

STEVE BIKO HOUSING ASSOCIATION

BUSINESS PLAN APRIL 2016 – MARCH 2022

Approved: 25 April 2016

**Steve Biko Housing Association is an exempt Charity, registered
as an Industrial and Provident Society Number 24187R**

Registered with the Homes and Communities Agency

Number L3711

**Registered Office
19 Devonshire Road
Liverpool L8 3TX**

Contents

SECTION		PAGE
1	Introduction	3
2	Steve Biko Housing Association	4
3	Strategic Context	7
4	Community Development Tenant Engagement	12
5	SBHA Strategic Functions	14
	• Governance & Management	14
	• Finance	15
	• Quality Assurance Framework	16
	• Value for Money	16
	• Communication	16
	• Risk Management	17
	• Monitoring	18
	• Evaluation	19
	• Quality Improvement & Accreditation	19
6	SBHA Core Functions	20
	• Housing Management	20
	• Asset Management	21
	• Cyclical Maintenance	21
	• Repairs & Maintenance	21
7	Appendices:	
	• Annual Action Plan	
	• Annual Budget	
	• 5 Year Budget	
	• Board Details	

1 Introduction

- 1.1 This document is Steve Biko Housing Association's (SBHA's) five year business plan from 2016-2021.
- 1.2 This Business Plan was developed by the Board and Director following the Board Annual Development Weekend in October 2015 and subsequent Board Meetings 2015/16.
- 1.3 The Business Plan reflects the fact that SBHA is a Black and Racial Minority Housing Association that prioritises Liverpool's Black and Racial Minorities (BRM). It sets out SBHA's ambition to be more than a housing provider highlighting our uniqueness; as well as providing quality services to all of our tenants we will influence and campaign at a strategic level on the wider issues that impact on Liverpool's BRM residents and to enable us to do this with a firm evidence base, SBHA will deliver community development services that prioritise BRM Communities.
- 1.4 SBHA recognise the importance of providing appropriate high quality services to its tenants and with this in mind will aim to be the best BRM Association in Liverpool.
- 1.5 The Business Plan highlights SBHA's intention to deliver services that reflect and take into account the needs and aspirations of Liverpool's BRM Communities.
- 1.6 The Business Plan also recognises the current economic climate, the reduction in public expenditure, in particular, welfare benefit reform and its impact on SBHA, our tenants and wider communities that we serve. The Plan also reflects SBHA's decision to continue to invest in its own stock through a planned maintenance programme.
- 1.7 The Board have agreed to concentrate on 4 key areas:
- Delivery of Housing Management Services
 - Review of Repairs and Maintenance Service
 - Acting as delivery agents for other organisations
 - Setting and moving forward the Equalities agenda with a particular emphasis on race and employment

2. Steve Biko Housing Association

About Steve Biko Housing Association

- 2.1 SBHA, originally called the Liverpool 8 Housing Association was founded in 1982 by a group of local people concerned about the difficulty BRM community members faced in accessing appropriate and high quality social housing because of racial discrimination.
- 2.2 In 1987 the Association was registered with the Housing Corporation. In 1989 the Association was renamed in recognition of Steve Biko's invaluable contribution towards the anti-apartheid movement in South Africa and identifying with his struggle for justice for black communities.
- 2.3 SBHA is one of two BRM Housing Associations based on Merseyside and the only remaining independent BRM Housing Association.
- 2.4 In April 2013 the Association started to deliver its own new Housing Management Service, from a new office in the heart of the Liverpool 8 community and with easy access to all SBHA properties. The Association recruited and trained the staff team to deliver a new neighbourhood and housing management service that is tailored for diversity as well as delivering a strengthened tenant and community regeneration service.
- 2.5 SBHA outsources its repairs and financial services by way of a contract that is monitored and delivered through a management agreement. A comprehensive review of the repairs and maintenance service is being undertaken March / April 2016.
- 2.6 The growth of the organisation has been building steadily along with the role of SBHA as a support organisation in terms of the regeneration of Liverpool and the opportunities and consequences of this for Liverpool's BRM communities.
- 2.7 SBHA achieved the Workplace Health & Wellbeing Charter accreditation in 2015.
- 2.81 As at 31 March 2016 we owned 268 properties and manage 5 properties on behalf of Granby Community Land Trust. Most of the Associations properties are in the Liverpool 8 area, with properties also in Liverpool 6 and Liverpool 17.
- 2.8 We have recently taken stock transfer of 2 large properties containing a total of 9 units. We intend to refurbish the properties out of our own resources.

