

## **Craigowen Housing Association Business Plan 2025 – 2026**

### **1. Introduction**

This document sets out the business plan for Craigowen Housing Association for the year ending 31 March 2026 and describes how it will meet its charitable objectives for that period.

### **2. Aim**

Our aim is to carry on for the benefit of the community, in particular, children and adults who have learning disabilities, as well as for staff caring for such persons, and their dependents, the business of providing housing, accommodation and assistance to help those persons, and associated facilities and amenities for those with learning disabilities.

### **3. Mission Statement**

To provide high quality accommodation, consistent with the Camphill Community ethos, that is properly managed and fully meets the needs of our beneficiaries and their carers at affordable rents now and in the future.

### **4. Core Values**

The following core values are important to us and to the delivery of services to tenants. We believe they represent the values of our Board and Staff and underpin all the business of the Association.

**Camphill Ethos:** we fully subscribe to the ethos of the Camphill Communities and the concept of shared living. This underpins all our activities and we act at all times in the interests of our beneficiaries.

**Honest and Open:** we are honest about the commitments and promises we make, open about our intentions to those to whom we provide services and accountable for the delivery of the commitments we make to them.

**Customer focused:** we strive to meet our tenants' needs to the best of our ability and ensure they are engaged in decisions about their accommodation.

**We Value and Support** our staff and Trustees.

**Professional:** we seek to deliver a value for money, professional, high quality housing management service responsive to need.

**Equality:** we treat everyone with whom we have contact fairly and with dignity and respect.

## **5. Corporate Strategy**

The key strategic priorities which were set out in the Corporate Strategy 2025 to 2030 are:

- Provide good quality homes
- Provide high quality services
- Foster our partnership with the Camphill Community
- Continue to build an effective and sustainable organisation

Our plans for 2025-2026 are set out below under each of those priorities.

### **6. Provide good quality homes**

In line with the Camphill Community ethos, we will continue to provide and maintain good quality and sustainable homes for people with learning disabilities, those who care for them and, where appropriate, their families.

To achieve that objective, we will: -

-continue with the extensive Planned Maintenance Programme (PMP) developed in line with the Stock condition survey and in consultation with each Community. The maintenance programme for the year is set out in **Appendix 1**.

-spend £304,000 on our PMP in the year and expect to continue this level of investment in each of the following 4 years. The progress of the programme will be monitored at each Board meeting and corrective action taken to ensure that the plan is delivered in full and on time.

-develop an appropriate standard against which the quality of our properties can be monitored. This will include a commitment to ensure that all our properties achieve an EPC rating of at least C over the next 3 years.

-begin the process of developing a 5-year plan for each property, informed by the Stock Condition Survey and taking the needs of the Communities into account. As a pilot, in the 2025 – 2026 year we will take 2 properties and develop a 5 year plan to ensure their economic and environmental sustainability is maintained.

### **7. Provide high quality services**

We will provide high quality services to our tenants, ensuring that we take full account of their needs and views as we develop those services.

To achieve that objective, we will

- enhance the capacity of our maintenance service using our membership of the Fusion 21 procurement framework and further developing our Omniledger maintenance system.

- monitor our maintenance service by regular reporting of Key Performance Indicators (KPIs) which set targets for the completion of each category of job: immediate, urgent, and routine. Performance will be reported to the Board quarterly. The targets are set out at **Appendix 2**.

- complete quality assessments of work carried out.

- post-inspect at least 25% of all response jobs to ensure these jobs have been properly and fully completed and that residents are content with the quality of the repair.

- continue to ensure that all statutory maintenance works are completed in full and on time.

## **8. Foster our partnership with the Camphill Community**

Craigowen Housing Association is part of the Camphill Community family of organisations. We will consolidate and strengthen the relationship with each of the Camphill Communities and the Camphill Communities Trust.

To achieve that objective we will:-

- continue to engage with tenants and further develop our tenant participation programme.

- complete annual tenant satisfaction surveys appropriate to each of the Camphill Communities and present the results and any proposed actions to the Board in November each year.

- continue with regular maintenance group meetings with tenants present at each Community.

- hold quarterly meetings with the Community Management at each Community.

