

Wellhouse: the Place to Be

21 October 2021

Dear Member,

The	next Management Committee will be held on Thursday 28 October 2 Agenda Item	021, at 11am vi Lead	a Zoom Time	
1.	Welcome, Sederunt & Apologies	Chair	1min	Verbal
2.	Jargon Buster			For Information
3.	Declarations of Interest.	Chair	1min	Verbal
4. 4.1	Minutes of the Committee Meeting of 26 August 2021 Minutes of the Election to Committee Meeting 22 September 2021	Chair	2min	Approval
5.	Matters Arising & Actions from the minutes report	Director	2min	Note
6.	Assurance Statement and Evidence Bank	Director	15min	Approval
7.	Management Accounts to 30 September 2021	Finance Manager	10min	Approval
8.	SHAPS viability survey	Finance Manager	10min	Approval
9.	OSCR and FCA annual statutory returns	Finance Manager	5min	Approval
10.	Financial Regulations update	Finance Manager	5min	Approval
11.	Rent Arrears update	Housing Manager	5min	Note
12.	Window Replacement – Phase 2 update	Maintenance Manager	10min	Approval
13.	Succession Planning	Director	15min	Approval
14.	Operational update	Management Team	10min	Note
15.	AOCB	Director		

Close of Meeting: 8:00PM. Next Meeting: 25 November at 6PM

JARGON BUSTER	
Terminology	Definition
Bed Debts	A Bad Debt is an outstanding sum of money owed to the Housing Association that has not been paid, despite repeated efforts to collect the debt .
Covenant Compliance	A loan covenant is a condition in a commercial loan that requires the borrower to fulfill certain conditions or which forbids the borrower from undertaking certain actions, or which possibly restricts certain activities. Compliance means conditions are met in full.
CPI	The Consumer Price Index (CPI) is the official measure of inflation of consumer prices of the United Kingdom
Cyclical Maintenance	Cyclical maintenance is work to maintain the general condition of the property and some communal fittings
Housing Property Depreciation	Housing Property Depreciation is an accounting method of allocating the cost of the property over its useful life and is used to account for reduction in value of the property.
Letter of Representation	A management representation letter is a form letter written by a company's external auditors, which is signed by senior company management. The letter attests to the accuracy of the financial statements that the company has submitted to the auditors for their analysis.
LIBOR	LIBOR is a benchmark interest rate at which major global banks lend to one another in the international interbank market for short-term loans. LIBOR, which stands for London Interbank Offered Rate, serves as a globally accepted key benchmark interest rate that indicates borrowing costs between banks
Major repairs/planned renewals	Major Repairs (Investment works) – Kitchen & bathroom renewals, central heating replacements, door entry systems etc.
Reactive Maintenance	Reactive Repairs. Reactive repairs or day to day repairs are funded from rental income and are defined as those repairs which are carried out on a responsive basis as the need arises and are not deferred for inclusion in planned maintenance programmes
RSL	Registered social landlord. The vast majority of Registered Social Landlords are also known as Housing associations. Housing associations are independent, not-for-profit organisations that provide homes for people in housing need.
SHAPS	Scottish Housing Association Pension Scheme
SHIP	The purpose of the Strategic Housing Investment Plan (SHIP) is to set out the priorities for investment in housing in Glasgow over the 5-year period 2019/20 to 2023/24, and outline how the Council and its partners will deliver these priorities

SHR Regulatory Framework	This Framework is the Scottish Housing Regulators Statement on Performance of Functions and sets out how they regulate both Registered Social Landlords (RSLs) and the housing and homelessness services provided by local authorities.
Statement of Comprehensive Income (SOCI)	A statement of comprehensive income contains two main things: the net income and other comprehensive income (OCI) . The net income is the result obtained by preparing an income statement. On the other hand, OCI consists of all the other items that are excluded from the income statement. This was previously known as the Income & Expenditure Statement
Statement of Financial Position (SOFP)	The statement of financial position. The statement lists the assets, liabilities, and equity of an organization as of the report date. This was previously known as the Balance Sheet.
Technical arrears	'technical arrears' – arrears relating to outstanding housing benefit that a landlord has not received



WELLHOUSE HOUSING ASSOCIATION MINUTES OF THE COMMITTEE MEETING HELD ON 26th August 2021 - VIA ZOOM

1. Welcome, Sederunt & Apologies.

Present:

Darron Brown Chair
Maureen Morris Vice-Chair

Clare Monteith Committee Member
Carol Torrie Committee Member
Sarah Morris Committee Member
Shona McKenna Committee Member
Michelle Harrow Committee Member

In Attendance:

Martin Wilkie-McFarlane Director

Carol Hamilton Housing & Customer Services Manager

Bill Black Assets & Maintenance Manager

Robert Murray Finance & Corporate Services Manager

Linda Logan Minute taker

James McBride External Auditor, Azets (item 6 only)

Apologies:

Jane Heppenstall Committee Member

The Chair welcomed James McBride, External Auditor, to the meeting.