2.9 Our tenant age profile is as follows:

Aged 21 or under	0
Aged 35 or under	32
Aged 35 -59	101
Aged 60-70	58
Aged 71-80	43
Aged 81+	32

2.10 The Ethnicity of our tenants is as follows:

BME	63.9%
White British	26.7%
Missing Data ethnicity	7.1%
Refused	2.2%

2.11 **Equality and Diversity**

Equality and Diversity is at the very heart of our organisations ethos and values. The Association recognises the seven strands of Equality; Gender, Disability, Race & Ethnicity, Age, LGBT, Religion and Socio-economic. An Equalities Impact Assessment is carried out on our policies where appropriate.

2.12 A review of our equality and diversity policy and procedures will be undertaken 2016 to ensure that we are compliant, and that we uphold the expectation of us as a BME Housing Association.

2.13 Whilst the Association will ensure that all of the equality strands are taken into account whilst developing our policies and delivering our services, we recognise the intersectionality that occurs. We are a BME Housing Association and therefore will be proactive in advocating on race and ethnicity and religious issues.

Vision

2.14 SBHA's vision is: "Homes and Communities without Racism"

Mission

2.15 We will provide housing and related services that are responsive to the needs of BRM communities and we will enable tenants and local communities to influence decisions that affect their lives. We will do this in a way that influences and challenge social and economic structures that contribute to or entrench discrimination and disadvantage by putting racial equality at the heart of our work.

Objectives

2.16 Our Objectives are:

Quality Services to Tenants

- To provide quality homes and related services in areas of choice for BRM Communities in line with their identified needs.

Governance

- To develop governance structures that enables the Board to make informed decisions and to determine and deliver the strategic objectives of the organisation.

Quality Organisation

- To develop an organisation that understands the operating and regulatory environment and has in place robust systems and processes for effective management and financial accountability.

Promoting Equality

- To take the lead in influencing those who provide services to BRM communities to develop and deliver solutions within a framework that promotes racial equality and challenges discrimination.

Community Empowerment

- To empower tenants and residents so they can influence housing and associated quality of life services.

Values

2.17 SBHA's values reflect our commitment to be the best BRM Registered provider in Liverpool. Our values are the foundation of our behaviour and a key to our success:

- **Listen** - Listen, involve and deliver our tenants and residents needs and aspirations
- **Transparent** - be open and transparent
- **Non- discriminatory** -not tolerate racism and discrimination
- **Innovative** - provide services that are creative and innovative
- **Independent** - maintain our independence

3. SBHA STRATEGIC CONTEXT

National

- 3.1 A Conservative Government came into power in 2015. They are in the process of introducing two key pieces of policy that will have major impacts on Housing Associations, the continuation of Welfare Reform and the introduction of a Housing and Planning Bill.
- 3.2 The key policy developments include:
- No new funding for rented housing
 - Limited building of affordable housing for rent
 - The Right to Buy for Housing Associations
 - 1% Rent Cut for all Housing Associations tenants year on year for four years
 - Pay to Stay
 - An end to lifetime tenancies (voluntary for HAs)
 - Welfare Reform –
 - Spare Room Subsidy (Bedroom Tax)
 - Benefit Cap
 - Universal Credit
 - Benefit Freeze
 - Local Authority Housing Allowance Cap on HB
 - No Housing Benefit entitlement to young people 21 and under
- 3.3 Reclassification of HAs – now classed as public bodies for Government account purposes. The Government have stated that they will take steps to reverse the classification of HAs becoming public bodies, and have taken steps to do this by making deregulatory changes in the Housing and Planning Bill:
- HCA Consents regime abolished
 - Disposals to now be notified to HCA
 - Disposals Proceeds Fund abolished
 - Mergers and restructuring no longer need HCA consent
 - Appointment to Board powers reined back
 - Pay to Stay Voluntary for HAs
 - Use of fixed term tenancies – HAs still free to use fix term or lifetime tenancies.
- 3.4 The Homes and Communities Agency (HCA) now have regulatory responsibility for Housing Associations. New Regulatory Standards for all Registered Providers have been issued. These new standard came into effect in April 2012 and have been reviewed in 2015. The Standards are split into two main elements Consumer Standards and Economic Standards.