- hold an annual “Chair to Chair” meeting with each of the Community Chairs.

- arrange to hold a Board meeting in at least one of the Communities.

- review the Joint Management Agreements every two years (the next review will be in 2026/2027).

- work collaboratively with Camphill Communities Trust to ensure that the infrastructure of each Community is fit for purpose recognising the individual responsibilities of each organisation.

## **9. Continue to build an effective and sustainable organisation**

We will continue to build an effective, efficient, and sustainable organisation.

To achieve that objective, we will: -

- continue to ensure financial probity in all our operations and actions.
- produce a detailed annual cost and revenue budget approved by the Board. The cost and revenue budget for 2025/26 is set out in **Appendix 3**.
- produce quarterly Management Accounts, comprising Income & Expenditure account with comparison to budget, Balance Sheet, Cash flow statement and a detailed narrative to the accounts, all of which will be scrutinised by the Board
- further develop and monitor the Association's Risk Register
- carry out the annual Board effectiveness and performance appraisal including Board refreshment as necessary.
- continue our regular reviews of operational policies including those covering risk and financial management, rent setting, safeguarding and health and safety.
- update the Long Term Financial Plan (LTFP) annually, thus continuing to provide the Association with a framework to enable resources to be effectively managed to maintain financial viability.
- develop our website to enhance our public profile and ensure transparency of our operations.
- further enhance our approach to Value for Money (VfM), as set out in our VfM statement and develop our VfM Scorecard to enable regular monitoring against appropriate metrics.

## **Conclusion**

Our Corporate Strategy for 2025 to 2030 set a theme of consolidation and relationship building for the period. The Board believes that this, the first Business Plan under the new strategy, will allow us to continue to consolidate our operations after a period of upheaval, but will also facilitate the development of our services in consultation with the communities that we serve.

The Board will monitor achievement of the plans and actions set out in the plan on a regular basis and this will be reflected in our Annual Report.

## Appendix 1

### Planned Maintenance Plan 2025/26

Planned Maintenance Programme							
Year ending 31 Mar 2026							
						Comparison to previous year	
	Budget		Estimated		Prev Year		Prev Year
	2025 to 2026		Components		Budget		Actual
	£		£		£		£
Glencraig	92,950		42,000		79,110		84,907
Mourne Grange	140,520		63,000		105,105		97,777
Clanabogan	70,460		37,000		78,960		60,099
Totals	303,930		142,000		263,175		242,783

## Appendix 2

### Response Maintenance Key Performance Indicators y/e 2024/2025

	Standard Target %	Actual Performance YTD 2025 %	Completed within
Immediate	85	93	Within 4 hours
Emergency	85	93	Within 24 hours
Urgent	80	89	Within 4 days
Routine	80	93	Within 20 days

### Response Maintenance Key Performance Indicators y/e 2025/2026

	Standard Target %	Association Target 2026 %	Completed within
Immediate	85	90	Within 4 hours
Emergency	85	90	Within 24 hours
Urgent	80	85	Within 4 days
Routine	80	85	Within 20 days

## Appendix 3

### Summary Income & Expenditure Budget for 2025/26

<b>INCOME</b>			<b>Total</b>
			<b>£</b>
Rent received			<b>1,012,869</b>
SNMA			<b>130,949</b>
Bank Interest			<b>28,000</b>
Amortisation of Grants			<b>166,140</b>
Other			<b>-</b>
<b>Total</b>			<b>1,337,958</b>
<b>OPERATING EXPENDITURE</b>			
Contribution - Maintenance Officer			<b>45,000</b>
SNMA			<b>130,949</b>
Planned Maintenance			<b>303,930</b>
Components		<b>-</b>	<b>142,000</b>
Response Maintenance			<b>188,243</b>
Statutory/Cyclical Maintenance			<b>171,147</b>
Energy Efficiency			<b>16,500</b>
Depreciation Properties			<b>171,040</b>
Depreciation Housing Components			<b>70,043</b>
Depreciation F&F			<b>1,362</b>
Other			<b>-</b>
<b>Total</b>			<b>956,214</b>
Management Charges			<b>346,017</b>
<b>SURPLUS/DEFICIT</b>			<b>35,727</b>