

22 April 2021

Dear Member,

The next Management Committee will be held on **29th April 2021, at 11am via Zoom**

Agenda Item	Lead	Time	
1. Welcome, <i>Sederunt</i> & Apologies.	Chair	1min	Verbal
2. Jargon Buster			For Information
3. Declarations of Interest.	Chair	1min	Verbal
4. Minutes of the Committee Meeting of 25 February 2021	Chair	3min	Approval
5. Matters Arising & Actions from the minutes report	Director	3min	Note
6. Procurement – Internal Audit	Director	10min	Approval
7. Procurement - Insurance	Director	10min	Approval
8. Development	Director	15min	Approval
9. KPI's 20/21 projections	Management Team	15min	Approval
10. Windows Tender Return	Maintenance Manager	10min	Approval
11. Rent Arrears Update	Housing Manager	10min	Note
12. Allocations	Housing Manager	10 min	Approval
13. Operational update	Management Team	10min	Note
14. AOCB	Director	3min	
i. Request to change date of next committee meeting to Tuesday 25 th May 2021.			

Meeting close 1pm, Next Meeting: 27 May 2021, 6pm

Terminology	Definition
ARC	Annual Return on the Charter
CHR	Common Housing Register
CRM	Customer Relationship Management
DRS	Development & Regeneration Development Services
FTA	Former Tenant Arrears
KPI	Key performance Indicator
LLP	Local Lettings Plan
MiHS	M I Housing Services Ltd
RRTP	Rapid Rehousing Transition Plan
SDFP	Strategy & Development Funding Plan – we submit this to the council with our development ambitions
SHIP	Strategic plan produced by the Council outlining the housing needs for the City
SuDs	Strategic Urban Drainage System – measure to reduce ground water flooding
UC	Universal Credit

**WELLHOUSE HOUSING ASSOCIATION
MINUTES OF THE COMMITTEE MEETING HELD ON
25 February 2021 at 6PM - VIA ZOOM**

1. Welcome, Sederunt & Apologies.

Present:

Darron Brown	Chair
Maureen Morris	Vice-Chair
Michelle Harrow	Committee Member
Jane Heppenstall	Committee Member
Sarah Morris	Committee Member
Carol Torrie	Committee Member
Shona McKenna	Committee Member

In Attendance:

Martin Wilkie-McFarlane	Director
Carol Hamilton	Housing & Customer Services Manager
Bill Black	Assets & Maintenance Manager
Linda Logan	Minute taker
Grant Arthur	Glasgow City Council (Item 5 only)
Sandra Davidson	Finance Officer (Items 6 and 7 only)

Apologies:

Clare Monteith	Committee Member
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The Chair welcomed Grant Arthur (GCC) and Sandra Davidson (Finance Officer) to the meeting. He advised committee that Stewart McIntosh had resigned from the committee due to work/personal circumstances. Thanks for Stewart's contribution had been expressed. He encouraged local committee members to engage with other residents who may have an interest in submitting an application to join the committee.

2. Declarations of Interest.

There were no declarations of interest.

3. Minutes of the Committee Meeting of 28 January 2021.

Resolution:

The minute of the Committee Meeting of 28 January 2021 were proposed by Jane Heppenstall and seconded by Michelle Harrow as an accurate record of the proceedings.

3.1 Minutes of the Policy Review Meeting of 28 January 2021.

The minute of the Policy Review Committee Meeting of 28 January 2021 were proposed by Jane Heppenstall and seconded by Michelle Harrow as an accurate record of the proceedings.

4. Matters arising and actions from the minute report.

There were no matters arising that were not covered in subsequent agenda items.

5. Anti-Social Behaviour Packages.

The Housing Manager presented the report to update committee on support packages offered to landlords by Glasgow City Council for effectively managing Anti-Social Behaviour in the community across all tenures which would reduce the number of unresolved complaints and allow the Housing Officers to prioritise the collection of rent arrears.

She drew committee's attention to appendix 1 which highlighted 73 unresolved cases which were closed due to insufficient evidence being available. Lack of corroboration coupled with reluctant witnesses are the main reasons why cases cannot be resolved. She noted her concern that tenants could feel unsupported where suitable solutions cannot be found. She asked committee to note that a recent case that had been lodged in court and a date set for March 2021. The costs associated with this action are estimated to be between £3-4K for action against one household. She clarified that £2,100 of this cost was for 3 anti-social behaviour orders in the same case. This cost does not include the housing officer time. She asked committee to note that the Wellhouse ASB policy was currently being reviewed and options with external support were being explored to ensure effective outcomes for our customers and to enable officers to concentrate on the collection of rent. She recommended that for a period of one year that consideration be given to have our ASB cases managed by GCC staff. She noted the options and associated costs as outlined at appendix 2, asking that the gold package be given further consideration by committee. She provided feedback on outcomes from partner organisations, who had indicated favourable benefits of the service and a reduction in timescales.

Carol Torrie sought clarification on the difference between the Gold and Silver package.

Grant, thank committee for the invite to the meeting. He explained that the Silver package caps referrals at 5 cases whereas the Gold package would give the Association unlimited access.

Jane Heppenstall sought an explanation on the discrepancy in the timescales in which the Association receives information from the police and the time in which GCC's anti-social team is able to access information.

Grant explained that the team actually has their own police intelligence officer that works within the GCC team which allows them direct access to information and checks can be carried out timeously. He highlighted that if they felt there was enough evidence, the Council lawyers would deal with the ASB costs; in addition, recovery costs would be included within the Gold package. Eviction costs would be the Associations responsibility.

Michelle Harrow asked if a mediation option was available. Grant confirmed that he managed the City's ASB services which covers all tenures across the city. He stated that they would always explore mediation if possible.

Michelle sought clarification if covert surveillance was used. Grant stated that they do have covert cameras however this was always used as a last resort. Michelle stated that given that a lot of these cases happen out of hours, how are the team gathering information to support the case.

Grant reiterated that they require complainers to come forward to confirm what has happened unless there is police involvement then they would use the police evidence.

Michelle asked what the out of hours service looks like in practical terms and was the service going out and gathering evidence. Grant confirmed that present they use the noise officers who work until 3:30am to cover cases, however, if need be, they will have officers come out to make a more targeted approach.

The Director sought clarification on whether mediation; covert surveillance and out of hours officer visits were included within the Gold package. Grant confirmed that these services were all included within the package.

Lengthy discussion ensued with regards the Council charges for this service whereas other Councils provide the service free of charge. Grant explained the Council, had not been willing to provide the service free of charge due to them being unable to fund the service. He stated that some Councils have now started charging for services. There was further discussion on whether equipment would be put into complainers' homes to record anti-social behaviour. Grant confirmed that noise officers would visit with noise decimal meters however they would not leave equipment in someone's house due to the possibility of the evidence being tampered with, which could be challenged in court.

There were no further questions. The Chair asked if committee were in agreement with the proposal to purchase the Gold package for a period of one year, with an annual review thereafter.

Resolution:

Committee noted all the packages as discussed.

Approved purchase of the Gold Service package for 21/22 subject to annual review.

Carol Torrie proposed and Maureen Morris seconded the purchase of the gold service package for 21/11 subject to an annual review.

Grant Arthur left the meeting at this time.

6. Management Accounts – December 2020

The Director presented the report to provide committee members with a comparison of the estimated and actual financial position to 31 December 2020. He expressed his thanks to Sandra Davidson for her assistance in the completion of the accounts.

He provided a brief overview of the Statement of Comprehensive Income and variances. The budgeted surplus for the period to 31st December was £457,650. The actual results for the period show a surplus of £796,091, a favourable variance for the period of £338,440.

The overall variance arises from:

Operational activities £336,506 – favourable variance

Net interest and other £1,934 – favourable variance

He asked committee to note that the Repairs and Maintenance budget showed an underspend of £368,230 which had come as no surprise due to the majority of contractor staff being furloughed due to covid-19 and only emergency repairs being carried out. The Maintenance Manager confirmed that works were just beginning to get back on track when the second lockdown began. He noted that due to the current circumstances planned works for this financial year, would move to next year however they will endeavour to pull works forward where they can.

The Director asked committee to note at page 26, the Statement of Comprehensive Income, which highlighted actual performance against the budget. He noted a significant adverse variance of £7,222 in commercial rents, from a budgeted figure of £41,198 which was in the main due to the revised rental figure for 17-19 Newhills Road being implemented but also the service charge at the Hub no longer being charged after July. Stage 3 Medical Adaptation Grant Income showed a favourable variance of £14,013 which was due to the original annual budget for Stage 3 HARP funding being £33,000 however this had increased to £55,000 throughout the year.

He noted the underspend in salaries of £15,552 due to replacement of the Estate Warden Supervisor not being in post in the first quarter of the year and pension savings.

The Statement of Financial position showed that housing properties had increased by £217,295 which was in the main due to bathroom and boiler replacements amounting to £89,00 and an additional £38,000 being spent replacing the boiler in the Hub. The purchase of an individual property on the open market added an additional £85,000, funded through HAG funding and covered by DRS.

The pension deficit reflects the revaluation of multi-employer DB scheme due to the new accounting treatment for pensions. There will be another valuation prior to the year-end which will more than likely re-introduce the liability.

Reserves had increased by just over £796,000 to over £7.3M in line with the surplus made for the period.

There were no issues with covenant compliance

The Director noted that the cash position continues to increase and reflects a healthy financial position finishing the period at £2.7M

Resolution:

Committee approved the management accounts for the period to date.

The management accounts to 31 December 2020 were proposed by Maureen Morris and seconded by Sarah Morris

7. Budget 20/21

The Director presented the 2nd Draft Budget to members with details of the expected financial position of Wellhouse Housing Association for the financial year 20/21 and to highlight any minor changes from November where committee had approved the 1st draft of the budget.

To provide committee with additional confidence, the Director, had asked Azets (external auditors) to scrutinise our assumptions, sensitivity analysis and the appendices of the report. He drew committee's attention to appendix 2 which provided the auditors comments and further assurance.

He asked committee to note the main changes from the November budget in relation to the rental increase which had been reflected at 1.5%. This had increased and approved by committee at its meeting of January 2021 to 1.7% to take account of October CPI +1%, and following consultation with tenants. This had reflected in a slight increase of around £6,500-£7,000 in rental income and increased the budget surplus and cash position by the same amount

Salaries were uprated by an assumed rate of 1.0% which reflected the current agreement between the Union and EVH. He stressed that all staff had supported a 0% increase however the joint negotiating council has now come back proposing a 0.8% increase, which will result in a favourable variance from the report that was presented in November.

Resolution:

Committee noted and approved the proposed 20/21 budget.

Shona McKenna proposed and Jane Heppenstall seconded the 20/21 budget.

8. I.T. Strategy.

The Director presented the report to outline our approach to migrating to a new CRM and to seek committee approval.

He clarified that our current database was SDM, a system that is common in the housing sector, however it is decades old and no longer fits our needs. We are required to do too many work arounds to get results leading to the potential for error and inefficiency. The system had frequent drop outs when being used over the VPN, does not have a remote working facility nor a customer portal and has very little back room support.

The Director provided background information on a new CRM, HomeMaster, that is widely used in England and had come onto the market in Scotland a couple of years ago. He has had several conversations with Homemaster's CEO, all staff have had demonstrations and attended targeted presentations relating to each team's requirements. Testimonials have been taken from other Glasgow based Housing Associations and site visits have been made to ensure the database will do what we require it to do. He informed that it was a cloud-based system which would enable us to work remotely and for use during home visits. He highlighted that the system fits in well with our IT Strategy which includes upgrading broadband, our approach to back-ups, business continuity and disaster recovery.

He reported that since our last meeting Hiper and HomeMaster have met and agreed that the system would be beneficial for our ambitions to have a more secure system and alleviate our need to do old fashioned tape back-up on a daily basis.

The Director proposed that we purchase HomeMaster. He asked committee to note that it will cost £10,000 more than we are currently paying however in the last financial year we paid just under £23,000 for SDM due to the need for additional support from SDM and consultants. He

noted that since 16/17 the Association has spent in the region of £94,000 on SDM as outlined at appendix 2 of the report.

He sought committee members comments and questions.

Maureen Morris expressed her surprise at SDM costs over the years. Given the positive feedback from staff on the new system she thought it would be a positive to move to a more user-friendly alternative.

Committee discussed the onerous and uncertain task of manual back-ups and for the new system allowing us to move to a paperless office in line with our sustainability policy.

The Chair noted that committee had discussed the IT system for years and that it was time to ensure our CRM was fit for the future.

Resolution:

Committee:

Approved the I.T. Strategy plan;

Approved the termination of the contract with SDM;

Approved the cost of £23,000 to implement the I.T. Strategy, which was an increase of £10,000 on current costs;

Instructed the Director to bring quarterly progress updates to committee.

The I.T Strategy plan and associated costs were proposed by Michelle Harrow and seconded by Maureen Morris.

9. Development.

The Director reported to progress on development plans in Wellhouse. He stated that progress for our development opportunities remains frustrating. We have formally expressed our desire to develop Phase 8 which is owned by Wellhouse. Foul water capacity exists for this site. No progress has been made due to Covid restrictions in 20/21. In addition, we have expressed an interest for the sites owned by the Archdiocese and Glasgow City Council. He noted that all phases are dependent upon a response from the authorities dealing with foul and ground water flood mitigation issues within Wellhouse. He discussed the valuation received for the Archdiocese site and progressing to ground and undermining investigations once permitted to do so. He sought approval to approach the Archdiocese to open further negotiations with them in respect of the future purchase of the land.

He reported that Scottish Water had completed a CCTV survey of the drains. He noted that even with a retrofit of rain gardens we would still need an attenuation tank to mitigate flood prevention. The last quote was in the region of £800,00. A further meeting has been set up with Scottish Water, our Development Agent and the Director, he will update thereafter.

The Chair sought clarification on the outcome of their meeting with Ballie Ballantyne. The Director confirmed that himself and the Chair had met with Ballie Ballantyne, who had inquired after the vacant and derelict land fund on our behalf. He asked the Chair to note appendix 2 where we had

been informed just at time of writing, that the land had not been derelict for long enough for us to qualify for this funding. The Chair expressed his disappointment that we were not eligible for the funding and acknowledged the Directors frustration and efforts to try and move the development programme forward.

Resolution:

Committee;

**Noted the development update and instructed the Director to bring future progress reports;
Approved the opening of further soft dialogue with the Archdiocese of Glasgow;
Approved the exploration of flood prevention work.**

Approval to progress with further dialogue with the Archdiocese and further exploration of flood prevention works was proposed by Maureen Morris and seconded by Carol Torrie.

10. KPI Report – Quarter 3 – Sept – Dec 2020

It was noted that the purpose of the report was to bring to the attention of committee performance in relation to Key Performance Indicators (KPI) for the period Sept – Dec 2020. Committee were asked to note for information the KPI monitor at page 88 of the report.

The Housing Manager stated that rent arrears continue to be of concern and would be discussed in a separate report. Tenancy offers refused were within target, with relet times being lengthier than normal at an average of 33.47 days due to delays in processes due to Covid 19. She was pleased to report from a recent survey that tenants who responded in Q3, all indicators as highlighted at appendix 1 were all within target for the first time. A very positive outcome.

The Assets & Maintenance Manager reported that contractors continue to perform well given the ongoing Covid situation. He drew committee's attention to the comparison graphs as highlighted at appendix 2. He confirmed that gas servicing had been completed on 219 properties which were due for gas servicing. 16 of these properties went to forced access level and none went over the service date, however a high level of staff time has been spent to make sure the service has been carried out within timescales.

Michelle Harrow considered that service delivery performance had been exceptional during these difficult times.

Committee noted the Key Performance Indications for the period Sept – Dec 2020.

11. Operational update:

Director:

Recruitment:

The Director informed committee that recruitment of the Finance and Corporate Services Manager had been on ongoing. The recent recruitment process had not been unsuccessful. He has had dialogue with the Chair and the Chair of the Staffing Committee who had agreed to the use an

agent to recruit in the short-term at a cost of approximately £5,000. Costs are within the Directors delegated authority, however, he sought confirmation from committee that there were no objections. There were none. He will progress; in consultation with the Chair and Staffing Chair and report to committee as the need arises.

Insurance Tender:

The Director noted that our insurance requires renewal. He asked members to consider the recent insurance review as undertaken by the Association and to ratify the confirmed placement of insurances with Ocado based on the pricing, cover analysis and quality scoring. The overall cost of the tender was £40,235.71 which was slightly lower than the renewal price 3 years ago. There were no issues regarding cladding on any of our properties.

Resolution.

Committee approved the confirmed placement of insurances with Ocado at a cost of £40,235.71 per annum.

Shona McKenna proposed and Jane Heppenstall seconded the confirmed placement of insurances with Ocado at a cost of £40,235.71 per annum.

Internal Audit:

The Director reported that the Internal Audit contract expires at the end of March and requires to go to tender. He proposed that a joint tender be explored the EHRA, 4 of who's internal audit tenders as due at the same time which may bring economies of scale. Provanhall HA will lead on the proposal.

Resolution:

Committee approved a joint EHRA internal audit tender being explored by Provanhall Housing Association

Maureen Morris proposed and Michelle Harrow seconded the proposal.

Proposed salary awarded 2021:

The Director noted that negotiations are now complete. He asked committee to note the letter detailing the recommendations at appendix 1. The original proposal for a 0% increased which was supported by both staff and committee. Following negotiations, a 0.80% increase was proposed.

Resolution:

Committee;

Noted that negotiations are now complete and EVH are now asking for full member organisations to vote on the outcome of salary negotiations.

Committee approved the 0.80% salary increase as at April 2021

Shona McKenna proposed and Michelle Harrow seconded the approved 0.80% salary increase as at April 2021.

Housing Manager.

The Housing Manager stated that we continue to allocate properties and conduct viewings in accordance with legislation. All tenants have received notification of the rent increased for 2021. Income Advise continues to perform well with financial gains for tenants of £213,569 from April 2020. She highlighted further projects undertaken in relation to the SSTV Children's' appeal, the fuel and good parcel fund, the digital support project, the WEE-G fund and 31 awards being made to household in crisis resulting from the EHRA fund. Additional funding continues to be explored. Rent collection continues to be a priority and was subject to a separate report.

She asked committee to note that the Scottish Government had requested that the Next Steps project resumes after the delay due to Covid 19. A meeting with committee members, staff and tenants will be arranged to implement the action plan.

Two complaints training session have been arranged for all staff members in March which will complete the action point arising from the ongoing audit.

Maintenance Manager:

The Maintenance Manager stated that work on the Newhills shop units will commenced on 22nd February with good progress being made. Due to lockdown restrictions, veranda works will restart on 1st March. Kitchen replacement and decoration in the café has been completed, committee noted the photographs of the significant improvements at appendix 3 of the report. Day to day contracts are out to tender.

Committee noted the contents of the report.

12. AOCB

Committee sought an update as to whether Connect Community Trust had paid the invoice issued for dilapidation works required at Newhills Road and the Café. The Director stated that to date CCT had not paid the invoice issued.

There was no further business. Meeting closed 8pm.

Next Meeting: 29 April 2021, 11am via Zoom.

I certify that the above minute has been approved as a true and accurate reflection of the proceedings:

Signed (Chair)

Date:.....

ACTIONS ARISING FROM PREVIOUS MANAGEMENT COMMITTEE MEETINGS April 2021

MINUTE REFERENCE	ACTION	OWNER	DUE BY	STATUS OPEN/ CLOSED	PROGRESS
24 October 2019					
11. Management Team Report	Site at the former Wellhouse Primary School; The Director will report on the feasibility of progressing a development and a bid for this site.	Martin Wilkie-McFarlane	March 2020	Open	Site Investigations are suspended during COVID-19 lockdown period. An update will be provided at the 29 April 2021 committee meeting.
November 2019					
11. Management Team Report	The Finance Manager will email proposed dates for fraud training to interested members	Finance Manager	January 2020	Open	The Finance Manager is still waiting for proposed dates for fraud training from the auditors. Suspended during COVID-19 lockdown period
April 2020					
10. AOCB Return to work.	The Director will bring a further report to the next committee with regards a recovery plan and measures to be put in place for return to work. He considered the risk to be too high at present and will continue to follow Government advice.	Director	May 2020	Open	The Director continues to follow government advice and will report on progress and measures being put in place as the need arises.
August 2020					
There were no actions arising from the minutes of 27 August 2020					

October 2020					
January 2021					
Policy Review					
Abandonment Policy	It was agreed that an additional appendix recording personal items would be added to the policy and brought to committee at a later date for approval	Housing Manager	Summer 2021	Open	
Body Cam Policy	It was agreed that residents would be informed as to the use of body cams and the purpose thereof.	Maintenance Manager	ASAP	Open	
Factoring Policy	A further updated factoring policy will be presented in October to take account of recently issued legislation	Housing Manager	October 2021	Open	
Rent Arrears update	The Housing Manager will provide committee with rent arrears case studies in line with GDPR guidelines in her next update	Housing Manager	February 2021	Open	The Housing Manager will provide an update at the 25 February 2021 committee meeting.
Rent Arrears	Additional information with regards the rental increased and required expenditure will be provided in the spring newsletter.	Management Team	Spring 2021	Complete	An article was included within the Spring newsletter which is due for distribution week beginning 20 April 2021.
Tenant Christmas Bonus	Committee agreed to the Director to the Director bring a more detailed report (Summer 2021) following investigation of other models available	Director	Summer 2021	Open	

	and what the impact would be				
February 2021					
There were no actions arising from the minutes of 25 February 2021					

Management Committee	29 April 2021
Agenda Item	6
Title of Paper	Internal audit tender/ joint procurement
Author	Martin Wilkie-McFarlane
Attachment(s)	

FOR APPROVAL

1 PURPOSE

- 1.1 To present the Management Committee with the plans for the next phase of internal audit.

2 RECOMMENDATIONS

- 2.1 That Management Committee members approve progressing with a joint tender programme with colleagues in EHRA.

3 BACKGROUND

- 3.1 The Association's current agreement for internal audit (approved by committee 2016) came to an end on 31 March 2020.
- 3.2 Internal audit is now a requirement for RSL's. We should aim to have a new programme up and running in 2021/22, although our last audit took place in March 2021.
- 3.3 Wellhouse Housing Association has wanted to run a joint project with colleagues for some time and a few of our EHRA colleagues have the same auditor/contract expiry date.
- 3.3 Wellhouse, Gardeen, Calvay and Provanhall are exploring a joint tender exercise, led by Provanhall HA. An initial meeting takes place on 23 April 2021.

4 MAIN ISSUES

- 4.1 Internal Audit is a requirement of the new regulatory framework.
- 4.2 Easterhouse Housing and Regeneration Alliance believe we could achieve efficiencies and cost savings through a joint procurement exercise.
- 4.3 The contract will be tendered as shared, with the ability for each partner to determine the subject.

5 BUSINESS PLAN, VISIONS AND VALUES

This paper is consistent with our objective to provide good governance and financial management and is relevant in respect of the following values-

- Accountability
- Sustainability

And our current business plan to deliver on one joint project with an EHRA colleague.

6 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 6.1 The Scottish Housing Regulator expects RSLs to exercise a high level of control over its affairs and internal audit is part of that.

7 CONSULTATION

- 7.1 N/A

8 FINANCIAL IMPLICATIONS

To be quantified.

9 KEY RISKS

- 9.1 A failure establish suitable internal audit would fail regulatory standards.

10 EQUALITY AND DIVERSITY IMPLICATIONS

- 10.1 None apparent.

Management Committee	29 April 2021
Agenda Item	7
Title of Paper	Insurance tender – 1 year extension
Author	Martin Wilkie-McFarlane
Attachment(s)	Report from Bruce Stevenson

FOR APPROVAL

1 PURPOSE

- 1.1 To present the Management Committee with results of the recent insurance review undertaken by the Association for all non-property related insurance. (housing and the Hub insurance were procured in February).

2 RECOMMENDATIONS

- 2.1 That Management Committee members consider this matter and ratify the confirmed placement of insurances as outlined in the report from our Broker, based on the Pricing, Cover Analysis and Quality Scoring. Cost is **£22,859.82**
- 2.2 That we conduct a full tender exercise in quarter 4 of 2021/22.

3 BACKGROUND

- 3.1 The Association's current agreement (approved by committee March 2017) expired on 31 March 2021.
- 3.2 Due to the size of the Association's insurance contract; it is necessary to tender for the renewal through the Public Contracts Scotland tendering portal. Because of the technical and legal issues involved in such a tendering process, it had been agreed a firm of insurance brokers, Bruce Stevenson, would set up and manage the necessary work on a fee paid basis, as they did with our previous tender(s). This was on the basis that Bruce Stevenson would set up for the Association a tender that would fully comply with the requirements of any insurance related legislation and the current Scottish procurement legislation.
- 3.3 In light of the ongoing lockdown, a full process could not be implemented in time and our broker has recommended a one-year extension. We will look to tender/market these next year to evidence a best value process

4 MAIN ISSUES

- 4.1 A report on the review provided by Bruce Stevenson is attached.
- 4.2 Premiums have moved commensurately with the financial estimates that the Finance Manager provided.
- 4.3 We reviewed of the adequacy of the Business Interruption limits to ensure that they are adequate as well as the cyber insurance.
- 4.4 Discussions took place with Steven Young of Bruce Stevenson and the Director to agree the interim arrangements for 2021/22

4.6 The summary results are

All amounts in the below table include tax and fees where applicable.

	Cover at Start of Last Year	Renewal Quote
Commercial Combined	£4,871.61	£4,908.92
Engineering Computers	£828.44	£469.28
Engineering Insurance	£336.00	£369.60
Contract Works	£1,888.40	£2,077.24
Engineering Inspection	£365.18	£374.32
Management Liability Package	£912.80	£1,232.28
PI Combined	£1,680.00	£1,848.00
Employee Personal Accident	£670.88	£959.28
RSA SME Minifleet	£3,902.88	£4,215.10
Crime	£1,848.00	£2,494.80
Cyber Package	£1,886.00	£1,916.00
Brokerage Fee	£1,995.00	£1,995.00
Total	£21,185.19	£22,859.82

5 BUSINESS PLAN, VISIONS AND VALUES

This paper is consistent with our objective to provide good governance and financial management and is relevant in respect of the following values-

- Accountability
- Sustainability

6 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 6.1 The Scottish Housing Regulator expects RSLs to exercise a high level of control over its affairs. Insurance cover assists in the protection of the Association's assets.

7 CONSULTATION

- 7.1 N/A

8 FINANCIAL IMPLICATIONS

The overall costs of the tender are £22,859.82, **an increase of £1,674.63** on last year's cover.

9 KEY RISKS

- 9.1 A failure to properly insure against risks could lead to significant financial losses.

10 EQUALITY AND DIVERSITY IMPLICATIONS

- 10.1 None apparent.

11 SWOT analysis

11.1 Not required at this stage.

12 Conclusions

12.1 Due to unforeseen circumstances, we were unable to carry out a full suite of procurement exercises this year and, therefore, our insurance has been extended for one year only with our existing insurers and a full tender exercise will take place later in 2021/22.



RENEWAL REPORT

Wellhouse Housing Association

Client Ref: 23140660

Date Issued: 22nd March 2021

‘BROKER OF CHOICE’

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Introduction

Bruce Stevenson Insurance Brokers is pleased to provide the results of your insurance renewal review conducted by Steven Young on your behalf.

Bruce Stevenson is an award-winning Chartered Insurance Broker with over 40 years of experience serving a diverse range of clients across Scotland and the UK. The firm has access to major insurers and is authorised and regulated by the Financial Conduct Authority.

The information contained within this document is confidential to both Bruce Stevenson Insurance Brokers Limited and Wellhouse Housing Association and has been produced solely for the purpose of consideration of your insurance programme. The comments may not be reproduced or disclosed to any third party without the prior written approval of Bruce Stevenson Insurance Brokers Limited.

We look forward to discussing these findings with you.

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Key Personnel

At Bruce Stevenson Insurance Brokers, we offer personal attention and aim to provide an efficient and professional service at all times.

Your service will be provided by an Account Executive, supported by an Account Handler who will oversee the daily management of your policies with us.

If **urgent** assistance or advice is required out of normal office hours, please contact your Account Executive.

