



Blenheim Gardens RMO

Business Plan

2018 -2022



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Business Plan

This is the Blenheim Gardens Resident Management Organisation Business Plan for 2018 – 2022. It has been developed with input from our Board, Residents and employees. This Business Plan is available in other languages and formats to meet the communication needs of residents.

Section 1 Chair's Welcome

Blenheim Gardens RMO is a strong, vibrant, community based, residents organisation that is proud of its achievements in improving the life of residents on Blenheim Gardens Estate at a time of cutbacks in essential services provided by local and central government. Providing high quality local management and maintenance is at the heart of what we do. We are aware of the challenges we and residents will face and are actively involved in working with a wide variety of local community organisations to offer opportunities for residents young and old, and to improve the homes, services and environment where we live.

We have taken on a co-ordination role to support community groups in our area, and see our partnership with them, other TMOs and the Council as essential to improving our area. Increasing our independence and resources will help us to meet our aims.

1.1 Our Mission Statement

'To build a greener, safer and a more prosperous future with the community we serve'



Our Community Garden

1.2 Executive Summary

This Business Plan sets out the members, Board and employees views of the strategic direction for RMO in the coming four years. It outlines the current environment, challenges and risks and demonstrates that we have the necessary funding, human resources and systems in place to achieve its business objectives at a time of considerable change. The risk analysis considers likely risks and shows what the Board have in place to mitigate the likely risks.

1.3 The RMOs operational environment

With the largest geographic area of any inner London borough, more than a third of a million people, Lambeth is the third largest London borough behind Newham and Wandsworth. Largely residential, Lambeth is one of the most densely populated places in the country, with 113 people living in each hectare of land, the fifth highest for population density in the country. It has a high turnover of population about 10% of the population leaving and arriving each year. At the same time many Lambeth residents have lived in the borough for a long time and this is certainly consistent on the Blenheim Gardens Estate where we have a number of residents who have been living here since the estate was built in the early 1970's!

The operations of the RMO are impacted on by both local and national policies and some of these are discussed below:



Government policy

Since the election of two Conservative Governments since May 2015, there have been major changes which have impacted social housing and local government, in addition to those already implemented by the coalition government in 2010 which have a continued impact. Some of these changes also have implications to TMOs not just as managing agents but also as community champions. These have included:

- Welfare reform including the introduction of the benefit cap and the 'bed room tax'
- 1% rent reduction discount
- Introduction of Universal credit
- The possible sale of high value voids

Benefit levels on the estate are relatively low in relation to other social housing schemes with just 54% of tenants currently claiming some form of housing benefit. This compares with a Lambeth average of 63.9%.

Lambeth Council

Lambeth's population is projected to grow from 303,100 in 2011 to 357,000 in 2030 and is known throughout London for our creativity and diversity. The new arrivals join long-established communities that have shaped Lambeth, creating rich and vibrant cultural scenes.

Lambeth is home to Kings College London, a World-Class university, and teaching hospitals, major arts and cultural institutions, and global businesses.

Lambeth Council has been Labour controlled for most of the last twenty years. Following the local elections in May 2018, Labour had a majority with 57 out of 63 seats on the Council.

Housing and Tenant Management Organisations in Lambeth

Lambeth Council owns 34,047 homes, of which 23,447 are tenanted (70%) and 10,146 are leasehold (30%). Out of the 34,047 homes owned by Lambeth Council, the management of 4,330 homes (13%) are delegated to Tenant Management Organisations (TMOs). There are 10 TMOs in Lambeth.

Following the closure of the Council's Arm's Length Management Organisation, Lambeth Living in June 2015, the remaining housing stock not managed by TMOs are managed by the Council's in-house Lambeth Housing Management team.

The scope of the management services delivered by TMOs is set out in a contract with LB Lambeth known as Management Agreements. These are managed by the LB Lambeth through the TMO Client Team and clarifies the roles of the TMO and Council in delivering housing management the services as is explained in the 'services section 4' below.

Homes for Lambeth

Lambeth Council have set up 'Homes for Lambeth' a new company that will enable the Council to build more homes for local families. The aim is to build 1,000 extra homes for Council rent. With 21,000 people on the waiting list and with approximately 1,300 families in severely overcrowded accommodation, the extra homes will help alleviate some of these pressures. At the time of drafting this business plan Lambeth had built just 17 new properties.



Our Partners

We work closely in partnership with a variety of community organisations and Lambeth Council. Some of our community partners deliver local services to our residents. Other community partners have similar objectives to us and these are to improve the local area, address local issues and improve life for local residents. We are currently working with:

- Friends of the Windmill Gardens
- Clapham Youth Centre
- Blenheim Edible Gardens
- CEF & Lyncx
- Roupell Park RMO
- St Saviours Church
- Faith Chapel Church
- Lambeth Council
- Maytree Children's Centre
- The Salvation Army



Section 2 Our Vision, Values and Objectives

2.1 Our Vision

Our vision states what we are aiming to achieve and why we exist as a RMO. Our values state the things that are important to us and how we intend to work for our service users, members and the local community. Our objectives set out what we intend to achieve in the period ahead. The Vision, Values and Objectives have been developed by the RMO Board with input from Resident Focus Groups.

Our Corporate Vision
BGRMO will work for the people of Blenheim Gardens Estate to improve the quality of life for all. We will achieve this by: • Providing the best housing service possible for all our residents • Eliminating community and financial exclusion • Making Blenheim Gardens a safer and more secure place to live • Improving our housing stock and environment for all residents • Communicating, consulting and involving all members of our community in our decision making. • Increasing the level of resident involvement • Working in partnership with other community groups to improve the area surrounding Blenheim Gardens Estate • Undertaking projects and initiatives that will benefit our community. • Becoming more independent from Lambeth Council • Building a sustainable and cohesive community

2.2 Our Values

Blenheim Gardens RMO is a community managed organisation. Our values form an essential part of our approach. These values underpin our actions and decision-making. BGRMO has developed the following values in order to reflect our commitment to resident participation and to provide value for money services.

Our Corporate Values
We will: • Endeavour to put our residents first • Provide services reflective of local need and priorities • Respect our community and care about people • Celebrate the diversity of our community and will strive to ensure we represent and serve all residents in a fair and equitable manner • Recognise the contribution of our residents as central to all that we do • Champion Resident Participation and Community Empowerment and encourage our residents to have the confidence and imagination to create solutions. • Value our residents' opinions • Actively improve the quality of life for all residents • Invest in the development of our organisation and its workforce • Promote partnership working with community organisations

2.3 Our Objectives

This sets out the main issues we want to address and what we want to achieve between 2018 and 2022.

