

# APPENDIX 1

## Glossary of Link organisations

Company	Role	Representation in Business Plan
Link Group Ltd ("Link Group")	<ul style="list-style-type: none"> <li>Registered Social Landlord</li> <li>Parent company in the group</li> <li>Registered Society under the Co-operative and Community Benefit Societies Act 2014</li> <li>Charitable</li> </ul>	<ul style="list-style-type: none"> <li>Company responsible for overarching strategic direction of the group</li> <li>Company responsibility for overall governance and compliance across the group</li> <li>Owner of the Business Plan</li> </ul>
Link Housing Association ("LHA")	<ul style="list-style-type: none"> <li>Housing management services company</li> <li>Undertakes all tenancy and welfare advice activities for the Link Group tenants</li> <li>Registered Society under the Co-operative and Community Benefit Societies Act 2014</li> </ul>	<ul style="list-style-type: none"> <li>Central to the delivery of the social housing tenant facing activities – central to the Communities division targets</li> <li>Delivers the core Regulatory performance data and metrics</li> </ul>
LinkLiving ("LL")	<p>A Care Inspectorate Scotland registered support provider focusing on care, support and employability services</p> <ul style="list-style-type: none"> <li>Company Ltd by Guarantee</li> <li>Charitable</li> </ul>	<ul style="list-style-type: none"> <li>Key part of the Communities division alongside LHA</li> </ul>
C-urb 6 Ltd ("C~urb")	<ul style="list-style-type: none"> <li>Commercial services company which provides repairs services to a number of group companies</li> <li>Development agency services</li> <li>Property management services for PRS / Factoring</li> <li>Company Ltd by Shares</li> </ul>	<ul style="list-style-type: none"> <li>Central to the delivery of the Building Success division objectives</li> </ul>
Horizon HA ("Horizon")	<ul style="list-style-type: none"> <li>c.800 property RSL based in Livingston with a specialism in Accessible Living</li> <li>Registered Society under the Co-operative and Community Benefit Societies Act 2014</li> <li>Charitable</li> </ul>	<ul style="list-style-type: none"> <li>Key partner organisation in the delivery of the Communities strategic objectives</li> </ul>

Larkfield HA ("Larkfield")	<ul style="list-style-type: none"><li>• RSL which owns, or manages on behalf of Link Group, a portfolio of c.1,000 properties based in Greenock</li><li>• Registered Society under the Co-operative and Community Benefit Societies Act 2014</li><li>• Charitable</li></ul>	<ul style="list-style-type: none"><li>• Key partner organisation in the delivery of the Communities strategic objectives</li></ul>
West Highland HA ("WHHA")	<ul style="list-style-type: none"><li>• RSL which owns or manages c. 800 properties based in Oban.</li><li>• Registered Society under the Co-operative and Community Benefit Societies Act 2014</li><li>• Charitable</li></ul>	<ul style="list-style-type: none"><li>• Key partner organisation in the delivery of the Communities strategic objectives</li></ul>

## APPENDIX 2

### Regulatory standards mapping

This appendix provides a reference point identifying the areas in the Business Plan that most directly link to the individual Regulatory Standards.

Regulatory Standard	Business Plan Areas	Comments
<ul style="list-style-type: none"> <li>The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users</li> </ul>	<ul style="list-style-type: none"> <li>Section 2 – Vision and Mission</li> <li>Section 3 – Delivering the Vision</li> <li>Section 4 – Protecting the organisation</li> </ul>	<p>The governing body establishes the overarching vision, mission, and values (S2) that it expects to be delivered for tenants and service users. The leadership team are tasked to deliver against this vision (S3) and a strong governance and reporting framework ensures active scrutiny (S4).</p>
<ul style="list-style-type: none"> <li>The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.</li> </ul>	<ul style="list-style-type: none"> <li>Section 3 – Delivering the Vision</li> <li>Section 5 – Stakeholder Insight</li> </ul>	<p>The voice of the customer leads the Link service provision. The strategic goals (S3) are built on wide stakeholder engagement and well developed participation channels (S5)</p>
<ul style="list-style-type: none"> <li>The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.</li> </ul>	<ul style="list-style-type: none"> <li>Section 6 – How do we see the future</li> <li>Section 7 – Financial planning</li> </ul>	<p>Financial and economic effectiveness is directly linked to the quality of services provided (S6). Link has significant systems and management experience in financial planning and reporting with external scrutiny on an annual basis by multiple stakeholders (S7)</p>
<ul style="list-style-type: none"> <li>The governing body bases its decisions on good quality information and advice and identifies</li> </ul>	<ul style="list-style-type: none"> <li>Section 4 – Protecting the organisation</li> <li>Section 7 – Financial planning</li> </ul>	<p>Scrutiny is encouraged at Board and senior leadership levels (S4). Technical activities are acknowledged and considered at multiples</p>