Account Executive



Steven Young

Phone: 0141 354 4487

Mobile: 07467 952700

Email: Steven.Young@brucestevenson.co.uk

Account Handler



Laura Turnbull Cert CII

Phone: 0141 354 4489

Email: laura.turnbull@brucestevenson.co.uk

Claims Department

Phone: 0131 553 2293

Email: claims@brucestevenson.co.uk

Our Offices

Edinburgh

76 Coburg Street
Edinburgh
EH6 6HJ

Tel: 0131 553 2293

Glasgow

144 West George St.
Glasgow
G2 2HG

Tel: 0141 353 3539

Borders

79 High Street
Galashiels
TD1 1RZ

Tel: 01896 209353

Turriff

3 Main Street
Turriff
AB53 4AA

Tel: 01888 562689

London

Scotland House
58 Victoria
Embankment
London
EC4Y 0DS

Tel: 020 3538 2599

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Duty of Fair Presentation

Under the Insurance Act 2015 it is your duty to make a “*fair presentation*” of the risk.

A “*fair presentation*” is one that discloses every “*material circumstance*” which is “*known or ought to be known*” by you or that which could be discovered by a “*reasonable search*”.

What constitutes a “Fair Presentation”

- Disclosing every “material circumstance” that you “know, or ought to know”
- Providing sufficient information to put the insurers on notice to make further enquiries
- Disclosures must be substantially correct, or if a matter of belief or expectation – be made in good faith

What is a “material circumstance”

Information that would affect the judgement of a prudent insurer, such as

- Special or unusual facts relating to the risk
- Any particular concerns that led you to seek cover for the risk

There is no definitive list of material circumstances, however some examples are

- Previous insurance issues - such as having claims rejected or policies cancelled
- Previous losses - including those which did not give rise to a claim
- Construction of buildings - e.g. type of insulation in composite panels and cladding
- Activities undertaken that may increase the risk of theft, fire, water damage etc.
- If you have been convicted or charged with (but not yet tried) or given an Official Police Caution in respect of any criminal offence

What you “know, or ought to know”

- Knowledge of senior management or anyone who plays a significant role in the making of decisions about how your business is managed
- Knowledge of the insurance team - i.e. those typically involved in your insurance arrangements
- Information that would be revealed by a “reasonable search”

What is a “reasonable search”

- There is no specific definition of this
- It may include obtaining information from others such as advisers and service providers

How should this information be presented

- In a clear and accessible manner.

What happens if you breach your duty

- Different remedies are available depending on the nature of the breach
- Your policy could be cancelled, your claim(s) may be rejected, or you may be asked to pay extra premium

Client Profile

Company Details	
Company Name:	Wellhouse Housing Association
Company Registration No:	SC036552
Registered Address:	The Hub 49 Wellhouse Crescent Glasgow G33 4LA
Correspondence Address if different:	As above
ERN / PAYE Reference No:	961/9665813
Company Website:	www.wellhouseha.org.uk
Contact Email Address:	Sandra@wellhouseha.org.uk

Business Description

It is crucial to have an accurate description of your business for the underwriter to be able to understand the business to assess the risk present. The more accurate the description you convey the more comfortable the underwriter will be when pricing the risk.

In the event of a claim the business description will be closely examined to confirm that cover attaches to work being undertaken so it's critically important to get it right. Insurers may repudiate losses that occur from work that is not insured under the Business Description.

If you have plans to diversify or move into new areas you must inform us, or you may not be covered

Full Business Description

Housing Association/Registered Social Landlord; Commercial Property Owners including Children's Playparks, Property Managers & Factors, Environmental & Estate Management Services; Managers & Commissioners of Planned, Cyclical and Reactive Property Maintenance; Provision and Management of Domestic rented accommodation including Adaptations for physical disability; Property Developers; Landowners; Wider Role Activities, Community Engagement & Integration Projects including Gala & Fun days, Financial Inclusion & Welfare Benefits Advice, Café Owners & Operators.

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Client History

Have you or any of your Principals, Partners, Directors or Shadow Directors at any time, either personally or in any business capacity been:

		Yes / No
1.	Convicted, charged or have a prosecution pending for a breach of any statute or law relating to Health & Safety.	
2.	The subject of an enforcement or improvement notice by any of the Health & Safety Enforcing Authorities (e.g. a prohibition or improvement notice).	
3.	Convicted, charged or have a prosecution pending for any other criminal offence (excluding motoring offences). It has been accepted that this declaration is subject to the provisions of the Rehabilitation of Offenders Act.	
4.	Ever been the subject of an investigation or prosecuting by the Environmental Agency.	
5.	Has any insurer:	
	a) Declined to insure you	
	b) Cancelled or declined to renew any of your insurance	
	c) Imposed special terms (such as deletion of cover or exclusions imposed)	
6.	Ever been required to report any RIDDOR incidents	
7.	Been subject to any County Court Judgements or Sheriff Court Decrees	
8.	Been declared bankrupt or insolvent or been disqualified from being a company director or been involved as owner Director or Partner with any company which went into receivership, administration or liquidation	
9.	Any other material facts to disclose	
If you have answered yes to any of the above provide further information:		
10.	Please provide details of any other changes or alterations to the business which have occurred during the past year or which are expected to occur during the forthcoming period (including changes to subsidiaries or any planned acquisitions)	

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Our Capacity and Services - Important Information

The following information is in relation to the insurances for which we are quoting and, where applicable, for which you have asked us to arrange cover.

The capacity in which we are acting

Policy Type		We act as your agent	We act as agent of the insurer
All Policies	Sourcing a suitable policy	✓	
	Placing the insurance	✓	
	In the event of a claim	✓	

Our Remuneration

You are entitled, at any time, to request further information regarding the commission which we receive for placing your insurance.

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Renewal Summary

The table below represents our recommendations in relation to your requested covers.

Policy Type	Insurer	Effective Date	Premium	IPT (12%)	VAT	Underwriter Fee	Total
Commercial Combined	Avid Insurance Services	01/04/21	£4,382.96	£525.96	£0.00	£0.00	£4,908.92
Engineering Computers	NMU (Specialty) Ltd	01/04/21	£419.00	£50.28	£0.00	£0.00	£469.28
Engineering Insurance	NMU (Specialty) Ltd	01/04/21	£330.00	£39.60	£0.00	£0.00	£369.60
Contract Works	NMU (Specialty) Ltd	01/04/21	£1,854.68	£222.56	£0.00	£0.00	£2,077.24
Engineering Inspection	Bureau Veritas Inspection Ltd	01/04/21	£311.93	£0.00	£62.39	£0.00	£374.32
Management Liability Package	Royal & Sun Alliance Insurance Plc	01/04/21	£1,100.25	£132.03	£0.00	£0.00	£1,232.28
PI Combined	Royal & Sun Alliance Insurance Plc	01/04/21	£1,650.00	£198.00	£0.00	£0.00	£1,848.00
Employee Personal Accident	Royal & Sun Alliance Insurance Plc	01/04/21	£856.50	£102.78	£0.00	£0.00	£959.28
RSA SME Minifleet	Royal & Sun Alliance Insurance Plc	01/04/21	£3,693.64	£521.46	£0.00	£0.00	£4,215.10
Crime	Royal & Sun Alliance Insurance Plc	01/04/21	£2,227.50	£267.30	£0.00	£0.00	£2,494.80
Cyber Package	CFC Underwriting Ltd	10/04/21	£1,550.00	£186.00	£0.00	£150.00	£1,916.00
Brokerage Fee		01/04/21	£1,995.00	£0.00	£0.00	£0.00	£1,995.00
Total			£20,371.46	£2,245.97	£62.39	£150.00	£22,859.82

Insurance premium tax (IPT) is currently set at 12%

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Renewal Comparison

All amounts in the below table include tax and fees where applicable.

	Cover at Start of Last Year	Renewal Quote
Commercial Combined	£4,871.61	£4,908.92
Engineering Computers	£828.44	£469.28
Engineering Insurance	£336.00	£369.60
Contract Works	£1,888.40	£2,077.24
Engineering Inspection	£365.18	£374.32
Management Liability Package	£912.80	£1,232.28
PI Combined	£1,680.00	£1,848.00
Employee Personal Accident	£670.88	£959.28
RSA SME Minifleet	£3,902.88	£4,215.10
Crime	£1,848.00	£2,494.80
Cyber Package	£1,886.00	£1,916.00
Brokerage Fee	£1,995.00	£1,995.00
Total	£21,185.19	£22,859.82

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Payment Options

We offer the following payment options:

- Cheque (made payable to Bruce Stevenson Insurance Brokers Ltd)
- Bank Transfer (Sort Code: 83-06-08 Account Number: 2106 2564 – please quote your customer reference number: 32406254)
- Credit or Debit Card (please contact your account handler or alternatively pay online at <http://www.brucestevenson.co.uk>)
- It is possible to spread the cost of the premiums payable over a 10-month period. This facility is made available to you via Premium Credit Ltd and is subject to an interest charge of 4.25%. A loan arrangement fee is also payable at new business stage and at subsequent renewals. Please contact us and we will provide a costing for the instalment arrangement.

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Commercial Combined - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the updates provided by you on 16th February 2021.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Commercial Combined
Insurer	Avid Insurance Services
Premium (Including IPT) (£)	4,908.92
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

Insurers have confirmed renewal terms as follows:

Commercial Combined - £4,382.96 plus IPT = £4,908.92

These terms incorporate the following changes for renewal:

The Hub, 49 Wellhouse Crescent, Glasgow, G33 4LA.

Contents

Increase from £350,000 to £375,000

Specified Equipment

Portable Electronic Equipment: Increase from £5,000 to £5,500

Tools and Gardening Equipment: Increase from £9,500 to £10,000

External Storage Containers: Increase from £5,500 to £6,000

Money Cover - no change

Employers Liability wage estimates:

Admin, Clerical etc: Increased from £687,097 to £751,788.

Estate Manager: Increase from £81,066 to £101,931.

Public Liability:

Rent Roll - increased from £3,215,136 to £3,352,987.

Development Activities - decreased from £644,999 to £639,887.

We would continue to recommend renewal with Avid.

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

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Engineering Computers - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the information provided by you on 16th February 2021.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Engineering Computers
Insurer	NMU (Specialty) Ltd
Premium (Including IPT) (£)	469.28
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

Renewal terms have been confirmed at £419.00 plus IPT = £469.28.

These terms incorporate the following updates for renewal:

Hardware excluding portables: Increase from £60,000 to £70,000
 Laptops and Portable equipment: Increase from £7,200 to £10,000
 Loss of Information - Increase from £50,000 to £60,000.
 Increased Cost of Working - increased from £60,000 to £65,000

We would continue to recommend renewal with NMU.

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

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Engineering Insurance - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the information provided by you on 16th February 2021.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Engineering Insurance
Insurer	NMU (Specialty) Ltd
Premium (Including IPT) (£)	369.60
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

Renewal terms have been confirmed at £330 plus IPT = £369.60.

We would continue to recommend renewal with NMU.

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

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Contract Works - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the information provided by you on 16th February 2021.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Contract Works
Insurer	NMU (Specialty) Ltd
Premium (Including IPT) (£)	2,077.24
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

Renewal terms have been confirmed at £1,854.68 plus IPT = £2,077.24

We would continue to recommend renewal with NMU.

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

Engineering Inspection - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the current schedule of plant.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Engineering Inspection
Insurer	Bureau Veritas Inspection Ltd
Premium (Including IPT) (£)	374.32
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

Renewal terms have been confirmed at £311.93 plus VAT = £365.18.

We recommend renewal with Bureau Veritas as they have offered terms based upon a minimal rate increase.

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

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Management Liability Package - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the updates provided by you on 16th February 2021.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Management Liability Package
Insurer	Royal & Sun Alliance Insurance Plc
Premium (Including IPT) (£)	1,232.28
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

Renewal terms have been confirmed at £1,100.25 plus IPT = £1,232.28.

Renewal subject to: -

- 1) Confirmation of no recent or planned redundancies
- 2) No claim circumstances of which the Insured are aware
- 3) No changes to existing business activities

We will obtain alternative quotation prior to renewal following completion of proposal form.

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

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PI Combined - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the updates provided by you on 16th February 2021.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	PI Combined
Insurer	Royal & Sun Alliance Insurance Plc
Premium (Including IPT) (£)	1,848.00
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

Renewal terms have been confirmed at £1,650.00 plus IPT = £1,848.00.

These terms incorporate the following limits:

£1,000,000 any one claim

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

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Employee Personal Accident - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the current sums insured and limits.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Employee Personal Accident
Insurer	Royal & Sun Alliance Insurance Plc
Premium (Including IPT) (£)	959.28
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

Renewal terms have been confirmed at £856.50 plus IPT = £959.28.

Proposed terms are based on the following updates information:

Clerical – £751,788

All Others – Estate Managers – £101,931

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

RSA SME Minifleet - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the updates provided by you on 16th February 2021.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	RSA SME Minifleet
Insurer	Royal & Sun Alliance Insurance Plc
Premium (Including IPT) (£)	4,215.10
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

We recommend renewal with Royal Sun Alliance for a further 12 months as they have offered terms that continue to meet with your requirements.

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

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Crime - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the updates provided by you on 16th February 2021.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Crime
Insurer	Royal & Sun Alliance Insurance Plc
Premium (Including IPT) (£)	2,494.80
Cover Period	01/04/2021 to 31/03/2022

The basis of our recommendation is:

Renewal terms have been confirmed at £2,227.50 plus IPT £2,494.80 :

Wageroll - £853,719

Turnover - £4,008,698

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

Cyber Package - Statement of Demands and Needs

We are pleased to offer you the following renewal terms.

Your requirements for insurance cover were:

You require renewal terms to be obtained based upon the information provided in completed proposal form.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Cyber Package
Insurer	CFC Underwriting Ltd
Premium (Including IPT) (£)	1,736.00
Cover Period	10/04/2021 to 09/04/2022

The basis of our recommendation is:

This quote is subject to the following being provided by the stated deadline:

1. Satisfactory version of a fully completed application form (as attached), signed and dated within 30 days of the required inception date.

Notes

How we made our selection

We selected a product from a particular insurer which we had already identified as being suitable for this type of insurance.

Attached please find a summary of the main terms of the recommended quote.

Commercial Combined - Summary of Insurance

POLICYHOLDER	Wellhouse Housing Association
INSURER	Avid Insurance Services
POLICY NUMBER	2020CC000008
PERIOD OF INSURANCE	01/04/2021 to 31/03/2022

Scope of Cover

Material Damage

Business Interruption

Money & Assault

Employers Liability

Public Liability

Material Damage

Cover

Loss of or damage to the insured property arising out of the Insured Risks as defined below.

Premises: The Hub, 49 Wellhouse Crescent, Glasgow, G33 4LA

Contents

Description	Excess (£)	Sum Insured (£)
Contents/Plant/Machinery/All other contents	250	375,000

Specified Contents Items

Description	Excess (£)	Sum Insured (£)
Portable Electronic Media	100	5,500
Tools and Gardening Equipment	100	10,000
External Storage Containers	100	6,000

Business Interruption

Cover

Loss resulting from an interruption to the business following loss of or damage to the insured property arising out of the Insured Risks as defined below.

Basis	Insured Risks	Period (Months)	Sum Insured (£)
Net Revenue/Income	As Material Damage section	36	20,000
Increased Cost of Working Only	As Material Damage section	36	330,000

Money & Assault

Cover

Loss involving any loss of Money and loss involving assault.

Limits of Indemnity

Money

Description	Limit (£)
Loss of money from the home of an authorised person:	250
Loss of money not in a locked Safe outside of business hours:	250
Loss of money during business hours:	6,000

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Employers Liability

Cover

Indemnity against legal liability for injury to or illness of employees arising out of or in the course of the business and within the Territorial Limits.

Limits of Indemnity

Any one occurrence (inclusive of costs £): 10,000,000

Estimates

Description	Number of Employees	Wage Roll Estimate (£)
Administrative, Clerical, Professional, Technical & Other Salaried Staff operating in a non-manual manner	17	751,788
All Others - Estate Manager	4	101,931
Annual Estimated Payments to Bona Fide Sub Contractors		500,000

Please note that a copy of the Certificate of Employers' Liability Insurance should be displayed at each place of business where you employ persons covered by this policy. It is however satisfactory to make the certificate available in electronic form, providing that it is reasonably accessible to relevant employees to whom it relates. We also recommend that you retain this certificate after it has expired as under current legislation, if no insurance records can be found at the time of any future claim, an employer could be held responsible for payment of all or part of the claim.

Public Liability

Cover

Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of the business.

Limits of Indemnity

Public Liability any one occurrence (£): 10,000,000

Turnover

Description	Estimate (£)
Rent Roll	3,352,987
Fee Income - Factoring	15,824
Any other Income (Development Activities)	4,008,698

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Engineering Computers - Summary of Insurance

POLICYHOLDER	Wellhouse Housing Association
INSURER	NMU (Specialty) Ltd placed through the agency of NMU (Specialty) Ltd
POLICY NUMBER	COM031934449
PERIOD OF INSURANCE	01/04/2021 to 31/03/2022

Scope of Cover

Static Equipment

Portable Computers

Portable Computers

Increased Cost of Working

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Premises

Address

The Hub,
49 Wellhouse Crescent,
Glasgow,
G33 4LA,
United Kingdom

Static Equipment

Sum Insured

Hardware Excluding Portables (£): 70,000

Portable Computers

Sum Insured

Laptops and Portable Equipment sum insured (£): 10,000

Loss of Information

Limit of Indemnity (£): 60,000

Increased Cost of Working

Limit of Indemnity (£): 65,000

Excess £150 each and every occurrence

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Engineering/Contractors/Inspection Insurance - Summary of Insurance

POLICYHOLDER	Wellhouse Housing Association
INSURER	NMU (Specialty) Ltd
PERIOD OF INSURANCE	01/04/2021 to 31/03/2022

Cover

Loss or Damage as described.

Lifting and Handling Plant

Description
1 x Nami Hissen Platform Lift
1 x Runway
1 x Runway

General Clauses/Information

Main Exclusions

Sanction Limitation and Exclusion
Malicious Cyber Exclusion

Full address (inc. Post code)	Contract Value	Start Date	Completion Date	Contract Type (JCT 22c or similar)	Timber Framed and/or composite panels (please specify)
Kitchens Phase 9	200,000	May	August	JCT	No
Bathrooms phase 3	98,000	May	August	JCT	No
Boiler replacements various	50,000	April	March 22	JCT	No
Back Courts Phase 1 & 2A	60,000	July	November	JCT	No
Smoke Det Upgrades	40,000	April	March	JCT	No
Windows and Doors ph 1, 2A & 2B	429,000	April	September	JCT	No
Reactive	435,000	April	March	JCT	No
Cyclical Maintenance	218,800	April	March	JCT	No

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Non-Capitalised Major Repairs	225,000	April	March	JCT	No
Stage 3 Adaptions	42,996	April	March	JCT	No
Smoke Detectors upgrades	48,000	April 20	March 21	JCT	No

Management Liability Package - Summary of Insurance

POLICYHOLDER	Wellhouse Housing Association
INSURER	Royal & Sun Alliance Insurance Plc
POLICY NUMBER	DR28223A
PERIOD OF INSURANCE	01/04/2021 to 31/03/2022

Cover

To indemnify Directors or Officers against any claim first made against them during the policy period for any Wrongful Act in their capacity as a Director, Officer or Employee of the company.

Insurer:	Royal & Sun Alliance Plc
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Please provide a list of all professional & advisory services delivered to third parties where in the event of negligent advice, a third party may sustain financial loss. The services that you wish to be covered for are as follows:

Type	Current Limit	New Limit	Excess
Trustees Liability	£1,000,000 any one claim	£1,000,000 any one claim	£Nil
Charity Clubs & Associated Legal Liability	£1,000,000 any one claim	£1,000,000 any one claim	£2,500 each and every loss
Employment Practices Liability	£250,000 any one claim	£250,000 any one claim	£5,000 each and every loss
Crime	£1,000,000 any one claim	£1,000,000 any one claim	£1,000 first loss increasing to £10,000 thereafter
Professional Indemnity	£1,000,000 Any one claim	£1,000,000 Any one claim	£2,500 each and every claim

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PI Combined - Summary of Insurance

POLICYHOLDER	Wellhouse Housing Association
INSURER	Royal & Sun Alliance Insurance Plc
POLICY NUMBER	RTT262435
PERIOD OF INSURANCE	01/04/2021 to 31/03/2022

Cover

To indemnify Directors or Officers against any claim first made against them during the policy period for any Wrongful Act in their capacity as a Director, Officer or Employee of the company.

Insurer:	Royal & Sun Alliance Plc
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Please provide a list of all professional & advisory services delivered to third parties where in the event of negligent advice, a third party may sustain financial loss. The services that you wish to be covered for are as follows:

Type	Current Limit	New Limit	Excess
Trustees Liability	£1,000,000 any one claim	£1,000,000 any one claim	£Nil
Charity Clubs & Associated Legal Liability	£1,000,000 any one claim	£1,000,000 any one claim	£2,500 each and every loss
Employment Practices Liability	£250,000 any one claim	£250,000 any one claim	£5,000 each and every loss
Crime	£1,000,000 any one claim	£1,000,000 any one claim	£1,000 first loss increasing to £10,000 thereafter
Professional Indemnity	£1,000,000 Any one claim	£1,000,000 Any one claim	£2,500 each and every claim

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Employee Personal Accident - Summary of Insurance

POLICYHOLDER	Wellhouse Housing Association
INSURER	Royal & Sun Alliance Insurance Plc
POLICY NUMBER	RKL98246
PERIOD OF INSURANCE	01/04/2021 to 31/03/2022

Cover

Accidental bodily injury to the person(s) insured, which occurs during the operative period and results in death or disablement.

Covered	Operative Time
A. Committee Members of the Insured resident in the U.K.	Whilst engaged in occupational duties of the Insured including commuting and including whilst travelling outside of the United Kingdom in connection with the Business of the Insured
B. Directors, Principals and Employees of the Insured resident in the U.K.	24 Hours Worldwide

Benefits

Benefit	Category A – Sum Insured	Category B – x Annual Salary
1. Death	£150,000	3 x Annual Salary
2. Loss of two or more limbs or loss of both eyes or one of each	£150,000	3 x Annual Salary
3. A) Loss of one Limb or Loss of one Eye B) Permanent total loss of speech C) Permanent total loss of hearing i) in both ears ii) in one ear 30% of Benefit 3Ci)	£150,000	3 x Annual Salary
4. Permanent Total Disablement	£150,000	3 x Annual Salary
5. Temporary Total Disablement	£400 per week	50% of Gross Weekly Wage
6. Temporary Partial Disablement	40% of TTD	50% of TTD

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RSA SME Minifleet - Summary of Insurance

POLICYHOLDER	Wellhouse Housing Association
INSURER	Royal & Sun Alliance Insurance Plc
POLICY NUMBER	RSAP3808909200
PERIOD OF INSURANCE	01/04/2021 to 31/03/2022
Correspondence address	The Hub, 49 Wellhouse Crescent, Glasgow, G33 4LA, United Kingdom
Risk management features	None

Additional Covers

24hr Accident Recovery Service
 Courtesy vehicle
 Loss of Keys
 New car replacement option
 Rugs, clothing and personal effects
 Tools in Vehicle Overnight
 Uninsured loss recovery

Policy Declaration

Immediate notification

Commercial Vehicles

Cover:	Comprehensive
Class of Use:	Business Use of The Insured Social, Domestic and Pleasure
Permitted Drivers:	Any Driver - Excluding Drivers Under 25 Other Than Those Named
Geographic Limit:	UK

Specified Vehicles

	Registration	Make/Model	AD excess (£)	F&T excess (£)	Windscreen excess (£)
1	NA14XSW ⁽¹⁾	FORD TRANSIT 350 LWB 100	250	100	75

(1) Excess

[NA14XSW] Accidental Damage Excess - £250 - £250.00

[NA14XSW] Fire & Theft Excess - £100 - £100.00

[NA14XSW] Windscreen Excess- £75 - £75.00

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Endorsements

O103-25 Young drivers

O104 Annual Foreign Use - Zones 1 and 2

Drivers

Specified Drivers

Name	D.O.B	Named driver of vehicle(s)
Jordan French	21/08/1996	NA14XSW

General Clauses/Information

Endorsements

O104Dec - Annual Foreign Use - Zones 1 and 2

LAP001A - Legal Assistance Plan

COC001 - Conditions of Cover

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Crime - Summary of Insurance

POLICYHOLDER	Wellhouse Housing Association
INSURER	Royal & Sun Alliance Insurance Plc
POLICY NUMBER	FR18789A
PERIOD OF INSURANCE	01/04/2021 to 31/03/2022

Cover Summary

First and Third Party Cover in connection with a Crime event including Business Interruption, Legal Expenses, Malicious Data Damage, Contractual Penalties, Investigation Costs, Public Relations Costs, Money and Securities Loss or Damage, Interest Payable or Receivable, Client Loss.

Client details

Turnover (last completed financial year) (£)	3,759,659
Wageroll (£)	768,163

Crime cover

Cover details

Limit of indemnity (£):	1,000,000
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Crime cover

Cover details

Limit of indemnity (£)	1,000,000
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Endorsements

RSA CR 2: Retroactive Exclusion
 RSA CR 3: Impersonation Fraud endorsement with sub-limit
 RSA CR 4: Reduced First Retention

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Cyber Package - Summary of Insurance

POLICYHOLDER	Wellhouse Housing Association
INSURER	CFC Underwriting Ltd
POLICY NUMBER	1577805
PERIOD OF INSURANCE	10/04/2021 to 09/04/2022

Excess

£2,500 reducing to Nil with respect to Incident Response Costs and Loss Adjustment Costs

Benefits

Cover Type: Cyber	Limit of Liability
Incident Response Costs	£1,000,000
Legal & Regulatory Costs	£1,000,000
IT Security & Forensic Costs	£1,000,000
Crisis Communication Costs	£1,000,000
Privacy Breach Management Costs	£1,000,000
Third Party Privacy Breach Management Costs	£1,000,000
Post Breach Remediation Costs	£50,000
Cyber Crime	
Funds Transfer Fraud	£250,000 (including 1 st party Phishing)
Theft of funds held in Escrow	£250,000
Theft of Personal Funds	£250,000
Extortion	£1,000,000
Corporate Identity Theft	£250,000
Telephone Hacking	£250,000
Push Payment Fraud	£50,000 (3 rd Party Phishing)
Unauthorised Use of Computer Resources	£250,000
System Damage and Business Interruption	
System Damage & Rectification Costs	£1,000,000
Direct Loss of Profits and Increased Cost of Working	£1,000,000 / 12 months Indemnity Period / 8 hours Time Retention
Additional Increased Cost of Working	£100,000
Defendant Business Interruption	£1,000,000

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Cover Type: Cyber	Limit of Liability
Consequential Reputational Harm	£1,000,000 / 12 months Indemnity Period
Claim Preparation Costs	£25,000
Hardware Replacement Costs	£1,000,000
Network Security & Privacy Liability	
Network Security Liability	£1,000,000
Privacy Liability	£1,000,000
Management Liability	£1,000,000
Regulatory Fines	£1,000,000
PCI Fines, Penalties & Assessments	£1,000,000
Media Liability	
Defamation	£1,000,000
Intellectual Property Rights	£1,000,000
Technology Errors and Omissions	
Not covered	
Court Attendance Costs	£50,000

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Why Bruce Stevenson?

	<p>Bruce Stevenson is an award-winning Chartered Insurance Broker with over 40 years of experience in the provision of insurance and risk management solutions to many businesses and private individuals. We trade from offices in Edinburgh, Glasgow, Galashiels, Aberdeen & London.</p>
	<p>Bruce Stevenson was awarded the prestigious Chartered Insurance Broker designation by the Chartered Insurance Institute in 2010. Chartered insurance broker status is an exclusive and valuable merit, demonstrating a commitment to delivering the highest professional level of knowledge, advice and ethical practice.</p>
	<p>Bruce Stevenson is a founding member of UNA, an alliance of 13 large and highly respected independent regional insurance brokers from across 38 locations nationwide. UNA members control over £350M of premium into the UK market with combined staff of over 1,000.</p>
	<p>Since first going through the IIC process in 2015, when the company scored an impressive 8.38 out of 10 and attained the Gold Award, the challenge was to maintain these exceptional results.</p> <p>Having repeated the exercise again in 2019, Bruce Stevenson was delighted to not only retain Gold status but to increase our scoring to an average of 9.04.</p> <p>Across every industry and sector, this makes Bruce Stevenson the highest-rated IIC assessed organisation in Scotland.</p>

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Important Information

Please note that this is general advice and may not necessarily relate to cover provided

The Policyholders

It is essential that all companies and persons for whom insurance is required are advised to your insurers as any company or person not stated on the policy may not be insured.