Our Corporate Objectives
BGRMO has identified the following objectives as being of importance to our continuing success: • Continuously improve the services we deliver taking account of Value for Money • Provide stable and effective governance • Consider how to provide services more effectively • Increase tenants and leaseholders understanding of their rights and responsibilities • Improve risk management and strengthen internal controls • Consider options to take more control of housing services on the estate

2.4 Staff Values

The RMO staff have developed a set of values that inform the work of employees to support our corporate aims. The staff values are:

- We want to understand the need of our residents and are always supportive and helpful
- We create relationships built on trust by listening and acting with integrity
- We treat our residents, stakeholders and each other with fairness and respect
- We are united and rely on teamwork to deliver the organisation's goals
- We continuously improve what we do in order to provide a prosperous future for our residents

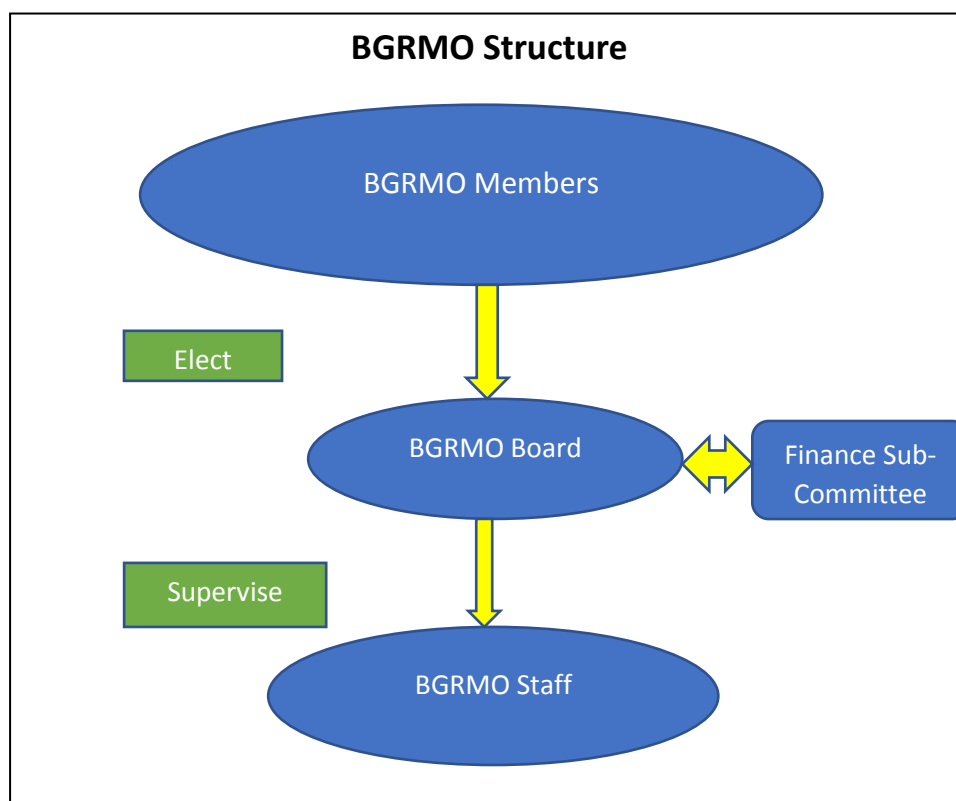


Section 3 Background

3.1 About Blenheim Gardens RMO

Blenheim Gardens Resident Management Organisation (BGRMO) is a community-led organisation run by a Board made up of estate residents. Board members are volunteers. The RMO is responsible for most of the day to day housing services provided on the estate and has a major role in shaping housing and community strategies. Those housing management and maintenance services that are not provided by us are currently delivered by Lambeth Council. We have managed the estate since June 2001 and has steadily increased the functions we are responsible for, and the services we provide.

Blenheim Gardens is seen as a desirable estate and we have earned a reputation for innovation, service improvement and commitment to community empowerment; but we are certainly not complacent. We are aware of the changes affecting our community and how proposed changes will affect the area around Blenheim Gardens Estate. We need to make improvements and we have, and will, continue to make plans for the future.



The RMO Board is democratically elected each year and are accountable to the residents of the estate. All residents are encouraged to join and become members of the RMO; membership costs just 10 pence. In 2017/18, we have had competition

for the 15 places on the Board. Members and residents are encouraged to become actively involved in the governance of the RMO. The RMO Management Board is the key decision making body on the estate, but, we have also developed a number of other ways for residents to get involved. The overall framework which sets out the different ways residents can become involved and have a say over in the way the estate is run can be found in our Resident Involvement Policy.

3.2 Location, Properties & People

Blenheim Gardens Estate is situated between Brixton Hill and Kings Avenue and despite being only minutes away from Brixton main centre and close to Clapham, the estate is considered to be relatively quiet and 'off the beaten track'. The estate is well served by public transport giving easy access to Central and South London.



The estate was constructed in the 1970s and is arranged in a series of terraced blocks. At the centre of the estate is a central open space which the RMO has invested its resources and energy to create a pleasant green area with flower beds and shrubs. This area is known as the 'mall'. On either side of the estate, along Blenheim Gardens, Glanville Road, Prague Place and Ramilles Close, are parking bays and some undercroft 204 garages.



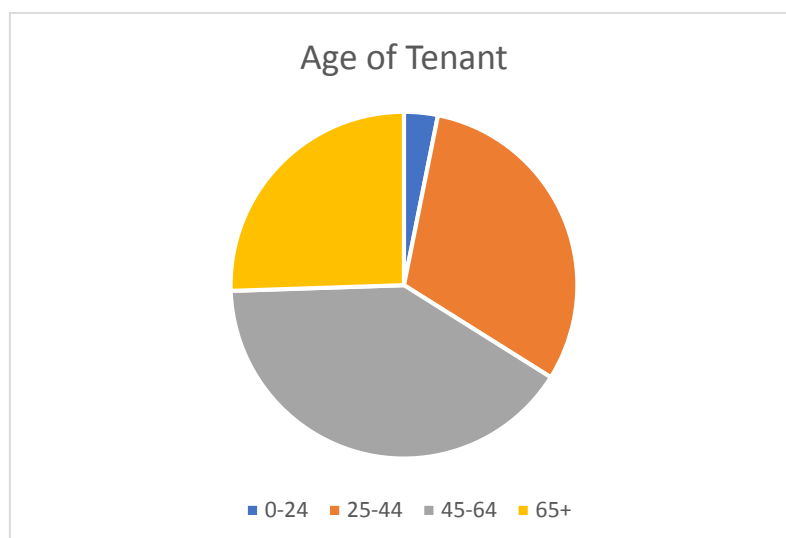
The RMO office is at 24 Prague Place, Blenheim Gardens Estate, SW2 5ED and is attached to the Community Hub, managed by the RMO, and next to 2 retail units, a Londis store and a church. The retail units are not managed by the RMO but by Lambeth Council.