- 3.4 The HCA will prioritise economic standards and will focus on developing associations where risk is greatest
- 3.5 In order to ensure that the Association is able to contend with the above changes the Association has stress tested its business plan and is in the process of reviewing all of its policies particularly income management and allocations and lettings to ensure that they are robust and fit for purpose. The Association is also conducting a value for money review of its repairs and maintenance service.

Regional

- 3.6 Liverpool City Region Local Enterprise Partnership (LEP) the LEP has been formed to drive economic growth and job creation for the Liverpool City Region. LEP is private sector led Board with political leaders from the 5 Local Authority areas of Merseyside.
- 3.7 The LEP has responsibilities for determining priorities of The City Deal, European Regional Development Fund, Growing Places Fund, Regional Growth Fund, as well as responsibilities for Enterprise Zones around the City Region.
- 3.8 Its core activities include:
- Strategic Economic Development
 - Business Growth
 - Supporting Key Growth Sectors:
 - Knowledge economy
 - Visitor economy
 - Low carbon
 - Super port
- 3.9 Central Government are keen to devolve power to the regions and have entered into a Liverpool City Region Devolution Agreement with Liverpool City Region (LCR) combined Authority body, consisting of Liverpool, Sefton, Wirral, Knowsley, St. Helens and Halton Local Authorities. The agreement allows for a City Region Elected Mayor that Chairs LCR Combined Authority exercise powers and functions devolved from central government in respect of local transport budget, strategic planning, a Mayoral Development Corporation, and to develop a land commission and a joint assets board for economic assets. LCR Combined authority will have control of £30 million a year funding allocation to be invested in LCR Single Investment Fund, 16+ 19+ skills funding, co-design employment support for the harder to help claimants, build on success of International Business Festival through to 2020. The LCR Combined Authority have a lead to develop the housing offer and are working with LCR Housing Associations to develop this offer and determine how HAs will help in delivery not only in the housing offer but also in developing ideas policies and new approaches to employment and health and wellbeing.

Local - Liverpool

3.10 Liverpool is one of the first City's to have an elected Mayor. The mayor is the elected voice for Liverpool and is responsible for setting the overall vision for the city, championing the city at home and abroad. He is responsible for implementing the package of locally devolved policies and interventions negotiated through the 'City Deal'.

The Mayor has given the following pledges to the City:

- build 12 new schools
- create 20,000 new jobs
- build 5000 new homes
- make Liverpool business and enterprise friendly
- make the City Greener Cleaner and Healthier

3.11 Liverpool re-elected its serving Mayor in May 2016.

3.12 Liverpool strategic Housing Partnership called Liverpool First for Housing (LfH) was the Partnership that developed and delivered housing and regeneration strategy for Liverpool. Given the move towards delivery on a Liverpool City Region scale it has been agreed that this group will no longer function. A new Liverpool City Region Group has been established and is currently working with LCR Combined Authority in developing proposals to meet the new LCR Combined Authority Objectives. The Director of SBHA sits on the Housing Association Liverpool City Region Group.

3.13 The Liverpool City Council is currently undertaking a root and branch review of its Equality strategy. They have also set up a Citywide Strategy group for Fairness and Tackling Poverty that has now taken on the responsibility of driving forward the recommendations that came from the Liverpool Fairness Commission Report. A Liverpool Community Cohesion Strategic Panel has also been set up that reports directly to Liverpool City Cabinet and Liverpool's Health & Wellbeing Board. The Director of SBHA sits on the Liverpool Community Cohesion Strategic Panel.

3.14 The Association's Director also chairs, the Liverpool City Region Housing Partnerships Equality in Housing Group and its Hate Crime Task Group.