Business Description

It is crucial to have an accurate description of your business for the underwriter to be able to understand the business to assess the risk present. The more accurate the description you convey the more comfortable the underwriter will be when pricing the risk.

In the event of a claim the business description will be closely examined to confirm that cover attaches to work being undertaken so it's critically important to get it right. Insurers may repudiate losses that occur from work that is not insured under the Business Description.

Please inform us immediately of any change that is required following amendment or acquisition or change that may fall outside the current scope of activities.

Business Description: Housing Association/Registered Social Landlord; Commercial Property Owners including Children's Playparks, Property Managers & Factors, Environmental & Estate Management Services; Managers & Commissioners of Planned, Cyclical and Reactive Property Maintenance; Provision and Management of Domestic rented accommodation including Adaptations for physical disability; Property Developers; Landowners; Wider Role Activities, Community Engagement & Integration Projects including Gala & Fun days, Financial Inclusion & Welfare Benefits Advice, Café Owners & Operators.

Employers' Liability Certificates

The Employers' Liability (Compulsory) Insurance Regulations 1998 came into force on 1st January 1999 and were amended from October 2008 regarding the requirement to retain previous certificates for a minimum of 40 years. These regulations now only require that you make any current Certificate of Insurance available for viewing to all employees either visually or electronically if each relevant employee has reasonable access to it in that form.

However, Bruce Stevenson Insurance Brokers do recommend that you keep a comprehensive record of your previous employers' liability insurers. 'Long tail' claims can go back many years so, if you cannot establish who your insurers were at the time of loss, the claim could fall directly to you without recourse to insurance.

Your Statement of Demands and Needs

A summary of the cover proposed on your behalf and information supplied by you which allowed Bruce Stevenson Insurance Brokers to arrange your cover is enclosed. Please ensure that this information remains accurate at all times. These summaries are for quick reference only and you should refer to the policy documents for full details of all terms, conditions and warranties applying.

Warranties

The Insurance Act 2015 changes the effect of a breach of Warranty so that cover is suspended from the time of the breach of the Warranty until the breach is remedied and the Insurer will be liable for subsequent losses.

In addition, Insurers will not be able to rely on a breach of warranty to reject a claim if the breach is not connected to the actual loss that has occurred or if the Insured can show that the breach could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Unoccupancy

Where a property is unoccupied, or becomes unoccupied during the period of insurance, the extent of cover will probably be reduced and insurers will apply certain conditions. Any changes in occupancy must be advised to us immediately.

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Sums Insured and the Effect of Under Insurance (Average)

All sums insured must represent the full value of the insured property (unless otherwise specified) in accordance with the basis of settlement in the policy. All claims settlements can be reduced in proportion if the sum insured is less than the full value. The sum insured will always be the maximum liability of the Insurers.

It is therefore important that sums insured are reviewed on a regular basis to ensure that they adequately represent the cost of replacement.

As an example, if a Property is insured for £300,000 but the full value of the Property at the time of a loss is £400,000 a claim for loss of, say £100,000 would result in a payment of £75,000 as follows:

$$\frac{£100,000}{£400,000} \times £300,000 = £75,000$$

It is therefore important to ensure your sums insured for all items represent the full value at risk at the commencement of the policy period and that protection is in place to allow for inflation during the period of insurance.

For further information about "Average", please contact us.

Day One Uplift

This is an insurance policy feature which protects against a possible shortfall in a claim payment due to inflation increasing the Reinstatement Value between inception (or renewal) and incident date. A percentage limit of between 10 and 50% normally applies (e.g. If the building Declared Value at inception or renewal is £1,000,000 and the relevant rate of inflation to a claim 9 months later is 5%, then the Declared Value at the time of loss is £1,050,000).

It is important to note that Day One Uplift will not afford any protection as a result of the reinstatement value, be it at inception or renewal, being under insured as detailed in the previous Average explanation.

Adjustable Policies

With some policies, the premium is adjustable at expiry, based upon the information declared during/at the end of the period of insurance. Where this is applicable to your policies, the relevant policy summary is noted accordingly.

Motor Insurance Directive

The 4th EU Directive on Motor Insurance requires policyholders to provide details of all road-registered vehicles in their custody to the Motor Insurance Database (MID).

Any changes to the original information as a result of vehicles acquired or disposed of and any temporary additions should be notified to the MID. **Changes must be noted on the database within 7 days of them occurring.**

The process adopted by your insurers will have been notified to you however, you should be aware that this is an ongoing obligation.

Claims Procedure

General

1. All losses, which may give rise to a claim under the insurance policies must be reported immediately to Bruce Stevenson Insurance Brokers.
2. If in doubt as to whether your insurance policy extends to cover a loss, please contact Bruce Stevenson Insurance Brokers, by telephone, for advice.
3. Every claim form must be fully completed, signed and dated. Questions, which are not applicable should be marked so and if the answer to any question is in the negative, write "No".
4. Where ever possible, include on the claim form, details of repair/replacement costs and forward a written estimate and/or account to substantiate the sum claimed.
5. Any loss involving theft must be reported to the Police immediately and a crime report number should be obtained from them.
6. Any major claim should be reported immediately by telephone, in order that Loss Adjusters may be appointed by the Insurers to examine the damage before repairs proceed.
7. Where injury is involved obtain statements from any witnesses together with details of the location of the incident. Where possible, sketch drawings or, preferably, photographs should be obtained.

Accidents Involving Employees

1. No admission of liability should be made to the employee or anyone acting on their behalf.
2. Do not enter into any discussions or correspondence with an employee or anyone acting on their behalf.
3. All correspondence should be passed immediately unanswered to Bruce Stevenson Insurance Brokers.

Accidents Involving Third Parties

1. Any such incident should be reported to Bruce Stevenson Insurance Brokers without delay.
2. Under no circumstances admit liability to a Claimant or anyone acting on their behalf.
3. All correspondence should be passed immediately, unanswered, to Bruce Stevenson Insurance Brokers.

Terms of Business Agreement for Commercial Policyholders

The purpose of this document is to set out the basis of the agreement under which we conduct our business and offer our services to you. Please keep this document with your other important papers. For your own benefit and protection, you should read these terms carefully. If you are unsure about any aspect of our terms of business or have any questions regarding our relationship with you, please contact us at the address shown below. Please note that telephone calls may be recorded for training and monitoring purposes.

Who We Are

Bruce Stevenson Insurance Brokers Ltd is a company registered in Scotland (registration number SC207315) and our registered address is 76 Coburg Street, Edinburgh, EH6 6HJ. We are independent, chartered insurance brokers and are authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, London, E20 1JN. Our FCA Register number is 307415. Our permitted business is introducing, advising, arranging, dealing as agent and assisting in the administration and performance of insurance products and credit broking in relation to insurance instalment facilities. You can check this on the FCA's Register by visiting the website www.fca.org.uk or by calling the FCA on 0800 111 6768.

Our Duty

We are able to act on your behalf in advising you on insurance products. We select insurances from a range of insurers but for certain products we only offer products from a single insurer. We will give you further information about this before we finalise your insurance arrangements; where we select products from a limited number of insurers we will provide a list of those insurers. We will advise if insurances have been placed through another intermediary.

We will assist you in identifying your insurance needs and arranging insurance cover with Insurers to meet those needs and help you with any changes you have to make. We will not in any circumstances guarantee the solvency of any insurer.

Circumstances can arise where we will act on behalf of the insurer to assist them with claims and/or the underwriting of the risks of the product being transacted. We will ensure that should there be any conflict of interest with you and the insurer or another client we will notify you of this and only proceed with your transaction with your consent and detail the steps we will take to ensure fair treatment.

Our Responsibility

Negotiation	We will discuss with you your insurance requirements, the markets to be approached, the scope of cover and potential prices. On receipt of your instructions, whether written or oral, we will conduct negotiations on your behalf with Insurers concerning, cover, policy and premium.
Demands and Needs	We will confirm your Demands and Needs, setting out your insurance requirements based on the information you have provided and will summarise the relevant terms and conditions of the insurance cover being considered. A policy summary will be provided to you before you conclude the insurance. Where we have given you advice, we will provide a note of the suitability, setting out the reasons for any advice we have given. If we have not given you advice, we will say so.
Communication	We will issue any documentation or any other communication to you in English (unless agreed otherwise).
Confirmation	We will confirm details of all cover effected in writing including the identity of the Insurer and will provide you with a policy summary.
Payment	We will provide an invoice detailing the premiums due, plus any taxes the Insurers may be obliged to collect.
Terms	Where available we may offer payment terms provided by the Insurer or a third party. Conditions for credit terms vary and we will provide full details at the time of purchase.
Documents	We will issue documentation as soon as possible and / or when payment terms have been agreed or met by you. Wherever possible we will issue electronic documents, however if you wish we can provide paper versions at no additional cost

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Claims Should you wish to make a claim under your insurance policy, you should contact our dedicated Claims Team who will advise and assist you with any claim you need to make, including where appropriate the recovery of any uninsured loss incurred. You may write to them at our office address or telephone 0131 553 2293. You should not agree to any course of action, other than emergency measures carried out to minimise the loss, until you have agreement from your Insurer.

Credit Checks To make sure you obtain the best deal, to ascertain the most appropriate payment options and to help prevent fraud, some insurers use public and personal data from a variety of sources, including credit reference agencies and other organisations. Any credit reference agency search will appear on your credit report whether or not your application proceeds

Confidentiality

Information provided to us by you will remain confidential and be used solely for the purpose of providing insurance broking services to you, or to others where we are required to fulfil a regulatory or legal obligation and as set out in our Fair Processing Notice (which can be viewed on our website or we can issue a hard copy upon request). This means that your personal information will be used to process your policy, understand your needs and improve our services. It may be shared with third parties where required to do so for us to provide our services to you, or where we have appointed third parties to manage our business.

Nothing in this agreement overrides our duty to place your interests before all other considerations nor shall this agreement override any statutory legislative or regulatory requirements (whether obligatory or advisory) which may apply to us.

Information provided to you by us by way of reports and publications constitutes confidential and proprietary information belonging to us and may only be disclosed and/or used in accordance with permission granted by us.

Any other disclosure and/or use is strictly prohibited, and we reserve our rights amongst others, to take such action as is necessary to protect our confidential and proprietary information.

Please note that English Law recognises the existence of an implied contract of insurance permitting insurers to inspect certain documents which we hold as your broker. Some insurers have slightly wider access than others.

Where possible we will advise you of any demand made by your insurers, but you should be aware that the right to inspect does not depend on your prior consent having been given.

Your Responsibility

- **It is your duty to ensure a fair presentation of your risk to the insurers. A fair presentation is one that discloses, in a manner that is clear and accessible, every material circumstance which is known or ought to be known by you and your senior management, including those responsible for arranging the insurance, following a reasonable search. A material circumstance is one which would influence the judgement of a prudent insurer in determining whether to accept the risk and if so, on what terms. If you have any doubt as to whether or not a circumstance would be considered material, then you should disclose it. If a fair presentation is not made your policy may be cancelled or your claim rejected or not fully paid. If in doubt please ask and we will discuss any points with you.**
- You should carefully examine your policy and other insurance documentation to ensure that the cover arranged on your behalf meets with your requirements. Should it not do so you should advise us immediately.
- You should hold your own copy of any correspondence you make in relation to your insurances.
- You will pay all sums due to us by the due dates specified in the invoices or insurance documentation or our correspondence requesting such payment.
- You should notify us as soon as possible of any occurrence, which gives rise or may give rise to a claim under your insurance policy.
- All activities undertaken by us are provided for your exclusive use and all data, recommendations, proposals, reports and other information provided by us in connection with our services are for your sole use only. You agree not to permit access by any third party to this information without our express written permission.

Client Money and Premium Payments

We are permitted to handle client money in regards to the premiums received from clients and refund payments received from the Insurers prior to these being sent to the client. All monies are held in one or more designated bank account(s) under the terms of a statutory trust. Any interest payments made from the designated bank accounts will be retained by us.

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Where possible we will hold client money under the basis of a risk transfer agreement with insurers, whereby we act as an agent of the insurer. This relates to all items of client money including premiums, premium refunds and claims monies. There may be occasions where we will pass on your premiums to another broker in order to effect a transaction. We will ensure the funds are placed in a suitable Client Money Account with that broker.

We adhere to strict terms of credit on insurance premiums. Any renewal invitation or other request received must be paid by the settlement date stated on our invoice, statement or covering documentation. Failure to do so may invalidate cover and entitle Insurers to cancel the policy. In the event of failure to make payment by the date specified we reserve the right to make a 12% administration charge should the debt be passed to a debt collection agency.

If we have not received the premium from yourselves, we are under no obligation to pay the premium by the Payment Date to Insurers on your behalf. For the avoidance of doubt, we have no obligation to fund any premiums, duties, taxes or fees on your behalf. We have no responsibility for any loss that you may suffer as a result of insurers cancelling the insurance or taking other such prejudicial steps as a result of the late payment of such sums.

In certain circumstances insurers may impose a specific premium term whereby they require payment by a certain date. We must stress that breach of that term may enable insurers to void the insurance from inception. You agree that settlement of premiums in good time is your responsibility.

Remuneration including Administration Fees

We are remunerated for our service by receiving a percentage of the insurance premium by way of commission or brokerage. Alternatively, an agreed administration fee may be charged or in some circumstances a combination of a fee and/or brokerage. In addition to client fees and/or brokerage payments, we may receive remuneration by way of administrative fees or commissions for services provided to Insurers. We may also act as reinsurance brokers to Insurers with whom we have placed your insurance or reinsurance. Any such placement is a separate contract subject to its own terms and conditions, including those relating to remuneration.

Brokerage and fees are earned for the policy period and we reserve the right to retain all or part of commission earned on any premiums subsequently returned. In addition we may also benefit from income derived from the size and/or profitability of our account placed within certain Insurers and its underwriting performance, or premium financiers, which are not identifiable to any specific account; and/or interest which we are able to generate through management of cash balances held on behalf of Insurers and clients, which are not identifiable to any specific account. You may, at any time, request information regarding any commission, which we may have received as a result of placing your insurance business.

To assist in covering our costs we typically charge an administration fee. Our typical fee ranges from £30 to £90 and is applied to new business and renewal of existing policies. We will advise you prior to undertaking the work on your behalf of the exact amount we intend to charge.

Your Protection

In the event that our service does not meet your expectations we ask you to contact us in writing or by telephone. We will acknowledge your complaint within 5 working days, explain how we will handle it and keep you informed of the progress of your complaint. Please address your complaint to The Compliance Officer, Bruce Stevenson Insurance Brokers, 76 Coburg St, Edinburgh, EH6 6HJ. Should you remain dissatisfied, we subscribe to the Financial Ombudsman Service, to whom you may make contact at the following address: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. The telephone number is 0207 964 1000 and the website is www.financial-ombudsman.org.uk. The Financial Ombudsman Service is available to personal clients, micro enterprises (those employing fewer than 10 persons and with a turnover not exceeding 2 million Euros), other small businesses (with an annual turnover of below £6.5million and less than 50 employees or with an annual balance sheet total of below £5million), charities with income less than £6.5 million or a trustee of a trust with a net asset value of less than £5 million.

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 0207 741 4100 or www.fscs.org.uk

Cancellation Rights

In many cases you can exercise a right to cancel, by withdrawing from the contract recommended to you. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant policy summary and product disclosure information which will be issued to you.

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Ending Your Relationship with Us

Subject to your immediate settlement of any outstanding premiums and fees, you may instruct us to stop acting for you and we will not impose a penalty. Your instructions must be given in writing and will take effect from the date of receipt. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 21 days' notice. Unless otherwise agreed in writing, if our relationship ends, any transactions previously initiated will be completed according to these Terms of Business. You will be liable to pay for any transactions concluded prior to the end of our relationship and we will be entitled to retain commission received for conducting these transactions, together with all fees charged by us for services provided.

BSIB TOBA for Commercial Policyholders 31082020

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Additional Classes of Insurance

What do you need to consider?

Material Damage	
Computer Breakdown	An important insurance to consider given the increasing reliance of business on IT, this can provide cover for hardware and software, and include loss, damage or corruption. Cover can also extend to include reinstatement of data and increased cost of working following a loss.
Contract Works	Contract Works cover is generally bought by Construction firms, although the entity responsible for taking out the insurance is determined by the terms of the contract and it could fall to the contractor or the employer. It covers work underway on a site and property in transit and protects against loss or damage while work is undertaken. This cover often doesn't include Employer's or Public Liability, which is bought separately, and also often excludes existing structures. It can be extended to include plant, machinery, hired in plant and employees' tools.
Defective Title	This provides cover for problems arising out of property transactions, potentially including where there is an actual or perceived issue with the title of a property being sold, or an issue where covenants may not have been observed.
Exhibitions	This generally covers property while it is used at an exhibition. Exhibition insurance can also cover for cancellation or disruption for an exhibitor.
Glass Breakage	Property damage insurance specifically covering breakage of windows, or other glass and sanitary ware, which is typically excluded unless "All Risks" cover on buildings is purchased. Can be bought separately to cover buildings or furniture.
Hired in Plant	Generally, most applicable for companies who regularly hire machinery and plant, this covers legal liability for items that are hired, and avoids the need to pay the hire company for insurance each time an item is hired. It can also be extended to include continuing hire charges between the loss date and replacement of the item.
Location Limits	With very few exceptions, cover in respect of "contents" is restricted to the business premises only, i.e. the site out of which you operate, and is insured under the policy. However, if many employees temporarily work from home or visit clients, there may be a need to insure business equipment i.e. laptops, presentation aids, tools etc, whilst away from the premises. An extension can be arranged to insure specified items whilst anywhere in the UK, Europe or the world (if required).
Loss of book debts	This will cover you for outstanding amounts that you are owed and unable to recover following an insured event as a result of the loss of accounting or other business records.
Marine Hull	Marine Hull covers loss or damage to vessels themselves, as opposed to Marine Cargo which covers the goods on board. This also generally covers machinery and equipment.
Sprinkler Leakage	This covers property damage caused by inadvertent leakage or discharge of a sprinkler system.
Subsidence, Heave and Landslip	This insurance covers for various movement of the ground beneath a structure (downwards, upwards, or down a slope respectively). The cover is usually for repairing the building from damage caused by these movements, but can also include business equipment, stock etc, and business interruption cover if for example you are forced to move out of the premises. Prevention of future subsidence is generally not included in this cover.
Terrorism	Terrorism is clearly a growing and evolving risk in the modern world. Many standard property and liability policies will exclude Terrorism from the risks that are covered, meaning that it is important to purchase separate coverage for this risk. As well as specific property damage, coverage can extend to losses owing to forced evacuations, police raids, etc.

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Consequential Loss	
Advance Profits/ Anticipated Loss of Profits	This cover will protect you against a loss of profit at a new location before the project is completed, leading to a delay which has an impact on your revenue or profit e.g. a new branch of a store which is destroyed during the course of construction and the opening is therefore delayed.
Book Debts	This will cover you for outstanding amounts that you are owed and unable to recover following an insured event as a result of the loss of accounting or other business records.
Computer Breakdown	An important insurance to consider given the increasing reliance of business on IT, this can provide cover for hardware and software, and include loss, damage or corruption. Cover can also extend to include reinstatement of data and increased cost of working following a loss.
Denial of Access (damage/ non-damage)	This cover compensates for loss when access to a company premises is prevented or restricted. There can be varying triggers covering e.g. public authority orders, natural catastrophes, terrorism etc.
Indemnity Period - standard 12 months/ extended cover	<p>It is important to consider carefully how a loss could affect the on-going activity of the company, and how Business Interruption insurance can play a role in helping you to recover from the loss. Often it can be hard to consider the consequences of a loss before it happens, but it is important to think through as much of the detail as possible in advance to ensure that you purchase a long enough indemnity period to allow you to fully recover.</p> <p>It is not simply a case of how long it would take to rebuild a factory, warehouse or similar following a total loss. Further points to take into account include:</p> <ul style="list-style-type: none"> Lead times for any critical equipment, particularly where specialist equipment requires specific suppliers Getting a new site ready for production, e.g. any certifications needed, and associated lead times for scheduling Customer relationships and how these can be maintained / how long they may take to re-establish, for example losing shelf space in major retailers Supplier relationships and whether an extended interruption in production could be managed by stockpiling, or whether new supplier relationships would need to be established Additional time to re-stock the distribution chain. <p>It is important to think through in detail with your insurance advisers how a likely scenario would play out, and make insurance buying decisions from an informed position.</p>
Liability for Continuing Hire Charges for Plant	Generally bought in connection with Hired in Plant cover, this will cover the ongoing hire charges, up to a maximum indemnity period, during the time taken to repair or replace the damaged equipment.
Loss of Attraction	This Business Interruption insurance covers the insured where an event not causing damage to the company itself nonetheless leads to a loss of custom, for example a nearby terrorist incident impacting on a hotel's custom and hence profits. It is important to consider potential triggers and their impact, and ensure that the cover is tailored to the risks.
Loss or Damage of Suppliers' and/or Customers' Premises	These extensions cover your business interruption where there is damage at the premises of a supplier or customer which affects your business, for example if you cannot obtain required raw materials for production or your customer is no longer able to purchase your products, and your profit may be impacted as a result. If individual suppliers or customers are specified in this policy this may allow higher limits to be purchased.
Loss of Income and Uninsured Losses	Business Interruption insurance generally provides cover for loss of income/profit and/or additional costs due to an inability to trade for an agreed period of time after the incident occurs. There are a number of potentially uninsured risks under this cover which you should be aware of, particularly fixed costs such as for staff or transport which cannot be recuperated.
Murder, Suicide or Infectious Diseases	These extensions cover interruption of the business which occurs due to an occurrence of murder, suicide, or outbreak of infectious disease and in some cases food poisoning or vermin.
Public Utilities Interruption and Terminal Ends	<p>You may suffer a financial loss if your electric, gas, water or telecommunications links are interrupted following damage e.g. following a power cut. This extension will protect you accordingly.</p> <p>As standard this extension will only cover interruption due to damage at a sub-station, however a separate extension can be purchased for interruption due to damage to pipes or cables up to your terminal ends.</p>
Rent	This is insurance for landlords of properties and guarantees the rent if there are issues with tenants.

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Terrorism	Terrorism is clearly a growing and evolving risk in the modern world. Many standard property and liability policies will exclude Terrorism from the risks that are covered, meaning that it is important to purchase separate coverage for this risk. As well as specific property damage, coverage can extend to losses owing to forced evacuations, police raids, etc.
Uneconomic or Additional Increased Cost of Working Expenses	Sometimes the costs you incur to protect the business and keep it running after a loss will go beyond costs incurred to limit any loss of gross profit. These uneconomic costs are not covered by a standard business interruption policy but can be insured under a separate extension, covering such costs without the need to justify any saving in the gross profit claim.

Goods in Transit/Cargo	
Marine Cargo	This covers property as it is in transit by sea, air, road or rail. This generally only includes perils associated with the movement of the cargo.
On Third Party Vehicles	This cover protects you against damage to your goods being transported by you using a third party or sub-contractor. It is important to understand that carriers limit liability to your goods and if there is a loss you are very likely to suffer a shortfall if you do not insure the goods yourself.
On Own Vehicles	This cover protects you against damage to your goods being transported by you in your own vehicles.
Stock Throughput	A Stock Throughput policy insures goods from their place of origin to their final destination. Rather than purchase separate covers, this type of policy can cover the goods whilst transported by sea/air, whilst transported inland, and whilst in storage, including loading/unloading etc which can sometimes fall in gaps where cover is placed under separate policies.

Contracting Risks	
Continuing Hire Charges	Generally bought in connection with Hired in Plant cover, this will cover the ongoing hire charges, up to a maximum indemnity period, during the time taken to repair or replace the damaged equipment.
Contract Works	Contract Works cover is generally bought by Construction firms, although the entity responsible for taking out the insurance is determined by the terms of the contract and it could fall to the contractor or the employer. It covers work underway on a site and property in transit and protects against loss or damage while work is undertaken. This cover often doesn't include Employer's or Public Liability, which is bought separately, and also often excludes existing structures. It can be extended to include plant, machinery, hired in plant and employees' tools.
Design and Defect risks	CAR policies exclude as standard damage caused by defective design, specification, materials or workmanship. There are a number of optional extensions which can write back in cover to varying degrees and can include cover for the surrounding property, the costs of rectification of the original defect and damage which is caused by the rectification process.
Erection All Risks	This provides cover for risks associated with the erection and installation of plant, machinery, structures etc, and can cover the main contractor, subcontractors, and sometimes suppliers. The cover includes physical damage and can also include testing and commissioning extensions. Delayed Start Up insurance is often bought as an extension to this cover.
Hired in Plant	Generally, most applicable for companies who regularly hire machinery and plant, this covers legal liability for items that are hired, and avoids the need to pay the hire company for insurance each time an item is hired. Can also be extended to include continuing hire charges between the loss date and replacement of the item.
Machinery Movement	Provides cover for loss or damage while machinery is being moved. Cover can be bought to include erecting, installing, dismantling etc.
Own Plant, Machinery, Tools and Temporary Buildings	As part of the insurance covering a construction site, cover for these elements can be bought separately, depending on the values involved.

Engineering Risks	
Advanced Loss of Profit (Delay in Start-up)	This provides cover when a project, for example construction or infrastructure, takes longer than planned, causing a financial loss. The triggers may vary depending on the project and the relationship of the insured to the project, and generally the cover is for the Gross Profit only.

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Machinery Breakdown	This protects against sudden or unexpected breakdown or loss of machinery or other equipment allowing you to repair, replace or be paid the value of the machinery at the time of loss. This cover would not protect you against breakdown which is due to wear and tear or gradual deterioration.
Machinery Breakdown BI/Consequential Loss	Sudden or unexpected breakdown of machinery or equipment can have a significant impact on business operations. The following loss of profits or revenue can be insured under this cover.
Part Products	Sometimes a product you supply, or an element of contract work completed may cause damage to a property months or years later. This is a problem where any maintenance or defects liability period in your CAR policy has expired. Part Product extensions provide cover for any damage to the building or its decoration, even where these are considered part of the insured product you have provided and would therefore be excluded under your PPL policy.
Statutory Inspection Service	There are statutory requirements to inspect particular types of equipment that have more potential to cause injury. Annual inspection services can also be bought with an insurance to transfer the risk of incurring costs when items need action following inspections.

Motor	
Agricultural Vehicles	This insurance covers the specific risks associated with agricultural vehicles, and can be varied depending on the mix of different sizes and types of vehicles insured, the amount of road use, etc.
Commercial Vehicles	It is important to ensure that all vehicles used for commercial activities are insured correctly for their purpose, as commercial use will not automatically be covered by every Motor policy.
Lease Gap Cover	Generally following a total loss, Motor insurance will cover the current value of the vehicle. This cover can fill the gap between this and the amount for which the vehicle is leased, ensuring that there is no outstanding cost.
Loss of Use	For companies operating a fleet, this provides reimbursement when a vehicle cannot be used following an insured peril. It is worth paying attention to how any loss will be calculated: considerations can include the size of the fleet and the value of the vehicle that is unavailable.
Motorcycles	It is important to ensure that Motorcycle cover is clearly specified given the different risks associated with Motorcycles vs other vehicles.
Motor Excess	Following a loss on a standard motor policy you will have to pay an excess. This insurance runs alongside your motor insurance policy and provides cover in respect of this following settlement with your main insurer, effectively reducing your excess to zero.
Private Vehicles	Where Private vehicles are insured by a business, it is important to ensure that the cover fits the purpose for which the vehicle is to be used.
Uninsured Loss Recovery	Provides the policy with legal expenses cover to pursue a guilty third party for uninsured losses, e.g. policy excess, hire car costs etc.