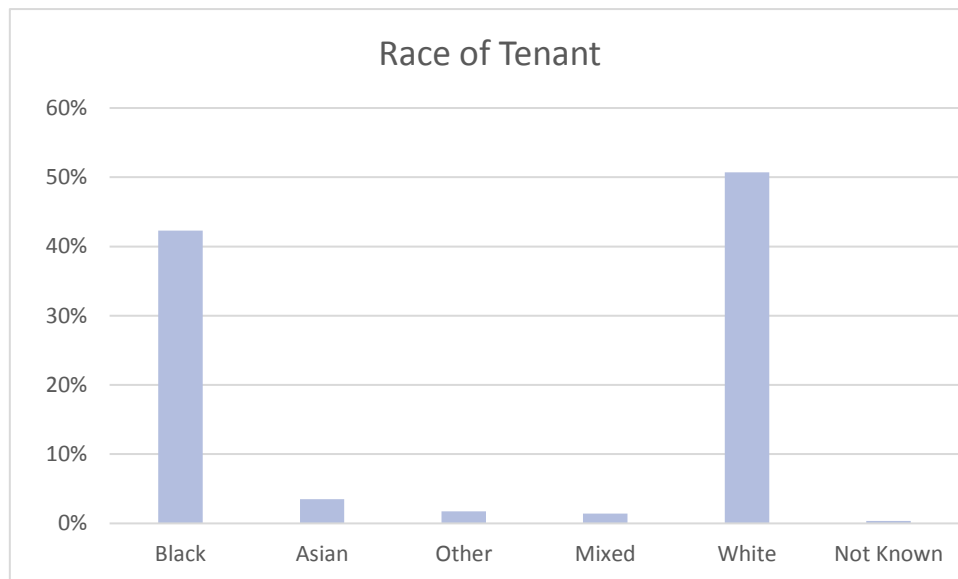


The estate has 440 homes of which 286 are tenanted, 95 are either sold leasehold or freehold with a service charge obligation. The remainder properties are sold freehold without any service obligations. The estate has a number of property types combining low rise flats with two storey houses.



The estate has a diverse population as data from of profiling survey shows below: The proportion of tenants are close to equally divided by age between 25-44, 45-64 and 65+. There are few tenants below the age of 24 years old.





The largest groups of tenants on the estate are white at 51% and Black at 42%. There is a smaller population of other racial groups living on Blenheim Gardens Estate.

There is a strong community on the estate with effective links between neighbours and good community support.



Section 4 Services & Strategies

4.1 Our Services

The RMO operates within the Modular Management Agreement (2005), and signed the current Management Agreement in April 2012. We provide a wide range of housing services.

Services BGRMO provide	Services LBL provide
• Rent collection and arrears management • Repairs and maintenance including repairs to disablement adaptations • Short cycle void management • Gas Servicing • Lettings within Lambeth Council's allocations policy • Tenancy compliance • Management of tenancy breaches • Leasehold Management including management of lease and transfer breaches • Complaints handling • Nuisance and anti-social behaviour management • Estate cleaning and caretaking • Management, maintenance and letting of garages and pram sheds • Grounds maintenance • Service charge calculation, collection and arrears management • Maintenance of estate roads • Parking control • Pest control service • Identifying estate improvements • Housing Benefit and Council Tax verification • CCTV service • Responsive repairs under £5K • Responsive repairs and maintenance to the estate • Estate lighting repairs • Bulk removal • Resident involvement activities including an annual fun day, a study support group and school vacation camps • Consent for non-structural works to properties • Garage door repairs / replacement • Graffiti removal	• IT systems • Major and Structural Repairs including replacements • Painting of external and common parts • Fire Safety Works including completing Fire Risk Assessments • Right to Buy administration • Housing Benefit and Council Tax assessments • Community care assessments • Tree management • Setting rent charges • Asbestos Removal • Repairs over £5K • Long cycle voids costing more than £5,000 • Refuse and recycling services

The services provided by us are monitored by the Board and reported to the Council. The Council reports on the performance of us compared to the targets and the Council's performance in its directly managed stock. We met targets for the Key Performance Indicators set by LBL on Rent Collected, Arrears Collected, Service Charge Collected, Gas Servicing completed and Void Turnaround, every month of 2017/18. Our performance measured by these KPIs is better than LBL in 60 out of 60 months of performance measured in the year 2017/18.

Most recent performance information demonstrates the standard of services provided by us:

Performance for end of year 2017/18					
KPI Description	Lambeth Results	2017/18 Target	TMO Result	TMO Target Met?	Outperformed Lambeth?
% Rent Collected in year	99.50%	99.00%	100.60%	Yes	Yes
% Rents and arrears collected	95.30%	96%	97.70%	Yes	Yes
% Service charges collected*	116.70%	100.50%	135.50%	Yes	Yes
Average re-let Void time	23.3	25 days	4.2	Yes	Yes
% Gas services completed on time	99.50%	100%	100.00%	Yes	Yes
% Repairs completed on time	90.80%	97%	100.00%	Yes	Yes
% committee meeting completed	N/A	95%	100.00%	Yes	N/A
% tenancy checks completed	N/A	10% at year end	38%	Yes	N/A

N.B. *There are some issues with the recording performance of service charge collection rate during the 2017/18 year. The figures quoted above are to the end of Sept 17.

BGRMO outperformed LB Lambeth Housing Management and maintenance on six out of six Key Performance Indicators in 2017/18.

Resident Satisfaction data

LBL collect resident satisfaction data through a regular 'STAR' survey of residents across the borough. This allows comparison between residents of TMOs with Lambeth directly managed residents.