2. Jargon Buster

Noted for information.

3. Declarations of Interest.

There were no declarations of interest.

4. Minutes of the Committee Meeting of 24 June 2021.

Resolution:

The minutes of the Committee Meeting of 24 June 2021 were proposed by Sarah Morris and seconded by Carol Torrie as an accurate record of the proceedings.

5. Matters arising and actions from the minute report.

The Director advised that the business plan would not be presented at this meeting due to ongoing work to ascertain the local impact of Covid 19 and our operating environment. He sought committee approval to present the report at the October meeting.

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Committee approved that the business plan update be presented to the October committee meeting.

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

6. Draft Annual Statutory Accounts 20/21.

James McBride presented to committee to consider and approve the annual financial statements for the year 2020/21, the management letter received from the external auditors and the response from management and to approve the letter of representation.

He asked committee to note the statement of financial controls incorporating the strategic report at pages 9 - 11 which confirms their conclusion that the financial statements give a true and fair view of the Association's affairs at 31 March 2021, having regard to the requirements on governance matters within Bulletin 2009/4 issued by the Financial Reporting Council and the relevant Regulatory Standards within our Framework as issued by the Scottish Housing Regulator in respect of internal financial controls. He noted the positive statement which reflects with Association's compliance within the Management Committees Statement on Internal Financial Control and the information required at page 11 of the report. He took committee through the auditor's responsibilities at pages 14 and 15 for the audit of financial statements and their approach to identifying and assessing risks.

He took committee through the Statement of Comprehensive Income which shows a healthy surplus for the year of £870,069. Turnover was up £136,000 on the previous year which reflects the rental increase, stage 3 adaptation grant and other income charged to Connect Community Trust for repairs arising at the end of their lease. He noted the bad debt provision for non-payment of these repairs. Operating expenditure increased by £132,000 which reflects the £49,000 in bad debt and £36,000 of repairs costs for the unit leased by Connect Community Trust. He provided an explanation of the actuarial loss/gain in respect of the pension scheme. A further Pensions Trust evaluation was completed at year end and the accounting liability includes an actuarial loss of £234,000. He asked committee to note that this was an accounting entry and that their focus should be more on the forecasting of the past service deficit and affordability. Total comprehensive income for the year was £636,069 as compared to £1,155,903 in the prior year. The Statement of Cash flows noted purchase of other fixed assets of £85,000 which had been grant funded and £169,000 invested in new components. Total creditors fell by £240,000 resulting from loan principal repayments and a release of deferred government capital grants. Overall, a healthy net value of £2.9M at year end. Delayed maintenance works and increased component costs, due to Covid 19/Brexit will decrease these cash reserves.

The Director stated that our management report in the accounts were very detailed and sought opinion from James as to whether he thought our accounts were far too detailed and should we be looking to cut them down. James confirmed that the accounts were much larger than an RSL of Wellhouse's size would produce, however suggested that we leave as is for now and revisit next year. The Director agreed with this response.

Auditors Management Report:

James confirmed that the audit conclusion identified no issues affecting the Association's ability to continue as a going concern. He thanked the Finance Team and other staff for their help during the audit. They did not identify any subsequent events which required amendments or disclosures to be made in the financial statements.



He discussed audit risk areas identified at the planning stage and provided an overview of the audit findings.

He asked committee to note the 6 Audit Adjustments as outlined at appendix 1 where the effect on the Total Comprehensive Income was a decrease of £213,000 which were in the main due to the pension adjustment. At appendix 2 he noted 6 uncorrected misstatements which were not considered material, of £21,670.

James confirmed that they did not identify any issues in relation to fraud or irregularity as at page 70 of the report nor did they identify any instances of concern with regards to the legality of transactions or events.

He highlighted one observation per review of purchase invoices being posted to the nominal ledger, it was identified that invoices had been incorrectly posted into the wrong period. An audit adjustment was raised.