Liability	
Aviation Product Liability	If any products are supplied into the Aviation industry, they will likely be excluded from your standard Products Liability policy and will require separate cover.
Contractors All Risks – Construction – Contractors Plant, 6.5.1	JCT 6.5.1 refers to the Joint Contractors Tribunal clause 6.5.1, which requires insurance to be arranged, in the joint names of the employer and contractor, to protect the employer in respect of their legal liability for injury or damage to any property, other than damage caused by the negligence of the contractor or sub-contractor. Risks covered can include: Collapse, Subsidence, Vibration, Weakening or removal of support, Lowering of groundwater, etc.
Drone or Unmanned Aircraft Liability	Use or operation of drones is increasingly common, however it is standardly excluded from public or product liability policies. Therefore, you should consider purchasing a bespoke policy to provide protection in case of any damage or injury caused to third parties and their property.
Environmental Impairment Liability	This provides cover for claims for clean-up, bodily injury and property damage arising from pollution. Cover under Public liability policies is usually limited to pollution which is "sudden unintentional and unexpected". Wider pollution cover is available from specialist insurers under a specific policy called Environmental Impairment. Given the different timescales when this kind of damage can occur, this cover can be bought with a retroactive date, and/or with an extended forward looking date until which impacts will be covered.

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Excess Liability cover	Excess Liability cover provides coverage above the maximum limit of the primary policy. Excess cover can be a cost-effective way of accessing significantly larger limits of coverage, if you believe that there is potential for an Employee injury, or a Public liability claim, or a Third-Party Motor claim to extend beyond the limit offered in the Primary policy.
Financial Loss	Liability policies require there to be damage or injury for a third party claim to be covered. This extension provides additional cover in respect of losses of a purely financial nature such as costs incurred by a third party arising from the defective product for which you are legally liable
Legal Expenses	This general cover can provide legal defence costs for a range of disputes, including Contractual disputes, H&S investigations, Tax investigations, etc. You should ensure that any emergency contact number provided as part of your policy is called prior to costs being incurred.
Libel, Slander and Infringement of Rights	This provides cover when you are sued for something you say or write. The insurance can cover the costs of defence and can extend to cover the costs of a legal settlement against the policyholder.
Malicious Tamper and Extortion	This is an extension to a Product Recall policy, ensuring that if a product is deliberately targeted for interference, the cover responds. The extortion element covers demands made as part of a threat to tamper with the product.
Products Liability	If damage or injury is caused to third parties or their property by products sold or supplied by you both your defence costs and any ultimate liability can be covered by extension to a standard Public Liability policy. This doesn't require you to have actually manufactured the defective product, for example it could also be suitable for second hand suppliers of equipment.
Product Efficacy	Efficacy insurance provides cover for legal liability for injury or damage arising from a failure of a product to perform its intended function or service failing to perform its intended function.
Medical Malpractice	This can be purchased as a separate policy or as an extension to your liability policy. It covers acts or omissions such as misdiagnosis or harm caused to patients committed by healthcare providers, e.g. an on-site nurse or doctor.
Professional indemnity	Also known as Errors & Omissions insurance, this covers you where you are alleged to have provided inadequate advice, services or design to a client, and can cover both legal costs associated with defending the claim, and compensation due to your client. This cover is required by several professions as part of regulations, but increasingly non-traditional advice sectors are including advice and services and hence can carry this exposure. It is important to remember that even if advice is not incorrect you can incur costs associated with defending an accusation.
Product Recall and Product Guarantee	If a product or range of products have to be recalled from the market due to safety or quality issues it can lead to substantial financial losses which are standardly excluded under Business Interruption and Product Liability policies. Product Recall insurance provides cover where the product in question has the potential to cause bodily injury or property damage to third parties. Product Guarantee insurance can go beyond this and provide further cover for the recall, repair, or replacement of product which fails to perform its intended function.

Management Liability	
Charity and Trustee Indemnity	This protects the individual trustee and the Charity as a whole from liability arising from a wrongful act by a trustee. Given increasing amounts of regulation around the operation of charities, this exposure is increasingly concerning for even small charities, and without an insurance policy in place, the assets of the individual trustee can be at risk.
Employment Practice Liability	Simply put, this covers wrongful acts arising from the employment process. This obviously covers a wide range of different scenarios, and the burden of proof in these cases generally sits heavily with the employer, meaning that this is an increasingly important coverage. This cover is often sold as part of a Management Liability package and can form part of D&O coverage.
Pension Trustee Liability	This covers defence costs, awards, damages, and investigation costs of anyone like trustees, secretaries or administrators involved in running the pension scheme who are accused of mistakes or oversights in their duties. This coverage is often needed despite any internal indemnities held, as the extent of these can be limited by design or by law.
Standard Cover	This insurance protects the directors, officers and managers of a company (which may include any employee acting in a managerial or supervisory capacity and shadow directors as defined under the Companies Act 2006) against their personal exposure to claims made against them arising out of their decisions and actions. This can include protection against wrongful acts arising from the employment process, such as accusations of sexual harassment, discrimination or wrongful discipline.

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Cyber Liability & Crime Insurance	
Crime Cover	A Crime policy protects you from losses arising from business-related crime. This can include crimes committed by your employees, and also crimes committed by external parties to your company. Policies can also respond to emerging issues such as the risk of committing a crime overseas regarding worker conditions.
Cyber Liability	Companies are increasingly at risk from issues arising out of their use of or reliance on electronic systems and data. This insurance can provide cover on both a first party (i.e. a company's own loss) and third party (i.e. payment to parties claiming against the company) basis. Third Party insurance will typically provide coverage for your legal liability for claims made against you as a direct result of a cyber-attack whilst first party coverage will cover costs of your own business in responding to a cyber event and any resultant loss of profit.

Financial Risks	
Computer Fraud	This is a particular coverage for the theft of money or property transferred by a computer from the Insured's premises. However, this generally does not cover theft of information (which could be covered under a Cyber policy), or computer vandalism.
Kidnap & Ransom/ Special Contingency Risks	K&R is a specialist form of crime coverage, insuring against loss by the surrender of property as a result of a threat of harm to a named insured or employee. Special Contingency insurance can cover a broader range of threats, including extortion, hijack, detention etc. Often a key part of the service for these covers is expert assistance in the event of an incident or threat. This can also be an important part of ensuring that the Company is fulfilling its duty of care to employees by providing a safe place of work.
Product Extortion	A company becomes a victim of product extortion when a threat is made to damage, destroy or contaminate its products unless a payment is made. As well as the ransom payment, cover can include paying for expert advice, loss of the ransom in transit, and actions taken to protect the reputation of the company.
Trade Credit	This insurance protects your company against the failure of customers to pay trade credit debts owed to you, generally as a result of protracted default, insolvency or bankruptcy.

Insurance of the Person	
Death in Service	This cover provides a payment, generally as a tax-free lump sum, if an employee dies while working for the employer. A bereavement service for relatives is often included as a benefit.
Group Personal Accident & Travel	Personal Accident and Travel policies are often combined into a single policy. Personal Accident provides payment when there is a serious injury to an employee, while Travel covers employees on business travel, generally on a 12-month multi-trip basis. Often assistance and crisis containment can be included services as well as the core insurance cover.
Income Protection	This cover provides a financial benefit, as well as rehabilitation support, if an employee is unable to work for an extended period because of illness or injury. As such it is both an employee benefit, and also helpful for the company in managing and minimizing the absence.
Key Person Assurance	This is a form of life insurance bought by the business covering a key individual to offset a loss of earnings in the event of his or her death. It can also provide funds to find, hire, and develop a replacement. It is designed to cover losses such as reduced sales, interruption of a vital project, flow of production, etc.
Personal Accident and/or Sickness	Personal Accident Insurance provides payment when a serious injury is suffered by an employee, while Sickness can provide cover for the Company when an employee is absent for a length of time due to illness.
Private Household and Motor	These insurances cover individuals' property, rather than that of the Company. When buying insurance, it is important to be clear which property is covered under a company's policy vs personal insurances bought separately.
Private Medical	Often a key benefit for employees, this can be bought on a Company basis, at numerous different levels, to cover employees for Private Medical expenses.

Miscellaneous	
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Chancel Liability	If you are a landowner, you may have a legal obligation to contribute to the repair of an Anglican parish church. This insurance provides cover in the event such a payment is required of you.
Credit/ Supplier Default	Also known as Advanced Payment Protection, this insurance covers payments made to suppliers in advance of receiving goods or services, against the default of the supplier. The cover can be set up for individual named suppliers, or to cover a range of suppliers.
Hostile Takeover	This provides cover against the various direct costs associated with defending against a hostile takeover. Fees covered can include various legal fees, investment bank fees, as well as public relations
Intellectual Property	This covers copyright, trademark or patent infringement claims arising out of your company's operation. It can cover defence costs and any judgement, and also provide funds for pursuing claims against infringers. Generally, in order to take out insurance you will need to show that you are not aware of any existing infringement.
Latent Defect	This provides cover for parties such as owners or developers who have an interest in the property and provides cover in the event of an inherent defect in the design, workmanship or materials becoming apparent after practical completion. It is typically available for between 5 and 12 years from the date of final certificate or practical completion.
Loss of License	Designed for companies which require a license for music or alcohol to operate its business this insurance can provide cover for financial losses incurred when such license is withdrawn.
Miscellaneous Contingencies (include Defective Title, Restrictive Covenants)	If there are other areas where you think your business is exposed these can be discussed and appropriate insurances may be available. There are a number of specific miscellaneous types of insurance available, including but not limited to: Defective Title: provides cover where there is potential for a third party to attempt to establish title right over the property owner's title to a property Restrictive Covenants: required where the use, or proposed use of a property breaches known or unknown restrictive covenants
Reputational Damage/ Crisis Containment	This can cover lost profits / revenue following an adverse reputational or media event, and/or costs associated with trying to counter / contain such an event. Such reputational events could include adverse media coverage, employee negligence, celebrity endorser disgrace, supplier disgrace, perceived or actual product quality issues, etc
Warranties and Guarantees	Where warranties or guarantees are required for projects, these can be insured. This can include structural warranties and guarantees around the performance of particular aspects of a project.

Management Committee	29 April 2021
Agenda item	8
Title of Paper	Development Ambitions
Author	Martin Wilkie-McFarlane, Director
Attachment(s)	1. Strategy & Development Funding Plan 2. Wellhouse Crescent Flooding–SWM Opportunities

1 PURPOSE

To update management committee on progress with development plans.

2 RECOMMENDATIONS

- 2.1 That committee note the update and instruct Director to bring future progress reports.
- 2.2 That committee approve the further exploration of flood prevention work.

3 BUSINESS PLAN, VISION AND VALUES

3.1 Our current business plan outlines that after our period of business consolidation, we will explore development opportunities with the local authority from 2019/20. To support this ambition, we submitted our annual SDFP (Strategic Development Funding Plan) in 2020. A copy of this in on our website

3.2 This report is consistent with our Values of:

- Integrity;
- Excellence;
- Accountability;

and our vision of making Wellhouse *the Place to Be*.

3.3 The report reflects the following areas of our Operational Plan:

Development does not feature in the operational plan: committee approved a prudent approach to financial planning until we have certainty on funding. Part 7 of the operational plan covers all aspects of the associated matters, such as feasibility studies.

4 MAIN ISSUES

4.1 This report is a direct update from previous committee papers.

4.2 Our Strategic Development Funding Plan (SDFP) and associated documents have been submitted.

4.3 Glasgow City Council (GCC) produced a Strategic Housing Investment Plan (SHIP) on 25 July 2019.

4.4 The situation with flood risk has moved forward as well as the situation with foul water removal has. The Director last met with DRS on 11 March, to progress matters, after receipt of the CCTV survey of the drainage system in Wellhouse.

5 DISCUSSION

5.1 Phase 8. Owned by Wellhouse HA. We have now formally expressed our desire to develop and explained this to DRS. There has been no progress due to COVID-19 restrictions in 2020/21. UPDATE: ground water capacity being directed to the Camlachie burn is now possible, subject to normal SuDS work and some retro-fit flood mitigation measures.

5.2 Phase 9. Owned by the Archdiocese of Glasgow. DRS agreed to provide £20,000 HAG for Wellhouse to carry out feasibility studies. The results were shared with the Archdiocese. We will also seek an opinion on ground quality and undermining from Scott Bennett Associates in 2021 and hope HAG will be available to cover this. Foul water capacity exists for this site. The residual land value is £250,000. Site Investigations cost: a desk top review for about £3,000 or physical investigations would be £15-25,000. UPDATE: ground water capacity being directed to the Camlachie burn is now possible, subject to normal SuDS work and some retro-fit flood mitigation measures. The Development Agent is to talk to Scott Bennett Associates with respect to a desk top survey and we await a response from the Archdiocese in relation to re-opening formal negotiations with them. They own part of the main drain which will require some work.

5.3 Phase 10. Owned by GCC, marketed by City Property. We have completed site investigations and feasibility studies. City Property are aware of our ambitions. No progress due to COVID-19 restrictions in 2020/21. UPDATE: ground water capacity being directed to the Camlachie burn is now possible, subject to normal SuDS work and some retro-fit flood mitigation measures. The Development Agent is to talk to Site Agents and/ or the district valuer. City Property own part of the main drain which will require some work.

5.4 All phases are dependent upon a firm response from the statutory authorities who are dealing with foul and ground water flood mitigation issues. Scottish Water have confirmed that foul water capacity is not an issue, following further analysis by them and therefore, development can proceed without mitigation work. Ground water must be able to drain away at 4 litres per second. They would be content with flood water being diverted to the Camlachie Burn, which runs under Wellhouse Crescent. The decision on flood mitigation lies with Glasgow City Council, who informed the Director and Development Agent on 11 March that they are content with run off being directed to the Camlachie Burn, **subject to normal SuDS work**.

5.5 Even with retrofit rain gardens, etc we may still need an attenuation tank. The last quote was in the region of £800,000 however, the up to date information indicates a much less expensive solution - i.e. normal drainage mitigation not the sophisticated system previously proposed.

- 5.6** The main issue at this time remains the main drain in Wellhouse Crescent – a section of it is fully blocked with mortar and will need replaced. It is owned by City Property.
- 5.7** Baille Ballantyne inquired after Vacant & Derelict Land Fund on our behalf, but this proved unfruitful. Seemingly the land has not been derelict for long enough to qualify.
- 5.8** A workshop with all interested parties takes place on 23 April 2021; to discuss flood mitigation measures and a verbal update will be given. In the spirit of partnership, we have invited the Director of Calway HA to the meeting, as they are experiencing issues which our work could affect.
- 5.9** In addition, we will need a conversation with our lenders in relation to these plans, although they remain keen to lend. We have had a proactive approach already from CAF bank.
- 5.10** GCC priorities for investment are: ensuring value of money; ensuring design quality; producing wider community benefits and meeting diverse needs. These are areas which reflect our own aims and values.
- 5.11** We await more detail on the Scottish Governments post 2021 funding plans and committee will be kept apprised. It is highly unlikely that we will access HAG for new build in 2021/22.
- 5.12** For the North East of the city they aim for the following characteristics, which we have already reported we are willing to support.

AHSP Tenure	North East	Home Attributes	North East
Social rent	1,824	General Needs	2,980
Intermediate Mid-Market Rent	1,329	Wheelchair adaptable	242
New Supply Shared Equity	111	Supported	0
Partnership Support for Regeneration	81	Amenity	81
Total	3,345	Total	3,303

6. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 6.1** Regulatory: none at this time.
- 6.2** Legal: none at this time.

6.3 Constitutional: none at this time.

7 FINANCIAL IMPLICATIONS

7.1 none at this time

7.2 The Finance Manager will bring a detailed report to committee in time for the planning cycle for our new strategic plans once we are clearer on firm plans.

8 KEY RISKS

(a) Strategic Risks	(b) Operational Risks	(c) Project Level Risks
Failure to submit a SDFP could lead to loss of potential future development opportunities	None at this time.	None identified at this time.
Mitigation	Mitigation	Mitigation
Submit SDFP as category C and keep liaison with GCC, development agent and EHRA		n/a

9. EQUALITY AND DIVERSITY ISSUES

9.1 None at this time

10 SUSTAINABILITY

10.1 Our development sustainability policy will apply at all times.

11. SWOT ANALYSIS

11.1 SWOT not required for the submission stage. Will be required in the future. These will all be reported to Committee

12. CONCLUSION

12.1 Questions are encouraged and the Director is to keep Committee apprised as to any progress in matters relating to future potential developments.

GLASGOW CITY COUNCIL

HOUSING AND REGENERATION SERVICES

STRATEGY & DEVELOPMENT FUNDING PLAN 2020/21 - 24/25



RSL: Wellhouse Housing Association

GCC HOUSING & REGENERATION SERVICES
STRATEGY & DEVELOPMENT FUNDING PLAN

RSL: Wellhouse H.A.

BLOCK A: TENDERS APPROVED IN 2019/20 OR BEFORE

PROJECT NAME AND KEY DATES

Acquisition	
Tender	
Start Date	
Completion	

Acquisition	
Tender	
Start Date	
Completion	

Acquisition	
Tender	
Start Date	
Completion	

Acquisition	
Tender	
Start Date	
Completion	

NO OF UNITS AND CLIENT GROUP

RENT	MMR	NSSE	TOTAL
			0

Provision for Particular Needs

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RENT	MMR	NSSE	TOTAL
			0

Provision for Particular Needs

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RENT	MMR	NSSE	TOTAL
			0

Provision for Particular Needs

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RENT	MMR	NSSE	TOTAL
			0

Provision for Particular Needs

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ADDITIONAL

Greener Standard	Yes/No
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HA Ownership	Yes/No
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Greener Standard	Yes/No
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HA Ownership	Yes/No
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Greener Standard	Yes/No
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HA Ownership	Yes/No
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Greener Standard	Yes/No
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HA Ownership	Yes/No
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EXPENDITURE PROFILE BY YEAR & TYPE OF FUNDING (£0.000Ms)

	PREV. YEARS (<19/20)	YEAR 1 OF PLAN (20/21)	YEAR 2 OF PLAN (21/22)	YEAR 3 ONWARD (22/23>)	TOTAL
GRANT					0.000
PRIVATE					0.000
SALES					0.000
OTHER					0.000
TOTAL	0.000	0.000	0.000	0.000	0.000
	(<19/20)	(20/21)	(21/22)	(22/23>)	
GRANT					0.000
PRIVATE					0.000
SALES					0.000
OTHER					0.000
TOTAL	0.000	0.000	0.000	0.000	0.000
	(<19/20)	(20/21)	(21/22)	(22/23>)	
GRANT					0.000
PRIVATE					0.000
SALES					0.000
OTHER					0.000
TOTAL	0.000	0.000	0.000	0.000	0.000
	(<19/20)	(20/21)	(21/22)	(22/23>)	
GRANT					0.000
PRIVATE					0.000
SALES					0.000
OTHER					0.000
TOTAL	0.000	0.000	0.000	0.000	0.000

**GCC HOUSING & REGENERATION SERVICES
STRATEGY & DEVELOPMENT FUNDING PLAN**

RSL: Wellhouse H.A.

PROJECT NAME AND KEY DATES

Acquisition	
Tender	Dec-19
Start Date	Mar-21
Completion	Jul-22

Acquisition	Dec-19
Tender	Feb-21
Start Date	Jun-21
Completion	Aug-22

Acquisition	
Tender	
Start Date	
Completion	

Acquisition	
Tender	
Start Date	
Completion	

BLOCK B: TENDERS TO BE APPROVED 2020/21

NO OF UNITS AND CLIENT GROUP

RENT	MMR	NSSE	TOTAL
40		10	50
<u>Provision for Particular Needs</u>			
4 units for wheelchair users			

HA RENT	MMR	NSSE	TOTAL
40			40
<u>Provision for Particular Needs</u>			
Supported Accomodation for the elderly in conjunctionn with GCC social work 4 units for wheelchair users			

RENT	MMR	NSSE	TOTAL
			0
<u>Provision for Particular Needs</u>			

RENT	MMR	NSSE	TOTAL
			0
<u>Provision for Particular Needs</u>			

ADDITIONAL	
Greener Standard	yes
HA Ownership	yes

Greener Standard	yes
HA Ownership	no

Greener Standard	Yes/No
HA Ownership	Yes/No

Greener Standard	Yes/No
HA Ownership	Yes/No

EXPENDITURE PROFILE BY YEAR & TYPE OF FUNDING (£0.000Ms)

	PREV YEARS (<19/20)	YEAR 1 OF PLAN (20/21)	YEAR 2 OF PLAN (21/22)	YEAR 3 ONWARD (22/23>)	TOTAL
GRANT	£ 0.030	£ 0.300	£ 3.690		£ 4.020
PRIVATE			£ 0.896	£ 1.304	£ 2.200
SALES				£ 0.780	£ 0.780
OTHER					£ -
TOTAL	£ 0.030	£ 0.300	£ 4.586	£ 2.084	£ 7.000

	(<19/20)	(20/21)	(21/22)	(22/23>)	
GRANT	£ 0.320	£ 0.200	£ 3.080		£ 3.600
PRIVATE			£ 0.186	£ 1.814	£ 2.000
SALES					£ -
OTHER					£ -
TOTAL	£ 0.320	£ 0.200	£ 3.266	£ 1.814	£ 5.600

	(<19/20)	(20/21)	(21/22)	(22/23>)	
GRANT					0.000
PRIVATE					0.000
SALES					0.000
OTHER					0.000
TOTAL	0.000	0.000	0.000	0.000	0.000

	(<19/20)	(20/21)	(21/22)	(22/23>)	
GRANT					0.000
PRIVATE					0.000
SALES					0.000
OTHER					0.000
TOTAL	0.000	0.000	0.000	0.000	0.000

STAGE 3'S	0.040	0.040	0.040	0.040	0.160
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GCC HOUSING & REGENERATION SERVICES
STRATEGY & DEVELOPMENT FUNDING PLAN

RSL: Wellhouse H.A.

PROJECT NAME AND KEY DATES

Acquisition	Jun-20
Tender	Jun-21
Start Date	Oct-21
Completion	Jul-23

Acquisition	
Tender	
Start Date	
Completion	

Acquisition	
Tender	
Start Date	
Completion	

Acquisition	
Tender	
Start Date	
Completion	

BLOCK C: TENDERS TO BE APPROVED 2021/22

NO OF UNITS AND CLIENT GROUP

RENT	MMR	NSSE	TOTAL
65		15	80
Provision for Particular Needs			
8 units for wheelchair users			

RENT	MMR	NSSE	TOTAL
			0
Provision for Particular Needs			

RENT	MMR	NSSE	TOTAL
			0
Provision for Particular Needs			

RENT	MMR	NSSE	TOTAL
			0
Provision for Particular Needs			

ADDITIONAL	
Greener Standard	yes
HA Ownership	no

Greener Standard	Yes/No
HA Ownership	Yes/No

Greener Standard	Yes/No
HA Ownership	Yes/No

Greener Standard	Yes/No
HA Ownership	Yes/No

EXPENDITURE PROFILE BY YEAR & TYPE OF FUNDING (£0.000Ms)

	PREV YEARS (<19/20)	YEAR 1 OF PLAN (20/21)	YEAR 2 OF PLAN (21/22)	YEAR 3 ONWARD (22/23>)	TOTAL
GRANT	0.030	0.200	2.675	4.35	7.255
PRIVATE				3.575	3.575
SALES				1.170	1.170
OTHER					0.000
TOTAL	0.030	0.200	2.675	9.095	12.000

	(<19/20)	(20/21)	(21/22)	(22/23>)	
GRANT					0.000
PRIVATE					0.000
SALES					0.000
OTHER					0.000
TOTAL	0.000	0.000	0.000	0.000	0.000

	(<19/20)	(20/21)	(21/22)	(22/23>)	
GRANT					0.000
PRIVATE					0.000
SALES					0.000
OTHER					0.000
TOTAL	0.000	0.000	0.000	0.000	0.000

	(<19/20)	(20/21)	(21/22)	(22/23>)	
GRANT					0.000
PRIVATE					0.000
SALES					0.000
OTHER					0.000
TOTAL	0.000	0.000	0.000	0.000	0.000

GCC HOUSING & REGENERATION SERVICES
STRATEGY & DEVELOPMENT FUNDING PLAN

RSL: Wellhouse H.A.

BLOCK C: TENDERS TO BE APPROVED 2022/23 - 2024/25

PROJECT NAME AND KEY DATES

Acquisition	
Tender	
Start Date	
Completion	

NO OF UNITS AND CLIENT GROUP

RENT	MMR	NSSE	TOTAL
			0
Provision for Particular Needs			

ADDITIONAL	
Greener Standard	Yes/No
HA Ownership	Yes/No

EXPENDITURE PROFILE BY YEAR & TYPE OF FUNDING (£0.000Ms)

YEAR 2 OF PLAN (<21/22)	YEAR 3 OF PLAN (22/23)	YEAR 4 OF PLAN (23/24)	YEAR 5 ONWARD (24/25>)	TOTAL
				0.000
				0.000
				0.000
				0.000
0.000	0.000	0.000	0.000	0.000

GRANT
PRIVATE
SALES
OTHER
TOTAL

Acquisition	
Tender	
Start Date	
Completion	

RENT	MMR	NSSE	TOTAL
			0
Provision for Particular Needs			

Greener Standard	Yes/No
HA Ownership	Yes/No

GRANT
PRIVATE
SALES
OTHER
TOTAL

(<21/22)	(22/23)	(23/24)	(24/25>)	
				0.000
				0.000
				0.000
				0.000
0.000	0.000	0.000	0.000	0.000

Acquisition	
Tender	
Start Date	
Completion	

RENT	MMR	NSSE	TOTAL
			0
Provision for Particular Needs			

Greener Standard	Yes/No
HA Ownership	Yes/No

GRANT
PRIVATE
SALES
OTHER
TOTAL

(<21/22)	(22/23)	(23/24)	(24/25>)	
				0.000
				0.000
				0.000
				0.000
0.000	0.000	0.000	0.000	0.000

Acquisition	
Tender	
Start Date	
Completion	

RENT	MMR	NSSE	TOTAL
			0
Provision for Particular Needs			

Greener Standard	Yes/No
HA Ownership	Yes/No

GRANT
PRIVATE
SALES
OTHER
TOTAL

(<21/22)	(22/23)	(23/24)	(24/25>)	
				0.000
				0.000
				0.000
				0.000
0.000	0.000	0.000	0.000	0.000


STRATEGIC HOUSING INVESTMENT PLAN PRIORITY	Phase 8	Phase 9	Balado Rd
SUPPORT AREA BASED REGENERATION	x	x	x
SOCIAL RENTED HOUSING TO MEET HOUSING NEED	x	x	x
INTERMEDIATE HOUSING OPTIONS	x		x
SUPPORTING PRIVATE SECTOR HOUSING DEVELOPMENT			
SOCIAL CARE HOUSING PRIORITY LEARNING DISABILITY			
SOCIAL CARE HOUSING PRIORITY PHYSICAL DISABILITY			
SOCIAL CARE HOUSING PRIORITY MENTAL HEALTH			
HOUSING FOR OLDER PEOPLE		x	
PROVISION OF WHEELCHAIR HOUSING		x	x
LARGE FAMILY HOUSING	x		x
SUSTAINING EXISTING SUPPLY	x	x	x
PROTECTING GLASGOW'S BUILT FORM			
ADAPTATIONS			

Please Indicate Priority Compliance for each Project with a Tick



**Scottish
Water**
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 ² **The power of
collaboration**
MWH & Mott MacDonald working with Scottish Water

Wellhouse: the Place to Be
 **wellhouse**
Housing Association



Wellhouse Crescent Flooding SWM Opportunities Workshop 1

23rd April 2021 | Scottish Water

Terms of Reference – Wellhouse Crescent SWM Opportunities – Mtg 1

DATE: 23rd April 2021

VENUE: Microsoft Teams

CHAIR: Neil Beveridge / Stephen Friend

OBJECTIVES

Surface Water Management Opportunities have been identified to reduce flooding at Wellhouse Crescent in Glasgow. Objective of this 1st meeting is to discuss these SWM Opportunities, consider the types of SWM measures that can be implemented, identify those that should be developed further and consider the benefits, blockers or issues that need to be considered and managed.