The LBL 2016 STAR survey compared us with all 9 other TMOs in Lambeth. We rated:

- 1st out of 10 TMOs for Value for Money at 85%.
- 2nd out of 10 TMOs for overall satisfaction at 88%,
- 2nd out of 10 TMOs for satisfaction with repairs and maintenance at 80%
- 2nd out of 10 TMOs for quality and condition of your home at 83%.
- 2nd out of 10 TMOs for satisfaction that leasehold service charges provide Value for Money at 67%.
- 2nd out of 10 TMOs for resident participation at 74%
- 2nd out of 10 TMOs for customer service at 87%
- 3rd out of 10 TMOs for cleaning and grounds maintenance at 93%
- 3rd out of 10 TMOs for dealing with Anti-Social Behaviour at 77%

Compared to 2014 we had improved on six out of seven measures of resident satisfaction. The RMO out performed Lambeth Council on all service areas.

4.2 Our Successes

Achievements since 2013

The Board monitors the work of the RMO and checks services provided are relevant to residents' aspirations through reports at the monthly Board meetings. The performance is compared to the performance of the Council and other TMOs in Lambeth through quarterly Key Performance Indicators (KPIs).

We Have:

- Continued to manage the estate well
- Made the estate better
 - Gardens
 - Flowers
 - Trees
- Stopped a Housing Association building on a school site near Prague Place
- Received very positive support from residents in our Renewal Ballot in 2015
- Developed close contacts with local partners including Friends of the Windmill Gardens, the play to stay group and the Clapham Youth Centre and have supported them
- Developed partnership and links with our Local Youth by introducing a youth forum and providing educational and recreational activities throughout the year.
- Been awarded the Investors in People accreditation for the 4th time
- Maintained the NFTMO Guide TMO status



- Received a NFTMO Good Governance award for the 3rd time
- Kept the issue of the major works on the Council's agenda
- Developed new skills and tactics to negotiate and put pressure on the Council to
- Improved our financial stability
- Used our reserves to benefit the community
- Coped with changes in staffing and developed a staff succession plan
- Taken on more responsibility from the Council
- Reviewed our long term options
- Been proactive in reducing Anti-Social Behaviour (ASB) and crime
- Recruited skilled new Board Members
- Generated competition for places on the Board

Our progress on 2013 - 2016 Business Plan targets:

Our action plan covers all aspects of the RMO's work. Above all, the action plan takes the strategies we have agreed and provides a plan for how we will deliver our objectives. We have target dates for when we aim to have things completed and the Officer and / or RMO Board member / sub-committee responsible for each of the actions. The progress against 2013-16 Business Plan targets was last reviewed by the Board in February 2018. It showed completed and outstanding matters in advance of the final year within the plan. Due to the delay in resolving the allowances for a 3 year period, along with internal issues, the RMO extended the business plan for a further year and developed this Business Plan in 2018. There is more detail of the progress against Action Plan in Section 9.

4.3 Consultation

This Business Plan has been developed with input from RMO Board and RMO employees. Sections of the Draft Business Plan have been commented on by two Focus Groups of residents who are not involved in the formal structure of the RMO. The Draft Business Plan was discussed at the RMOs General Meeting in April 2018. A copy was forwarded to the Council for comments on 29 May 2018. The Council read the draft Business Plan and made no further comment. This Business Plan was approved by the Board on 6th June 2018.

4.4 Human Resources

The skills, knowledge and experience of the organisation are held in the board members and RMO employees. The Board meet monthly to agree and update policy and strategy and to monitor the performance of the MRO. The staff provide the day to day services of the organisation to tenants, leaseholders and freeholders, in line with the policies agreed by the Board. The RMO has been awarded Investors in People accreditation which assesses the RMO human resources practices. The RMO contracts in Human Resources advice from an organisation experienced in working with TMOs.

Board Members

Blenheim Gardens RMO has space for up to 15 members of the Board. One third of Board members who have been on the Board for the longest time stand down at each Annual General Meeting elections are held for the vacant seats at the Annual General Meeting. Members who stand down are eligible for re-election. The Board has a mixture of very experienced members and newer members, and is constantly looking to encourage and mentor new Board members. Election to the Board has been contested at the three AGMs preceding this Business Plan.

The Board has one sub-committee, the Finance Sub-Committee (FSC). The role of the Finance sub-committee is to scrutinise the RMO finances. Members are elected annually from the Board and the finance subcommittee meets each month. Membership to the finance subcommittee is open to all residents and in 2018 we had 1 non-elected member as part of the committee.

Board Members 2018

Eamon Maguire (Chair)

Eamon has been a member of the Board for 8 years and has served as the Chair for five years. He works in Estate Services for a Local Authority and is Convenor of his Trade Union Branch. He has experience of providing a service for Housing Associations, Councils, working in construction and working with children.

Maud Simmance (Treasurer)

Maud has been a member of the Board for more than 20 years and has served mainly as the treasurer in that time. Before retiring Maud worked for a local authority, and has experience of working with accountants. Maud is a member of the Finance Sub-Committee in 2018.

Anne Jones (Secretary)

Anne has been a member of the Board for 10 years and has mainly served as the RMOs Secretary. Anne is active in a variety of other community organisations. Anne has experience of working with children.

Tom Crouch (Vice chair)

Tom has been a Board Member for 5 years. He works as a Commercial Manager for a Property Development Company. He has experience of working in Construction with lawyers and accountants.

Maureen Champion

Maureen has been a Board Member for 7 years. She works in a school and has experience of providing a service and working with children. Maureen grew up living on the estate.

Sally Champion

Sally has been a Board Member for 7 years. She works in a school and has experience of providing a service. Sally has lived on the estate since 1974.

Martin Cherry

Martin has been a Board Member for 2 years. He works as a Warehouse Shift Manager and has experience of IT, Human Resources and working with children.

Gina Filose

Gina has been a Board Member for 3 years. She volunteers with a local hospice. She has experience of managing Social Works teams providing services to Children and Families. She has experience of working for local authorities, working with the health service and in providing a service to clients.

Greg Furlong

Greg has been a Board Member for 15 years. Before retiring he worked for a Council and worked in Construction. Greg is a member of the Finance Sub-Committee in 2018.

Erin Gill

Erin has been a board member for 3 years. She works as a Business Development, Marketing and Communications Manager with a global professional services company. Erin is involved in a workplace LGBT group, and has experience of working with accountants, lawyers, in construction, Human Resources, Public Relations and Performance Management.

Sally Hill

Sally has been a Board Member for 7 years. She has experience of managing her household. Sally grew up living on the estate.

Anton Manickam

Anton has been a member of the Board for more than 10 years. Anton is a committee member of many other community organisations. He has worked as a financial auditor and accountant in the Health Service and with Local Authorities.