3.15 SBHA has excellent links with Liverpool's BRM Communities. It is in a unique position to act as a conduit for dialogue between Liverpool's BRM communities and the Housing sector at both strategic and delivery levels. We will continue to advocate and influence on behalf of Liverpool's BRM Communities to ensure housing and regeneration solutions reflect their needs.

3.16 Unemployment amongst the BRM communities remains extremely high, the key to breaking the cycle of disadvantage, and for our tenants to sustain tenancies is to enable people to become economically active. In 2016 SBHA intends to pursue the development of a training and employment project, linking in with the Housing Association Liverpool City Region employment offer but directly targeting BRM communities. This project will complement existing schemes.

The 2011 census provides the following information:

Princes Park Ward	Liverpool District
Total Ward population is estimated 17,894 (2013 estimates)	Total Liverpool population is 466,412,304,80 male and 235,932 female
72% are of working age, 18% children, 9.4% are aged 65 or over	69% are of working age, 16% children, 14% aged 65 or over
48.8% people are White British or Irish 51.2% are from a Black, minority or ethnic group (Princes Park Ward has the largest concentration of BME population in the city.)	86% White British or Irish, 13.7% from Black, minority or ethnic group
77.7% speak English as their main language	93.7% speak English as their main language
16.1% lone parent households	17.2% lone parent households
55.6% residents are economically active 44.4% are economically inactive	63.4% are economically active 36.6% economically inactive
The average household income in Princes park is £23,078 below both the Liverpool average and the national average	Liverpool Average £29,379. UK average £36,172
Current out of work benefit rate in Princes park is 26.9% (3,450 people) almost 3 times the national average of 10.6%	City Wide Average is 18.6%, (60,210 people.)
11.4% who are economically inactive are disabled or long term sick (16-74 year olds)	8.0% economically inactive due to disability or long term sick
Household containing people with a disability or long term health condition – 2,801 (31.6%)	Household containing people with a disability or long term health condition – 64,036 (31.0%)
In Princes Park Ward 52.9% of children are classed as living in low income households. £1,865 children. Princes Park ward suffers from the highest rate of child poverty in all wards of the City.	1.7 x the Liverpool Average of 31.0% and nearly 3 x the national average of 18.6%.

3.17 It is currently difficult to obtain information that drills down the above in respect of BME data. However, historical evidence is that BRM communities are disadvantaged beyond the geographical boundaries.

4. COMMUNITY DEVELOPMENT TENANT ENGAGEMENT AND REGENERATION

- 4.1 SBHA considers the development of the communities in which we work as fundamental to the delivery of appropriate affordable and quality housing as well as enhancing our tenants and resident's quality of life.
- 4.2 Community Development work primary purpose is to build communities based on justice equality and mutual respect. It involves changing the relationship between ordinary people and people in positions of power. It starts on the principle that within any community there is a wealth of knowledge and experience which can be channelled into collective action to address issues that affect their lives, developing solutions through empowerment and active participation.
- 4.3 SBHA ethos is of empowering our tenants and community members by providing adequate support and resources to assist them to actively contribute and explore solutions to problems they identify and experience in their own communities. We have a sound track record of working successfully in partnership with many diverse groups and organisations.
- 4.4 The Associations has a Grants Award Programme that is administered by tenants of the Association. The focus of this programme is to enable community based projects to develop their own initiatives and promote the principles of community development within their work i.e. Fostering ways of working that enable inclusion, equality, participation and changes that are of real benefit to people living in the community. The Fund prioritises the geographical areas in which we work and themes are agreed by our tenants each year.
- 4.5 SBHA starts from the premise that our tenants make up the community that they live, for us tenant engagement and community development go hand in hand. Tenant involvement is part of our culture. We encourage our tenants to get involved so that their influence can feed into all our strategies and policies, and improvement of housing services, which in turn impact upon the wider community.
- 4.6 We offer a variety of opportunities for our tenants to engage with us:
- Tenants Meetings Bi-monthly
 - Annual General Meetings
 - Tenants Consultations
 - Board Membership
 - Training and Awareness opportunities
 - Focus Groups on improving our Policies, Services and Communication
 - Tenant Inspections
 - Tenant Neighbourhood Walk About
 - Contributing topics/information for Newsletter Articles
 - Community Focused Projects e.g. Gardening, Health Activities, Neighbourhood Events, Intergenerational Activities with young people, Cultural events

