



Business Plan
2022-2025



VIEWPOINT
joy in later years

Executive Summary

This Business Plan sets out the vision for Viewpoint for the 3-year period from April 2022 through to March 2025. At the annual away day in June 2021, the Board supported our continuation in care; consideration of future collaboration for development of new properties and a new care home; completion of the stock condition survey and a feasibility of the South Oswald Road site to inform our future asset management strategy.

We will set and review progress against key strategic and operational objectives with our Governing Board and will update the Business Plan annually during the next three year cycle. We will also review the risks against the objectives set in line with Board reporting. The financial and appendix material from the Business Plan will be subject to an annual review and updating by the Board.

Over the life of this Business Plan, Viewpoint, will review its current stock and determine through a robust matrix the suitability, including financial sustainability, of our current buildings. We will also consider a development programme with a suitable, qualified partner to ensure we can deliver homes that respond to the varied and changing requirements of our customers.

We will have an operational focus on providing our customers with excellent customer service looking to make improvements around how we engage and communicate with them and striving to increase opportunities to participate in our decision making processes.

Affordable rents and value for money will be key themes as we strive to increase organisational efficiency identifying ways to ultimately reduce our operational costs which ultimately impact on rents and care home fees.

We will continue to review the organisational design of our internal staffing structures to ensure we have the right people in the right roles to deliver the best we can for our customers

The Board will be responsible for the implementation and delivery of this plan. To ensure it is delivered the Executive Team will provide regular updates on the action plans that support the delivery of the overarching objectives. This Business Plan will be subject to an annual review by Board unless there are significant changes in our strategic or operational environment that change the fundamental assumptions around which the plan is built.

Our priorities will be:

1. To ensure we have high quality governance and decision making to give strategic direction in our business
2. Collate an evidence base to enable us to make informed decisions on the changing requirements of our customers
3. Astute financial management to ensure we can protect our long-term position including the affordability of our housing and care services
4. Expanding the options that we give to our customers about how we can engage with them including the use of digital services for those that wish to use this.
5. Learning from other high performing organisations on how we can improve in our operational practices.
6. Considering options from the feasibility study to determine our future care home model
7. Secure a development partner to deliver purpose built housing where we will support our customers to live independently in our communities.
8. Ensuring our homes are energy efficient and fit for the future whilst considering fuel poverty
9. Provide a responsive and customer centred repairs service and a well communicated planned maintenance programme
10. Continue to invest in our people to ensure they are focused on delivering excellent services for customers.

Section 1 – Introduction



Jean Gray, CEO

Viewpoint has produced this Plan, primarily an internal planning document, which aims to ensure we achieve our strategic objectives and the long term financial viability of the organisation. It sets out our business priorities for the next three years reflecting a combination of renewed purpose and continuing ambition, carrying on from last year's plan. It helps us comply with our statutory obligations and sets out the priorities for this next year which inform our detailed work plans, business objectives and goals under a common sense of purpose and commitment whilst considering value for money. It will help us align our

ambitions and actions and make the most of our capabilities and capacity so we can maintain our resolve in whatever challenges we continue to encounter. As the principal planning document for Viewpoint it is supported by the organisation's 5 and 30 year financial plans.

The business planning process commenced with a Board and Executive Away Day in June 2021. This year the Away Day was central to the development of this new strategic plan for Viewpoint. This has shaped our future direction, plans and priorities. This process led by our Board and senior staff team has allowed us to produce a Business Plan that is owned by the governing body and staff team informs the ongoing engagement and relationships with our residents, tenants, future customers, funders, regulators and existing partner agencies and organisations. This Business Plan has been produced in line with the Scottish Housing Regulator's 2015 publication: *Recommend Practice – Business Planning*

We are proud of our commitment to continue to improve our customer services and although the continuing challenge of the pandemic has had an impact on some of our work we remain focused on quality, investment, efficiency and innovation and that, as a not for profit provider, we will put our tenants and residents at the fore-front of our strategic ambitions.

As a marker, it is fair to state at this point that Viewpoint is still on the journey to consolidate present changes, amass information, undertake feasibilities, and complete internal review and organisational change. Despite the challenges from the external political environment, new and existing legislation and the advent of a National Care Service, we have a vision for our future, are motivated to continue to build the respect of our customers and the wider community and committed to staying focused on improving our performance.

We recognise that for the next three years we need to ensure we apply the lessons we have learned from past years and use these to continue to improve our service delivery, our performance and our organisation. From our own internal analysis of our operating environment we appreciate that there are challenges ahead, so it is important that we take time to assess risks and carefully plan the way forward.

We will never become complacent and will constantly challenge ourselves to do better and achieve better performance, quality and value for money. We believe that going forward we are in a strong position to achieve our objectives in the years ahead. We want to be bold and innovative whilst remaining pragmatic and we will work hard to provide excellent services we are proud of and our tenants and residents deserve.

This Business Plan will be reviewed and updated annually and subsequently approved by the Board in March each year.

Section 2 – Our History

Viewpoint Housing Association Ltd, a registered charity, was established in 1947 with the intention of giving a home to a group of people who otherwise would have no or very little franchise in society.

Over the years Viewpoint has continued to evolve and develop and our present strategic position learns from the past and builds through the present into the future. As its original tenants aged, the need for a variety of housing schemes designed to meet the requirements of older people became more apparent. Viewpoint, with approximately 1,312 wholly owned properties, now delivers social housing and care in Edinburgh, Lothians and Fife offering everything from sheltered housing to 24-hour care as well as amenity and general needs housing for people below retirement age. In providing a continuum of care and support, we also provide end of life care in our care homes.



We have three Care Homes in Edinburgh: St Raphael's is an impressive, bright and airy art deco building with 63

en-suite rooms in four units. Each unit has a team of Registered Nurses and Care Assistants, both day and night. We also have a specialised dementia unit. Marian House is one of our smaller homes with 35 en-suite rooms with wet floor showers. Both these homes are set within the Grange, a highly desirable part of Edinburgh.

Lennox House is located in Trinity and has 34 en-suite rooms over two floors, an enclosed garden and similar to the other two homes we have a dedicated Activities Co-ordinator to organise internal and external events and outings.

Our housing stock is mostly social housing for rent with a range of sheltered, enhanced and alarmed schemes. There is also general needs housing and 36 shared ownership properties, the latter available at Kilravock at the Grange.