and mitigates risks to the organisation's purpose		levels through appropriate sub-committee structures and wider group-wide information sharing forums are in place. Financial and Risk assessment and oversight is undertaken at Group Board level (S4 & S7).
<ul style="list-style-type: none"> <li>The RSL conducts its affairs with honesty and integrity</li> </ul>	<ul style="list-style-type: none"> <li>Section 4 – Protecting the organisation</li> </ul>	Link adopts the SFHA model rules as the central basis for its operations
<ul style="list-style-type: none"> <li>The governing body and senior officers have the skills and knowledge they need to be effective.</li> </ul>	<ul style="list-style-type: none"> <li>Section 4 – Protecting the organisation</li> </ul>	The Board is supported in its activities through a robust training cycle including induction activities and specific technical areas (for example finance)
<ul style="list-style-type: none"> <li>The RSL ensures that any organisational changes or disposals it makes safeguard the interests of, and benefit, current and future tenants</li> </ul>	<ul style="list-style-type: none"> <li>Section 3 – Delivering the vision</li> <li>Section 4 – Protecting the organisation</li> </ul>	Link's governance framework ensures that organisational changes and disposals are reserved to the Group Board to ensure protection of tenants' interests

## APPENDIX 3

### Summary of key legislation and strategies

As a group of regulated companies the group complies with a range of legislative instruments. These ensure that customers and staff are kept safe and the organisations operate in clear compliance with their obligations. Whilst not a definitive list of all legislation, the strategic framework and some of the key regulations which govern the operations are set out below:

#### General

**The General Data Protection Regulation (EU) 2016/679 (including where applicable as it forms part of the law of England and Wales, Scotland and Northern Ireland by virtue of the European Union (Withdrawn) Act 2018)**

Safeguards in relation to data holding and transmission. An area under ongoing review with the Brexit transition agreements.

**Climate change (Emissions Reduction Targets) (Scotland) Act 2019**

Scottish Government commitments to carbon reduction which will impact most areas of business operations over time.

**The Scotland Act 2016 (part 3) and Social Security (Scotland) Act 2018**

Key act making provision for social security in Scotland to deliver the devolved powers introduced in the Scotland Act 2016 (Part 3).

**Procurement Reform (Scotland) Act 2014 & Public contracts (Scotland) Regulations 2015**

General procurement requirements governing the purchasing of goods and services.

**Heat in Buildings Strategy**

Published in October 2021 this strategy includes a commitment to a just transition to net zero emissions housing and provides a framework for legislation.

#### Housing focused

**Coronavirus (Scotland) Act 2020**

Primary purpose is to reduce the risk of homelessness to tenants during the period of the pandemic through enhanced protections against repossession proceedings.

**Housing (Scotland) Act 2014**

Overarching act governing housing in Scotland supported by a number of pieces of ancillary secondary legislative provisions.

**Public Services Reform (Scotland) Act 2010, Part 5**

Applicable to the Sheltered Housing services in the group which are registered and monitored by the Care Inspectorate.

**Duty of Candour Procedure (Scotland) Regulations 2018**

Applicable to the Sheltered Housing services in the group which are registered and monitored by the Care Inspectorate.

**Energy Efficiency Standard for Social Housing [Regulatory standard]**

Energy efficiency standards and future targets have been established for the social housing sector. Targets are based on EPC ratings and form part of the group approach to overall sustainability objectives.

**Fire Safety Regulations - Housing (Scotland) Act 1987 (Tolerable Standard) (Extension of Criteria) Order 2019**

Sets out the safety standards with regards to fire and smoke alarm systems as well as details on Carbon Monoxide protection. Compliance was required by 1 February 2022.

**Planning (Scotland) Act 2019**

Key legislation governing an overall planning framework for Scotland including aspects such as the right to appeal planning decisions and compulsory purchase provisions.

**Scottish Social Housing Charter**

The Scottish Parliament will be asked to consider changes with a revised Charter applying from April 2022.

**Housing to 2040**

Published in March 2021, it sets out an ambition for everyone to have a safe, good quality and affordable home that meets their needs in the place they want to be. It includes plans to deliver 100,000 affordable homes by 2031/32.