- 4.7 A Tenants Satisfaction Star Survey was carried out in 2015. Key messages that our tenants told us where:
- Repairs and Maintenance was their number one priority
 - Our customer service had dropped slightly from the 2011 survey
- 4.8 As a result of the survey and to ensure value for money SBHA have implemented a repairs and maintenance review. The Association is also exploring accreditation of our tenant engagement activities and customer service.

5. STRATEGIC FUNCTIONS

Governance and Management – Board Arrangements

- 5.1 A Board of management leads SBHA. The Board holds an annual planning event and has strategic discussions at Board meetings to agree strategic direction and define key aims and objectives, it monitors performance against set targets and monitors, manages and mitigates risks. The board delivers its strategic vision through the development of its business plan and 5 year financial forecast and with the Director develops an annual work plan and annual budget.
- 5.2 Board composition is 80% BRM and includes board members who are tenants. The board is made up of people with the necessary skills and experience to deliver the strategic direction. The Board meets on a regular basis to consider and make decisions to ensure the efficient and effective management of the Association.
- 5.3 The Board recognises the need to have more tenant involvement in the running of the Association, and in order to ensure that we do comply with the requirements of co-regulation we will build upon the work already being done. The Board has ensured that we proactively engage tenants in the running of the Association and over the period of this Business Plan.
- 5.4 The Board reviews all of its policies and procedures to ensure compliance of both statutory and regulatory requirements and to ensure that its policies and procedures reflect the aims and objectives of the Association. A programme of policy review is in place.
- 5.5 The Board has a Governance Framework and Board Induction pack in place and has adopted the National Housing Federations Code of Governance.
- 5.6 SBHA currently has a Director who is responsible for implementing strategic decisions and delivering operational activities as guided and directed by the Board.
- 5.7 The Director is supported by a staff team:
- Neighbourhood Housing Services Manager
 - Community Regeneration manager
 - Bi-lingual Housing Services & Neighbourhood officer
 - Office Manager
 - Admin/Receptionist
 - Scheme manager
 - Cleaner x 1
 - And a range of contractors appointed through defined management agreement and contracts.

Finance

- 5.8 The Board of SBHA takes strategic responsibility and the Director takes operational responsibility for the delivering cost efficient services for residents.
- 5.9 The Association has a Value for Money strategy and is actively reviewing its strategy and Framework to ensure that it is robust and complies with new regulatory requirements. An annual Value for Money Statement is published in our annual accounts and is included in our annual report and posted on our website.
- 5.10 In order to secure efficiency and effectiveness the Board takes the following actions:
- Has a rigorous budget setting process
 - Quarterly monitoring of financial performance
 - A service level agreement (SLA) with our Managing Agent and a written management agreement. The Board reviews performance on a quarterly basis and the whole agreement and fee in accordance with the written agreement.
 - The Board measures the quality, consistency and value of services to SBHA residents and compare that to what is available in the market place.
 - SBHA are currently carrying out a value for money review of the repairs and maintenance service.
 - On completion of the value for money repairs and maintenance service review the association will the management agreement with North West Housing Services.
 - Periodically reviews its asset management strategy
 - Regularly reviews the staffing structures and remuneration policies so that they are in line with the Associations ability to pay and the quality of our staff outputs
 - Reviews the approved list of contractors
 - Reviews and implements our finance regulations

Budget Management

- 5.11 In order to meet regulatory and bank loan requirements, the Association has a 30 year financial forecast. The Association also has a 5 year financial forecast and an annual budget. To ensure on- going financial control the association operate the following procedure:
- 5.12 On a quarterly basis the board reviews the progress against budget and agrees remedial action if deemed necessary
- 5.13 At the end of the each year the Board formally reviews progress against budget and the delivery of operational targets, and incorporates lessons learnt into the next year budget process.
- 5.14 It is the aim of the Association to maximise the services and growth of SBHA whilst remaining financially viable in the long term.