At Viewpoint, we are passionate about people and want them to choose us as their preferred landlord and care home provider. We value the wisdom and experience that comes with age and through this Business Plan we will ensure we provide homes for our customers where dignity, opportunity, friendship, support and independence are paramount and where personal choice is a way of life.

We recognise that our success depends upon the combined skill, commitment and talents of our people. It is through our people that we turn our potential into performance. We are proud to have retained the prestigious Investors in People Silver Award, but our commitment to investing in our people is about continuing to develop the overall level of staff engagement, commitment, capability, performance and confidence in leadership. We ensure that individual and team objectives are aligned with the strategic priorities so everyone can see the vital part they play in our success.

We recognise how important our staff teams are to our tenants and residents and in 2021 we became a Scottish Living Wage employer and we will continue to review pay, terms and conditions to attract, develop and retain the best possible staff across the business.

Section 3 – Our Vision and Values

Our Vision

‘Creating Joy in Later Years’

Our Values

Life needn't be complicated. We're here simply to help people enjoy their later years.

Our customers are at the heart of what we do. We need to take time to solve problems and work as a team to help and support those who may be isolated or vulnerable.

Everything we do is about realising our vision and in order to achieve this we must have an equally straightforward set of values. Values which define us.

- *Inspire with positive smiles and words*
- *Say 'yes I can and I will'*
- *Celebrate age, experience and wisdom*
- *Do according to our customers' wishes and ambitions*
- *Treat people (everyone is a VIP) as we would a "loved one"*
- *Work hard, have fun and laugh*
- *Stay courageous, creative and ahead of the game*
- *Work with those that share our values*

These promises shape us. They're a commitment to our residents, staff and suppliers.

Everything we do is focused on helping tenants and residents to thrive and live successfully in the community.



We will be aware of the external environment and be prepared to face new challenges.

We will understand and implement new regulations effectively.

We will support our tenants and residents to cope with changes they are obliged to face.

We will also initiate change through our focus on innovation in order to solve genuine problems that our customers and communities face and to make our organisation more sustainable and effective.

Our values are fundamental to every single plan, decision and project we embark on.

Section 4 – Regulation, Governance and Risk

We believe that Viewpoint has a long future and this means we need to ensure that our organisation is properly governed, has sufficient resources and is able to manage risk. We need to offer value for money at all times and most importantly, be able to retain the confidence of our customers, regulators and funders. The outcomes we seek are that we remain viable and sustainable; trusted and well respected and that we protect our assets whilst managing risk and ensuring value for money.

We are registered with the Scottish Housing Regulator (SHR) as a Registered Social Landlord and as a charity with the Office of the Scottish Charities Register (OSCR). The Care Inspectorate also regulates our three Care Homes.

All RSLs must comply with the SHR's Standards and Guidance and demonstrate effective governance and sound financial management. This protects tenants' interests and the delivery of good outcomes for tenants and other service users. The Annual Assurance Statement is a mandatory requirement of the SHR Regulatory Framework and provides assurance that organisations comply with the regulatory requirements that apply to all social landlords. Viewpoint's current Assurance Statement is available on our website.

Control of the Association is vested with a voluntary Board, which is elected by the Association Membership at the Annual General Meeting. Membership is open to anyone over 16 years old. Our Board come from a wide range of backgrounds and bring a wealth of varied skills and experience. We carry out an annual training needs assessment and have a Board Learning and Development programme to address any skills gaps. The Board normally meets at least eight times per year. It delegates detailed scrutiny of operational matters and risk and audit to two sub-committees, Risk and Audit and Operations who meet quarterly. Details of our current Board members can be found on our website.

Good governance is a prerequisite for a strong and successful organisation. There is a recognition that we are operating within an environment which continues to be volatile, complex and ambiguous. By ensuring that risk awareness is embedded throughout the organisation we are well positioned to respond to any uncertainties we face in order to avoid, manage or mitigate risks and realise any opportunities that may arise. A Risk Management Policy and Framework is an essential element of good governance, improving our decision-making and enhancing our outcomes and accountability. Our risk framework is designed to integrate risk management into the culture of the organisation; raise awareness and support improved decision making and manage risk in accordance with good practice.

Our Risk Register details all up-to-date risks including strategic, operational, reputational, financial, etc. where we set out their causes and potential impact; assign a named person to own the risk; the controls we have in place together with a scoring system to help us to understand their seriousness. We use this proactively to identify, assess, control, monitor and review the risk to the business.

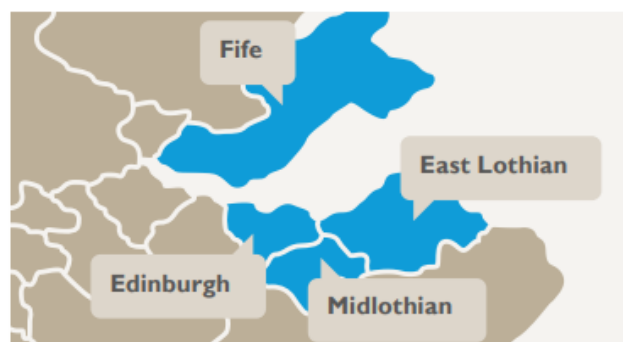
Notwithstanding our desire for innovation, there is an overall cautious concern across the housing and care sector about diversification and moving away from core areas of expertise particularly as and when we move out of the financial and social impact of the pandemic. As an organisation we are open to taking managed risks in order to secure advantages and opportunities offered by new ventures, devolved working and innovative technological possibilities.

Section 5 – Our Operating Environment

A key influence on our Business Plan is the environment in which we operate. The external world has been extremely challenging for housing associations and their customers and these tough times are likely to continue. As we move forward, the changes we have made and are planning to make to our services will reflect this.

We aim to provide homes and services to tenants and residents that they value highly and that meet their needs and aspirations and those of future generation of customers. That means evolving our property portfolio and our services to meet those evolving demands.

Local Authority Area	Number of properties
East Lothian	26
Edinburgh	1115
Fife	137
Midlothian	34
Total	1312



Our asset management approach embraces all of our property and estates related activities from the smallest housing repair, through the ongoing servicing and replacements of components, on to the reconfiguration and retrofit of existing properties and the building and acquisition of new homes.

