensures affordability during the lifetime of the tenancy.

We are committed to an Asset Management Service which offers the same quality standards to those living in existing properties as those moving into new homes. In 2019 our In-House Repairs Service will be

launched which will help us drive continuous quality improvements. We are committed to quality homes in great condition and will carry out regular stock surveys to ensure information is 100% accurate to aid investment decisions.

Our commitment to Passivhaus and high energy standards will make a significant difference in a region facing considerable fuel poverty challenges. We will ensure all our homes are as fuel efficient as possible, with a focus on service charges and energy costs. As cost in use becomes as important to our customers as an affordable rent, we will work hard to ensure that our customers can manage the cost of running their homes. To deliver our ambitions we require access to finance at preferential rates, so we are committed to working with lenders to ensure their trust and confidence in Loreburn H A is retained.

GREAT Services

We will ensure our Asset Management Service is high quality so that existing customers can enjoy the same positive experience as those living in our newly built homes. We will move towards an integrated Asset Management, Development and Repairs Service, starting with the introduction of a new role; Director of Property and Development. We will continue to explore service innovation to help us offer quality maintenance services to our customers. Loreburn's innovation will be targeted at addressing the challenges our customers face such as fuel poverty and living independently in older age. In response to the changing requirements of our customers (especially the digitally savvy), we will continue to digitalise service delivery whilst still providing face to face services when requested.

Data and performance information will be more widely and effectively used to inform decision making and to identify service improvements. As we become more tech-savvy we will touch information and data less but understand it and use it more effectively.

Data will be used to assure our customers that we are offering them a housing service the way they want it, at the best price we can. We will continue to adopt an approach to service delivery that is underpinned by cost effectiveness and value for money.

We intend to improve our knowledge of current and future customers so we can innovate and develop services to meet their changing needs and aspirations. We will retain our strong commitment to quality and strive to be the best to ensure customers are able to trust us to do what we say we will do. We will improve our engagement with customers so they challenge us to be the best. We will work with third sector agencies and partners and provide support to help customers in our homes flourish. We will work with customers to share responsibility for their neighbourhoods, pulling together to solve problems and creating Great Places To Live.

GREAT Services

Strategic ambitions

We will innovate in ways that respond to challenges faced by our customers.

Our services perform well against our UK peer group when benchmarked.

Our business is efficient and lean resulting in value for money and excellent performance outcomes.

GREAT People (Customer perspective)

The introduction of agile working across the business will enable us to increase our visibility in the communities we serve. Our In-House Repairs Team (IHRT) will ensure we respond more effectively to the maintenance issues our customers raise. The IHRT will allow us to create more apprenticeship opportunities, which will be targeted at our customers and their families.

To serve our customers effectively, we need to better understand them and their requirements; so profiling will be a key area of focus in the five-year term of this plan. By understanding customers needs and targeting services, we can better provide value for money and deliver a good return on investment.

Our offer to the customer will also be more strongly defined - extra care, high levels of energy efficiency, quality maintenance, technologically enabled homes and exceptional customer service will be at the heart of our business.

Affordability in the use of our homes will make us stand out from other housing providers and we will move towards personalisation of services with named, responsive housing workers who commission services and support customers. With the changes that are planned, our customers will have a clear understanding of the exceptional service they can expect from Loreburn H A.

GREAT People

Strategic ambitions

Our customers report satisfaction with the availability, speed and ease of access to services.

We retain Investors in Gold or Platinum standard throughout the lifetime of this plan.

Our staff work agilely in the communities at times that suit our customers.

We achieve Living Wage Accreditation in 2020.

We can demonstrate to our customers that we work in a way that is productive, cost efficient and delivers excellent outcomes.

We offer a bespoke leadership programme, coaching and mentoring to attract, develop and retain excellent leaders.



GREAT People

(Employee perspective)

We aim to attract and retain the best staff. To help us achieve that we offer tremendous terms and conditions and an empowering work culture. To increase productivity, we are moving towards agile working which will allow staff to choose where, when and how they work. Agile working will bring improved health and wellbeing and an improved work life balance which will increase productivity.

As a values based organisation, we will continue to shape a culture that is lived and exhibited in all that we do and say. Accountability and ownership will be embedded across our business, with expectations and ways of working explicit.

We will continue to shape

strategies and policies that attract talented staff and push them to be the best they can be. By embedding the importance of a growth mindset in our values, our staff recognise it's okay to fail if we take the learning from everything we do to continually improve.

Our culture ensures learning and continuous improvement, where customer experience is always at the forefront of our minds. Customer experience is underpinned for our staff by a clear and easily understandable framework.

This approach will ensure that a culture is developed that produces talented superstars who work hard to deliver the best outcomes for our customers.

Culture



Role profiles, performance indicators and annual plans are outcome focused.

Outcome orientated

Is capable of flexibly meeting both customer and staff requirements to ensure exceptional customer service.