Quality Assurance Framework

- 5.15 The board of SBHA is aware of and complies with internal and external regulatory requirements of Registered Society with the Financial Conduct Authority and The Homes Communities Agency in the following ways:

External Audit – Mitchell Charlesworth

The Board will explore through the Community Housing Association Group collaborative procurement of internal audit services for 2016/17.

5.16 Value for Money

SBHA's Value for Money Strategy was approved in June 2014. The aim of SBHA's Value for money strategy is to achieve year on year improvement of the Associations key corporate performance indicators at median cost.

In order to achieve these aims SBHA will ensure the following:

- That the associations key objectives and priorities are understood at all levels of the organisation and that they are embedded into service delivery and fed into individual work plans
- that value for money is well embedded and understood at all levels within the organisation
- that Board members and staff understand the cost of delivering its services, what and how underlying factors influence these costs and how we compare to appropriate benchmarks
- that we are able to identify and measure the efficiency gains that have been and will be achieved and be clear about how these have and will be applied over time.
- that there is a robust approach to making decisions on the use of resources to deliver organisation objectives, including understanding the opportunity cost of our decisions
- that there is a clear audit trail and track record of delivery which may include; new supply, improvement in services, housing stock and neighbourhood and community investment
- that SBHA's performance management and scrutiny functions are effective at driving and delivering improved performance with outcomes and outputs clearly demonstrated
- Greater emphasis on Value for Money measurement and outcomes within our budget, financial strategy and business planning processes.

- clear evidence on how we have gained assurance in reaching conclusions on Value for Money assessments
 - The social value of our work is formally captured monitored and measured.
- 5.17 SBHA publishes an annual value for money statement that evidences the above and seeks to demonstrate how we continually strive to achieve value for money on all our activities.

Communication

- 5.18 The Association has a communications strategy that was reviewed in 2016 and is scheduled to be reviewed on a bi-annual basis. We believe that it is important to communicate effectively with our tenants and residents to ensure that they are able to make their views known at all times. We commit to ensuring that tenants and residents are regularly advised of the work of the Association not only where it may affect them directly but also so that they may appreciate and contribute to the wider work of the Association.
- 5.19 SBHA actively communicates its values to its partners and advocates its core beliefs of quality housing and services for Liverpool's BRM communities in Liverpool.
- 5.20 SBHA will make our views known at all relevant local, regional and national forums to develop the interests of better housing and services for the BRM communities in Liverpool.
- 5.21 SBHA will ensure our website, newsletter publications and all other communications tools are made as accessible as possible to our tenants and residents, our partners and the wider public.