Our customers want homes that are conveniently located, safe, warm and comfortable, affordable, well designed and maintained; a place they are proud to call home. We know we don't meet all of those expectations in all of our stock and our intention over the course of this business plan period is to start making the big decisions that will ensure we do.

The starting point for that is to understand the condition and capacity of our existing stock to meet future demands. Key to that is having robust, reliable and accessible source data. To that end we are resurveying our stock and refreshing our property attributes and condition database with a particular focus on energy efficiency. This is even more important today as fuel prices have risen substantially and are at great risk of further increases in light of world events. Viewpoint is unusual among housing associations as most of its tenants' are served by communal heating systems, many of them reaching end of life. We face a significant challenge in planning and managing the migration of those systems away from gas and onto sustainable fuel sources while balancing carbon reduction with affordability.

We have looked at the economy, the political environment, our opportunities and challenges and, above all, the needs of the community. The ongoing external challenges have hindered our strategic direction and suffice to say this Business Plan has been produced at a time of great political and economic uncertainty. It could be argued that this is an unprecedented time. We are still unable to predict how the pandemic will continue and if there are likely to be any further dramatic changes in the global financial markets. Our priority and our challenge will be to remain resilient. We continue to follow Scottish Government recommended guidelines.

We will continue to provide continuity of services whilst at the same time protecting the interests of our tenants, residents and staff as we deal with this ongoing situation. We recognise however that there are a number of internal and external factors that could continue to have an impact on what we do and currently provide some uncertainty to our work should we fail to keep up-to-date. These include the following:

- We aim to make the best use of our housing stock; maximising our income and using that to benefit the community with a focus on value for money and affordability. However, there is a need to be honest about how fit our housing stock is both in terms of condition and its suitability as a 'home for life' for older people. Our stock is difficult, it is old and unique with little uniformity, which means it is more complex and will require a high level of investment to ensure it meets the requirements of EESSH2 and the longer term expectations of the net zero carbon agenda. We do have data on the condition of our stock but we are still enhancing and refining that data to better support a full assessment of its current and future suitability. Our future investment needs to be informed not only by the condition of our stock and its capacity to adapt to increasingly demanding energy efficiency and carbon emissions standards, but also its current and long term alignment with the evolving needs of our client group. This will be determined by the ongoing work of our asset management strategy.
- Historically many older people with financial means chose to move to a care home while physically and mentally able in preparation for their later years when they may not be able to care for themselves. Today, the vast majority of our residents move to care homes when they can no longer be cared for in their own homes in the community.

Our client profile is predominately female (68 %), aged between 80 and 100, white British and who have resided in the locality where our homes are or whose family live locally and wish to have their elderly relative close by for visiting. Our Homes are located in some of the more affluent residential areas of the city with resultant interest in our homes from people who can afford to pay for their care and support. Our clients are attracted to our homes because on their reputation, Care Inspectorate grades, location, views and outdoor spaces and gardens. We are committed to continuing with our care services however in line with expected political legislation it is appropriate that we consider what will be the best and most sustainable care model for Viewpoint in the future.

- We will continue to develop strategies that support the challenges facing housing and care that ensure we continue to improve the lives of our customers in Edinburgh, Lothians and Fife. It is important we maintain a person-centred approach that considers innovative models and affordable services designed around people living independently at home within intergenerational communities, as well as retaining our existing high quality care home model delivering palliative care.
- It is important that we manage our void properties to ensure our void loss is maintained at xx%. In Edinburgh, the largest category of allocation of our property - 'Edindex' - is to those with 'waiting time' points. Around 15% of our property in Edinburgh is consistently allocated to those who have been assessed as statutorily homeless. Around 10% are allocated to those with 'Gold Priority' which includes those who are in hospital and cannot return home and those whose current home cannot be adapted to suit their needs. Around 5% of our property is a transfer by a Viewpoint tenant from an existing Viewpoint property.

In Fife, we currently have 53 applicants on our Housing Register, including 7 transfer applicants. 50% of our allocations are made via Fife Council. In East and Midlothian areas, all allocations come via the local authority.

The average age – early 70s - of those allocated our retirement, sheltered and enhanced sheltered housing is very similar – the key common feature of this stock is that on-site staff are available. Alarmed housing lets have an average age around 65 and even in our general needs housing, the average age of incoming tenants is early to mid-50s.

- According to the Scottish Government Family Resources Survey, relative poverty after housing costs for pensioners in Scotland was 15% in 2016-19 (150,000 pensioners each year). Before housing costs, 18% of pensioners (180,000 pensioners) were in relative poverty. Relative pensioner poverty showed a long decline until 2008-11, was then largely stable between until 2013-16 before it started to rise again in 2013-16 (before housing costs) and 2014-17 (after housing costs). In the latest period, relative pensioner poverty may have stopped rising.
- From what we know about our current tenants, we know that many of them will be at a higher than average risk of living in poverty. Another indicator of potential risk of poverty is the numbers of tenants reliant on assistance to pay their housing costs. While the percentage of our households in receipt of housing assistance is consistently between 60 and 65%, there was a small drop in households receiving assistance in 2020/21 which was surprising, given the significant uplift in Universal Credit cases.
- Our staff are key to the delivery of our objectives. We started a redesign of our teams in 2019 and introduced some changes to reflect the needs of our services. We aim to complete the redesign of our teams in 2022. We will support our staff through Training and Development and developing the skills to enable our staff to be digitally enabled and encouraging a self-service approach. Our aim is to improve customer relations through better internal and external communication; streamline services; empower staff; build teams and in general become a more inclusive organisation.
- With the backdrop of our current activities, the uncertain political agenda and the recognition that significant housing and care challenges still exist within our communities, the success of the implementation of the current and any future strategic planning relies on continued engagement and consultation with our customers and the wider communities and we need to be open, listening and responsive. This means we need to be more innovative in our methodology particularly as face-to-face communication is still limited and we do not know how long this will continue.
- The big social challenge is the changing demographic landscape. Across Scotland and the UK, there is a growing ageing population, more people living alone, more people struggling to heat their homes and more struggling to buy food and becoming reliant on food banks. Our customer base will continue to get older and generate new demands as the model of care changes with a greater emphasis on keeping people at home. We will have to consider the suitability and flexibility of our stock to accommodate individuals with changing needs as well as consider new partnerships with health and voluntary agencies to support people to stay longer in their homes.