Staff structure

Supporting staff to grow and develop so that Loreburn H A can prosper.

Growth mindset

Re-orientate our staff structure when necessary to deliver a better customer focus

Increased customer focus

Create and introduce a salary system that recognises and rewards personal contribution to the delivery of the goals that customers tell us are important in addition to position in the organisation.

Rewards and remuneration



GREAT Communities

In a region with significantly high levels of fuel poverty, we have made a commitment to develop new homes to Passivhaus standards where possible. We will also invest in existing stock to ensure the highest possible energy efficiency standards.

We will ensure that all customers have an energy efficient home with affordable running costs. We will work with communities to build new homes that reflect the needs of the locality, with a strong focus on homes for older people in an area of an ageing population. We will work with specialist groups who identify a local housing need to innovate and create solutions which enable people to live independent healthy lives for longer. We will work with partners to identify and shape solutions to local

housing challenges, whilst always ensuring best value for our customers.

We will support younger, disengaged people by developing two foyers in the east and west of the region.

Through our In-House Repairs Service, we will support local supply chains, offer opportunities to local contractors to work with us and create learning and training opportunities to expand local skills and knowledge.

We are passionately committed to increasing Passivhaus skills in the region through our 2019-2024 development programme.



GREAT Communities

Strategic ambitions

Our homes are built to high energy efficiency standards, or built to Passivhaus standards.

We create places where people want to live, building communities and homes that enable people to live independently for longer.

Our apprenticeship numbers will increase and we will develop two foyers.

An increased use of technology in our homes designed for older person accommodation will deliver benefits for both customers and partners.

Our commitment to build wealth in communities by using local businesses and supply chains has increased employment, apprenticeship and training opportunities.





Risk

Many of our activities involve an element of risk, but by identifying, evaluating, mitigating and managing it, we can achieve our strategic objectives.

We will continue to assess and develop our Management Committee and workforce skills to ensure that we are best placed to respond to current and emerging risks.

Our key risks are focused in 7 areas of our business:

Financial

Management of loan covenants, private finance, cash flows and grants to ensure compliance and prevention of breaches.

Compliance

A breach of regulatory and legislative standards or self assessment leading to a lack of confidence in our governance.

Governance

Ensure strong, effective governance in order to retain the confidence of lenders, regulators, stakeholders and customers.

Development

Financing and delivering the promised number of new homes.

Value for Money

Control of principal costs in order to deliver best value, financial resilience and viability.

Policies & Legislative changes

Being best placed to respond effectively to Welfare Benefit reform and other policy changes.

Data and performance

Making best use of accurate data and performance information to ensure strong financial resilience, informed decision making and sound investment.



Business Planning and Value for Money

5-year Corporate Plan Investment Information

Loreburn H A remains financially strong, with a 30-year business plan that demonstrates how we can deliver on our objectives and give our regulators assurance. Stress testing and scenario planning is a key part of our business planning process. It is important that we have a shared understanding of risk, so that we can respond to changes in assumptions or projections.

We have factored a £45 million investment in new homes and £8 million in planned maintenance to meet the ambitions set out in the corporate plan. Stress testing and risk management are fundamental elements of business planning and to demonstrate long term viability, our financial plans have been tested against covenant compliance, gearing and loans to reserve ratios.

The social housing sector continues to evolve and change and it is important that we remain financially resilient to respond to and mitigate risks. Our financial plan has capacity for additional debt and making best use of our financial resources is central to our success. To deliver services, we remain committed to working in partnership, improving financial viability and identifying and making savings where possible, all whilst we continue to improve front line service delivery.

Maximised outcomes and increased productivity will demonstrate a clear return on our ICT investment and strategic planning. Our Improvement and Innovation Team will continue to review, revise and refresh our Strategic Indicators and Key Performance goals to ensure that the return meets customer expectations.

We will continue to make changes and innovate in ways that reflect customer feedback in order to meet their requirements.

The ambitions, goals and commitments included in this Corporate Plan will enable a strong business that is fit for today and prepared for tomorrow.

2019/24 Housing Development Programme





Financial Projections

Loreburn Housing Association (LHA) is in a strong financial position that will allow us to deliver the key strategic objectives of this plan. Compared to our peers, we have a low level of debt that will allow us the potential over the life time of this plan to invest more in our properties.

This investment will see us deliver over £8m worth of major component replacements in our existing properties. This will enhance facilities, kitchens and bathrooms whilst also improving the energy efficiency of our properties, new boilers, windows and doors. This investment represents a 100% increase in investment over our previous Corporate Plan and seeks to respond to the feedback received from our customers. We have also commenced discussions with our funders to secure additional funding so that this level of investment can be sustained in future years.

