Policy Title:	Business Continuity Policy
Owner:	Business Improvement Manager
Date Approved:	10th February 2022
Approved By:	Audit & HR Committee
Next Review Date:	February 2025
Regulatory Standards:	▪ Regulatory Standard 4.3: The governing body identifies risks that might prevent it from achieving the RSLs purpose and has effective strategies and system for risk management and mitigation, internal control and audit ▪ Regulatory Requirement AN3: Have assurance and evidence of meeting all legal obligations associated with housing and homelessness services, equality and human rights, and tenant and resident safety.

1. Introduction

1.1. The purpose of this policy is to set out the overall approach to Business Continuity. This will ensure that the necessary processes and procedures are in place to react to a critical incident that could affect the effective running of the Association and services to customers.

2. Definitions

2.1. Business Continuity Plan

The plan that sets out all procedures and templates to be used during and following a critical incident to ensure that the Association's critical services and activities continue to be delivered to customers as required.

2.2. Emergency Management Team

The Cadder Housing Association staff who should be involved when the Business Continuity Plan is invoked. They are responsible for coordination of the emergency

response and management of recovery. Specific roles are fully detailed in the Emergency Plan and include the following posts:

- Chief Executive Officer
- Asset Manager
- Housing Manager
- Business Improvement Manager

2.3. Critical Incident

A critical incident is an unplanned occurrence of something that cannot be resolved by normal management mechanisms, controls and decision-making processes. It is something that significantly threatens the health, safety or welfare of people, property, and/or infrastructure, and that requires a significant and co-ordinated response. This could include, but is not limited to: flooding, structural damage, fire, IT failure, or loss of key staff.

2.4. Disaster Recovery Plan

This plan is for recovering and restoring the Association's technological infrastructure and capabilities after any interruption. This refers only to ICT recovery.

3. Critical Areas for Business Continuity

3.1. We have identified key critical areas that would have the biggest impact on our ability to deliver essential services and activities to our customers following a critical incident. These are the areas that need to be prepared for and/or managed during and after an incident to minimise disruption and ensure business continuity. They fall into the following five themes.

People	Ensuring that appropriately skilled staff are available. Our mitigation includes: - Documentation of procedures. - Robust succession planning. - Multi-skilled staff to allow redeployment between teams. - Use of EVH, agency and relief staff, and other partners and suppliers as necessary.
Premises	Providing a service when its usual location is unavailable. Mitigation includes: - Provision of laptops and remote working so staff can work elsewhere. - 3CX phone system allowing access to our phones from any PC or mobile device. - Possible use of Community Centre or Balmore Stores as office space if needed. - Identification of suitable accommodation for decanting tenants.

Technology & Information	Minimising loss of access to systems and information records. We mitigate this through:
	▪ Service Level Agreements (SLAs) with ICT contractor and other software providers.
	▪ Disaster Recovery Plan and related testing.
	▪ Regular backups of our systems.
	▪ Scanning documentation so it is held electronically.
	▪ Use of shared drives that can be accessed remotely.
	▪ Being able to work with paper-based alternatives for short periods of time.
Supplies	Providing access to key equipment or materials, through:
	▪ Robust contracts and SLAs with existing suppliers.
	▪ Identification of alternative or substitute equipment/materials.
	▪ Corporate credit cards and petty cash to enable emergency purchases.
Stakeholders	Managing the involvement of various other organisations or services as required during a business continuity incident. This may include Police, Social Work, neighbouring RSLs, the Scottish Housing Regulator, key contractors and the NHS.
	▪ Named contacts and contact details within the Business Continuity Plan for all key stakeholders.
	▪ Identification of other facilities and utilities available.
	▪ Adequate insurance cover.
	▪ Communication procedures included in the Business Continuity Plan.

3.2. To enable a quick and effective response following a critical incident, the Chief Executive may make decisions on the above approaches without adhering to normal approval processes as outlined in the Standing Orders. Such decisions will then be reported to Board at the earliest appropriate opportunity.

4.   Training

4.1. Training will be provided for managers and staff as appropriate for their role. Business Continuity will also be included in the induction programmes of relevant staff and managers.

5.   Testing

5.1. The Association will update and test and the Business Continuity Plan annually. Separate annual testing of the ICT Disaster Recovery Plan will be completed by our ICT provider.

5.2.   We will use any results from testing to review the plan and make changes to improve our procedures.

5.3.   A review of the plan will also take place after any incident has occurred, to ensure we also learn from real examples.

6.   Reporting

6.1.   Reports will be submitted to the Audit & HR Committee in any instance where the Business Continuity Plan is invoked, or when there are any testing results. Audit & HR Committee will then decide if any further action is required to improve the Business Continuity Plan or Policy.