- How people engage and interact with service providers has changed dramatically especially in the last two years. More transactions are being handled on line with people using an array of IT devices. There is still a place and a need for face to face contact so we must be adaptable and flexible to respond to our customers. We need to widen our digital offering.
 - As we develop our services, we need to ensure our staff team are comfortable and adept at using modern technology to help customers, but also to be more mobile e.g. home working and handheld devices to take the service into the customers' home.
 - We must play our part and make it easier for tenants to get online confidently to engage and carry out business with us and others. How we engage and communicate with our tenants and other customers is important. However perhaps more crucial is understanding how they wish to be engaged with. This will be an essential part of our transition process if it is to be successful.
- Fuel Efficient Homes Fit For Purpose - although new homes are built to the silver standard for energy efficiency and we are continually working to improve the heating systems we put into our homes there is an increasing concern that our tenants have more affordability issues that could include fuel poverty. The impact of Covid-19 has meant that more people were already finding it hard to heat their homes and the impact on their living conditions, physical and mental health is palpable. The recent big increases in fuel costs have only served to make that situation significantly worse and pull even more of our customers into fuel poverty.

As we begin to collate more data about our tenants this will enable us where possible to take a more person-centred approach to our homes whereby we will look at both the asset and the person living there to ensure whatever we are doing not only improves energy efficiency but also is affordable.

- The legislative requirements of the Energy Efficiency Standard for Social Housing alongside the demands of the Climate Change Plan require us to fully understand the levels of investment required within some of our most challenging properties.

In June 2019, the UK announced it would be legislating for a net zero carbon emissions target that will mean the UK will



end its domestic contribution to climate change from 2050. This will profoundly affect almost all aspects of society, including the way we heat our homes. Currently most UK homes use natural gas for heat. In a net zero world, all these households must use alternative, lower carbon sources of heat. Unless radical changes in housing, energy and climate policy are prioritised, the UK will miss its 2050 net zero climate target.

- We have homes in great locations with good access to local services, in the most heated housing market area in Scotland. In considering our assets going forward, our homes need to:
 - Be Accessible/Easily adaptable/inclusively designed

- Facilitate living with dementia (Housing and Dementia Framework/Dementia Strategy)
 - Be Digitally connected - TEC In Housing Charter
 - Be Well connected to local services - 20 minute community place concept
- As we continue to face difficult decisions, we need to ensure we continue to engage and involve our tenants, residents and other customers. We need to be accessible. Like many providers, we have tenant groups, run annual conferences, arrange consultation sessions and continue various meetings at our complexes and care homes. However true tenant/resident engagement is more about listening than it is talking, so we will aim to engage with our customers and align those discussions with the priorities of the organisation to make these sessions relevant, listen to views and ensure customers feel they are making a real contribution to what we are aiming to achieve.
 - National & Local Government – National Care Service/ Housing to 2040 / Draft Rented Sector Strategy and Scottish Social Housing Charter
 - National Care Service - Although we are not a public body, we do operate to a large extent alongside other public services. Our principal activities of housing and care are devolved to the Scottish Parliament and therefore we ensure that we keep up to date with the relevant Scottish Government policies. However some areas of our business, such as welfare reform remain under the jurisdiction of the UK Government so we keep abreast of these matters as well.



The independent review of adult social care recommended a series of wide ranging reforms including setting up a national care service on an equal footing to the NHS and making care free at the point of need, more funding for unpaid carer respite services to creating a new care minister to oversee reform. The recommendations, which come with a £660m price tag was backed by MSPs. The review recommended a

potentially seismic shift in the way that social care across Scotland is overseen. Most significantly, councils would be stripped of their dual role as both commissioners of social care and often providers of services and this would be handed to newly-empowered Integration Joint Boards (IJBs), or Community Health and Social Care Boards as they will be known, answering to a national care service.

The intention is that the National Care Service will be established as a legal entity and have a chief executive, on a par with the NHS in Scotland, directly accountable to a newly-created minister for social care. It would be the role of the national care service to ensure a 'once for Scotland approach' to putting in place the workforce planning, data, research and IT systems required to deliver national quality standards and improving outcomes for service users.

While the plan calls for a narrowing of the role of local authorities, it proposes a greater, direct and more independent role for health and social care partnerships. Instead of being

funded by both their local health board and council, Integration Joint Boards (IJBs) that oversee health and social care partnerships would get their money directly from the Scottish government. They would take over the role of not just planning but also directly commissioning and procuring services – with an increased workforce to match.

The consultation for the National Care Service has been completed. However there is no clear timescales of the outcomes and therefore in our business planning Viewpoint must follow its agreed strategic direction with the caveat that we may have to change going forward. With an increasing older population and higher levels of vulnerable individual in our community we have an opportunity to consider different housing and care models that provide person-centred services built around people's needs and aspirations.

- Housing to 2040 - In March 2021, the Scottish Government published 'Housing to 2040', following extensive engagement with people and organisations. The document is a 'collective vision' for homes and communities in Scotland in 2040 and is Scotland's first long term national housing strategy. It provides a route map of activity to deliver the collective vision framed in 4 parts and underpinned by a significant number of actions.

Vision: Our aim is that by 2040, everyone will have a safe, high quality home that is affordable and meets their needs in the place they want to be.

Part 1: More homes at the heart of great places

Part 2: Affordability and Choice

Part 3: Affordable warmth and zero emissions homes

Part 4: Improving the quality of all homes

- Draft Rented Sector Strategy for Scotland - The Scottish Government is currently consulting on a Draft Rented Sector Strategy for Scotland. It applies to all types of rented home whether rented from a social or private landlord. The final Strategy, informed by tenants, is being developed to improve accessibility, affordability and standards across the whole rented sector in Scotland. It is explicit in the draft, that the focus will be on improvement in the private rented sector, in order to ensure that no matter where you rent, your rights, standards of service and property condition standards are comparable. The Government will also be looking to work with all landlords across the social and private sectors to ensure effective progress in the next 5 years towards its vision for the rented sector to be an effective part of a whole housing system that, by 2040, offers quality, affordability and fairness to all tenants.