**A New Deal for Tenants – draft rented sector strategy consultation**

Launched in December 2021, this consultation focuses on the delivery of the Housing to 2040 ambition. It covers both the private and social rented sectors. New housing legislation is proposed in 2023 which will include a new housing standard and, for the private rented sector, a new regulator and national system of rent controls.

**Care service focused**

The majority of LinkLiving's service provision is registered with the Care Inspectorate and as such is subject to external monitoring and inspection at both local and organisational levels. Because these services account for the large proportion of the organisation, LinkLiving also applies most of the required policies, procedures and practices to its non-registered services. This is for reasons of good practice and governance rather than due to regulatory requirement.

The Scottish Social Services Council (SSSC) is the regulator for the social service workforce in Scotland. Its aim is to ensure that social services are provided by a trusted, skilled and

confident workforce. It protects the public by registering social service workers, setting standards for their practice, conduct, training and education and by supporting their professional development. Where people fall below the standards of practice and conduct the SSSC can investigate and take action.

In addition to meeting the expectations and standards set through the above regulatory bodies, LinkLiving ensures that the organisation and its activities comply with a suite of safeguarding legislation and attendant policies, including:

- Adults with Incapacity (Scotland) Act 2001
- Adult Support and Protection (Scotland) Act 2007
- Protection of Vulnerable Groups (Scotland) Act 2007
- Social Care (Self-directed Support) (Scotland) Act 2013
- Public Services Reform (Scotland) Act 2010
- Children and Young People (Scotland) Act 2014

## Commercial focused

### **The Private Housing (*Tenancies*) (Scotland) Act 2016**

Commenced on 1 December 2017 and introduced the new 'private residential tenancy'. Its purpose is to improve security, stability and predictability for tenants and to provide safeguards for landlords, lenders and investors.

### **The Property Factors (Scotland) Act 2011**

The Property Factors (Scotland) Act 2011 came into force on 1st October 2012. The Act's main aim is to create a statutory framework that will give protection for homeowners in Scotland who receive services from factors.

## APPENDIX 4

## SWOT and PESTLE analysis

	Strengths to build on	Weaknesses to overcome
Internal	<ul style="list-style-type: none"> <li>Delivering an ambitious housing development programme</li> <li>Link's size ensures that it can achieve economies of scale</li> <li>A trusted partner and enabler for community groups</li> <li>A certified company for ESG - tried and trusted for investment</li> <li>Operates a range of advice and tenancy sustainment services which maximise household income</li> <li>Link generates additional income through the delivery of a range of public sector contracts</li> <li>Link's diversity of housing structures and experience ensures we have a broad range of knowledge</li> <li>In-house property maintenance resource reduces reliance on external contractors</li> <li>Resilient technology platforms</li> </ul>	<ul style="list-style-type: none"> <li>A complex group structure results in a lack of clarity amongst stakeholders</li> <li>Housing stock is spread across 23 LAs making it more challenging to manage</li> <li>4 distinct HAs within the group can lead to a lack of consistency and standardisation of provision</li> <li>Link's size can lead to challenges when implementing organisational change</li> <li>Link is experiencing difficulties in recruiting staff into specific roles i.e. accountancy, IT and social care</li> </ul>
External	Opportunities to exploit	Threats to guard against
	<ul style="list-style-type: none"> <li>160 HAs in Scotland have many of the same aims and challenges</li> <li>The emergence ESG models creates opportunities for investment in Link and allows us to contribute to the national conversation about ESG Finance.</li> <li>Technology such as mobile apps can allow us to communicate more effectively with tenants</li> <li>Provision of affordable housing is a political priority</li> <li>The community response to Covid 19 has provided a platform for future capacity building</li> <li>Technology continues to enable improvements to services</li> <li>Large staff team to use of engagement Funding for environmental initiatives is increasing</li> <li>Consolidating commercial service on one operating platform gives opportunity to maximise future growth and increased profit</li> </ul>	<ul style="list-style-type: none"> <li>We are a period of economic uncertainty due to Covid 19 and Brexit</li> <li>There are a range of environmental regulatory requirements being introduced i.e. EESSH 2 and gas boiler ban</li> <li>Government funding in areas relevant to Link delivery is likely to reduce</li> <li>Brexit may reduce the availability of construction materials</li> <li>Increased customer needs emerging from the pandemic i.e. social isolation</li> <li>Planning regulations vary depending on local authority area</li> <li>Current economic climate may have a negative financial impact on tenants</li> <li>The prospect of Scottish Independence and military action in Ukraine creating uncertainty across markets</li> <li>Cyber-attacks are increasing in complexity and number</li> </ul>