GROUND RULES

- Come prepared
- Minimise background noise (please go on mute when not speaking)
- Start and finish on time
- Respect everyone's opinion
- Think proactively – What is best for Glasgow and not just your own needs
- Think outside the box and not what we have done before

INPUTS

- Hydraulic Model / GIS / Sewers and Watercourse / Background Mapping
- Hydraulic Model Results
- Opportunity Mapping Results
- Draft SWM Plan
- Google Earth
- Others, as required

OUTPUTS

- Type and location of potential new SWM measures
- Meeting record circulated within 3 weeks of meeting
- Action log circulated to attendees

ATTENDEES

Scottish Water

Kieran Downey (Flooding Manager); Mark McCullagh (Customer Connections Team Leader); Arshid Karim (Catchment Planner); Neil Beveridge (Value & Benefits Co-Ordinator); Martin Hagen (Intervention Manager).

M2

Stephen Friend (Catchment Planner); Richard McGowan (Project Principal) Michael McWhinnie (Design Lead); Wayne Potter (Hydraulic Modeller); Ricky Mitchell (Hydraulic Modeller).

Glasgow City Council

David Hay (Engineering Group Manager); James Murray (MGSDP Manager) Chun Cheung (FRM Team / Planning Officer), Gaye McKay (FRM Team / Planning Officer), Emma Thomson (Transport Planning), Seamus Connolly (Parks Manager), Catherine Smith (Education Estates), Brendan Frankgate (Group Manager, Transformation Projects), Margaret Orzell (Principal Officer, Housing), Liam Murray (City Property), Peter McGillivray (Roads Design Assistant Manager), David Frew, Craig Hart.

Wellhouse Housing Association

Martin Wilkie-McFarlane/ Alex Hogg

Easthall Park Housing Co-operative

John McMorro

Agenda

Time	Topic
10:00	WELCOME AND INTRODUCTIONS
10:10	OVERVIEW OF THE CATCHMENT AND FLOODING ISSUES
10:20	OPPORTUNITY MAPPING RESULTS
10:30	DRAFT SWM OPPORTUNITIES
10:50	BREAK
11:00	TYPES OF SWM MEASURES THAT CAN BE IMPLEMENTED AND POTENTIAL LOCATIONS
11:30	DISCUSSION ON SWM OPPORTUNITIES & AGREEMENT ON THOSE TO BE DEVELOPED FURTHER
12:00	BENEFITS, BLOCKERS OR ISSUES THAT NEED TO BE CONSIDERED AND MANAGED
12:30	CONCLUSIONS AND ACTION PLAN
13:00	FINISH

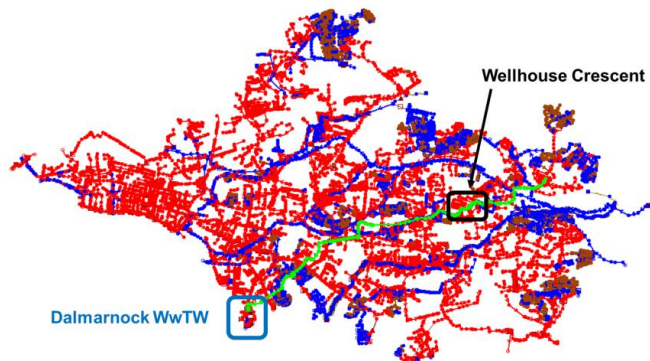


23/04/2021

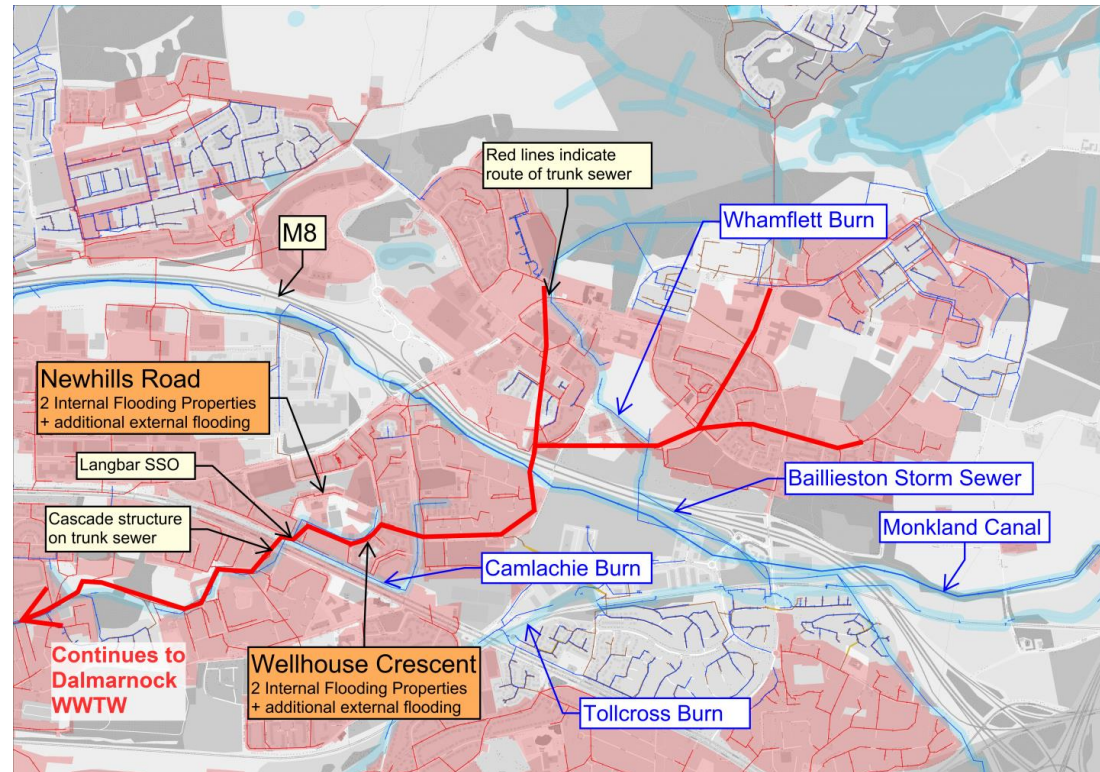
SWM Opportunities - Workshop 1

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Catchment Overview & Flooding Issues



Flooding at Wellhouse Crescent is currently predicted to occur during 1 in 10 year return period storm events.

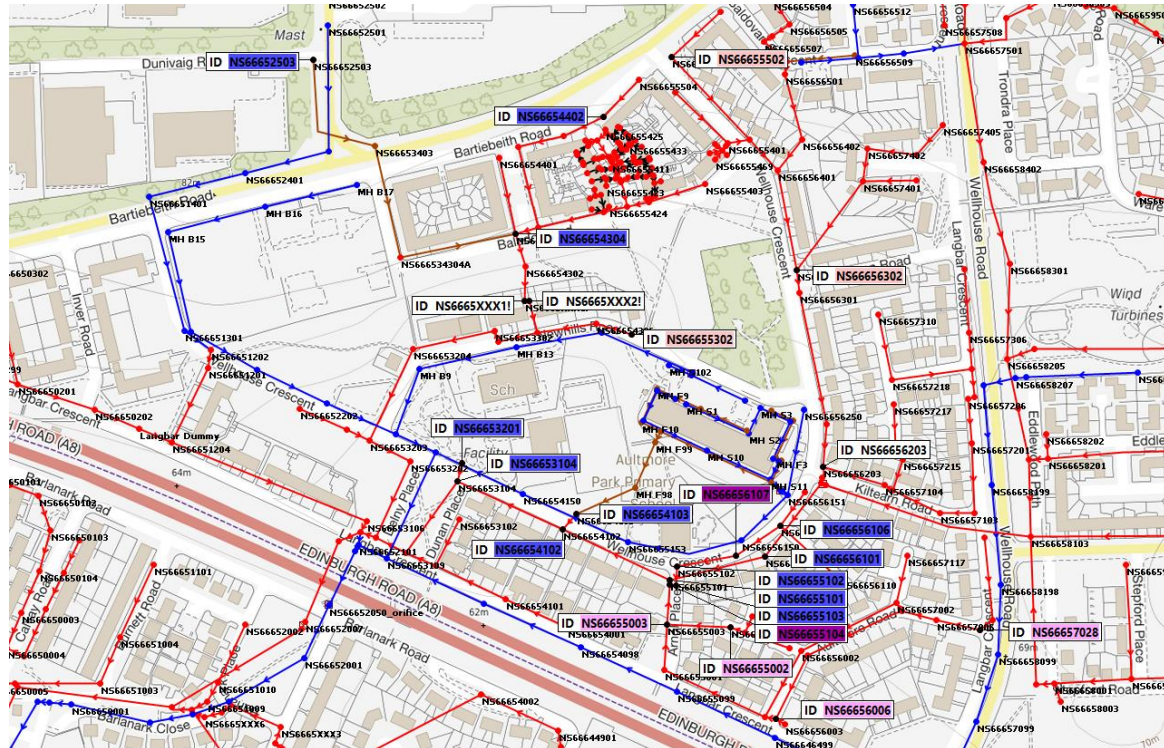


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Catchment Overview & Flooding Issues



Manhole	10 Year (m3)	30 Year (m3)
NS66656101		73.1
NS66656203		29.5
NS66655101	26.3	337.8
NS66655102	2.9	15.7
NS66655103	14.9	41
NS66656106		3
NS66656107		4.5
NS66655104	3	19.5
NS66653201		16.8
NS66654102	146.9	596.2
NS66654103	1.1	6.3
NS66653104		53.3
NS66655502	25.9	72
NS66656302		20
NS66655002		2.3
NS66655003		0.8
NS66656006		14.2
NS66657028		2.6
NS66652503	38.5	106
NS66654304		1.1
NS66654402	16.1	37.6
NS66655302		7.5
NS6665XXX1!	65.6	129.3
NS6665XXX2!	0	1.9

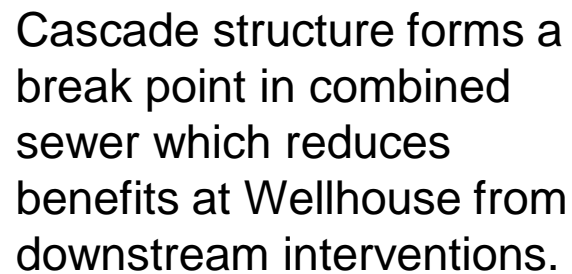


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8.1 Wellhouse Crescent - SWM Workshop 1 Slides



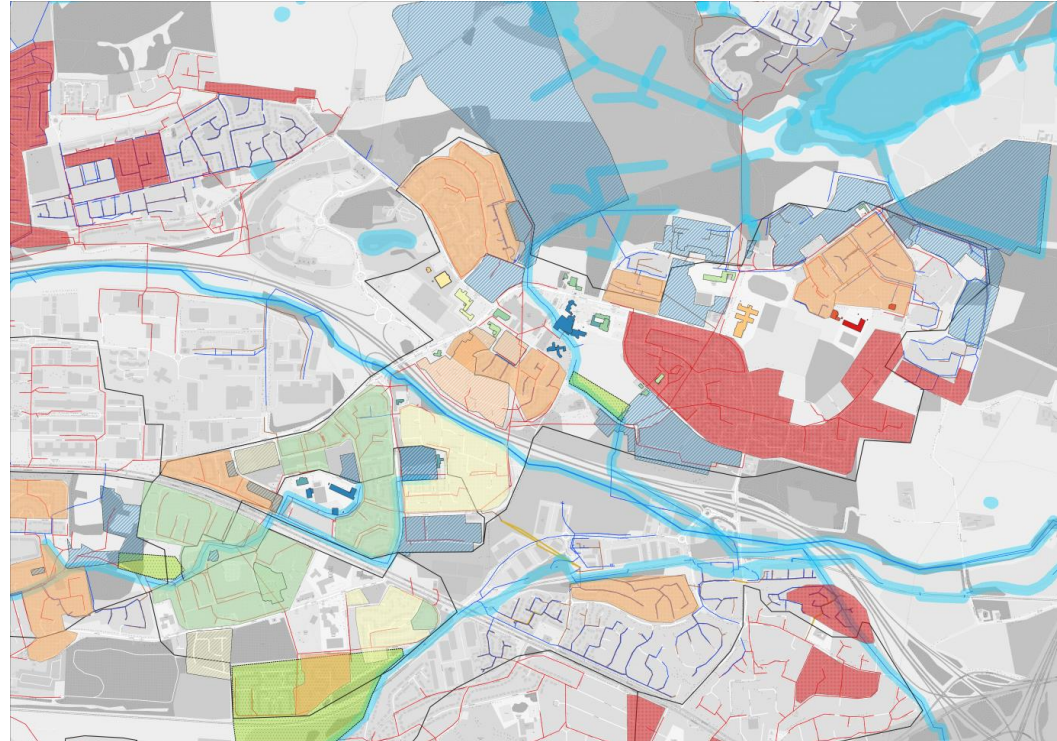
Cascade structure on trunk sewer

Wellhouse Crescent

Link	length (m)	width (mm)	us inv (m AD)	ds inv (m AD)	ptc (m3/s)	Node	ground (m AD)	flood vol (m3)	vol lost (m3)
0	119	1000	1.0	0.0	0.0	1	1.0	0.0	0.0
439	1000	1000	1.0	0.0	0.0	2	1.0	0.0	0.0
771	1000	1000	1.0	0.0	0.0	3	1.0	0.0	0.0
1010	1000	1000	1.0	0.0	0.0	4	1.0	0.0	0.0
1348	1000	1000	1.0	0.0	0.0	5	1.0	0.0	0.0
1563	1000	1000	1.0	0.0	0.0	6	1.0	0.0	0.0
1890	1000	1000	1.0	0.0	0.0	7	1.0	0.0	0.0
2176	1000	1000	1.0	0.0	0.0	8	1.0	0.0	0.0
2581	1000	1000	1.0	0.0	0.0	9	1.0	0.0	0.0
2915	1000	1000	1.0	0.0	0.0	10	1.0	0.0	0.0
3229	1000	1000	1.0	0.0	0.0	11	1.0	0.0	0.0
3514	1000	1000	1.0	0.0	0.0	12	1.0	0.0	0.0
3824	1000	1000	1.0	0.0	0.0	13	1.0	0.0	0.0
4071	1000	1000	1.0	0.0	0.0	14	1.0	0.0	0.0
4777	1000	1000	1.0	0.0	0.0	15	1.0	0.0	0.0
5179	1000	1000	1.0	0.0	0.0	16	1.0	0.0	0.0
5564	1000	1000	1.0	0.0	0.0	17	1.0	0.0	0.0
5833	1000	1000	1.0	0.0	0.0	18	1.0	0.0	0.0
6139	1000	1000	1.0	0.0	0.0	19	1.0	0.0	0.0
6363	1000	1000	1.0	0.0	0.0	20	1.0	0.0	0.0
6563	1000	1000	1.0	0.0	0.0	21	1.0	0.0	0.0
6865	1000	1000	1.0	0.0	0.0	22	1.0	0.0	0.0
7087	1000	1000	1.0	0.0	0.0	23	1.0	0.0	0.0
7378	1000	1000	1.0	0.0	0.0	24	1.0	0.0	0.0
7713	1000	1000	1.0	0.0	0.0	25	1.0	0.0	0.0
7951	1000	1000	1.0	0.0	0.0	26	1.0	0.0	0.0
8259	1000	1000	1.0	0.0	0.0	27	1.0	0.0	0.0
8589	1000	1000	1.0	0.0	0.0	28	1.0	0.0	0.0

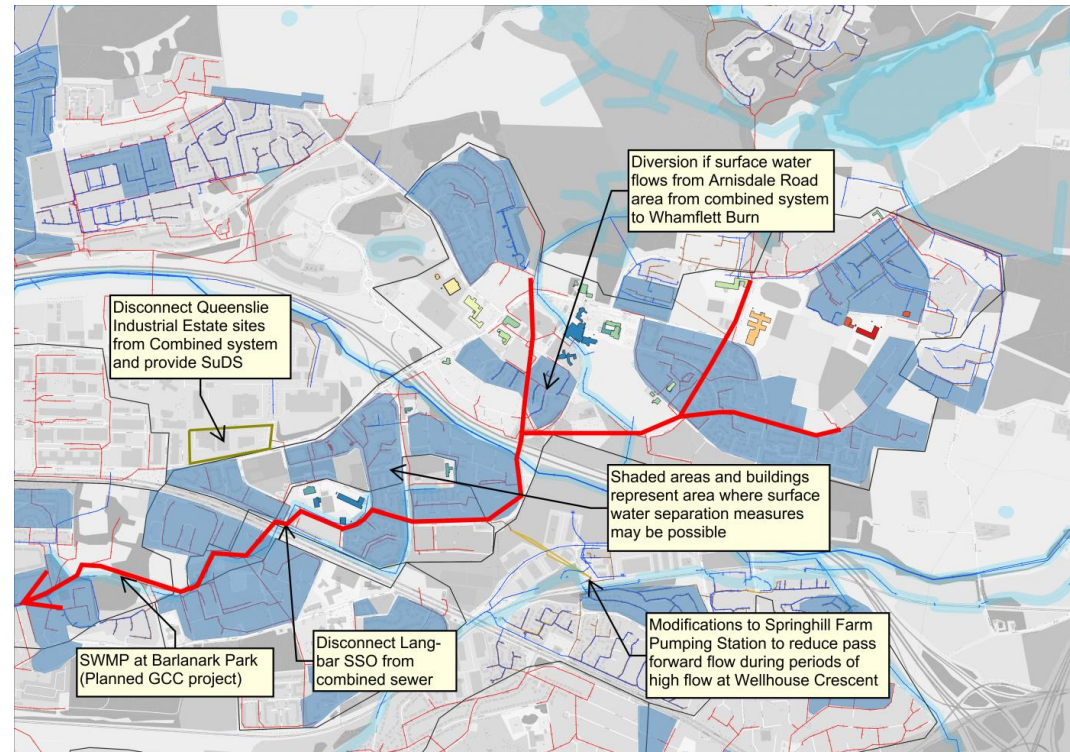
Opportunity Mapping – Data Gathering

- Scottish Water GIS asset information
- GCC asset information and SWMP plans
- Housing Association areas and plans
- Land development plans
- Vacant/ derelict land
- Survey data
- OS data



Potential Options

- Initial focus of optioneering is to explore benefits achievable through **system optimisation** and **surface water management** interventions.
- Requirement for “Grey” solutions to be assessed once achievable benefits/ costs for optimisation/ SWM interventions determined.



Surface Water Management – Initial Assessment¹

Zone 1

- New SuDS infrastructure upstream of Camlachie Burn and diversions to extended network.

Zone 2

- Liaise with Glasgow City Council in the development of Barlanark SWMP.

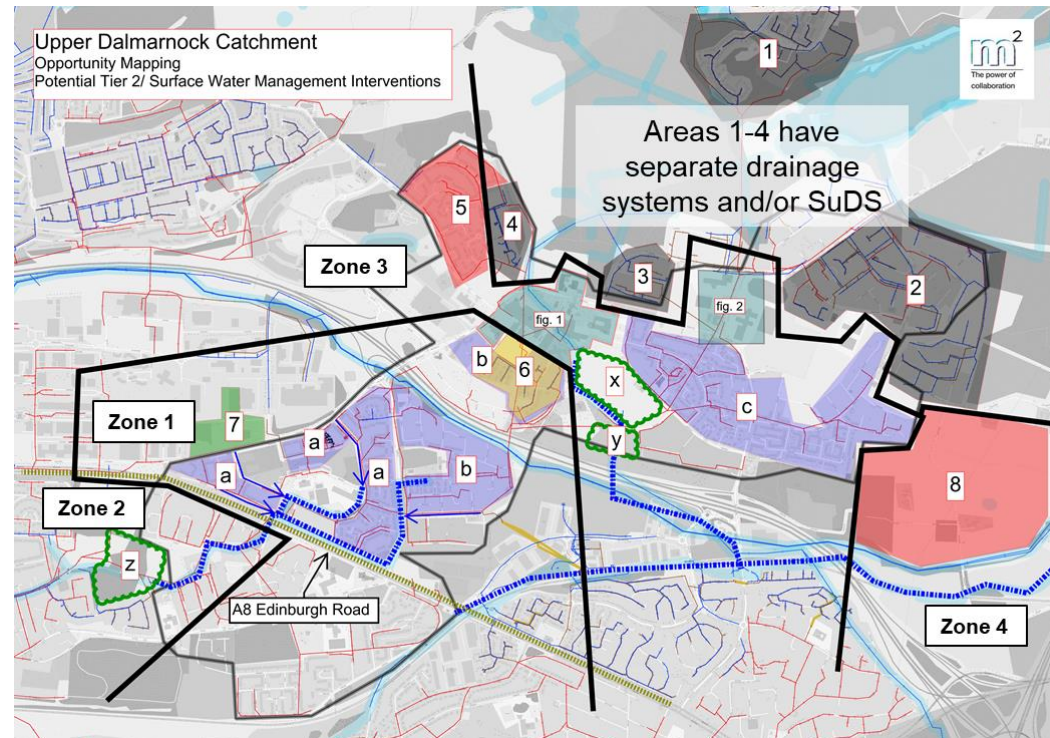
Zone 3

- Retrofit SuDS in areas where connection to existing surface water infrastructure is more challenging.

Zone 4

- Provide new strategic routes to manage runoff from greenfield developments.

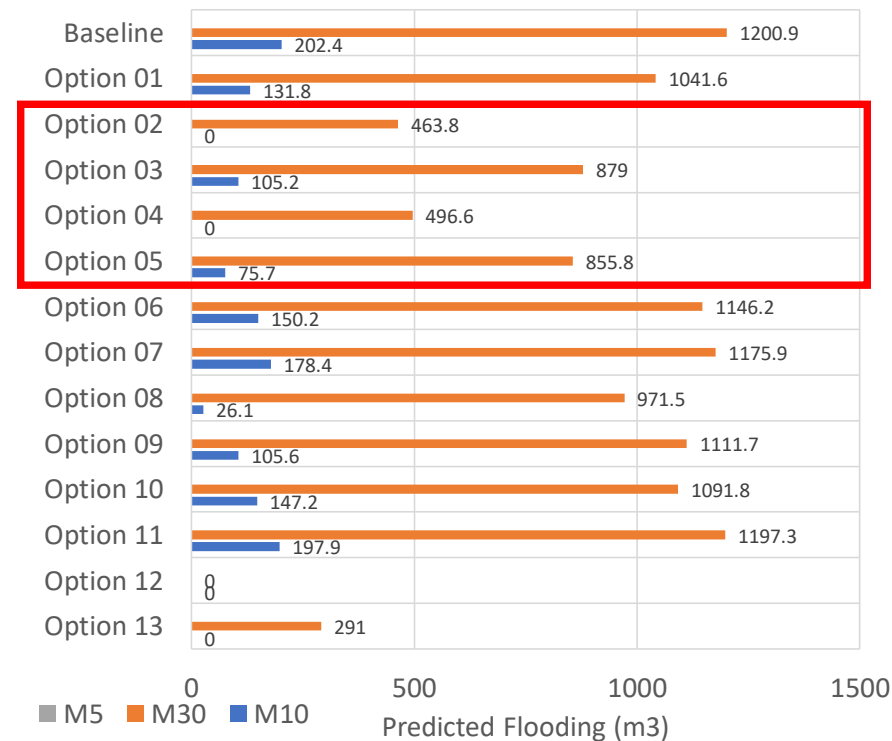
¹Based on SCSP-5037710000-M2-0001 - Tier 2 Option Summary issued July 2020.



Initial Findings

1. Removal of storm discharge to network from Queenslie Industrial Estate (Area 7)
2. Area a, 100% road, roof and permeable removal
3. Area a, 100% road and permeable removal
4. Area b, 100% road, roof and permeable removal
5. Area b, 100% road and permeable removal
6. 100% removal of roof discharges from large roof areas (fig 1 & 2)
7. 50% removal of roof discharges from large roof areas (fig 1 & 2)
8. Areas 5 & c, 100% removal of roof discharges
9. Areas 5 & c, 50% removal of roof discharges
10. 100% removal of roof catchment u/s of Springhill Farm PS
11. 50% removal of roof catchment u/s of Springhill Farm PS
12. 100% storm discharge removal (options 1,2,4,6,8,10 combined)
13. 50% storm discharge removal (options 1,3,5,7,9,11 combined)

Predicted Wellhouse Crescent Flooding "As Is"



Reductions in predicted sewer flooding are most significant within Wellhouse Crescent HA and Easthall Park HA operational areas.



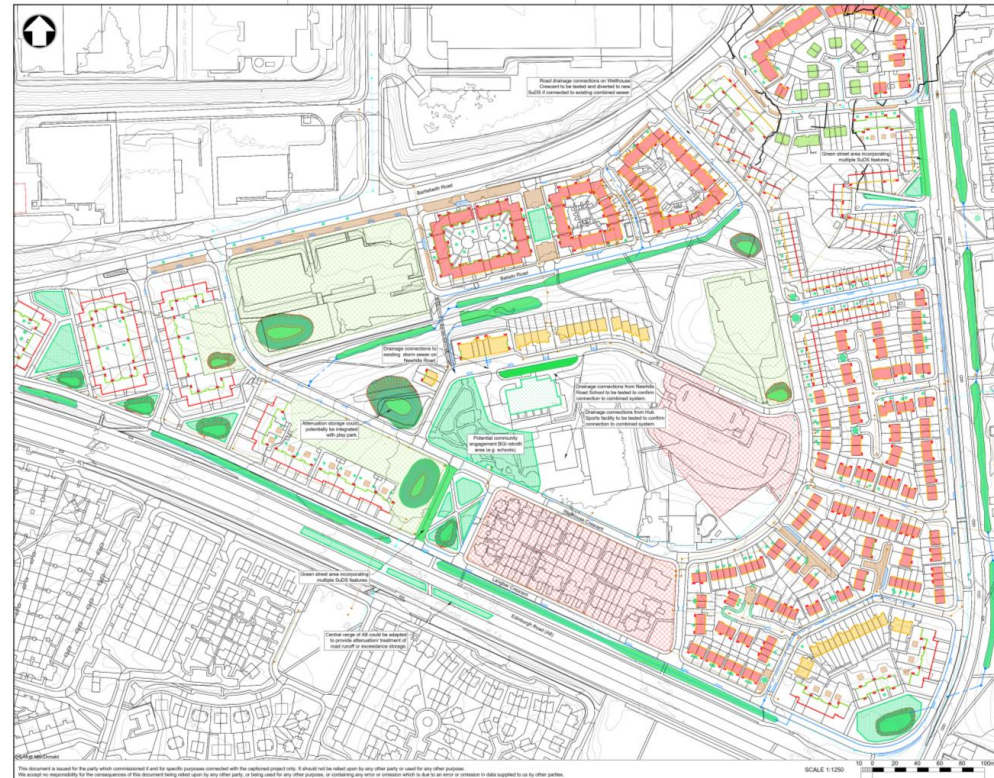
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Potential SWM Opportunities – Wellhouse Area

1. **Soft landscaped retrofit areas**
e.g. property rain gardens or larger landscaped areas
2. **Roadside retrofit measures**
e.g. bioretention or tree pits
3. **Permeable surfaces**
e.g. pervious paved road and pedestrian areas with/ without below ground storage
4. **SuDS planter units** connected to individual downpipes
5. **Detention basins** or informal areas of depression storage
6. **Swales**
7. **Green Roofs**
8. **Planned developments** incorporating water reuse and interception measures.