Geresom Obimma

Geresom has been a Board Member for 3 years. He has experience as a Board Member of an NHS Trust, and before retiring was Head of Accounts in a national administrative organisation. He has experience of IT, Accountancy, Human Resources and providing a service to people. Geresom is a member of the Finance Sub-Committee in 2018.

Pat Prendergast

Pat has been a board member for over 7 years. Pat has lived on the estate since 1974 and is also a member of the Finance Sub-Committee.

Barry Rowland

Barry has been a Board Member for 3 years. Before retiring, he had a career in local government including acting as Assistant Director of Parks and Recreation for Lambeth Council. He has experience of human resources, education, working with children, construction and health and safety. Barry works as a tutor for the Football Association training referees.

Colleen Scott

Colleen has been a member of the Board for 5 years. She is active in her local church and works in sales. Colleen has experience of working in the Health Service, working with children and in providing a service to people.

Diana Thompson

Diana has been a Board Member for 27 years. Before retiring, Diana had a career as a Manager at John Lewis. She has experience of Public Relations, providing a service, and working with children. Diana is a member of the Finance Sub-Committee in 2018.



Staffing Resources

The table below shows the full and part time role of staff members.

Position	Staff Member	Full or Part Time
Estate Director	Danny Howcroft	Full Time
Finance Manager	Philip Aromona	Part Time
Estate Services Team Leader	David Ellis	Full Time
Estate Officer	Sarah Uwajeh	Full Time
Customer Service Officer	Andrew Callam	Full Time
Estate Direct Labour Operative	Brian La Roche	Full Time
Estate Caretaker	Neville Richards	Full Time
Customer Service Officer Apprentice*	Tenisha Linton	Full Time
Facilities Apprentice*	Ben Smith	Full Time

Danny Howcroft Estate Director

Danny has worked for us for 17 years. Danny has experience of working for a Council and Housing Association, in construction, with lawyers and accountants, dealing with human resources issues, IT and providing a service. He has over 20 years of senior management experience with over 18 years working in Housing Management.

Phillip Aromona Finance Manager

Phillip has worked for us for 16 years. He has experience of working with Councils, Housing Associations and in Construction, providing a service, and working with accountants.

David Ellis Estate Services Team Leader

David has worked for us for 10 years. He has experience of working with children and providing service to residents.

Sarah Uwajeh Estate Officer

Sarah has worked for us for 10 years. She has worked for a Council and has experience of providing services to residents. Sarah has 12 years' experience of housing management.

Andrew Callam Customer Services Officer

Andrew has over 3 years' experience working with us. He has experience of IT and public relations and was one of our former apprentices.

Brian La Roche Direct Labour Operative

Brian has worked for us for 16 years. He has experience of working for a Council and in construction.

Neville Richards Caretaker

Neville has worked for us for 16 years. He has experience of working for a Council, and has provided a service, dealt with Human Resources and worked with children.

***Apprenticeships** – The RMO offers an apprenticeship program. The RMOs apprenticeship scheme is joint funded by Lambeth Council. Ben and Tenisha are

the RMOs current apprentices and are due to complete their programs at the end of 2018. In all, the RMO has successfully supported 5 apprenticeships placements since 2013.

4.5 Information Technology & e-Government

Since our last Business Plan we have developed our own website that provides clear, accessible information to the residents of Blenheim Gardens. Tenants can make rent payments, a repair and give feedback on our services online. We publish policies and strategies, minutes of meetings and newsletters on the website at www.bgrmo.org.uk.

The RMO uses IT systems provided by Lambeth Council with regular local backup of data. Sharing data with Lambeth Council makes efficient co-ordination and information exchange straightforward and gives us access to a wide variety of software tools and hardware capacity, it would find difficult to provide in standalone systems.

The RMO also uses Facebook (Blenheim Gardens Rmo) and Twitter (Danny@Bgrmo1) to further communicate information, latest news, events and activities to residents.

4.6 Membership & Involvement

All residents over 18 years old are able to become members of the RMO and participate in the work of RMO: There are 151 RMO shareholders, with 135 households on the estate including RMO members.

We have developed a Resident Involvement Policy that provides a variety of different ways to inform residents, including through newsletters, our website and information at General Meetings, notice boards and through informal routes such as coffee mornings.

Residents are consulted through surveys on issues such as use of surplus, and through two Focus Groups on performance and priorities throughout the year.

Residents can participate in monitoring standards through becoming block champions and or taking part in estate inspections.

Residents make decisions on the policy of the RMO at General Meetings on issues such as parking control on the estate, and the how to respond to poor standard of major works.

Residents estate wide recognise the wide variety of methods to communicate with us and particularly value the locally based, accessible estate office with staff who welcome residents and are polite and attentive to their needs.

4.7 Use of RMOs surplus and reserves

In 2018, the RMO management committee agreed a policy for the future use of the RMO reserves and surpluses. This policy was reflected in the annual accounts which were approved on 24th October 2017.

The policy provides guidance on how the RMO reserves and surplus fund can and will be used in the future.

As part of the above process, the RMO undertook consultation with estate residents on the use of the surplus fund. At 31 March 2017, the RMO had £1.2 million on deposit of which £663,402 is allocated to its surplus fund.

Under the management agreement, the RMO is entitled to keep its surplus fund, representing accumulated surpluses less amounts set aside in the revenue reserve. The surplus fund is to be spent *‘for the benefit of all residents of the estate, whether by the current organisation or, in the event of the organisation ceasing its management activities for LB Lambeth, by a successor body’*.

The top 3 priorities identified by resident for the use of the RMOs surplus fund are:

1. *To install additional CCTV systems to improve coverage*
2. *To upgrade and improve estate communal lighting*
3. *To erect estate boundaries to increase security - this may include access gates and railings to the estate*

Other priorities were:

- *To investigate the possibility of installing solar panels*
- *To decorate blocks and the estate (a council function)*

Members at the RMOs general meeting dated 24th April 2018 accepted the findings and agreed expenditure from the surplus fund to understand feasibility studies on each of the priorities listed and to report back at a future general meeting.

4.8 Major works

Lambeth Council has a five year programme to raise its housing stock so that it meets the Lambeth Housing Standard. This programme commits the Council to carry out improvements to bathrooms, kitchens, electrical, roof, window renewals and communal facilities. At a total cost of £490 million the programme is one of the highest nationally.

Blenheim Gardens Estate had internal works undertaken in 2014 and unfortunately the programme was not properly managed by Lambeth Council and a large number of defects have come to light that will require a lot of work to rectify. The Council have agreed a programme of making good these defects as well as agreeing to do works on any properties that were missed in the original programme. This is called a ‘mop- up’ program.