<p><b>P</b></p> <p>POLITICAL</p>	<ul style="list-style-type: none"> <li>• Scottish Government policy now places a greater emphasis on wellbeing than GDP</li> <li>• The current economic position will likely result in a reduction of Government funding</li> <li>• Scottish Independence is a real possibility in the next few years and leading to an uncertain political climate</li> <li>• The application of government policy at local level can be inconsistent – requires Link to respond differently in different areas</li> <li>• An international focus on reducing environmental impact requiring innovative solutions</li> <li>• Provision of affordable housing is a political priority</li> </ul>
<p><b>E</b></p> <p>ECONOMIC</p>	<ul style="list-style-type: none"> <li>• We are currently in an unprecedented period of economic uncertainty including the ongoing impact of Covid 19 and future turbulence likely to be caused by Brexit</li> <li>• This will likely lead to wider economic inequalities for tenants and service users and resultant impact on wellbeing</li> <li>• The emergence of Environmental, Social and Governance (ESG) investment models may create opportunities for investment in Link services</li> <li>• Reduced availability of construction materials and the complexities of operating during the pandemic will lead to an increase in costs</li> <li>• Unemployment has not increased as expected and has led to difficulties in Link recruiting staff i.e. finance and social care</li> <li>• Higher economic inactivity may lead to greater support requirements for tenants</li> </ul>
<p><b>S</b></p> <p>SOCIAL</p>	<ul style="list-style-type: none"> <li>• Demand for social housing continues to outweigh supply. This is particularly acute for those who require accessible housing</li> <li>• Community empowerment mechanisms offer opportunities for more sustainable communities</li> <li>• Increased needs emerging from the pandemic i.e. social isolation - need to keep service provision under review to mitigate impact</li> <li>• An ageing population will have an impact on the nature of services required</li> </ul>
<p><b>T</b></p> <p>TECHNOLOGICAL</p>	<ul style="list-style-type: none"> <li>• Technology is changing at expedient rate requiring a flexible approach when introducing it into new homes to avoid obsolescence and unnecessary expenditure.</li> <li>• The technology now exists to allow us to communicate far more effectively with customers</li> <li>• Broadband providers have the ability and resources to put technology into new build homes</li> <li>• There is a need to find alternatives for existing heating systems that are affordable as we progress on our 'net zero' journey</li> </ul>
<p><b>L</b></p> <p>LEGAL</p>	<ul style="list-style-type: none"> <li>• Regulation can result in conflict between meeting requirements and developing innovative approaches i.e. increased sustainability measures</li> <li>• Housing Associations must comply with public procurement legislation - goods and services (over £50k) and works (over £2M)</li> <li>• The emergence of legislation for GDPR and FOI has led to increased costs</li> <li>• The Sustainable Procurement Duty requires a focus on sustainability within the procurement process i.e. community benefit</li> </ul>
<p><b>E</b></p> <p>ENVIRONMENTAL</p>	<ul style="list-style-type: none"> <li>• Scottish Government is aiming for Scotland to be net carbon neutral by 2045 and Link must contribute to this</li> <li>• EEESH 2 legislation requires Housing Associations to achieve (as far as practicably possible) an EPC standard of B by 2032</li> <li>• There are a range of environmental regulatory requirements being introduced which will impact on our core business i.e. no gas boilers by 2025</li> <li>• Scottish Government is promoting a circular economy and is working to enable this</li> <li>• Active travel is being promoted by the Government and encouraged in new housing developments</li> </ul>

## APPENDIX 5

### Glossary of commonly used abbreviations

Abbreviation	Long form terminology
AAS	Annual Assurance Statement
ARC	Annual Return on Charter
FCA	Financial Conduct Authority
OSCR	Office of the Scottish Charity Regulator
RSL	Registered Social Landlord
SFHA	Scottish Federation of Housing Associations
SHR	Scottish Housing Regulator