Discussion of SWM Opportunities

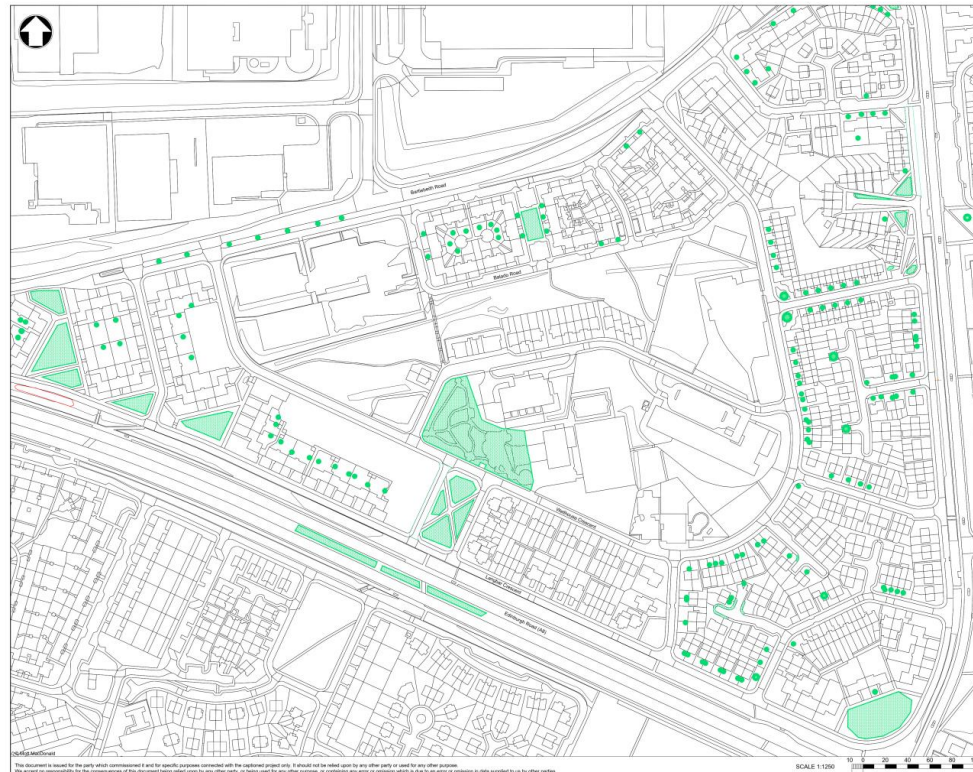
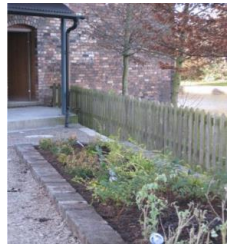
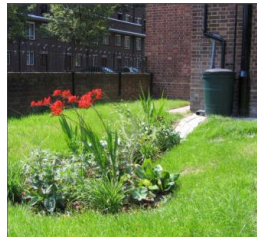
Images are reproduced from SUSDRAIN website, Glasgow City Council and the SuDS Manual with additional images from Lee Haywood.

23/04/2021

SWM Opportunities - Workshop 1

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Rain gardens (property/ non-property)

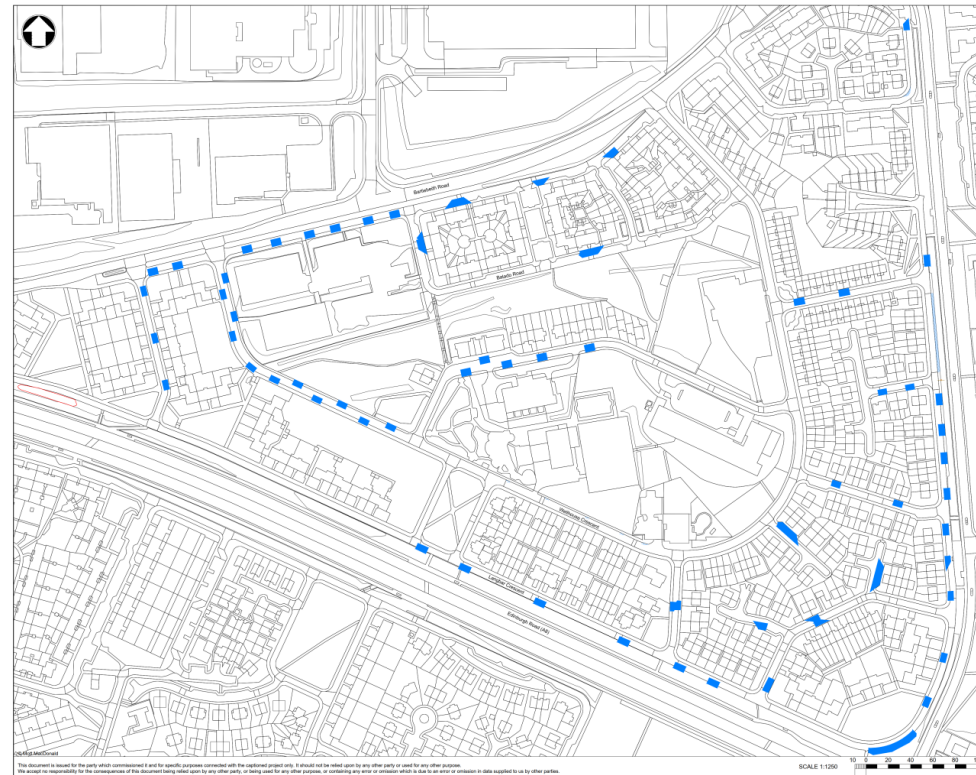


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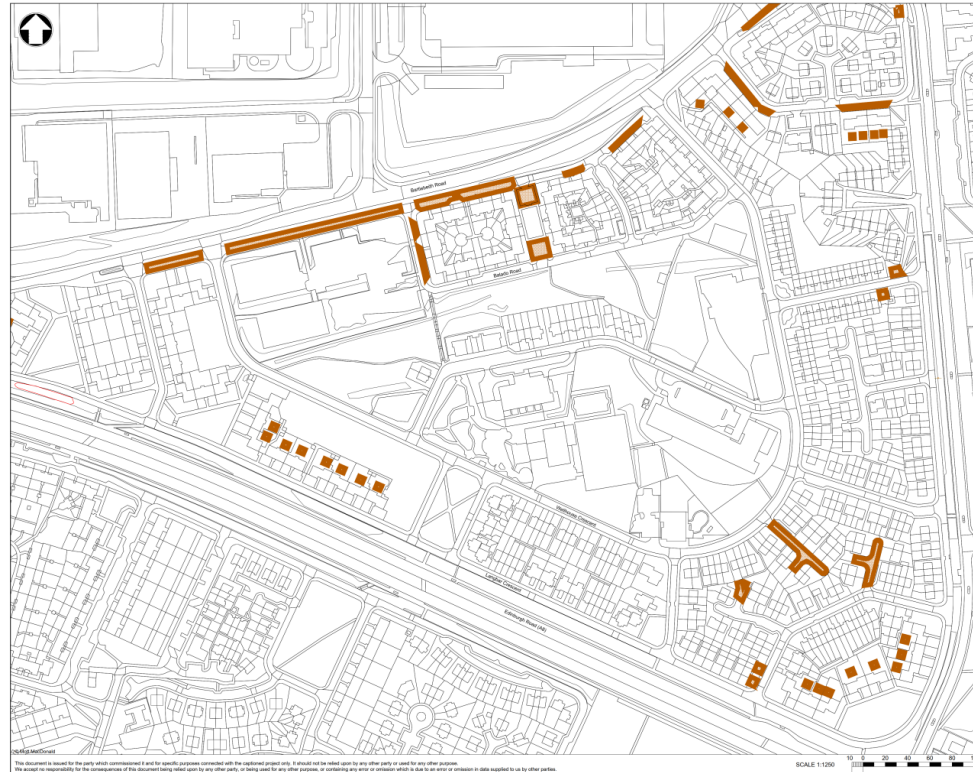
SWM Opportunities - Workshop 1

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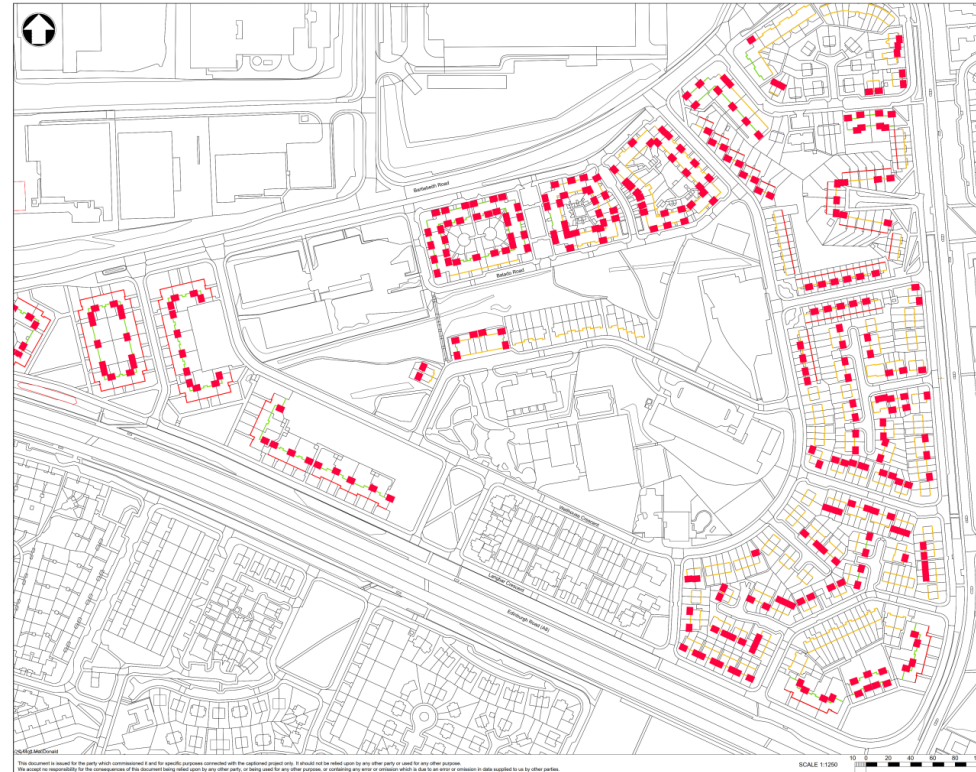
Roadside retrofit measures



Permeable surfaces



SuDS planter units

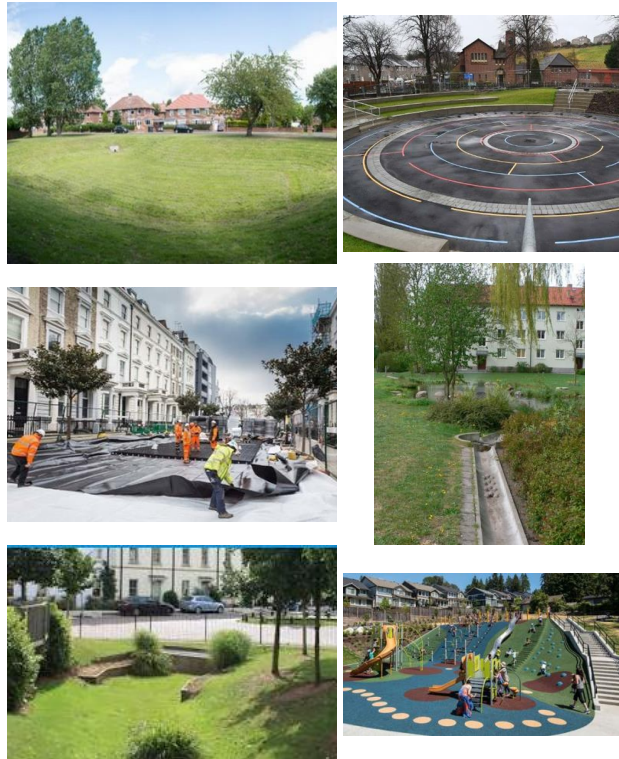


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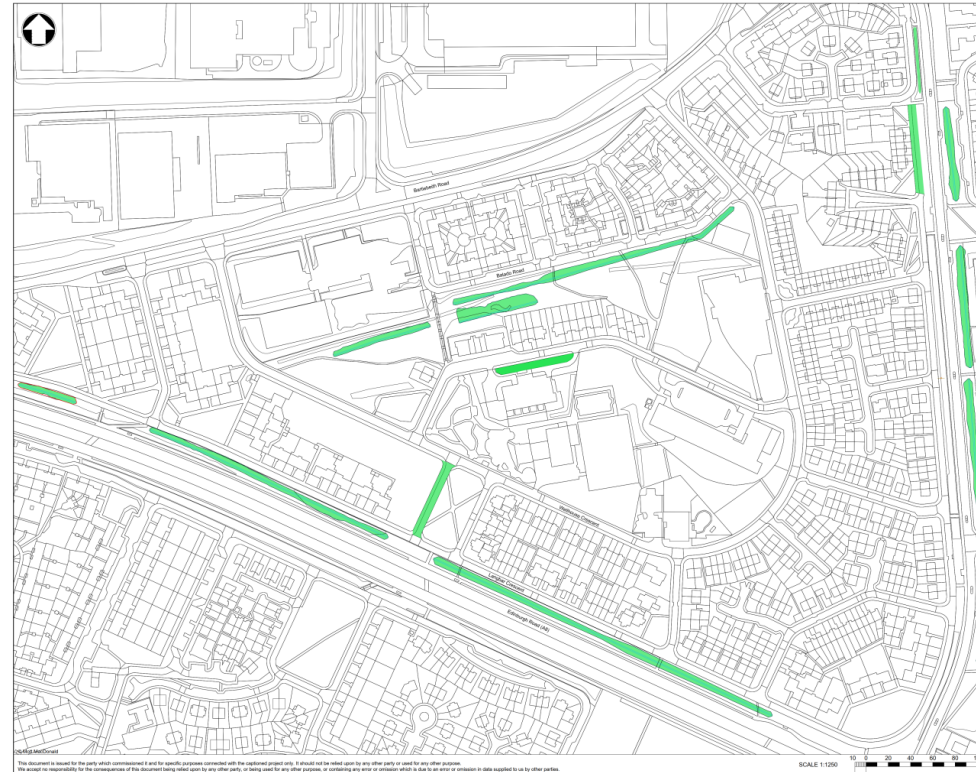
SWM Opportunities - Workshop 1

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Detention basins



Swales

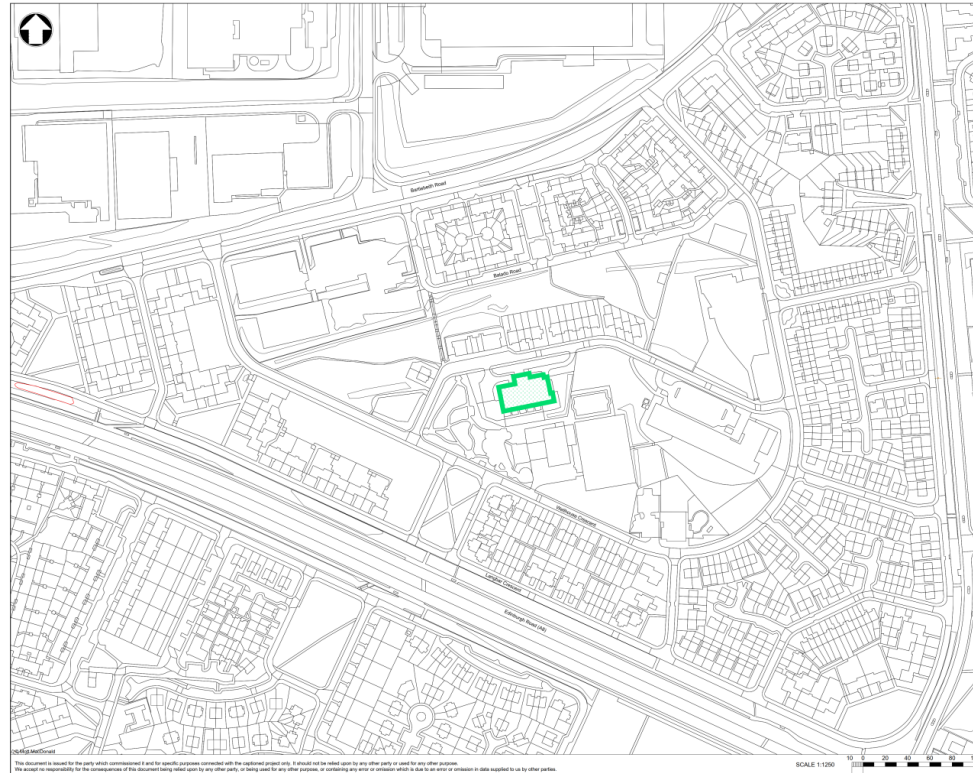


23/04/2021

SWM Opportunities - Workshop 1

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Green Roof Retrofits



23/04/2021

SWM Opportunities - Workshop 1

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Rainwater harvesting (new developments)

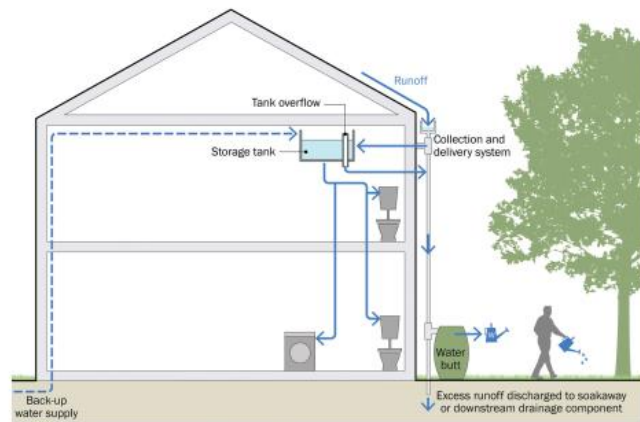
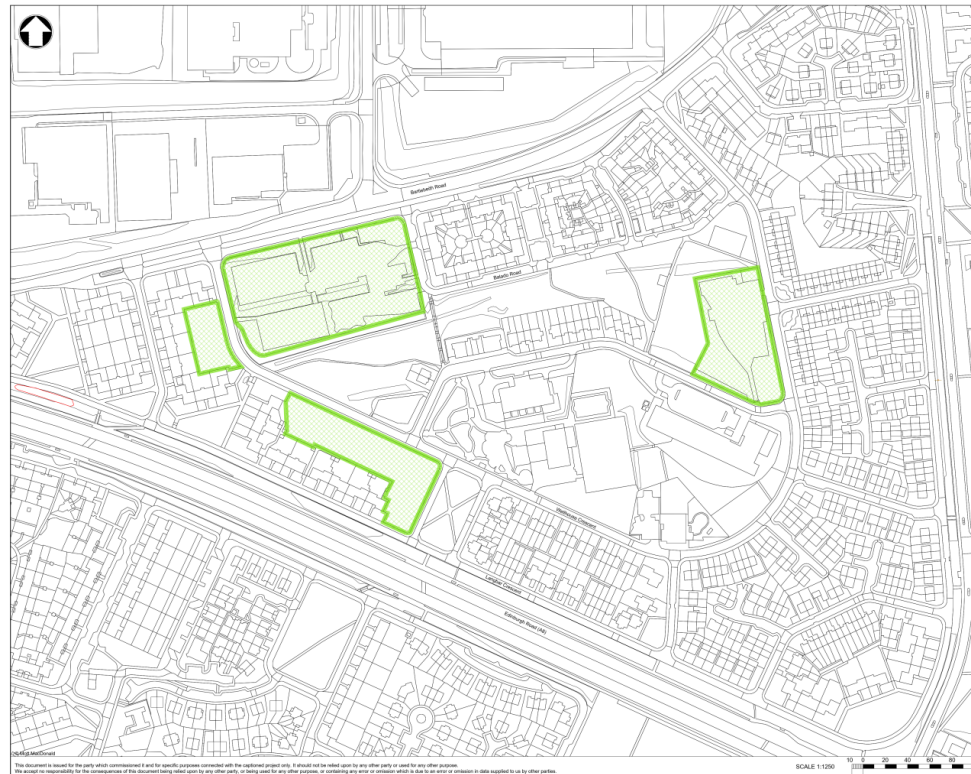


Figure 11.3 A conceptual gravity-fed RWH system



Potential SWM Opportunities

Type of measure	Benefits	Blockers	Develop Further?
Rain gardens (property)			
Rain gardens (non-property)			
Roadside retrofits			
Permeable surfaces			
SuDS planters (property)			
Detention basis/ storage			
Swales			
Green roofs			
Rainwater harvesting (new developments)			

Conclusions & Action Plan

23/04/2021

SWM Opportunities - Workshop 1

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Management Committee	29 th April 2021
Agenda item	9
Title of Paper	KPI Targets 2021/22
Author	Carol Hamilton, Housing and Customer Service Manager Bill Black, Assets and Maintenance Manager
Attachments	Appendix 1 – KPI Performance and Targets
Executive Summary	This KPI report is presented from the Management Team as our performance for 2020/21 and to measure our targets against for the coming financial year.

FOR INFORMATION

1 PURPOSE

- 1.1 The purpose of this report is to bring to the attention of Committee the performance targets in relation to Key Performance Indicators (KPI) to be in place for the financial year 2021/22.
- 1.2 The Appendix details performance targets set for 2021/22, which are considered to be realistic. Committee is asked to discuss with the Management Team any of the proposed targets, consider any influencing factors and suggest appropriate responsive action.
- 1.3 Upon Committee approval, the core KPIs will be updated on the website including the FOI section, and will be reported on regularly to reflect performance throughout the year, including quarterly Management Committee reports.
- 1.4 The attached Appendix contains targets and also columns to the right- hand side of the spreadsheet explaining the rationale involved in arriving at these figures. These will be removed prior to updating the website.

2 RECOMMENDATIONS

- 2.1 Committee is asked to discuss and note the contents of the report and approve the 2021/22 KPI targets.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 Key areas of performance are integral to business; we measure our success by setting targets against these objectives, ensuring that we deliver them effectively and efficiently. The six objectives are to: -
 1. Deliver excellent services.
 2. Provide good quality homes.

3. Anticipate, understand and respond to local needs.
4. Foster an attractive, successful and thriving community.
5. Maintain good governance and financial management.
6. Value and invest in our people.

3.2 It is also consistent with our Values of:

Trust, Honesty, Integrity, Excellence, Accountability, Sustainability

3.3 The report reflects priorities set from the 2021/22 Operational Plan.

3.4 This Report should contribute towards our overarching Aim and Vision of making Wellhouse "the Place to Be"

4. BACKGROUND

4.1 Committee is kept updated throughout the year on key areas of the business, the Annual Return of the Charter (ARC) also provides areas of performance. The KPI targets referred to in this report and attached Appendix reflect areas included in the ARC. Our own internal targets and any service standard we deem important are collated and monitored separately.

4.2 The full suite of KPIs has recently been reviewed to ensure that we are reporting on relevant KPIs with proper targets in place. As well as being a working internal management document, this also appears on the website and is available for everyone to view. This now results in a more condensed version of the KPI report meaning it is less likely that important information could be overlooked.

4.3 This quarterly Committee report will still highlight areas of concern and also areas of particularly good performance or improvement and will once again have the recently reviewed table of KPIs as an appendix, as this will still be the source of any information contained in this report. The Housing & Customer Services Manager and Assets & Maintenance Manager will concentrate on certain areas for discussion each quarter and may also have some attachments displaying visual content.

5 Main issues

5.1 The targets remain reasonable and sufficiently challenging and most, without the Impact of Covid 19 would have been achievable in the last year. The exceptions to this are the position with Current and Former Tenants arrears which is adversely impacting on Rental Income. Appendix 1 indicates that Gross Rent arrear at the end of quarter 3 were 11.19% as a % of rent due for the year although this has reduced slightly to 10.21%. New measures for tackling Current rent arrears are ongoing and Former Tenant arrears will be reduced by way of referring to a debt company and by writing off debts which are unable, or uneconomical to be pursued.

While the % of tenancy offers refused are within target, relet times are lengthier than normal at an average of 33.47 days. The target is 12 days. This is due to a delay in

processes as a result of Covid, as only one trade can attend a void at a time and the property has to lie empty for 3 days before inspections can take place. Adaptations are similarly affected.

All other indicators are within target.

6. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 6.1 There are no regulatory, legal or constitutional issues to consider in this performance report.

7. FINANCIAL IMPLICATIONS

- 7.1 Committee are asked to note the impact of arrears and void rent losses.

8. KEY RISKS

(a) Strategic Risks	(b) Operational Risks	(c) Project Level Risks
Increasing arrears impact on our income	Financially due to lost income	
Reputational through possible failure to provide excellent services.	Problems with stock – internal and external.	
Mitigation	Mitigation	Mitigation
Focus placed on rent arrears and void turnaround times	Redesigning arrears reports and actions	
Improvement plans are ongoing	Regular home visits and estate visits are unable to take place due to Covid-19 but will restart asap	

9. SWOT ANALYSIS

Not required

10. EQUALITY AND DIVERSITY ISSUES

- 10.1 There are no identified impacts on any of the main minority groups or diversity implications even an unintended one.

11. SUSTAINABILITY

- 11.1 There are no identified impacts on sustainability even an unintended one.

12. CONCLUSION

- 12.1 The KPIs which are causing concern are: rent arrears, rental income, void relet time and adaptations. While the latter are specifically affected by Covid 19, Committee have already approved actions to reduce rent arrears and increase income. A discussion is invited as to increasing these targets while still setting a reasonable challenge.

Within target
Minor Concern
Concern

Function	Business Area	ARC QUESTION	KPI Brief Description	Annual KPI Target	Performance at End of Year 2019/2020	End of Quarter 3	Variance	Comments	Managers Recommendations
Rent Management	ARC	26	Rent Collected as % of total rent due for year	100%	98.37%	90.01%	9.99%	Impacted by Covid	Revise in light of arrears performance - with increasing rent arrears cannot recover 100%
		27	Gross Rent Arrears as % of rent due for year	8.00%	8.89%	11.19%	3.19%	Impacted by Covid	Revise in light of arrears performance - increase to 9%, which would still be challenging?
		18	% of Void Rent Loss	0.60%	0.19%	0.30%			
		22	Number of court actions which resulted in eviction	n/a	0	0			
	Performance	Current Tenants Arrears		7.00%	8.22%	9.99%	2.99%	Impacted by Covid	Revise in light of arrears performance - increase to 8% as noted above
		Former Tenant Arrears %		1.00%	1.08%	1.20%	0.20%	Impacted by Covid	Revise in light of arrears performance - 1% should be achievable if we improve write offs and chasing
Allocations	ARC	14	Tenancy offers refused	30%	46.97%	21%			Leave unchanged
		17	Property that became vacant in the year	n/a	35	22			
		30	Relet time	12 days	14.46 days	33.47 days	19.01 days	Due to Covid	Leave unchanged - should be deliverable post Covid restrictions
	Performance	No of lets made		n/a	35	19			
Maintenance	ARC	6	% of stock meeting SHQS	100%	97.98%	97.98%			Leave unchanged
		8	Average time to complete EME repairs	4 hours	2.06 Hours	2.2 hours			Leave unchanged
		9	Average time to complete NON-EME repairs	6 days	3.72 days	3.1 days			Leave unchanged
		10	Reactive repairs carried out completed right first time	100%	99.81%	100%			Leave unchanged
		11	How many times did you not meet your statutory obligations to complete a gas safety check within 12 months of fitment or its last check	0%	0%	0%			Leave unchanged - should be deliverable post Covid restrictions
	Performance	Average time to complete Urgent jobs		3 days	2.1 Days	2.1 days			Leave unchanged
Adaptations	ARC	19	The number of Households currently waiting for adaptations to their home.	n/a	6	0			
		20	The total cost of adaptations complete in year	n/a	£25,118	£57,554.98			
		21	The average time to complete adaptation	60 days	65.28 days	104 days	due to covid		Leave unchanged - should be deliverable post Covid restrictions
Estate Management	ARC	15	% of ASB cases reported in the last year which were resolved	n/a	94.20%	84.48%			
		22	% of court actions initiated which resulted in eviction	n/a	0	0			
Satisfaction	ARC	1	% of tenants satisfied with overall service provided by their Landlord	90%	86.5%	98.6%			Leave unchanged
		2	% of tenants who feel their Landlord is good at keeping them informed about their services and decisions	95%	88.0%	98.6%			Leave unchanged
		5	% of tenants satisfied with the opportunities given to them to participate in the landlord's decision making processes	85%	85.8%	97.2%			Leave unchanged
		7	% of existing tenants satisfied with the quality of their home	80%	83.1%	84.7%			Leave unchanged
		12	% of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service.	85%	88.2%	86.1%			Leave unchanged
		13	% of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in	90%	79.5%	91.7%			Leave unchanged
		25	% of tenants who feel that the rent for their property represents good value for money	85%	84.0%	90.3%			Leave unchanged
Complaints	ARC		The percentage of all complaints responded to in full at Stage 1	100%	100%	100%			Leave unchanged
		3	The percentage of all complaints responded to in full at Stage 2	100%	100%	100%			Leave unchanged
			The average time in working days for a full response at Stage 1	5 days	6.12 days	4.4 days			Leave unchanged
		4	The average time in working days for a full response at Stage 2	20 days	14.46 days	5 days			Leave unchanged
Communications	Service Standards		4 newsletter articles per annum	100%	100%	100%	3		Leave unchanged
Factoring	ARC	29	% of factored owners satisfied with factoring service they receive	70%	87.5%	87.5%	87.5%	Based on last Survey April/May 2019	Leave unchanged

Management Committee	29 April 2021
Agenda Item	10
Title of Paper	Window and Door Replacement
Author	Bill Black; Assets & Maintenance Manager
Attachment	Appendix 1: Tender Report Appendix 2: Address list

FOR DISCUSSION & APPROVAL

1 PURPOSE

- 1.1 To update Committee on the award of the contract to Sidey Solutions Ltd and seek approval to progress.