The co-ordination of these various programmes will be crucial so that residents are not inconvenienced more than is absolutely necessary. The rectification works are due to be completed during 2018.

Lambeth Council have provided an indicative year of 2020/2021 for external works to be completed on this estate. The works were originally planned for 2012/13. Such work may include new roofs, external cladding and electrical lateral mains. Employees of Blenheim Gardens Estate will be taking a leading role in ensuring that all the projects are delivered in a way that will most benefit the residents so that the mistakes of the past are not repeated



4.7 Risk Management

Risk Management is a function carried out by the RMO Board. The risks identified below were identified, prioritised, and quantified by the Board as part of developing this Business Plan. These risks are reviewed and updated by the Board every (6) months.

We are currently negotiating with Lambeth Council on the pension pot for staff who work for us and we are also members of the LB Lambeth Staff Pension Scheme. We have allocated reserves to cover the pension liability and will have a clearer idea on the size and likelihood of any risk when the negotiations are completed.

Risk	Before Mitigation			After Mitigation		
	Income	Likelihood	Income x Likelihood	Income	Likelihood	Income x Likelihood
Not enough members or reduced skills on the Board	5	4	20	3.0	2.5	7.5
Changes to the local area with major new developments nearby	4.3	4.3	18.8	3.0	3.0	9.0
Income not sufficient to provide the services we know residents want and need	5.0	3.5	17.5	3.5	1.8	6.1
Reduced care services for older people and after school activities for children.	3.5	4.5	15.8	2.5	1.8	4.4
Change in key staff at Council – less supportive or responsive to TMOs	4.0	3.5	14.0	3.5	2.5	8.8
Change in Councillors – less supportive of TMOs	3.5	3.5	12.3	2.5	3.5	8.8
Welfare Reform and insecure employment pushes more residents into poverty	3.7	3.3	12.2	3.0	3.5	10.5

Section 5 Self Assessments

The RMO board and employees carried out analysis into the current and future working environment of the RMO. The analysis below gives an outline of the working environment for us and has informed the risk management matrix used by the Board.

5.1 Strengths Weaknesses Opportunities and Threats (SWOT) Analysis

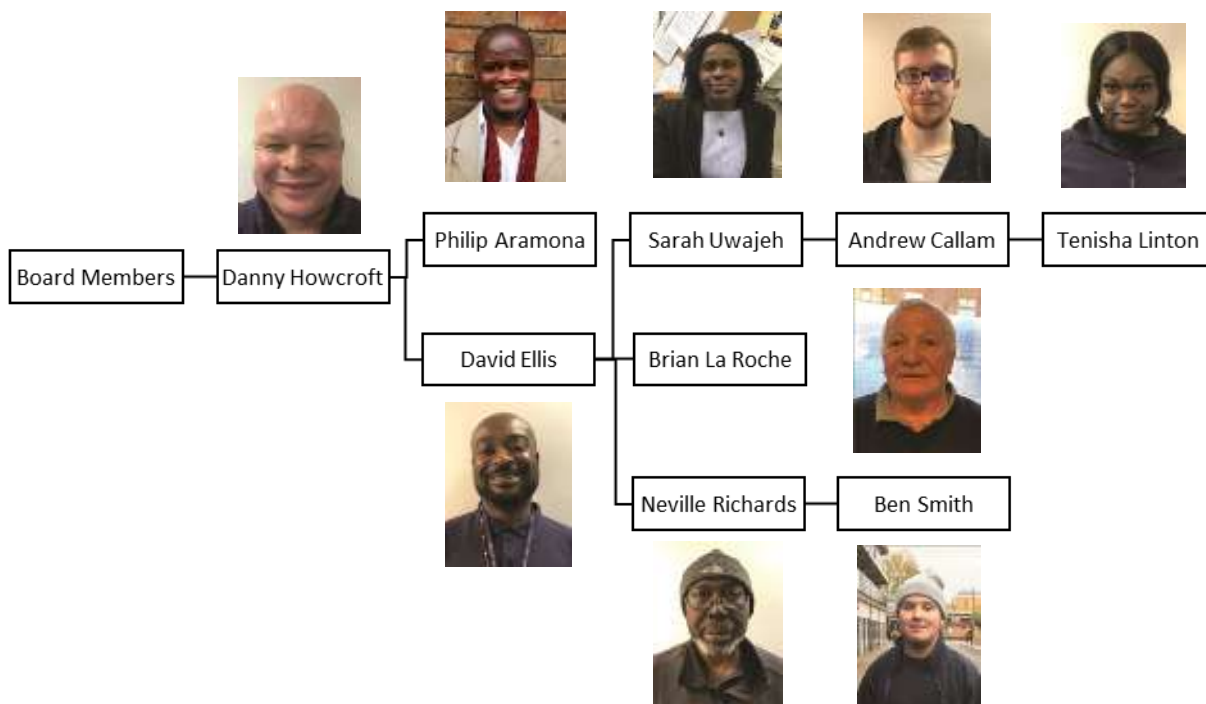
Strengths	Weaknesses
Reputation Finances (Reserves) People & Team (Board and Staff) Commitment Communication (with residents) Focus Sense of community Team Work Good reliable staff Good management Consistency 95% repairs completed on time Good attendance at General Meeting Celebrate successes	Relationship with local authority Slow response from local authority Neighbourhood Issues Succession Not have full control of our finance Local council not supportive enough
Opportunities	Threats
Expand Partnerships More Responsibility (functions) Sell experience/expertise Join up with other TMOs Building relationship Set examples to other TMOs Wider participation in improvements from residents	Legislation Welfare Issues and Income Costs of Local Services Planning Decisions Locally Meteor Strikes Charges Service Cuts Cuts to allowances Possible prison development affect estate Change to government policy Inflation and costs Reduced Allowances

5.2 Political Economic Social and Technological (PEST) Analysis

Political	Economic
Elections Local Elections Government Policy Development Brexit Change of party in government Uncertainty	More local authority cuts Council Tax increase Rent rises Welfare Reform Brexit Impact Increasing costs Reduction in skilled people Price rises Shortages
Social	Technical
Generation Rent Gig Economy Uncertainty Reduced income to families Educational facilities Care and after school Increase in childcare costs	CCTV Automation of work Solar Power High level of breakdown due to lack of spending

Section 6 Organisational Structure

BGRMO has 9 members of staff. The Estate Director reports to Board and is accountable for all service delivery on behalf of the board as well as managing our relationship with the local authority.