New housing legislation will be introduced during this Parliament to support the policy aims of strengthening tenants' rights, improving regulation and tackling affordability. The results from this consultation, alongside extensive work with tenants' groups from both the private and social sector and in partnership with the Joseph Rowntree Foundation, will inform a final version of the Strategy to be published in 2022.

- Scottish Social Housing Charter – the Charter sets out the standards and outcomes that all social landlords should aim to achieve when performing their housing activities. A revised Charter is due to be published for implementation from April 2022.

Section 6 - What did our customer engagement exercise tell us?

As part of our strategic process we engaged with representatives from our local tenant's groups. We provided a general overview of where we are as an organisation and what we hope to achieve in the next few years and beyond. This included discussion around our current stock and our care homes. The respondents shared a number of thoughts albeit most were consistent on what we should do.

Following review of the feedback the following key issues were highlighted to us by our customers. These are the issues that came through most strongly from the exercise:

1. Provide clear and consistent communication to our customers

- Tell our customers what we are doing particularly around our planned maintenance programmes
- All staff are empowered to deal with matters arising in our communities
- Listen to our customers and hear what they are saying about our services
- We provide frequent opportunities for our tenants' to meet our staff

2. Tailor our services to meet the needs of our customer base

- a. As we are currently completing a customer survey we will be in a better position to understand the specific issues impacting on the lives of our customers

3. Ensure the use of technology allows us to deliver choice to our tenants' in how they receive services

- a. We want to be efficient and effective as we can and by using new technology we believe this will enable us to do this. It is really important that we stress that this is about giving customers the choice in what suits them best in how they engage with us



objectives which underpin these aims, show how we will get there. A number of the objectives we are setting out to deliver in the first year of the plan will then inform our future objectives in years two and three.

The outcomes we seek are:

- ### AIM 1 – Objectives

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To improve our customer experience and therefore overall satisfaction; develop customer strategy and charter	✓	✓	✓
To continually review resident satisfaction in our care homes to ensure we maintain quality and efficiency of services.	✓	✓	✓
To identify and pursue partnership opportunities and work collaboratively with other partners, agencies and volunteers to help us increase the activities and support we can offer our tenants and residents	✓	✓	✓

Aim 2. To provide good quality homes

As a social landlord we take our responsibilities for looking after our properties and our care homes very seriously. We will continue to invest a minimum of £5 million, whilst considering affordability, in our stock annually to ensure we can effectively maintain good quality homes.

The outcomes we seek are:

- Homes that are safe and secure;
- Homes that are accessible and connected;
- Homes that are functional, warm, comfortable and desirable;
- Homes that meet evolving customer needs and aspirations;
- Homes that add strategic, financial and social value to our business;
- Homes that deliver improved customer satisfaction;
- Homes that meet all relevant and required standards.

AIM 2 – Objectives

	Year 1	Year 2	Year 3
To devise a costed 3-year investment programme setting out what, where and when we plan to deliver.	✓		
Consolidate all stock condition and energy performance survey information that will inform future planned and cyclical maintenance programmes	✓		
To develop our stock evaluation matrix to include key non-financial factors and devise a project specific options appraisal methodology to identify “cause for concern” properties.	✓		

To develop a decarbonisation and energy efficiency roadmap setting out a phased approach to investment in fabric and heating retrofit measures and the achievement of EESSH2.	✓		
We will consider options for a new purpose built care home to replace the existing facilities and will conduct a financial appraisal	✓	✓	
We will actively seek a development partner to consider strategic development options for future housing projects	✓	✓	
Liaise with others in the sector to discuss different approaches to sustainability with a view to identifying better practice	✓		

Aim 3. To maintain good governance and financial management

The outcomes we seek are:

- To ensure there is high quality governance and decision making to guide our business activities
- Our business is financially sustainable
- Our business is governed well
- Our business meets regulatory standards

AIM 3 – Objectives

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
Strengthen the Board through targeted recruitment campaigns to bolster both numbers and the range of skills presented. To fill current and future vacancies and to plan for future retirements to ensure the governing body is shaped for the future	✓		
Develop clear succession planning for future Office Bearers to support the filling of key roles of Chair and Vice Chair	✓	✓	
Update the current training plan to help our Board to continue to develop	✓	✓	✓

Annual audits will continue, providing testing as to efficacy and efficiency of our internal policies, processes and controls. Ensure recommendations are actioned and best practices are promoted across the business.	✓	✓	✓
Continue through strong financial management to provide framework for ongoing investment in our properties whilst providing longer term sustainability. This has to be balanced against providing affordable services that offer value for money to our customers.	✓	✓	✓

Aim 4. To value and invest in our people

Our people are essential to our future success. We recognise the importance of strong and visionary leadership from the Board, Executive and Leadership team to develop our staff to be the best they can be. Without their hard work, knowledge, skills and commitment we would be unable to meet our objectives. Investing in our people is investing in our future.

The outcomes we seek are:

- Our people know that the organisation has a succession plan and that we will invest in them.
- Our people are digitally able and have the resources they require to access our systems and be self-reliant.
- Our people are skilled, committed and high performing;
- Our people feel valued and supported;
- Our people enjoy their work and have fun;
- Our people are encouraged to develop themselves through ongoing training;

Aim 4 – Objectives

	Year 1	Year 2	Year 3
To develop and implement our Workforce Planning Strategy to ensure we have the people we need with the appropriate skills to deliver our Strategic plans and to meet the needs of our service users.	✓		
<ul style="list-style-type: none"> ▪ To ensure our People have the systems and training necessary and to provide competitive and attractive remuneration and benefits to enable us to recruit and retain the best talent available. 	✓	✓	

To invest, support and value our people to enable them to deliver the best services they can but also to support their personal development		✓	
To develop a hybrid model for working through staff consultation to ensure we deliver excellent services to our tenants and residents.	✓		
Through ongoing 1-2-1 with staff consider an organisational succession plan which identifies key skill gaps and therefore any potential risks as staff leave Viewpoint.	✓	✓	✓

Aim 5. To be efficient and effective whilst considering value for money

The outcomes we seek are:

- Our rents are affordable
- Our care home fees are competitive but also affordable
- We review our internal processes to ensure that we are maximising our income
- We continue to review our overall costs and consider how to reduce these to ensure our operating business is financially sustainable