2 RECOMMENDATIONS

- 2.1 Note the recommendations in the report and Tender Return. Committee are asked to approve the expenditure of £755,631.55 + VAT to be awarded to Sidey Solutions Ltd.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 The report is consistent with our commitment to improve our performance management and is compliant with our strategic objectives;

1. Deliver excellent services;
2. Provide good quality homes;
3. Maintain good governance and financial management;

It is also consistent with our Values of:

- Excellence;
- Accountability;
- Sustainability.

3.2 Planned Replacements

The replacement of these is outwith the 30-year replacement model due to Procurement Times Frames and Covid Restrictions.

4. BACKGROUND

As part of the procurement for the windows and doors, Ewing Somerville Partnership was engaged to carry out site surveys and the tender process.

The replacement of the windows and doors in Phase 1, 2A & 2b (address list at appendix 2) was due 19/20 following the installation of new doors in Phase 1, however

was the procurement was delayed due to the recruitment of the new Maintenance Manager and then Covid restrictions.

The Contract was procured through the Scottish Procurement Alliance Framework WD 1 as two lots, LOT 1 - Phase 1 and LOT 2 - Phases 2A & 2B. These works would be scheduled over two years 2021/22 & 2022/23; each has 180 days for acceptance.

5. MAIN ISSUES

- a. Four Company's on the Frame expressed interest in tendering for the work with only two returning completed documents. Please refer to Appendix 1 - Tender Report
- b. List of Contractors and Tender amounts returned.

Contractor	Tender returned	£value
Sidey Solutions Ltd	Yes	£201,352.20 + VAT Lot 1 £518,502.60 + Vat Lot 2 Total £719,854.80 + Vat
Walker Profiles	Yes	£755,631.55 + Vat
CMS Window Systems	No	
Anglian Building Products	No	

- 5.2 After formal acceptance of the tenders we will have a meeting with the contractors and work out an installation programme

6. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 6.1 Regulatory Issues – none that we are aware of.
- 6.2 Legal issues with procurement – Standard Framework Tendering strategies were followed.
- 6.3 Constitutional issues – none.

7. CONSULTATION

Formal tender process was followed. This report follows from previous updates to committee.

8. FINANCIAL IMPLICATIONS

None we are aware of at time of report over two years

Costs

Contract £719,854.80

Consultant ,Procurement Post Contract £ 15,830.00
and CDM Services.

Total £735,684.80

9. KEY RISKS

Failure to replace the doors and windows will have an impact on the quality of the housing stock and tenant satisfaction levels.

10. EQUALITY AND DIVERSITY IMPLICATIONS

There are no identified impacts on any of the main minority groups or diversity implications even an unintended one.

11. CONCLUSIONS

Management Committee are asked to approve the work, being awarded to Sidey Solutions Ltd at a value of £719,854.80 + VAT.



Ewing Somerville
Partnership

25 February 2021

Our Ref: BF/BF/4444

Wellhouse Housing Association Ltd.
49 Wellhouse Crescent
GLASGOW
G33 4LA

For the Attention of Mr B Black

Dear Sir,

Design and installation of Windows and Doors at Wellhouse Phases1, 2A and 2B

We enclose the Tender Report in respect of the above project for your attention.

Yours faithfully

Barry Farrell
Director

Enc.



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Ewing Somerville Partnership (Scotland) Ltd | Registered in Scotland No 530344

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TENDER REPORT

FOR

WINDOW AND DOOR REPLACEMENTS

AT

WELLHOUSE PHASES 1, 2A AND 2B
EASTERHOUSE, GLASGOW
(ESP: 4444)
(SPA REF: 46229)

FEBRUARY 2021



Ewing Somerville Partnership (Scotland) Ltd
Chartered Quantity Surveyors | Construction Consultants | CDM 2015

40 Speirs Wharf | Glasgow | G4 9TH | t: 0141 353 3531
e: info@ewing-somerville.com
www.ewingsomerville.co.uk

1.0 Project Name

Design and installation of Windows and Doors at Wellhouse Phases 1, 2A and 2B

2.0 Description of the Works

The works comprise the renewal of existing windows and doors with replacement PVCu units to match the existing configuration and style. All windows and doors shall be white internally and rosewood externally with all configurations/window profiles to match existing.

3.0 Date of Tender

9 February 2021.

4.0 Last Date for Acceptance

8 August 2021.

5.0 Basis of Contract

SBCC Design and Build for use in Scotland, 2016 Edition.

6.0 Programme

It is anticipated that the contract will commence when COVID-19 restrictions on working have been relaxed. The contract has been procured in two lots (Lot 1 – Phase 1, Lot 2 Phases 2A and 2B) which will allow the Association to programme the works at their discretion.

7.0 Remarks

The tenders have been examined and adjusted where necessary all in accordance with the JCT Practice Note Tendering 2017 Alternative 2.

8.0 Tendering Procedure

This tender was procured as quick quote under the Scottish Procurement Alliance (SPA) Framework Agreement WD1 – Windows, Doorsets and Associated Products (Lot 8 Western Scotland). The SPA contacted the framework providers in advance to ensure that they were willing to submit tenders. Positive responses were received from four of the five providers confirming that they were intending to tender.

The Tenders were assessed using a Quality/Price ratio which was set at 60% price and 40% quality, with the quality scores being provided by SPA.



9.0 Tenders Received - Priced Analysis (60% of the overall Tender evaluation)

The tenders were assessed on a price/quality basis with a maximum score of 600 available for price and 400 for quality.

The names of the Contractors who elected to tender and the combined value of both lots are detailed below: -

Contractor	Original Offer	Tender Offer After Arithmetical Check & Corrections	Price Score
Sidey Solutions Limited	£ 719,854.80	£ 719,854.80	600.00
Walker Profiles	£ 702,620.17	£755,631.55	571.59
CMS Window Systems	No Offer Received		
Anglian Building Products	No Offer Received		

10.0 Quality Assessment (40% of the overall Tender evaluation)

Following receipt of tenders the SPA provided the quality scores from WD1 – Windows, Doorsets and Associated Products (Lot 8 Western Scotland) for both contractors.

The results of the quality assessment are detailed below.

Contractor	SPA Quality Score	Final Quality Score
Sidey Solutions Limited	60.00%	400.00
Walker Profiles	55.88%	372.53

11.0 Combined Price and Quality Scores

Contractor	Price Score	Quality Score	Total
Sidey Solutions Limited	600.00	400.00	1000.00
Walker Profiles	571.59	372.53	944.12



12.0 The Construction (Design & Management) Regulations 2015

No Health and Safety information was submitted by the bidders. A construction phase plan will be required from the successful bidder prior to the contract start date.

13.0 V.A.T.

The above figures are exclusive of VAT & Fees.

14.0 Conclusion

Upon completion of the tender assessment process, the offers submitted by Sidey Solutions Limited Lot 1 - £201,352.20 and Lot 2 - £518,502.60 totalling £719,854.80 are deemed to represent best overall value and is therefore considered suitable for acceptance, subject to approval required by the Association's Management Committee.

Prepared by:

Ewing Somerville Partnership
Ewing Somerville Partnership (Scotland) Ltd.

Date:

25/2/2021



WINDOWS -DOORS 21/22

Phase	StNo	Street
1	3	Balado Rd
1	5	Balado Rd
1	7	Balado Rd
1	9	Balado Rd
1	11	Balado Rd
1	142	Bartiebeith Rd
1	144	Bartiebeith Rd
1	146	Bartiebeith Rd
1	148	Bartiebeith Rd
1	2	Rigg Place

total 51 Units

WINDOWS -DOORS 22/23		
Phase	StNo	Street
2A	17	Balado Rd
2A	19	Balado Rd
2A	21	Balado Rd
2B	25	Balado Rd
2B	27	Balado Rd
2B	29	Balado Rd
2A	154	Bartiebeith Rd
2A	156	Bartiebeith Rd
2B	160	Bartiebeith Rd
2B	162	Bartiebeith Rd
2B	103	Wellhouse Crescent
2B	105	Wellhouse Crescent
2B	107	Wellhouse Crescent
2B	109	Wellhouse Crescent
2B	111	Wellhouse Crescent
2A	1	Rigg Place
2A	3	Rigg Place
2A	5	Rigg Place
2A	2	Wellhouse Gardens
2A	4	Wellhouse Gardens
2A	6	Wellhouse Gardens
2A	8	Wellhouse Gardens
2B	1	Wellhouse Gardens
2B	3	Wellhouse Gardens
2B	5	Wellhouse Gardens
2B	7	Wellhouse Gardens
2B	9	Wellhouse Gardens
2B	11	Wellhouse Gardens

total 92 units

Management Committee	29 April 2021
Agenda Item	11
Title of Paper	Rent Arrears Update
Author	Carol Hamilton, Housing & Customer Service Manager
Attachment(s)	Appendix 1 – Monthly Arrears Activity Appendix 2 – Tenant Incentive Schemes
Executive summary	<p>The following information is recorded at the end of Period 12, 31st March 2021:</p> <ul style="list-style-type: none"> • Gross current tenant rent arrears are £336,694– 10.21% of annual income • Net arrears are £303,955 – 9.21% of annual income • Former Tenant's arrears are £54,685 • Rent collection is currently 89.79% (cumulative 12 months to end March 2021) • 108 tenants (13.65% of all tenants) owing £1,000+ now owe £234,728 collectively – 69.72% of current arrears and 7.11% of annual rent income. • 61 (56.48%)of those owing £1,000+) of these are UC recipients • 45 tenants (5.69% of all tenants) owe £2,000+ • The number of tenants claiming UC is 197 (24.91% of tenants). • The amount of UC arrears figure is £166,171.00 (49.35%)

FOR INFORMATION

1 PURPOSE

- 1.1 To update Committee on the arrears position

2 RECOMMENDATIONS

- 2.1 That the update on the arrears position be noted.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 The production of an arrears report is consistent with:
- our strategic objective 5: to maintain good governance and financial management and:
 - our values of excellence and accountability

4 BACKGROUND

- 4.1 Committee have requested regular arrears reports

4.2 This summary forms an update to the end of March position.

5. MAIN ISSUES:

5.1 Since the last Committee update, gross current tenant rent arrears had increased to £355,352 by the end of February. Since then, they have reduced by £18,658. The number of tenants in arrears are broadly unchanged over recent months and the average has been 473. The number in March was 472.

5.2 The reported reduction in arrears would have been significantly higher had it not been for an increase of £9,460 in Former Tenant Arrears (FTAs) since the beginning of the year. This is mainly attributable to an abandoned tenancy with a debt of £4,377 and another tenancy ending with a debt of £5,730. While some success has been had with the recovery of FTAs during the same period, a comprehensive list is being sent to our Debt Recovery Agent while a sum is being prepared for write-off as it is uneconomical to pursue.

5.3 197 (25.23%) of all tenants are now in receipt of Universal Credit (UC) and arrears attributable to UC have increased by £8351.00 from 28th February 2021 to 31st March 2021. We had an increase in the number of recorded UC claims due to ten cases which had not filtered from SDM to the UC monitoring sheet throughout the year. This has now been rectified and so we have 5 new UC claims during March.

Recently approved actions

5.4 It was agreed at last Committee meeting that new actions would be taken in an effort to encourage arrears payments and some of those have begun.

5.5 Recent team structure changes have allowed for 3 full time Housing Officers to spend more time on arrears recovery. The new fixed term Officer began at the beginning of April and weekend and evening work has started. Appendix 1 sets out arrears' activity for the month of March and further updates will be brought to Committee which should indicate increased action levels.

5.6 The Spring newsletter includes an article which outlines our new approach and the current policy and process will be updated accordingly.

5.7 Tenant Incentive Schemes are being explored and Appendix 2 highlights a variety used across the Country by other Housing Providers. We are intending to find a suitable scheme for Wellhouse.

6. DISCUSSION

6.1 It is hoped that our new tougher approach, team restructure and adopting a suitable Tenant Incentive Scheme will contribute to a continuing reduction of rent arrears.

7 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

7.1 ARC report will include our performance.

7.2 Regulatory and current legislation dictates that legal action will not be pursued where arrears have occurred solely as a result of the Covid-19 situation.

8. FINANCIAL IMPLICATIONS

- 8.1 Dealt with in the body of the report.

9 KEY RISKS

- 9.1 Failure to robustly manage arrears is a failure to deliver on core KPI and reduces income to the Association. Mitigation – persistent and consistent application of policy and staff performance management.
- 9.2 Any rise in evictions may lead to reputational damage. Mitigation- use only as a last resort and adhere to Coronavirus (Scotland) Bill.

10 EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

- 10.1 The Rent Management Policy has been written with our commitment to diversity included.

Appendix 1
Monthly Arrears Statistics March 2021

Month	March 2021
Small Balance Letters	1
No of A01's issued	16
No of A02's issued	7
No of A03's issued	5
ABO – NOP letters	2
No of Arrangements	16
No of ABO letters issued	3
No of NOP's	6
Referral's to Court	2
Recall Sists	0
No of Telephone Calls	43
Emails sent to Tenants	23
No of Texts sent	22
Payment reminder Texts sent	129
Office Interviews	0
Telephone appointments offered	1
House Visits	0
IAO support requests	5
HBS letters	1
HB Cancelled letters	1

Appendix 2

Tenant Incentive Schemes (TIS)

NG Homes, Springburn – TIS is currently under review

This organisation has a quarterly draw for £50 in gift vouchers as well as an annual prize draw for over 60's and longstanding tenants of £50 in gift vouchers. There is also a good neighbour award and a reward scheme for following correct procedure for the ending of a tenancy i.e. correct notice given, property handed over in good order, keys handed in on time, rent paid up to date and a forwarding address given, whereby a £50 gift voucher is given.

Fyne Homes, Isle of Bute

Tenants were invited to join the TIS if the following were adhered to:

for 3 months the tenant's rent was paid on time

no anti-social behaviour was reported

the garden and common area was kept clean and tidy

the tenant allowed access for repairs, gas safety checks etc.

Their names would then be added in to competitions and prize draws for hampers and gift vouchers.

Glasgow West Housing Association

The organisation has quarterly prize draws, £52 annual Xmas bonus, £25 cash back if contents insurance was taken out via the HA

Yoker Housing Association

Tenants were invited to join the TIS if the following were adhered to:

Paid rent via rent card or DD.

TIS was the rent was lowered to that of 4 years previous, or what it was at the start of the tenancy, whichever was the later.

Thrive Homes

Tenants were invited to join the TIS if they subscribed to and used the myThrive app to pay rent, report repairs etc.

Tenants were given a £5 e-voucher for every sign up and properly used after 21 days. Tenants were also then entered in to annual prize draws and digital customer prizes.

Alliance Homes

Points scheme used for paying rent on time, no ASB, gave access for annual safety checks etc.

Network Homes

This organization set up a Tenancy Fraud Reward Scheme. If a tenant reported any property that was not being lived in but only being used as a letter drop, and the association was successful in recovering that property the tenant who reported it would receive £250 which is then paid in to the tenants rent account.

Fife Council

Offer incentives of up to £1500 for tenants who downsize their property. This payment can be used for removal or redecoration of smaller property the tenant moves in to. Does not have to be to a one bedroom, it can be from a 4 bed to a three, or a three bed to a two bed.

East Lothian Housing Association

Key Tenant Scheme - The Key Tenant Scheme was introduced in April 2017 and tenants can receive a £10 or £20 discount off their rent every month. This rent discount will not affect anyone's benefit entitlement, whether they receive Housing Benefit or not. Sign in to the app to report repairs, pay rent or send comment cards.

Albyn Group – Tidy Tenancy Scheme

£100 given to tenants if:

Tenant gives 4 weeks' notice, tenant returns all keys/fobs, hands in final meter readings and leaves forwarding address.

St Albans City & District Council (Feb 2019)

Offer incentives of up to £1700 grant to downsize from larger property to smaller property.

£250 if tenant leaves the property clean and tidy.

Arhag Housing Association - Tenant Incentive Scheme

Tenants must meet the criteria before being invited to join TIS

Pay rent on time, allow contractors access, no breach of tenancy. The tenants also must get involved and participate in tenants' meetings and also complete and return surveys etc.

TIS – quarterly prize draws of vouchers or electrical items such as a mini-iPad.

My Rent Rewards**[About - My Rent Rewards](#)**

This scheme would give tenants a card to collect points for their everyday shopping (just like Tesco, Sainsbury's points scheme) however the points would be turned in to £ and these £ would be ring marked to be paid towards the tenants rent.

Management Committee	29 April 2021
Agenda Item	12
Title of Paper	Allocations Update
Author	Carol Hamilton, Housing & Customer Service Manager
Attachment(s)	Appendix 1 – Demand and Outcome 2018-2021 Appendix 2 – Allocation Letting Plan 2021/22
Executive summary	

FOR INFORMATION

1 PURPOSE

- 1.1 To update Committee on the impending changes to the Allocations Policy
- 1.2 To update Committee of the intention to adopt a new Allocations Policy
- 1.3 To update Committee on the request by Glasgow City Council to increase homeless lets to 60% net of transfers
- 1.4 To update Committee on the Allocation Letting Plan for 2021/22

2 RECOMMENDATIONS

- 2.1 That Committee note the impending changes to the current CHR Allocations policy
- 2.2 That Committee approve that Wellhouse draft a stand- alone Allocations Policy and consult with applicants and tenants
- 2.3 That Committee agree that we will continue to maximise lets to homeless applicants where appropriate
- 2.4 That the Allocation Letting Plan for 2021/22 be approved.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 The production of an allocations update report is consistent with:
 - All of our strategic objectives
 - Our Vision and;
 - All of our Values

4 BACKGROUND

- 4.1 WHA have operated a Common Housing Register (CHR) Allocation Policy with 4 other EHRA Landlords since 2018. Impending changes to the current CHR online application process and associated costs with progressing with online applications are not conducive to the implementation of Homemaster which will cater for online applications for WHA. To allow our EHRA colleagues to progress with their own processes, there is a requirement for WHA to exit the partnership at the end of April 2021.

- 4.2 A recent review of the demand and outcomes for Wellhouse is attached in Appendix 1. Analysis suggests that the current policy does not reflect the needs of our community and that there is a need to adopt a stand-alone Allocations Policy which better reflects our requirements.
- 4.3 WHA gave a commitment in 2020 to maximise lets to homeless applicants, where appropriate, until March 2021. GCC have requested that this continues with the intention of reviewing once more in September 2021.
- 4.4 The Allocation Letting Plan for 2021/22 is attached in Appendix 2.

5. MAIN ISSUES:

Impending changes

- 5.1 Throughout 2020, the Landlords operating the current CHR policy have been planning the online application process with external contractors. This was also a requirement of our own which has been identified by Auditors. Early in the process, WHA began discussions with Homemaster to implement our own CRM system. As there is no desire to duplicate costs, it was agreed that WHA would not participate in the CHR online application process as Homemaster will satisfy that requirement.
- 5.2 It has now become clear that we are unable to continue as partners in the CHR as our involvement would impede the process for the online application process for others as the area choices must match the paper application form for customers.
- 5.3 It has been agreed that we may continue using the policy for the foreseeable future and utilise the current application forms and process. We are able to amend the process if we require. Work is underway to advise applicants and to ensure that information continues to be accessible on SDM.

Stand - alone Allocation Policy

- 5.4 Appendix 1 outlines demand for our stock for the period 2018-2020 as well as outcomes for applicants for 2018-2021. Data for demand for 2020-21 on the CHR is collated by Lochfield HA and is not yet available.
- 5.5 Over the last 3 years 10 WHA transfer and 11 WHA waiting list applicants have accepted tenancies. It is apparent from the information we have available that the lets to our own community could be improved and that a new policy should be drafted. It is the intention that a revised policy which better reflects their needs will be presented to Committee in June 2021 for consideration and that consultation with applicants and tenants should commence thereafter.

Alleviating Homelessness

- 5.6 It has been recognised by Glasgow City Council (GCC) that Landlords across the City have contributed magnificently to the homelessness situation, which was exacerbated by Covid 19. WHA provided 3 extra flats for use as temporary accommodation and we increased our lets to homeless applicants where appropriate. Out of 27 lets, 44% were allocated for this purpose.

- 5.7 GCC have written to ask that we aim to allocate 60% of our lets, net of transfers, to section 5 applicants in line with the Local Letting Plan (LLP) as well as the aims of the Rapid Rehousing Transition Plan (RRTP) with a view to reviewing this in September 2021. A similar request was made last year (for 90% of lets) and our response was that we would aim to allocate as many as we could, where appropriate. It is our intention to send a similar response this time around.

Allocation Letting Plan 2021/22

- 5.8 Each year Committee are consulted on our Allocation Letting Plan. Given that we will be operating out with the CHR and potentially consulting on a new policy, it is our intention to adopt a broadly similar plan as last year. The % of lets to homelessness will increase to 40%, where appropriate, and the % to Group 4, Unsatisfactory Housing, will reduce by 5%. There are no other changes from the previous Letting Plan.

6. DISCUSSION

- 6.1 The Demand and Outcome exercise has highlighted that the current CHR policy does not meet the needs of our community and consideration should be given to maximising their housing opportunities in line with legislation, statutory guidance and the needs of our community.

Appendix 1

CHR Demand 2020

CHR Group	Applications	WHA Transfers	% WHA Transfers	WHA W/L	%WHA W/L
Group 1 – Homeless	32	0	0.00%	2	6.25%
Group 2 – Urgent Needs	8	0	0.00%	0	0.00%
Group 3 - Overcrowded	181	18	9.94%	4	2.21%
Group 4 – Unsatisfactory Housing	52	10	19.23%	3	5.77%
Group 5 – Transfers / Under-occupancy	88	21	23.86%	2	2.27%
Group 6 – General Needs	85	0	0.00%	11	12.94%
Group 7 – Care & Support	10	0	0.00%	0	0.00%
Group 8 - Aspirational	1	1	100.00%	0	0.00%
Totals	457	50		22	

CHR Outcomes for WHA Residents 2018/19

CHR Group	Overall Lets	WHA Transfers	% WHA Transfers	WHA W/L	%WHA W/L
Group 1 – Homeless	11	0	0.00%	1	9.09%
Group 2 – Urgent Needs	3	0	0.00%	0	0.00%
Group 3 - Overcrowded	11	0	0.00%	1	9.09%
Group 4 – Unsatisfactory Housing	7	4	57.14%	0	0.00%
Group 5 – Transfers / Under-occupancy	3	1	33.33%	0	0.00%
Group 6 – General Needs	6	0	0.00%	1	16.66%
Group 7 – Care & Support	0	0	0.00%	0	0.00%
Group 8 - Aspirational	0	0	0.00%	0	0.00%
Totals	41	5	12.20%	2	4.88%

CHR Outcomes for WHA Residents 2019/20

CHR Group	Overall Lets	WHA Transfers	% WHA Transfers	WHA W/L	%WHA W/L
Group 1 – Homeless	10	0	0.00%	2	20%
Group 2 – Urgent Needs	4	0	0.00%	0	0.00%
Group 3 - Overcrowded	10	0	0.00%	3	30%
Group 4 – Unsatisfactory Housing	9	2	22.22%	2	22.22%
Group 5 – Transfers / Under-occupancy	0	0	0.00%	0	0.00%
Group 6 – General Needs	0	0	0.00%	0	0.00%
Group 7 – Care & Support	1	0	0.00%	1	100.00%
Group 8 - Aspirational	1	1	100.00%	0	0.00%
Totals	35	3	8.57%	8	22.86%

CHR Outcomes for WHA Residents 2020/21

CHR Group	Overall Lets	WHA Transfers	% WHA Transfers	WHA W/L	%WHA W/L
Group 1 – Homeless	9	0	0.00%	0	0.00%
Group 2 – Urgent Needs	3	0	0.00%	0	0.00%
Group 3 - Overcrowded	8	1	12.50%	1	12.50%
Group 4 – Unsatisfactory Housing	3	1	33.33%	0	0.00%
Group 5 – Transfers / Under-occupancy	0	0	0.00%	0	0.00%
Group 6 – General Needs	0	0	0.00%	0	0.00%
Group 7 – Care & Support	0	0	0.00%	0	100.00%
Group 8 - Aspirational	1	1 – Management Transfer – Special Needs Property no longer required	100.00%	0	0.00%
Totals	24	2	8.33%	1	4.17%

Plus 3 properties let as Temporary Furnished Flats to Homeless

*Over last 3 years of lets from CHR have resulted in 10 lets to our own tenants (10.00%) and 11 lets to those in our households (11.00%).

CHR Targets & Outcomes 2018 to 2021

CHR Group	Allocation Targets 2018/19	No.	%	Allocations Targets 2019/20	No.	%	Allocations Targets 2020/21	No.	%
Group 1 – Homeless	25%	11	26.83%	25%	10	28.57%	35%	9	37.50%
Group 2 – Urgent Needs	5%	3	7.32%	5%	4	11.43%	5%	3	12.50%
Group 3 - Overcrowded	20%	11	26.83%	20%	10	28.57%	20%	8	33.33%
Group 4 – Unsatisfactory Housing	20%	7	17.07%	20%	9	25.71%	20%	3	12.50%
Group 5 – Transfers / Under-occupancy	10%	3	7.32%	10%	0	0.00%	5%	0	0.00%
Group 6 – General Needs	10%	6	14.63%	10%	0	0.00%	5%	0	0.00%
Group 7 – Care & Support	5%	0	0.00%	5%	1	2.86%	5%	0	0.00%
Group 8 - Aspirational	5%	0	0.00%	5%	1	2.86%	5%	1	4.17%
Totals		41			35			24	

Appendix 2

Allocation Targets & Outcomes

Allocation Group	Targets 2018/19	No.	%	Outcome CHR %	Targets 2019/20	No.	%	Targets 2020/21	No.	%	Proposed Targets 21/22
Group 1 – Homeless	25%	11	21.15%	26.83%	25%	10	28.57%	35%	9	37.50%	40%
Group 2 – Urgent Needs	5%	3	5.77%	7.32%	5%	4	11.43%	5%	3	12.50%	5%
Group 3 - Overcrowded	20%	11	21.15%	26.83%	20%	10	28.57%	20%	8	33.33%	20%
Group 4 – Unsatisfactory Housing	20%	7	13.46%	17.07%	20%	9	25.71%	20%	3	12.50%	15%
Group 5 - Transfers	10%	3	5.77%	7.32%	10%	0	0.00%	5%	0	0.00%	5%
Group 6 – General Needs	10%	6	11.55%	14.63%	10%	0	0.00%	5%	0	0.00%	5%
Group 7 – Care & Support	5%	0	0.00%	0.00%	5%	1	2.86%	5%	0	0.00%	5%
Group 8 - Aspirational	5%	0	0.00%	0.00%	5%	1	2.86%	5%	1	4.17%	5%
Choice Based Lettings June 2018				*To							
CB Lets	N/T	7	13.46%								
Section 5s - Homeless	N/T	3	5.77%								
Other - TFFs	N/T	1	1.92%								

Management Committee	29 April 2021
Agenda Item	13
Title of Paper	Operational Update Report
Author	Management Team
Appendices:	1. North Star – Effective Questioning Training 2. Health Check 20-21 3. Global Charts 20-21

FOR INFORMATION AND DECISION

EXECUTIVE SUMMARY:

1. Director – Main Issues

1.1 Recruitment of Finance and Corporate Services Manager

The Finance and Corporate Services Manager interviews are scheduled for 23 April 2021. Committee will be provided with a verbal update at the meeting of 29 April 2021.

1.2 North Star – Effective questioning training

Committee previously approved a joint project with Cassiltoun. Elderpark, Hawthorn, Maryhill and Rural Stirling HA's to compare and contrast approaches to governance and assurance. A report is pending. Some joint training has been suggested and their report is attached. However, upon receipt of the quotes, all parties feel we could source less expensive options. Committee will be updated in due course. Please advise me if you wish to attend this training.