Section 7 Action Plan

Issue	Strategy	Activity	Target completion	Responsibility
Governance	Consider how SWOT has changed.	Update Risk Management matrix	Biannually March and September	Board
	Renew NFTMO Kitemark	Ensure continued Good Governance in the RMO	December 2018	Board
	Renew IIP	Ensure existing standard is maintained or improved	July 2020	Estate Director
	Update Board skills and induct new Board Members	Develop Board Training Plan	Annually in January	Board
	Develop Membership Plan	Increase membership levels, amount of engagement and diversity of membership	May 2019	Nominated Board Member
Service Delivery	Improve the services delivered to residents	Review KPI compared to LBL and other TMOs Review BGRMO resident satisfaction info. Review issues raised by BGRMO residents. Set policy review timetable	Quarterly Quarterly Quarterly November 2018	Board Board Board
	Take responsibility for more services from LBL	Review opportunities locally to extend services provided. Review trends nationally among TMOs	Bi annually February and September Annually in July	Board Board
	Develop VFM Strategy	Consolidate existing practice include VFM within all service and policy reviews	November 2018	Board

Finance	Identify and mitigate Welfare Reform impact	Review effect of UC implementation. Identify future reforms and plot effects.	Ongoing	Board
	Negotiate allowances	Ensure principles of the statutory guidance are maintained	2020	Estate Director
	Use of surplus fund	Undertake a feasibility study on the use of surplus fund priorities as identified by residents	2019	Board / Estate Director
Corporate	Secure Continuation Ballot	Plan Strategy to inform and campaign	July 2020	Board
	Review IT provision	Review systems and practices	2019	Estate Director
	Develop new business opportunities	Review capacity and demand	Bi annually	Board
Community	Review options for communication with residents	Agenda at Annual Focus Group	Annually	Board
	Develop community leadership role	Publicise BGRMO role and resources	Ongoing	Board
	Update Resident Compact	Ensure all residents preferred communication methods are reviewed	September 2018	Board
	Develop more collaborative working with other TMOs	Publicise BGRMO success Engagement with NFTMO	Ongoing Annually in July	Estate Director Board

8 Financial Plan

BLLENHEIM GARDENS
R M O
Draft Financial
Business Plan 2018/19
to 2020-21

	2017-18	2018-19	2019-20	2020-21
	<u>ANNUAL BUDGET</u>			
Income				
Management and Maintenance Allowance	710665	724878	739376	754163
Additional allowance function	20266	20671	21085	21506
M&MA update	7865			
Garage income	73000	74825	76696	78613
Other Income	10000	10000	10000	10000
Bank Interest	8000	8000	8000	8000
Community Hub	150	150	150	150
	829946	838525	855306	872433

Direct Expenditure

Repairs and Maintenance	45000	46125	47278	48460
OAP Redecoration Allowance	5000	5125	5253	5384
Void Property	30000	31500	33075	34729
R&M Electrics	13000	13650	14333	15049
Repairs and Main. Materials	20000	21000	22050	23153
Legal Fees	20000	20500	21013	21538
Garage Repairs	15000	15375	15759	16153
Communal Lightining - Repairs	8000	8200	8405	8615
Communal Lightining - Electricity Bills	14000	14350	14709	15076
R & Maintenance - Fences	8000	8200	8405	8615
Block Maintenance	20000	20500	21013	21538
Estate Cleaning Contractors	13500	13838	14183	14538
Pest Control and Disinfestation	5500	5638	5778	5923
Parking Management	500	513	525	538

Estate Cleaning - Caretakers'	6000	6150	6304	6461
Annual Gas Servicing and Repairs	42000	43050	44126	45229
New Boilers	40000	13333	13333	13333
Committee & Communication	38000	38950	39924	40922
Grounds Maintenance - Estate Gardening	17000	17425	17861	18307
CCTV	<u>8000</u>	8200	8405	8615
	368500	351621	361731	372178

Direct Staff Costs

Housing Management	67658	69349	71083	72860
Estate Services lead leader	35880	36777	37696	38639
Tenancy Management	38480	39442	40428	41439
Apprentice x 2	30000	30750	31519	32307
Finance and Administration	33077	33904	34752	35620
Customer Services officer / HA	27124	27802	28497	29210
Caretaking and cleaning	63040	64616	66231	67887
DLO	42214	43269	44351	45460
Office cleaner	2103	2156	2209	2265
Temps (holidays, sickness, overtime)	10000	10250	10506	10769
Fun day costs / super user	<u>2500</u>	2563	2627	2692
	352076	360878	369900	379147

Overheads Community Hub

	2000	2050	2101	2154
Rent and Rates	600	615	630	646
Insurance	8000	8200	8405	8615
Office Heat and Light	2000	2050	2101	2154
Travel and Subsistence	200	205	210	215
Printing and Postages	8000	8200	8405	8615
Telephone	2500	2562.5	2627	2692
Photocopier, Lease Rentals	2500	2562.5	2627	2692
Audit and Accountancy	7000	7175	7354	7538

Additional Admin, Consultancy and fees	30000			
		30000	30000	30000
Improving estate security	15000	15000	15000	15000
Office Equipment - Maintenance	2000	2050	2101	2154
Office Cleaning & Maintenance	100	103	105	108
Bank Interest and Charges	800	820	841	862
Subscriptions	500	513	525	538
Training	3500	3588	3677	3769
Other Expenses	1500	1538	1576	1615
Ext Paintings	4000	4100	4203	4308
Contingency	<u>10000</u>	10500	11025	11576
	100200	101830	103513.3	105252
Total Spend For the Year	820776	814328	835145	856577
Total Income for the Year	829946	838525	855306	872433
Annual Surplus/Deficit	<u>9170</u>	24196	20162	15856
Cumulative Surplus 2018-2021	9170	33366	53528	69384
Opening Surplus	837465			
Surplus Carried Forward	846635	870831	890993	906849

Section 9 Our Performance Compared to LBL 2017/18

We are monitored on 5 KPIs and benchmarked against the performance of LBL for the housing stock it manages directly. We are regularly one of the best performing TMOs in Lambeth and consistently outperformed the Council.