Aim 5 – Objectives

	Year 1	Year 2	Year 3
We will continue to improve our services; review targets and improve performance, as well as considering what quality marks, standards or tools could support us on our continuous improvement journey.	✓	✓	✓
<ul style="list-style-type: none"> • Review of voids management and associated processes 	✓		
We will through strong financial management optimize our resources, demonstrating best value (including cost, quality and performance) for our customers. , This will include continued adherence to our Procurement Policy and where appropriate working in partnerships where these can provide economies of scale benefits.	✓	✓	✓
We will have identified and implemented the appropriate IT systems to allow us to provide more efficient service which will improve the outcomes for customers.	✓	✓	✓
We will use digital means to improve our processes and activities as appropriate and develop and implement our Digital Road map	✓	✓	✓

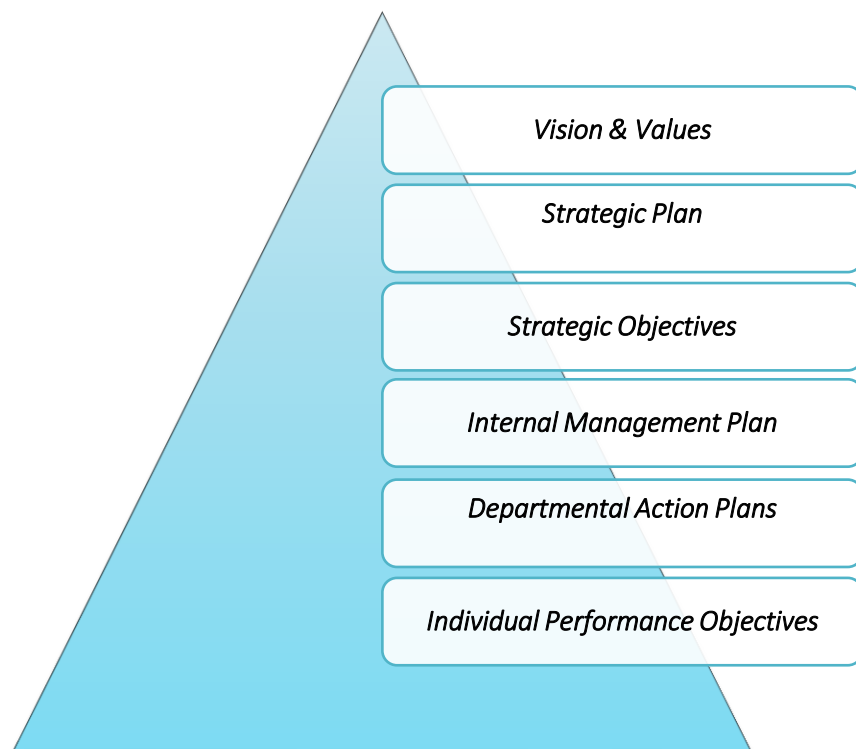
Section 8 – The Corporate Planning Framework

Whilst we set out our strategic direction, we keep it under review and through ongoing monitoring we will amend as appropriate. While our objectives are all interdependent and all contribute to meeting our vision, we are clear that the overriding priority is to ensure that our current properties and care homes are fit for purpose now and for the future to provide, wherever possible, a home for life, providing positive and psychological benefit for older and vulnerable people in Edinburgh, the Lothians and Fife.

The Business Plan is mainly for internal use and its focus is on more new and continual improvement initiatives than day to day ‘business as usual’ activities. The plan itself outlines strategic objectives associated across Governance, Finance, Housing and Support Services, Assets, Business Support and Organisational Development. This framework was used in our last plan and established in our reporting process. It provides a robust framework for the organisation to plan our outcome related activities for the year.

The Internal Management Plan (IMP) – this reporting matrix allows us to track progress against the agreed objectives and associated activities in a given year and is principally used by the Board to ensure we are meeting targets, and to consider where support may be required in order to meet targets. This sits alongside other reporting measures such as KPI reports and Management Accounts to provide oversight and controls within our Governance framework.

The Departmental Action Plans – these were developed internally to link the strategic outcomes and specific objectives to each operational area and then feed into individual performance objectives for the year ahead. In doing this every staff member is given a clear ‘line of sight’ and can directly see the role they play in the delivery of our Business Plan



Section 9 – Financial Management

Resourcing the Business Plan

Our current 5 and 30 year financial projections have been prepared on relatively conservative assumptions on income growth e.g. rents being set at 2% for the first five years. It is highly likely however that the current increasing inflationary pressures on items such as labour, materials, food etc., together with the cost of implementing a zero carbon heating replacement programme will result in the rents, service charges and care home fees having to be increased at above inflation rates over the coming years. Viewpoint will update our longer term financial projections on at least an annual basis to ensure that the assumptions on which these forecasts are based continue to be realistic. We will strive however to mitigate against these increases wherever possible e.g. through robust procurement processes.

Viewpoint remains in a relatively strong financial position and has sufficient borrowing headroom to finance any future capital development programmes whether these be in new housing properties or care homes but there will be an associated cost of borrowing additional funds which will need to be covered through our operating income.

We need to be very astute with our financial management to ensure we can maximise our impact in our communities as well as protect our long-term position including the affordability of our services. To achieve continued financial viability we will:

- Robustly stress test our business decisions through a range of scenarios to ensure they are deliverable
- Deliver our Treasury Management Strategy to ensure any growth programme is deliverable and that we protect our liquidity through our future development
- Continue our internal review of structures and service delivery through ongoing analysis of performance, process mapping and benchmarking

Achievement of the business plan is dependent upon achieving our strategic aims and objectives. To do this we need to be certain that we have the following in place:

- Sufficient financial resources – the organisations agreed activities have been costed and incorporated into the annual budget. Where we have not been able to deliver within budgeted amounts in recent times this has been down to circumstances out with our control rather than poor management. Full financial reports have been presented to the Finance SLWG, Risk & Audit Committee and Board on a regular basis. We are confident that the business plan can be resourced financially based on an assessment of our day to day operations and our current financial situation, outlined for 2020/21 in the table below.
- Sufficient staff resources – in developing this business plan we have taken cognizance of the everyday demands placed on staff teams. We continue to review our staff structures to ensure we have sufficient staff to achieve both short term and longer term objectives.