## Appendix 6

### Key ARC performance indicators<sup>3</sup>

#### Service quality

Indicator	Why included	Reporting Frequency	Source	2020/21 Annual Outturn	2021/22 Q1-Q3 cumulative	2022/23 Target
Average re-let time calendar days (30)	a) ARC indicator b) Direct service impact c) Financial impact	Quarterly	LHA	35.7	25.2	25 days
			Horizon	22.1	14	15 days
			Larkfield	50.6	30	25 days
			WHHA	28.9	13.5	8 days
Average length of time taken to complete emergency repairs hours(8)	a) ARC indicator b) Direct service impact c) Safety and wellbeing	Quarterly	C~urb	5.4	4.2	4 hours
			Horizon	2.7	3	4 hours
			Larkfield	2.8	4.2	4 hours
			WHHA	3	3.3	12 hours
Average length of time taken to complete non-emergency repairs. (9)	a) ARC indicator b) Direct service impact c) Safety and wellbeing	Quarterly	C~urb	14.3	6.7	6 days
			Horizon	9.2	11	5 days
			Larkfield	710.9	10.4	6 days
			WHHA	6.1	7	6.5 days
Percentage tenants satisfied with repairs service (12)	a) ARC indicator b) Direct service impact and impact on overall satisfaction	Quarterly	C~urb	86.3	86.1	96%
			Horizon	88	90	92%
			Larkfield	87.8	98.7	95%
			WHHA	84.3	84.3	90%
% of tenants who feel the rent for their property represents good value for money (25)	a) ARC indicator b) Direct service impact	Quarterly	LHA	76	76	84%
			Horizon	81.	83	80%
			Larkfield	85	85	80%
			WHHA	90	90	80%

<sup>3</sup> LHA outturn, cumulative and target excludes former Weslo stock.

## Homelessness

Indicator	Why this is being included	Reporting Frequency	Source	2020/21 Annual Outturn	2021/22 Q1-Q3 cumulative	2022/23 Target
Percentage of new tenancies sustained for more than a year, by source of let. (16)	a) ARC indicator b) Direct service impact c) Safety and wellbeing	Quarterly	LHA	89.9%	91.3%	90%
			Horizon	94%	88%	95%
			Larkfield	100%	100%	90%
			WHHA	96.6%	91%	90%
Percentage of the court actions initiated which resulted in eviction and the reasons for eviction. (22)	a) ARC indicator b) Direct service impact	Quarterly	LHA	4 evict. 35 aban.	7evict. 24 aban.	<32 evict. <35 aban.
			Horizon	0 evict. 3 aban.	0 evict. 0 aban.	<3 evict. <3 aban.
			Larkfield	0 evict. 0 aban.	0 evict. 2 aban.	<2 evict. <3 aban.
			WHHA	0 evict. 0 aban.	1 evict 0 aban.	<3 evict. <3 aban.
Number of abandonments						

## Stock quality

Indicator	Why this is being included	Reporting Frequency	Source	2020/21 Annual Outturn	2021/22 Q1-Q3 cumulative	2022/23 Target
How many times did you not meet your statutory obligation to complete a gas safety check within 12 months of a gas appliance being fitted or last checked. (11)	a) ARC indicator b) Direct service impact c) Safety and wellbeing	Quarterly	LHA	48	2	0
			Horizon	0	0	0
			Larkfield	5	0	0
			WHHA	2	2	0
Number of water management (Legionella) checks completed by scheduled date (%)	a) Safety and wellbeing	Quarterly	LHA	83%	89,6%	100%
			Horizon	100%	83%	100%
			WHHA	100%	100%	100%
	ARC indicator	Annual	LHA	97.%	97.5%	99.6%

Percentage of properties brought fully up to SHQS standard			Horizon	100%	100%	100%
			Larkfield	95%	95%	95%
			WHA	97%	96.9%	99%
Percentage self-contained properties that meet EESSH2	ARC indicator	Quarterly	LHA	97%	97.5%	95%
			Horizon	100%	99%	99%
			Larkfield	96%	98.7%	99%
			WHA	97%	96.9%	97%
Achieve 100% smoke and heat compliance by February 2022	ARC indicator legislative requirement	Quarterly	LHA	NA	82.5%	100%
			Horizon	NA	100%	100%
			Larkfield	NA	99%	100%
			WHA	NA	84.8%	100%

## Financial health

Indicator	Why this is being included	Reporting Frequency	Source	2019/20 Annual Outturn	2020/21 Q1-Q3 cumulative	2021/22 Target
% rent due lost through homes being empty over the last year	Financial impact	Quarterly	LHA	0.8%	0.4%	0.6%
			Horizon	0.4%	0.2%	0.3%
			Larkfield	0.5%	0.42%	0.4%
			WHA	0.5%	0.43%	0.4%
Gross rent arrears	Financial impact	Quarterly	LHA	4%	3.74%	5.6%
			Horizon	3.3%	2.9%	4%
			Larkfield	4%	4.2%	4.2%
			WHA	3%	2.7%	4%