TMO	Target	Direction of Travel	Rank		Mar-17	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
			Position	Out of											
Blenheim Gardens	99%	↑	2	9	100.0%	100.8%	103.5%	102.5%	103.0%	101.7%	101.6%	101.5%	101.4%	101.2%	101.3%
Lambeth Housing Management	99.0%	TMOs outperforming LHM		7	99.5%	98.6%	99.9%	99.4%	101.0%	99.6%	99.5%	100.0%	99.8%	99.7%	99.6%

TMO	Target	Direction of Travel	Rank		Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
			Position	Out of											
Blenheim Gardens	95.75%		1	9	98.3%	98.4%	101.0%	99.96%	100.30%	99.25%	99.02%	98.85%	98.63%	98.37%	98.31%
Lambeth Housing Management	95.8%	TMOs outperforming LHM		5	95.66%	94.6%	95.8%	95.4%	96.6%	95.6%	95.5%	95.8%	95.7%	95.5%	95.5%

TMO	Target	Direction of travel (From July)	Rank		Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
			Position	Out of											
Blenheim Gardens	Lambeth Housing Management	100.5%			114.7%	170.00%	185.9%	148.4%	134.6%	121.5%	135.5%				
Lambeth Housing Management			TMOs outperforming LHM		113.2%	N/A	89.8%	85.4%	119.2%	121.1%	116.7%	116.4%	120.90%	116.0%	TBA
TMO	Target	Direction of travel	Rank		Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
			Position	Out of											
Blenheim Gardens		→	1	3	100.0%	100.0%	100.0%	100.0%	100.0%	99.7%	100.0%	100.0%	100.0%	100.0%	
Lambeth Housing Management	100.0%	TMOs outperforming LHM		8	99.9%	See notes	92.7%	94.5%	99.6%	94.2%	99.5%	99.4%	99.5%	99.2%	99.3%

TMO	Target	Direction of travel	Rank		Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
			Position	Out of											
Blenheim Gardens	20 days	→	1	7	14	No Lets	No lets	No lets	0.0	0.0	0.0	7.0	3.5	3.5	3.5
Lambeth Housing Management		TMOs outperforming LHM		3	22.9	14.0	13.3	16.7	18.6	20.5	20.4	21.6	21.3	22.4	21.0

Section 10 Appendix

2013-16 Business Plan Review

The Action Plan from our previous Business Plan was reviewed by the Board in 2018. The results are below

	Activity	Strategy	Targets dates	Update Feb 2017
Governance	Renew NFTMO Kitemark & TMO guide status	Conduct self-assessment & apply for renewal	December 2013	Completed
	Renew Investor in People	Apply for renewal	October 2014	Completed
	Undertake Board training needs analysis & develop a training plan		January 2013	Completed
	Develop membership plan	Increase levels of involvement and include a more diverse group of residents	April 2013	Outstanding
	Assess compliance with appropriate Code of Governance	Identify the appropriate Code for a future co-	January 2013	N/A following outcome of feasibility study

	Activity	Strategy	Targets dates	Update Feb 2017
		operative Registered Provider		
Service Delivery	Develop VfM Strategy		December 2013	Outstanding - awaiting for 3 year allowance settlement in 2018
	Investigate delivering additional services	Discuss amending Management Agreement Carry our gap analysis Liaise with Lambeth Council regarding post URH arrangements	On-going April 2013 On-going	Partially completed - service charges in house 2013. Following completion of feasibility study request made to undertake additional responsibilities - this is ongoing.
	Agree policy review timetable		January 2013	Outstanding
Finance	Undertake stock condition survey & develop asset management plan	Agree specification & procure professional advice	March 2013	Completed
	Welfare Reform impact		On-going	Completed
	Develop 30 year financial plan	Agree specification & procure professional advice	June 2014	Completed
	Liaise with potential lenders		December 2014	N/A
	Negotiate post 2013-14 allowances		November 2013	Completed but ongoing for 2018-21

	Activity	Strategy	Targets dates	Update Feb 2017
	Review Financial Standing Orders		June 2014	Completed
Community	Implement Local Lettings Plan		On-going	Completed
	Improve Sub-Committees	Appoint Membership Officer & broaden involvement	December 2013	Completed
	Go live on website		April 2013	Completed
	Set up social media		April 2013	Completed
	Examine incentivising General Meeting attendance		February 2013	Completed
	Build on current partnerships Offer apprenticeship and work placements opportunities		On-going	Completed
Corporate	Develop Business Continuity Plan		April 2013	Completed but needs to be tested
	Develop Employee Succession Plan		April 2013	Ongoing - 2 employees retired. 1 x temp contractor in place, 1 acting up and apprentice for estate caretaking in place.
	Secure successful Continuation Ballot	Drop ins, telephone & newsletters during 2014	July 2015	Completed

	Activity	Strategy	Targets dates	Update Feb 2017
	Update Resident Compact & Good Neighbourhood Agreement	Consult through focus groups & present to General Meeting	April 2013	Completed
Stock Transfer	Procure of Lead Advisor		September 2013	Completed
	Secure grants to further explore the option		December 2013	Completed
	Discuss LATMOS mentoring		February 2013	No longer applicable
	Liaise with Lambeth Council		On-going	Completed
	Assess HCA registration criteria & regulatory compliance		March 2015	No longer applicable
	Undertake risk, HR & IT mapping exercise		December 2014	Completed.

Section 11 Glossary

(AGM) Annual General Meeting is held each year to present the RMO's annual report, accounts and elect our new Management Board for the next year

(GM) General Meetings are public meetings to discuss actions of the RMO and future events. General meetings are hosted each quarter.

BME Black and Minority Ethnic - this denotes people and communities who are black, Asian or from other ethnic Minority communities (including Irish)

Continuation Ballot - Every 5 years a RMO must conduct a test of resident opinion regarding continuing management of the estate; this test of opinion is called a Continuation Ballot and must show a majority of residents supporting the RMO

Governance - This term means how a RMO is managed by its members and Board. A well governed RMO will abide by an appropriate Code of Governance and may be recognised through the NFTMO Kite Mark

Regulator of Social Housing - The Regulator of the social housing sector with responsibility for overseeing that Council and other social housing landlords are complying with appropriate standards

Modular Management Agreement (MMA) - A binding legal agreement between the RMO and the landlord organisation (LB Lambeth)

NFTMO National Federation of Tenant Management Organisations is the national representative organisation for all RMOs in England

Registered Provider - A landlord of social housing that is registered with the Regulator of Social Housing.

Stock Transfer - A transfer of ownership of Council housing and estates to an independent Registered Provider; this could be a community led organisation such as a co-operative

Resident Management Organisation (RMO) - Also known as a tenant management organisation. A RMO is set up by local tenants and residents to run estates housing services. A RMO is set up to run services for the benefit of its membership and is a not for profit organisation

Value for Money (VfM) means a service which has an appropriate balance between cost, quality and satisfaction



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