1.3 Committee shadowing

EHRA have a system of mutual committee shadowing – we have colleagues from both Easthall Park and Calvary joining us as observers today. We have done some shadowing in the past, but please let me know if you would like to attend another EHRA members' meeting as an observer. A report on findings will be produced in due course.

2. Housing & Customer Services Manager – Main Issues

- The collection of rent arrears continues to be a priority and an update is included in a separate report.
- Changes to the Allocation process are the subject of a separate report.
- The temporary Housing Team restructure is now complete. A fixed term full time Housing Officer joined us at the beginning of April and one Housing Officer has begun his new part time remit with the title of 'Service Improvement Officer'. The latter has begun to support all teams as well as focusing on the ARC return.
- Committee are aware that Calvary HA applied for funding on behalf of the EHRA group to the Glasgow City Council Emergency Fund. WHA received £4,056 from the total

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- £23,000 granted. Work has now begun distributing this to those experiencing fuel poverty.
- Over the Easter period, some members of staff assisted with the delivery of easter eggs to children in the community which had been generously donated by the staff of Boots, Glasgow Fort.
- Committee had asked to be updated on a case where a distressed tenant had contacted a Board Member for assistance with her current housing situation. The Housing Officer has contacted EHRA colleagues, as well as other Housing providers, who have thus far been unable to offer a suitable property. The tenant no longer wishes to be considered for a property in Wellhouse.
- The Income Advice Officer continues to support tenants by providing benefit advice and offering claim support as well as supporting the Housing Officer with arrears cases and providing Universal Credit early intervention support for new claims. Numbers of UC claims are continuing to increase.
- All staff have now completed training on complaints to take account of updated SPSO guidance and the collation of the new Front Line Resolution category.
- Efforts to engage tenants in the Next Steps project has been disappointing. A meeting with Board members, staff and tenants, was to be arranged to implement the action plan. It is hoped that an article in the newsletter will encourage tenant involvement.
- A joint approach to dealing with ASB has now begun with GCC. Now that we have agreed to purchase the Gold Service Package, a Service Level Agreement has been delivered for signing and staff training has been arranged.

Global Chart 2021 and 4th quarter health check

Appendices 2 & 3 highlight the results of our continuous monitoring of tenant satisfaction results in line with ARC indicators, by M I Housing Services Ltd (MIHS). The final Global Chart Return for all quarters of 2021 show that we compare favourably with our peer group and all Wellhouse indicators are on, or above, average in that sphere. When the results are compared nationally, results have highlighted that we perform very well in comparison to other Scottish Landlords and that we consistently perform above average.

A slight area of concern raised by MIHS is that we may wish to inspect our performance in relation to satisfaction or dissatisfaction with the service of the Repairs and Maintenance Team for the LAST repair that was carried out in a tenant's home. While we compare well with our peer group in this respect, our performance of 87.8% is below the SHR average of 91%.

We always strive to improve our services and the results indicate that there are no major areas of concern.

3. Assets & Maintenance Manager – Main Issues

- Estate Services Close cleaning started back the beginning of April along with Grass cutting several closes have been marked to have deep cleans following the recent suspension.
- Bulk is still an issue we are planning a one-off bulk uplift from the terraced houses as a good will gesture this will be in the next newsletter, we will ask that items are left at the

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front gate and not blocking the footpath tenant's will be notified by leaflets 2/3 days prior to the uplift by the Wardens.

- Current lockdown rules end on the 26th April and normal repairs service will resume. Our Planned Maintenance Contractor will be surveying and programming the works held over from last year. We will also resume Electrical testing.
- Newhills shop units work is progressing well there has been a slight delay due to an issue with the main electrical meter which Scottish Power has dealt with.
- Veranda works restarted 1st March delay due to Lockdown and is now complete. In the last year; two more Verandas have had issues with water penetration. One is extremely bad and is still having an issue after several attempts to stop the water ingress. We are currently speaking to the contractor for costs to get the worst one done, and possibly look at the other depending on costs. None of the Verandas that have the new roof fitted have had any issues with water penetration.
- There is a high level of voids at present and most are requiring extensive works this requires a lot of input from the team managing contractors and dealing with utility company's getting meter resets done.
- Adaptations - we received funding of £55,268.00 which carried out 15 Adaptations and self-funded a further two at a cost of £ 7875.00. We currently have 4 Adaptations waiting on our new allocation of HAG, 3 of these are classed as critical and as such we will front fund these and claim the money back.
- Over the past year we have managed to install in voids or Tenanted property's 19 Kitchens, 17 Bathrooms 16 Boilers. Works to the Hub - Café, IT suit & boilers. Newhills Rd units works, Veranda upgrades and works to 34 Voids.

Effective Questioning Training & Board Development Development of the Brief

Cassiltoun HA, Elderpark HA, Hawthorn HC, Maryhill HA, RSHA, Wellhouse HA

The purpose of this paper is to provide a note of discussions which took place during the meeting on 12th March 2021 between the RSLs and North Star to discuss Effective Questioning Training and Board Development sessions.

Senior officers in this group meet regularly to share experiences, challenges and sector knowledge and benefit from the exchange of ideas and information. Board members have been missing conferences and networking opportunities under pandemic restrictions and Board Development opportunities exist through training and workshops within this group of landlords to allow similar benefits to those experienced by the Senior Officers.

Effective Scrutiny and Challenge Training for Board Members

In our experience we find that although Boards may have knowledgeable and informed members the effectiveness of questioning, scrutiny, challenge and gaining assurance could be improved. There are variations in levels of participation in most Boards and training in this area will seek to build confidence to ask questions and consider effectiveness of challenge among all members.

This session would be an interactive session with initial information giving/ sharing of experience and good practice by the North Star team. Dependent on the number of attendees we would break out into workshop sessions (max 6 Board Members in each) to enable sharing of experiences and interaction in practical exercises. The session would cover:

- What makes an effective Board?
- What key areas should Boards be asking questions about – how do Board Members know what questions to ask?
- What questions should not be asked at a Board meeting?
- How to ask effective questions, considering what do you want to know and why?
- What happens if you do not get the answer in the way you expected?
- What about follow up questions?
- How do people feel about asking questions? How do they think staff feel about answering questions?
- Participation levels and volume of questions.
- Do question and answers prior to meetings stifle debate?

- Practical examples of sample Board papers and the types of questions which might be asked and how effective these might be.

Format – online meeting via Teams/ Zoom etc. of 1.5 to 2 hours duration

Questions – how many attendees? Do you want the workshop to run, once for newer Board members and again for those with longer service?

Other Potential workshop sessions

A number of areas were suggested where Board Members would benefit from the chance to meet, network with and share experiences with other Board members. These included:


- CEO Appraisals – what are others doing and what is good practice?
- Chairing skills – identified as a training need by some associations, provide an opportunity to share experiences and learning.
- Board Composition – tenant versus non tenant – dispelling the fear factor of professionals.
- Role Descriptions and Succession Planning
- How has the Board coped with COVID/ what will Board meetings look like in the future?
- Approaches to Assurance Statements and Gaining Assurance

Format – online meeting via Teams/ Zoom etc. of 1.5 to 2 hours duration, on a regular (say monthly basis?). Use of practical examples and breakout sessions.


Questions – how many attendees? Do you want the workshop to run, once for newer Board members and again for those with longer service? Do you want North Star to prepare and deliver all workshop sessions staffed by our team or we could do the preparation and facilitation supported by Senior Officers in some of the breakout sessions?

QUARTERLY HEALTH CHECK

Total 4 Quarters 2020

 Indicates that action is required

10% or more below SHR Mean Average

 Draws your attention that will require an inspection











Up to 9% below SHR Mean Average

 This may come as no surprise to you

Above RSL Mean Average

Indicator 1

Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by {your landlord/LANDLORD NAME}?’

	Scottish Average	
	89%	80%
Dalmuir Park	97.8	
Dunbritton	94.9	
Faifley	96.3	
Glasgow West	86.3	
Linthouse	91.1	
ng homes	90.1	
Trafalgar	98.8	
Wellhouse	94.1	
W & S	93.0	
Group Average	93.6	

2019 - 2020 Figures











Source: National Report on the Scottish Housing Charter Headline Findings

New Indicators

Source; SHR November 2020

Indicator 2

How good or poor do you feel {your landlord/LANDLORD NAME} is at keeping you informed about their services and decisions?’

	Scottish Average	
	92%	83%
Dalmuir Park	97.8	
Dunbritton	98.2	
Faifley	97.8	
Glasgow West	93.0	
Linthouse	93.2	
ng homes	86.6	
Trafalgar	97.6	
Wellhouse	95.1	
W & S	95.5	
Group Average	95.0	

Indicator 5

How satisfied or dissatisfied are you that with opportunities given to you to participate in {your landlord/LANDLORDNAME}'s decision making processes?'

	Scottish Average	
	87%	78%
Dalmuir Park	99.4	
Dunbritton	97.7	
Faifley	97.8	
Glasgow West	95.6	
Linthouse	96.8	
ng homes	90.5	
Trafalgar	100.0	
Wellhouse	97.6	
W & S	96.1	
Group Average	96.8	

Indicator 7

Overall, how satisfied or dissatisfied are you with the quality of your home?'

	Scottish Average	
	87%	78%
Dalmuir Park	95.2	
Dunbritton	90.2	
Faifley	91.0	
Glasgow West	90.9	
Linthouse	84.2	
ng homes	73.9	
Trafalgar	92.6	
Wellhouse	87.2	
W & S	82.3	
Group Average	87.5	

Indicator 12

Thinking about the LAST time you had repairs or maintenance carried out, how satisfied or dissatisfied were you with the repairs and maintenance service provided by {your landlord/LANDLORD NAME}?

	Scottish Average	
	91%	82%
Dalmuir Park	90.3	
Dunbritton	91.9	
Faifley	88.3	
Glasgow West	83.4	
Linthouse	78.1	
ng homes	77.5	
Trafalgar	98.0	
Wellhouse	87.8	
W & S	90.3	
Group Average	87.3	

Q13 *Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?*

Indicator 13

	Scottish Average	
	88%	79%
Dalmuir Park	93.5	
Dunbritton	95.4	
Faifley	91.2	
Glasgow West	78.9	
Linthouse	85.3	
ng homes	85.8	
Trafalgar	97.5	
Wellhouse	92.4	
W & S	85.9	
Group Average	89.5	

Indicator 25

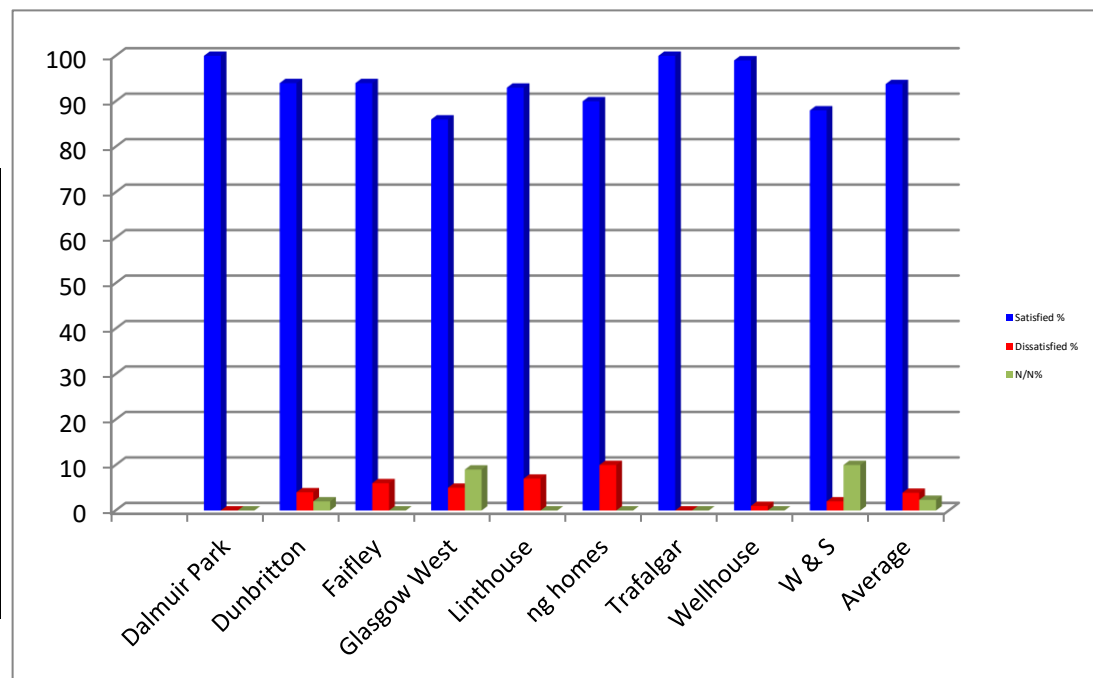
'Taking into account the accommodation and the services your landlord provides, to what extent do you think that the rent for this property represents good or poor value for money?'

	Scottish Average	
	84%	75%
Dalmuir Park	95.7	
Dunbritton	93.5	
Faifley	89.7	
Glasgow West	89.2	
Linthouse	82.1	
ng homes	85.6	
Trafalgar	96.3	
Wellhouse	93.1	
W & S	84.9	
Group Average	90.0	

Q1 Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by your landlord?

Indicator 1

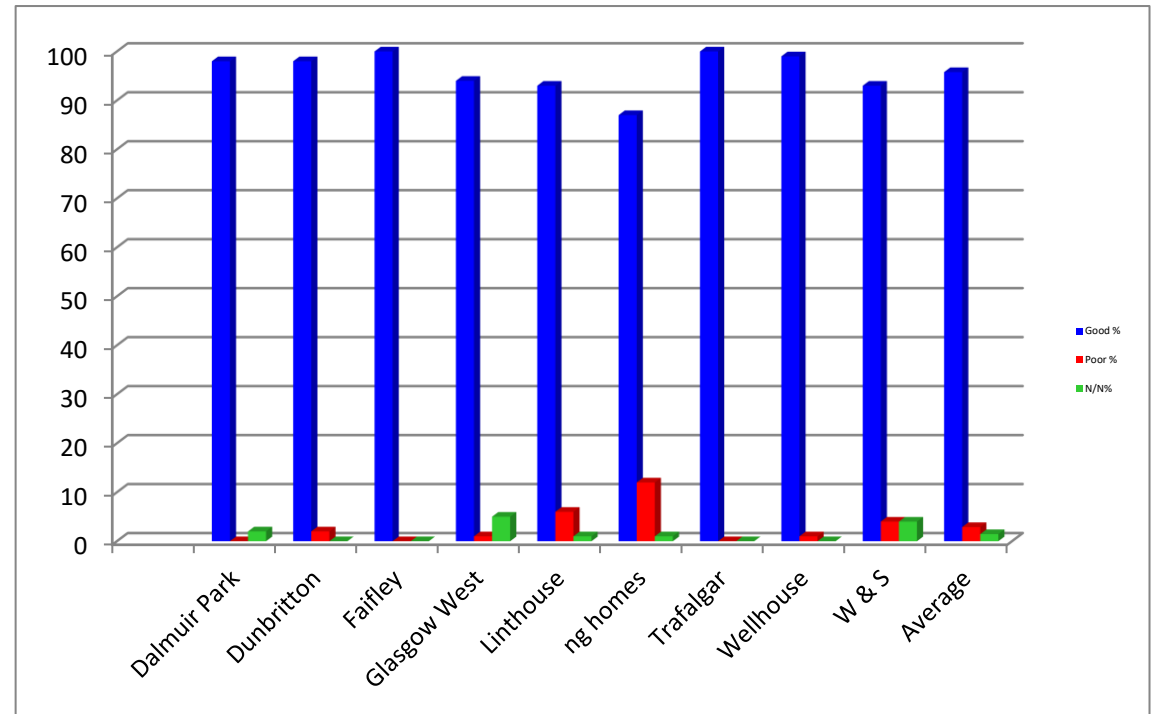
Global	Satisfied %	Dissatisfied %	N/N%	DK %
Dalmuir Park	100	0	0	0
Dunbritton	94	4	2	0
Faifley	94	6	0	0
Glasgow West	86	5	9	0
Linthouse	93	7	0	0
ng homes	90	10	0	0
Trafalgar	100	0	0	0
Wellhouse	99	1	0	0
W & S	88	2	10	0
Average	94	4	2	0



Q5 **How good or poor do you feel your HA is at keeping you informed about their services and decisions?**

Indicator 2

Global	Good %	Poor %	N/N%
Dalmuir Park	98	0	2
Dunbritton	98	2	0
Faifley	100	0	0
Glasgow West	94	1	5
Linthouse	93	6	1
ng homes	87	12	1
Trafalgar	100	0	0
Wellhouse	99	1	0
W & S	93	4	4
Average	96	3	1

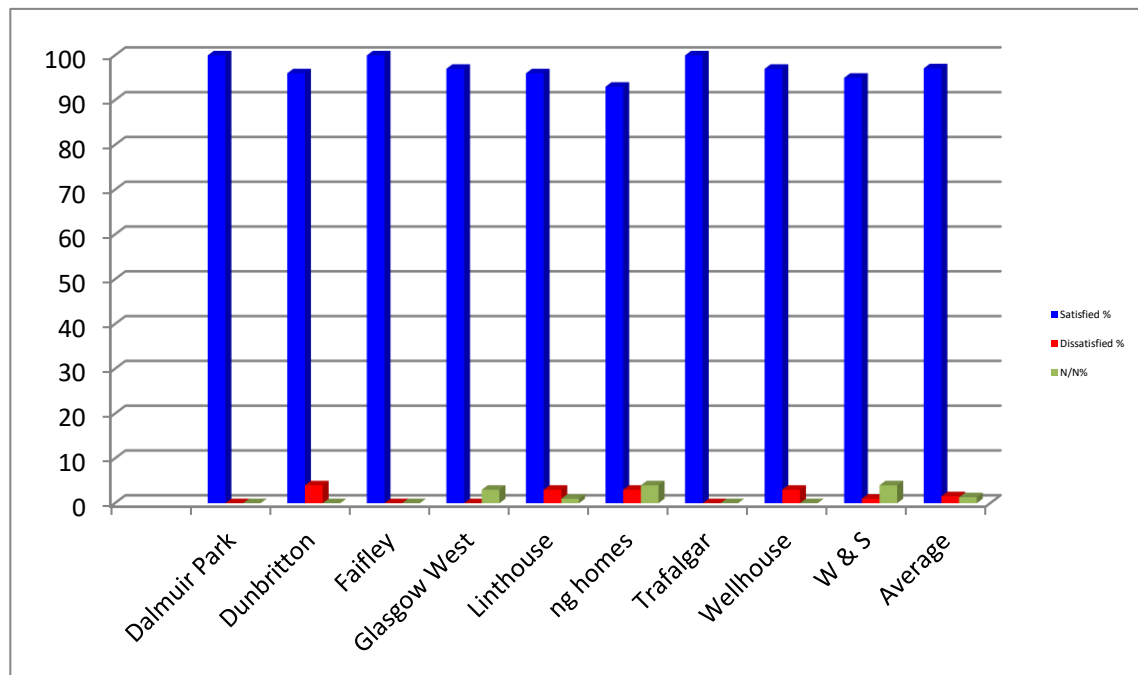


Q7

How satisfied or dissatisfied are you that with opportunities given to you to participate in the association's decision making processes

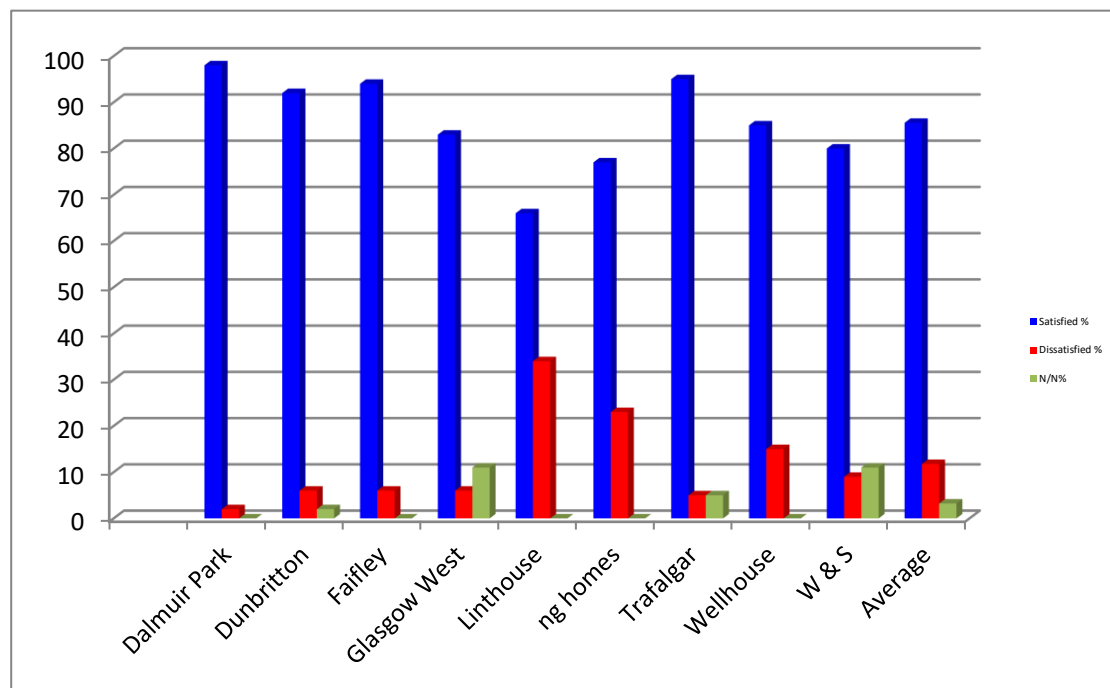
Indicator 5

Global	Satisfied %	Dissatisfied %	N/N%
Dalmuir Park	100	0	0
Dunbritton	96	4	0
Faifley	100	0	0
Glasgow West	97	0	3
Linthouse	96	3	1
ng homes	93	3	4
Trafalgar	100	0	0
Wellhouse	97	3	0
W & S	95	1	4
Average	97	2	1



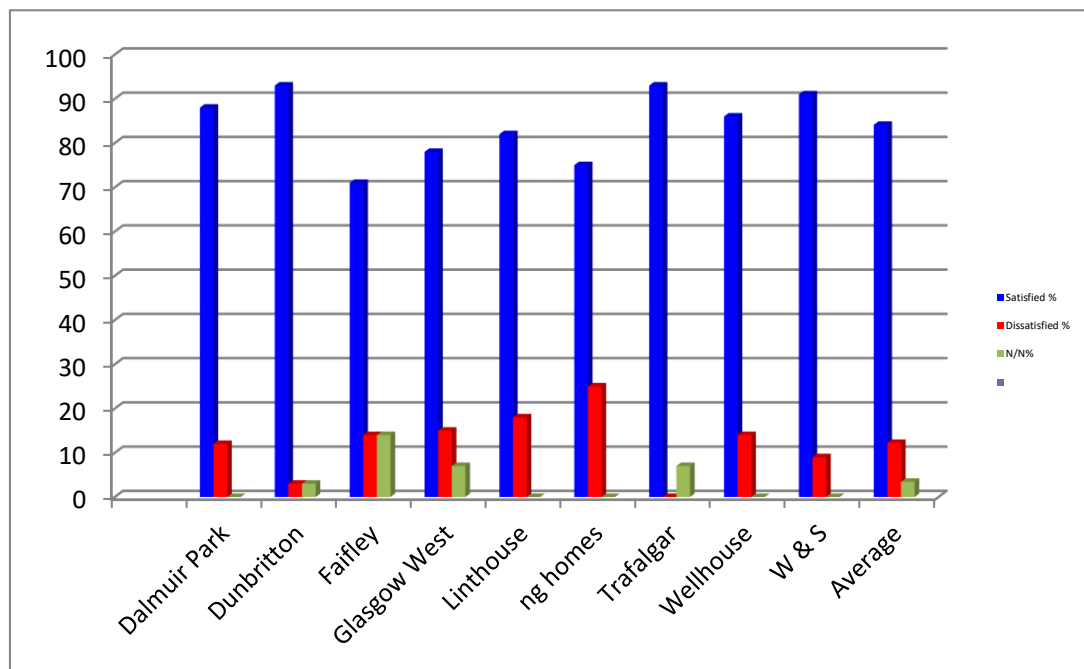
Q8 **How satisfied or dissatisfied are you with the overall quality of your home?**
Indicator 7

Global	Satisfied %	Dissatisfied %	N/N%
Dalmuir Park	98	2	0
Dunbritton	92	6	2
Faifley	94	6	0
Glasgow West	83	6	11
Linthouse	66	34	0
ng homes	77	23	0
Trafalgar	95	5	5
Wellhouse	85	15	0
W & S	80	9	11
Average	86	12	3



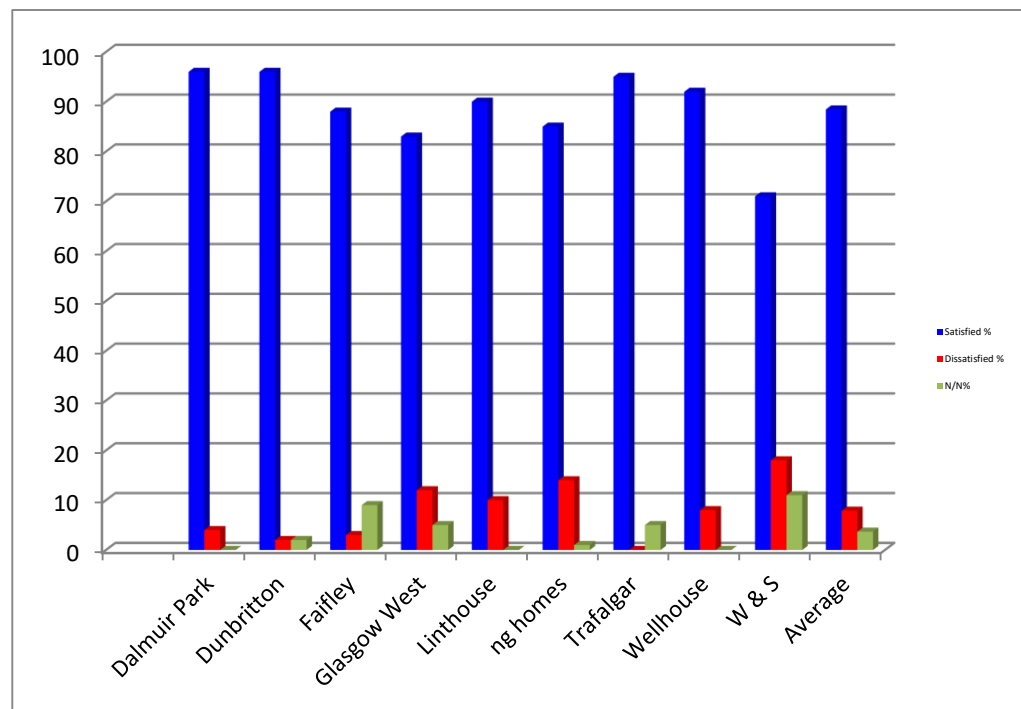
Q11 Thinking about the LAST time you had repairs or maintenance carried out, how satisfied or dissatisfied were you with the repairs and maintenance service provided by your landlord?
Indicator 12

Global	Satisfied %	Dissatisfied %	N/N%
Dalmuir Park	88	12	0
Dunbritton	93	3	3
Faifley	71	14	14
Glasgow West	78	15	7
Linthouse	82	18	0
ng homes	75	25	0
Trafalgar	93	0	7
Wellhouse	86	14	0
W & S	91	9	0
Average	84	12	3



Q13 *Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?'*
Indicator 13

Global	Satisfied %	Dissatisfied %	N/N%
Dalmuir Park	96	4	0
Dunbritton	96	2	2
Faifley	88	3	9
Glasgow West	83	12	5
Linthouse	90	10	0
ng homes	85	14	1
Trafalgar	95	0	5
Wellhouse	92	8	0
W & S	71	18	11
Average	88	8	4



Q3 Taking into account the accommodation and the services your landlord provides, to what extent do you think that the rent for this property represents good value for money?
Indicator 25

Global	Good %	Poor %	N/N %
Dalmuir Park	98	2	0
Dunbritton	96	2	2
Faifley	88	9	3
Glasgow West	89	4	7
Linthouse	86	14	0
ng homes	88	11	1
Trafalgar	100	0	0
Wellhouse	90	8	1
W & S	81	14	5
Average	91	7	2