Value for Money

Value for Money (VFM) is about spending wisely and making the best use of our resources, ensuring we are an effective business. It is important that Viewpoint is able to demonstrate that it delivers VFM in its delivery of housing and care services to its tenants, residents and other stakeholders. As an organisation delivering housing and care and

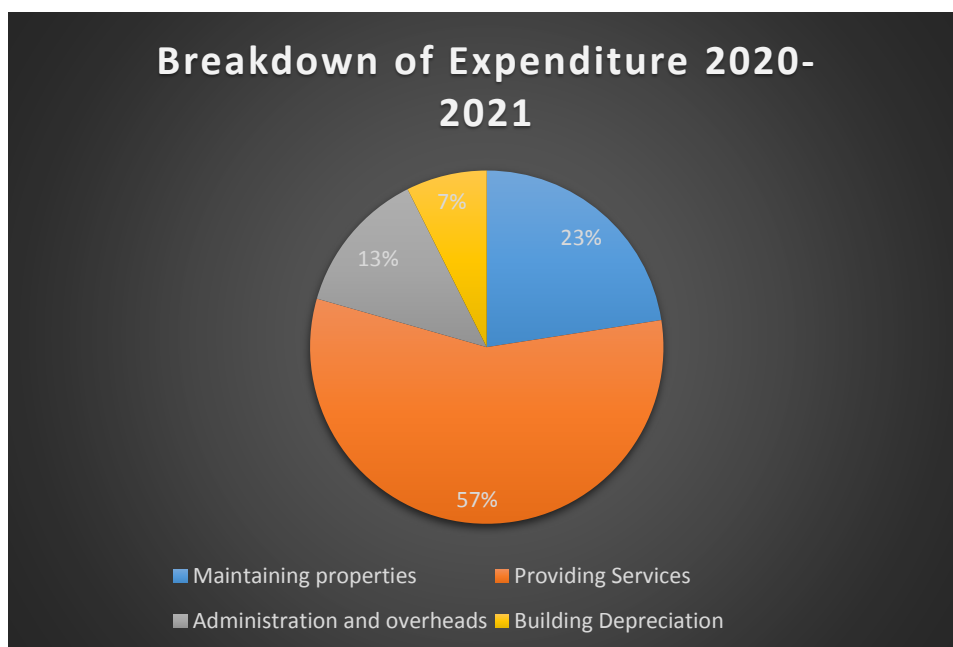
getting value for money is very important to us and we have this in the forefront of our minds in all the spending decisions we make. We aim to work efficiently and effectively, delivering the best service we can at the lowest reasonable cost. The better our value for money, the more investment we can make and the more we can improve services. As a housing association, there are many ways that we can demonstrate value for money:

- We will keep our rents affordable and any increase as low as possible
- We will continue to seek new efficiencies every year, through improved procurement and management of contracts, for instance.
- As we aim to achieve the Energy Efficiency Standard for Social Housing we will be looking at a more person-centred approach to what we do in your homes.
- We will talk to our customers about their circumstances. For us it isn't just about fitting the cheapest system we will ensure that we fit something that is affordable to everyone and where possible targets families suffering fuel poverty.

Value for money isn't just about saving money it is about tenancy sustainability and we will continue, where possible, to ensure that our tenants have an affordable home for life and our residents live in homes that provide the best person-centred care and support in comfortable surroundings.

The additional housing support we offer and the financial inclusion advice and support we provide, help people improve their personal circumstances and have a better quality of life. It may not generate money for Viewpoint, but it's a real benefit to those people living in our communities – and that is a true reflection of value for money.

How We Spend Our Money



The Base Case Assumptions per Scottish Housing Regulator Five Year Financial Projections 2020-2021

The following table shows our Five Year Financial projections submitted to the Regulator in 2020/21.

Inflation	21/22 – 2.0% 22/23 – 1.8% 23/24 – 1.9% 24/25 – 1.9% 25/26 – 2.0% Figures based on UK Government forecasts (from Office of Budgetary Responsibility) as at May 2021.
Rents	Rents have been assumed to increase at 2% per annum throughout the life of the plan.
Affordability	Benchmarking of rent levels carried out to ensure that we are broadly comparable to Scottish national average and local/peer group averages.
Rent – void loss	21/22 – 2.75% 22/23 – 1.7% 23/24 – 1.5% 24/25 – 1.25% 25/26 – 1.25%
Rent – bad debts	c0.25% per annum
Maintenance and Major Repairs	Planned Maintenance – inflation applied at 2.7% per annum. All other repairs work – inflation applied per UK Government rates (see rent section above).
Development Programme	There are no new development projects included in the current 30 Year Financial Projections.
Interest Rates and Treasury Management	Loan Interest rates: Current CAF Bank £5m loan is fixed at 3% until the end of 2022.
Major Works	Assumed major planned works can be funded from cash balances.
Development	Given there are no development projects included in the current financial projections we do not anticipate any further loans being required.

Management Costs	Salaries have been assumed to increase by 2% per annum throughout the life of the plan.
Pension	Pension costs include SHAPS defined contribution costs plus any payments towards past service deficit liabilities.
Bank Covenants	<p>The following covenants are in place against our CAF Bank £5m 30 year term loan.</p> <p>Targets versus actuals as at 31 December 2021.</p> <p>Operating Surplus to Net Interest</p> <ul style="list-style-type: none"> Target 1.1 Actual 39.1 <p>Security Cover to Bank Indebtedness</p> <ul style="list-style-type: none"> Target 110% Actual 119% <p>Gearing</p> <ul style="list-style-type: none"> Target < 60% Actual 41% <p>The outstanding balance on the £5m CAF Bank loan as at 31 December 2021 was £4,710,530.</p>
Investment Portfolio	The market value of our portfolio managed by Brewin Dolphin as at 31 December 2021 was £3,411,839.
Bank Balance	Balance with RBS at 31 December 2021 - £4,822,206
Property Valuations	<p>The latest independent market valuations were carried out in 2018/19 and are as follows:</p> <p>Housing Properties:</p> <ul style="list-style-type: none"> Market Value £171m <p>Care Homes:</p> <ul style="list-style-type: none"> Market Value £21m <p>Overall:</p> <ul style="list-style-type: none"> Market Value £192m