Our investment in new properties is directed to addressing the specific housing needs of Dumfries and Galloway. This will see us developing more specialist

accommodation for the elderly so that they can live in their own homes longer, but still have the care on hand if it is required. We will also invest in developing cutting edge dementia friendly accommodation that will enable people to maintain their independence for as long as possible.

The challenge of fuel poverty will be addressed by significantly enhancing the energy efficiency of all our housing stock over time, with all new properties built to the highest possible energy standards. The highest possible energy standards should mean should mean that the average energy bill in such a property is reduced to around £200 per annum.



We will invest a minimum of £8 million in home improvements over the lifetime of this 5 year plan.

Financial Projections

In order to fund the planned investment in new properties, we will need to invest £45m in 2019-2024, together with a similar amount in grants from the Scottish Government. Work is ongoing to ensure that we borrow these funds at the most competitive rate so that interest charges are reduced to a minimum. In order to ensure the amount borrowed is the most competitive, we will look not only at traditional loans, but at other approved funding options.

We also will continue to invest in our staff and our ICT infrastructure to allow us to roll out agile working over the life of this plan, enhancing services to our tenants whilst delivering efficiencies. This will mean a more personalised, responsive service and enhanced community engagement. Training and development will ensure that all staff can maximise their potential and our successful apprenticeship scheme will continue to give opportunity to the broader community.

Our Improvement and Innovative Team will continue to review, revise and refresh our Strategic Indicators and Key Performance goals to ensure that we continually develop and improve across all aspects of our service.

Following the success of our polar loops project, which is helping to detect the early indicators that might result in a person falling in their home, we will continue to invest in new ventures to enhance our housing offering.

We will explore how new technology can help us improve the service offered - this could include affordable broadband, and the adoption of smart appliances which will flag when a service is required, or fault identified



We will explore how technology can improve service whilst delivering savings.



We will continue to invest in infrastructure and staff to ensure robust outcomes as a lean, efficient business.



We will ensure our costs compare favourably to others and that we deliver transparent value for money for our customers.

Financial Projections

Stress testing, scenario planning and a dynamic risk management system are key elements of our business planning process. The 30-year business plan, a product of this process, demonstrates that we can deliver our ambitions whilst retaining financial strength; this is a key regulatory requirement. The social housing sector continues to evolve and change, therefore it is important that we remain financially resilient to respond to, and mitigate, both internal and external risks.

Currently, our older and younger people's service rely on grant funding to operate but, with ongoing challenges to local authority budgets, this is at risk. Therefore, our aim over the life of this plan is to move away from a reliance on grant funding; thus helping to ensure the ongoing provision of these services. Our commitment to move to foyer-based services for our younger people's services and a planned review of our older persons service provision will help us achieve sustainability for those services.

Our aim, over time, is to ensure that our properties are "affordable in their use". Rents and service charges will continue to be proactively reviewed to ensure value for money and we will also explore, more closely, the cost

of running the home (e.g. heating and water consumption) to ensure that the total cost in use is affordable to tenants.

We will also continue to compare our costs using sector benchmarking to ensure that every pound spent delivers top quartile performance wherever possible. This approach, combined with customer feedback, informed the decision to bring our repairs service in house. An ongoing review process will help us to ensure that we deliver value for money across the totality of our service, whilst we will also seek to use best practice and innovation to deliver savings and a better service. Where it is not possible to deliver top quartile performance, we will work with our customers and be transparent about the thinking behind those decisions. All of the financial assumptions set out above will be contained in the business plan, which can be made available if requested.

The financial ambitions, goals and commitments included in this Corporate Plan will ensure that LHA is fit for today and prepared for tomorrow.



Management Committee



Brian Pattinson
Convener
Joined in 2012
Chair of the Board Development Sub-Committee



Peter Ward
Vice-Convener
Joined in 2016
Member of D&G Homes Board
Chair of Audit & Compliance Sub-Committee



Russell Brown
Secretary
Joined in 2016
Chair of the Health & Safety Sub-Committee
Member of People & Culture Sub-Committee



John McNaught
Joined in 2010
Member of Board Development Sub-Committee
Member of Health & Safety Sub-Committee
Member of People & Culture Sub-Committee



Maureen Farrell
Joined in 1986
Member of People & Culture Sub-Committee
Member of Health & Safety Sub-Committee
Member of D&G Homes Board



Mike Jones
Joined in 2013
Member of D&G Homes Board
Member of Health & Safety Sub-Committee



Derek Rodgers
Joined in 2011
Secretary of D&G Homes
Member of Audit & Compliance
Member of Board Development Sub-Committee



Robin Wishart
Joined in 2014
Chair of D&G Homes Board
Member of Audit & Compliance Sub-Committee



Jane Connechan
Joined in 2016
Chair of People & Culture
Member of Board Development Sub-Committee
Member of Audit & Compliance Sub-Committee



Rachel Reekie
Joined in 2019

Contact Us

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Alternatively, if you would like to speak to our Chief Executive, please contact:

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