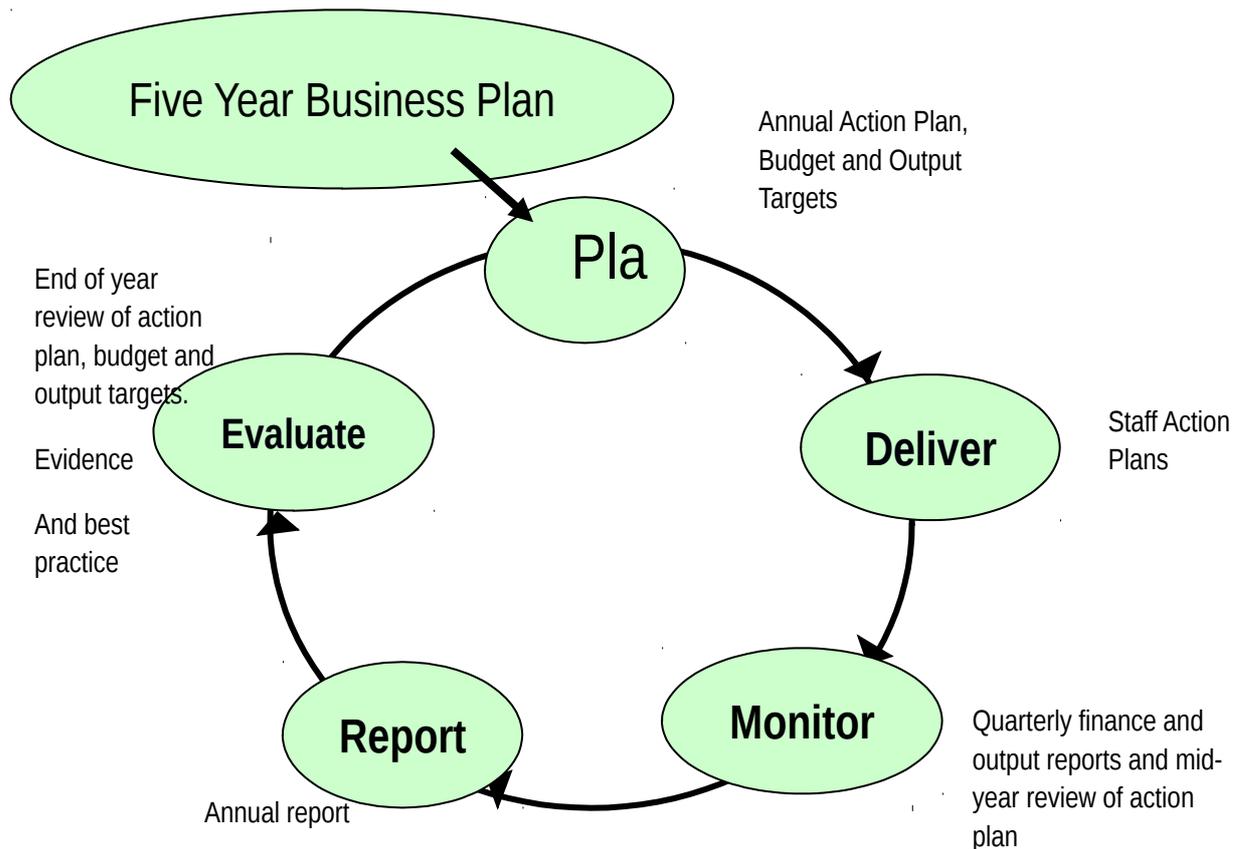
Risk Management

- 5.22 A detailed risk analysis takes place alongside the Association's annual review of the Business Plan at the Board Strategic Planning Event. The outcomes of the Association are produced into a risk register. The risk register highlights areas of concern against SBHA objectives and measures to address these. Where risks are identified actions to mitigate risk are incorporated into our operational action plan. The risk register is monitored by Board on a quarterly basis with exception reports brought forward to Board where risk is deemed to be significant, or new risks are identified. A traffic light system has been adopted by Board

Monitoring and Evaluation

5.23 The board employs the “golden thread” principal to monitor and evaluate its performance. Each year a clear process of analysis, evaluation, agreement of objectives and target setting is completed to ensure that the Association has clear achievable targets and goals against which the Board can monitor progress and performance against our Business Plan. Diagram 1 [below](#) outlines this process.

Diagram 1



5.24 The Board monitors progress and performance in the following ways:-

- Monitoring of the Directors' Action plan, by the Chair, Bi-annually by the Board
- Quarterly Performance Management Information showing actual performance against budget and target
- Annual accounts and performance data to Homes and Communities Agency
- Budgeting process against Business Plan targets
- Benchmarking against Acuity Benchmarking Group

Performance is linked to Assurance and meeting the requirements of the regulatory standards

5.25 Quality Improvement and Accreditation

We are committed to carrying out regular service reviews to ensure that we are meeting our tenant's expectations and good practice. The key areas for review and accreditation for the life of this business plan are:

- Repairs and Maintenance (Review)
- Customer Service (Review & Accreditation)
- Tenant Engagement (Accreditation)



6. SBHA CORE FUNCTIONS

Housing Management

- 6.1 Our Housing Management Service ensures effective and efficient management of our properties and is delivered in accordance with SBHA's Housing Management Policies and Procedures.

Our Core Housing Management policies include:

- Allocations and lettings
- Rent Arrears & Income Collection
- Tenant Engagement
- Anti-Social Behaviour Policy
- Hate Crime policy
- Vulnerable Adults Policy
- Child Protection Policy

Our policies are supported by Service standards

- 6.2 The Board monitors performance via a suite of performance Indicators.
- 6.3 Our Housing Management Services has been developed in response to the expectations of our customers and reflects best practice guidance from the regulator and National Housing Federation.