Section 10– SWOT Analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> ✓ Good Board skills and mix ✓ Strong Executive Team ✓ Strong financial results and balance sheet ✓ Good brand and reputation ✓ Good location of homes and complexes ✓ Size – not too big ✓ High level of staff commitment ✓ Spectrum of care and support ✓ Viewpoint Trust funding ✓ Strong learning and development service ✓ Business processes and reporting ✓ Arrears performance ✓ Internal training of staff for succession planning ✓ Strong procurement process ✓ Valuation of assets ✓ Developed robust coronavirus processes ✓ Tenant Participation 	<ul style="list-style-type: none"> ✗ Customer Communications ✗ Need to be better at evidencing and promoting achievements and performance ✗ Recruitment and retention of staff ✗ Lack of required skills in some teams ✗ Ongoing impact of pandemic on our staff resilience and health & wellbeing ✗ Not able to let properties as they become empty ✗ High central costs for size of organisation
Opportunities	Threats
<ul style="list-style-type: none"> ✓ Further roll out Dementia Strategy ✓ Growth potential – asset base and financial viability strong coupled with reputation ✓ Potential for innovation in delivery of housing support and care services ✓ Potential to expand into local communities e.g. care at home and promotion of wellbeing initiatives ✓ Partnerships e.g. shared services – procurement and other services ✓ Staff leadership development ✓ Tenant Scrutiny ✓ Older population is growing; need for accessible accommodation for vulnerable individuals ✓ New care strategy that is inclusive, innovative and person-centred ✓ The roll out of the National Care Service ✓ Accessing appropriate funding to invest in our stock ✓ Continue to improve Tenant Satisfaction 	<ul style="list-style-type: none"> ✗ Recruitment and retention of staff ✗ The continuing impact of Covid-19 but also further pandemics on our business ✗ Constant external change puts strain on maintaining staff motivation ✗ Internal systems cannot support growth ✗ Staff behaviours ✗ Age and profile of stock and investment required to ensure fit for purpose ✗ Climate Change Plan and EESSH 2 ✗ The roll out of the National Care Service the impact of future recommendations. ✗ Failure to respond to changing care service and business developments ✗ Risk of staff burnout due to over commitment without considering existing workloads and agreed projects. ✗ Increase in cost of living and the impact on our income stream ✗ Increase in fuel poverty amongst our tenants ✗ Current war conflict

Section 11 – PESTLE Analysis

<p style="text-align: center;"><u>Political/Legal</u></p> <ul style="list-style-type: none"> ✓ Ongoing uncertainty over Brexit impact ✓ Political uncertainty – Scottish independence referendum ✓ GDPR ✓ Freedom of Information ✓ Declassification of RSLs as public bodies ✓ New care standards ✓ Health and Social Care Partnerships – emerging developments ✓ New SHR regulatory framework ✓ EESSH and EESSH2 and further legislative requirements ✓ New definition of Fuel Poverty ✓ Welfare Reform ✓ New Government Fire Regulations ✓ New UK Immigration Framework 	<p style="text-align: center;"><u>Economic</u></p> <ul style="list-style-type: none"> ✓ Increasing funding complexity and uncertainty ✓ Interest rates increase ✓ Staff costs – wage pressure, impact of Brexit ✓ Self-directed Support/Personalisation – increased choice for customers ✓ EU and Scottish Government procurement reform – impact on cost of goods and services ✓ Public spending cuts – Supporting People Grant, NCHC rate ✓ Maintenance and build cost increasing ✓ Shortage of nurses leading to recruitment pressures and wage costs ✓ Uncertain labour market/skills shortages 	<p style="text-align: center;"><u>Social</u></p> <ul style="list-style-type: none"> ✓ Workforce availability – changes in work expectations ✓ Increasing need for older persons' accommodation for couples ✓ Care not a career choice ✓ Change in expectations and aspirations of older people – baby boomers ✓ Demographics – older population and numbers with dementia increasing ✓ Increasing emphasis on customer involvement – Tenant Scrutiny ✓ Isolation amongst older people increasing ✓ Demand for social and affordable housing
<p style="text-align: center;"><u>Technological</u></p> <ul style="list-style-type: none"> ✓ Rapid advances in assistive technology ✓ System disruption e.g. hacking and data fraud ✓ Telecare and telehealth innovations and emerging trends ✓ ICT – rapid changes and developments ✓ Increasing use and reliance on social media and mobile technology ✓ Innovations in energy efficiency ✓ Improved performance management systems 		<p style="text-align: center;"><u>Environmental</u></p> <ul style="list-style-type: none"> ✓ Changes to expectations about transport and vehicle options ✓ Adaptation to climate change - impact on housing; levels of investment required; affordability

Viewpoint– Board, Executive and External Advisers

Board

<i>Iain Thompson</i>	<i>Chair</i>
<i>Tom Roehricht</i>	<i>Vice - Chair</i>
<i>Carol Lumsden</i>	
<i>Pam Russel</i>	
<i>Kate Kennedy</i>	
<i>Jack Clyne</i>	
<i>Caroline Jardine</i>	
<i>David McIntosh</i>	
<i>John Muir</i>	

Executive Team

<i>Jean Gray</i>	<i>Chief Executive</i>
<i>John Bain</i>	<i>Director of Business Support</i>
<i>Howard Vaughan</i>	<i>Director of Finance</i>
<i>Esther Wilson</i>	<i>Director of Housing & Support</i>
<i>Tom Hailey</i>	<i>Director of Assets</i>
<i>Ann Wood</i>	<i>Director of Care</i>

Auditors

External: Alexander Sloan, Head Office: 180 St. Vincent Street, Glasgow, G2 5SG
Internal: Wylie & Bisset, 168 Bath Street, Glasgow G2 4TP

Bankers

The Royal Bank of Scotland
CAF Bank

Solicitors

TC Young, 69a George Street, Edinburgh EH2 2JG

Scottish Housing Regulator,

Buchanan House, 58 Port Dundas Road, Glasgow G4 0HF

Care Inspectorate

Compass House, 11 Riverside Drive, Dundee, DD1 4NY

OSCR (The Scottish Charity Regulator)

2ND Floor, Quadrant House, 9 Riverside Drive, Dundee DD1 4NY

Scottish Public Services Ombudsman (SPSO)

Bridgeside House, 99 McDonald Road, Edinburgh, EH7 4NS