Sheltered Accommodation – Independent Living Service

- 6.4 SBHA aims to provide sheltered accommodation of a high quality and design which will give maximum independence to every user.
- 6.5 SBHA recognises that different tenants may have different needs to enable them to live independently. We employ a sheltered scheme officer to provide housing management and tailored services to our elder services in our sheltered scheme, to ensure our tenants are able to maintain independent living in a safe environment and that their diverse needs are met.
- 6.6 For tenants with support needs who live in our accommodation, the Association will work with support provider agencies to enable them to gain the support they require to maintain living independently. The level of independence achieved by tenants will depend upon the enthusiasm, skill and knowledge of those engaged to provide support services. To achieve these goals we will work with experienced support provider agencies.

Asset Management

- 6.7 SBHA's stock comprises the Association's most valuable asset. Asset Management of the stock is concerned with planning and delivering investment. The Association's stock is situated in Liverpool and is dispersed in streets or on small estates in the Liverpool 6, 8 and 17 postal districts. The Association has 268 properties. The stock comprises of traditionally built terraced and semi-detached houses, bungalows and refurbished and purpose built flats.
- 6.8 The Association has in place plans and procedures that focus investment on the sustainability of its housing stock. The Association recognises that for its stock to remain viable and to be effectively managed, it needs to adopt a flexible approach to investment planning driven by local circumstances.
- 6.9 SBHA is in the process of undertaking a sample stock condition survey of all properties which will inform our investment plan. It includes a range of performance indicators, which will assist in the continuous assessment of our stock and our suppliers.
- 6.10 Our current Asset Management Strategy includes a five year investment plan with an estimated cost of £853,000. Our Asset Management Strategy will be reviewed once the outcome of the Stock Condition Survey is known.

Cyclical Maintenance

- 6.11 SBHA inspects repairs and externally redecorates one fifth of its properties every year in line with its Asset Management Strategy. The Association also undertakes an annual inspection of all gas appliances in its properties in accordance with Gas Safety (Installation and Use) Regulations.

Repairs and Maintenance

- 6.12 SBHA has a statutory duty to carry out its repair obligations. Our Repairs and maintenance service is delivered in accordance with SBHA's Maintenance policies and procedures. A Managing Agent, under a management agreement contract, currently delivers our repairs and maintenance service.
- 6.13 Repairs and Maintenance Policies
- Asset Management Strategy
 - Maintenance policy & Procedure
 - Void Policy
 - Planned Maintenance Programme
 - Cyclical Maintenance Programme

- 6.14 The Board monitors the quality of service via key performance indicators on a quarterly basis.
- 6.15 Information drawn from the repairs and maintenance database provides data against which immediate and long term responsive and cyclical repair expenditure and plans can be developed. The Association will aim to spend 60% of annual repair expenditure on planned and cyclical repairs. The organisation and management of the planned maintenance programme has been outsourced.
- 6.16 Servicing and safety checks to installed appliances are programmed in accordance with legislative requirements.
- 6.17 Our tenants have told us that Repairs and maintenance is their number one priority in respect of service delivery. They expect value for money and a service that puts their needs first. The Association is aware that our current repairs service does not necessary deliver an efficient repairs service. The Board have commissioned a review of our repairs service with a view to determining:
- if we are currently receiving value for money
 - is there another way of delivering our repairs service that achieves a more efficient and effective service for our tenants
- 6.18 The outcome of the review should be known by end of April 2016 with the Board being in a position to decide the future delivery of our repairs service by June 2016.

APPENDICES

Board details

Annual Action Plan

Annual Budget

5 year financial plan and sensitivity analysis

APPENDIX I

BOARD MEMBER DETAILS

Michelle Cox	Chair
Robbie Williams	Vice Chair
Howard Cover	Company Secretary
Paul Fallon	Treasurer
Jamela El-Gadhy	
Jerimiah McGrath	
Yvonne Davies	
Prav Walker	