Letter of Representation:

James noted that the Letter of Representation was to allow the Management Committee to declare in writing that the financial statements and other presentations to the auditors are sufficient and appropriate and without omission of material facts to the best of the Management Committees knowledge.

There were no queries from committee.

James sought clarification from the committee and the management team that there were no post balance sheet events that should be disclosed, amendments required to the financial statements and to confirm audit finding that we continue to be a going concern.

Committee confirmed this.

Scottish Housing Regulator AFS on-line Return:

The Finance Manager stated that the AFS Return was a regulatory requirement designed to collate selected information from the annual audited financial statements of RSLs in Scotland. He sought delegated authority to proceed to submit the AFS On-line Return to SHR once the Financial Statements have been approved.

FCA Annual Return:

The Finance Manager sought delegated authority to submit the FCA Annual Return by the specified deadline of 31 October 2021 once the Financial Statements have been approved. The Director will sign the return for submission.

Committee were asked if they had any queries to the audited accounts. There were no further queries.

The Director thanked James for his detailed and comprehensive presentation, stating that it had provided a clear understanding of the accounts.



Resolution:

Committee:

Approved the annual financial statements for the year to 31 March 2021.

Approved the Association's response to the Audit Management Letter/Report.

Approved the contents of Letter of Representation, signed version of which to be issued to the external auditors.

Agreed that the Finance Manager should proceed to submit the AFS On-line Return to SHR once the Financial Statements have been approved.

Agreed that the Finance & Corporate Services Manager submits the FCA Annual Return by the specified deadline of 31 October 2021 once the Financial Statements have been approved.

Clare Monteith proposed and Maureen Morris seconded all the above proposals.

7. Management Accounts

The Finance Manager presented the report to provide Management Committee members with a comparison of the budget and actual financial positions to 30th June 2021.

He provided a brief overview of the Statement of Comprehensive Income and variances. The budgeted surplus for the period to 30th June 2021 was £135,708. The actual results for the period show a surplus of £234,448, a favourable variance for the period of £98,740.

The overall variance arises from:

Operational activities £97,503 – favourable variance Net interest and other £1,532 – favourable variance

He noted some over and underspends against budget, however, the actual surplus position is higher than the budgeted surplus for the period to 30 June 2021.

The cash position continues to increase and is in a reasonably health position finishing the period at over £2.94M.

The were no issues with covenant compliance.

Overall, a good performance for the first 3 months of 2021, resulting in healthy financial position.

Resolution:

Committee approved the management accounts for the period to 30th June 2021.

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Carol Torrie proposed and Michelle Harrow seconded the management accounts to 30th June 2021.

8. SHR Loan Portfolio Return

The Finance Manager presented to report to provide Committee with details of the Annual Loan Portfolio Return to be submitted to Scottish Housing Regulator (SHR). He noted no concern regarding any aspect of the loan portfolio return.

He highlighted that approximately 17% of all housing stock was granted as security for loans and compliance, which remains unencumbered. Total loan debt at March 2021 was £7.915M and around 86% of loan debt is on a fixed rate basis, which complies with the treasury management policy. There were no issues in terms of covenant compliance. He drew committee's attention to appendix 1 of the report and invited comments. There were none.

He sought delegated authority to submit the Loan Portfolio Return to the SHR.

Resolution:

Committee approved submission of the loan portfolio return to the SHR.

Clare Monteith proposed and Sarah Morris seconded submission of the loan portfolio return to the SHR.

9. Telephone upgrade report

The Finance Manager asked committee to consider a replacement telephone system that will support remote working while give the association the ability to embrace the latest available technology for a telephony solution.

He noted that the current telephone system had been in place for several years and work had commenced to scope a replacement system by the previous Finance Manager.

He provided a breakdown of current issues stating that the current system was no longer fit for purpose. The proposed system will enable staff to connect via VOIP technology and able to make call from within the office or remotely. When out of the office calls may be diverted to a mobile and calls made from a mobile will display the office number. Wireless headsets will enable staff to work better without having to hold the phone for extended periods therefore better fore staff wellbeing.

The Finance Manager proposed that the quotation from Hiper be accepted at a monthly cost of £229.12 plus VAT for 36 months, with a one-off cost of £3160.66 plus VAT for setup, configuration and wireless headsets. The total of £11,408.98.

Resolution:

Committee approved to engage the services of Hiper Ltd for the telephony service to enable them to be the provider of all the ICT for Wellhouse Housing Association at a cost of £11,408.98 plus VAT over 3 years



Clare Monteith proposed and Maureen Morris seconded to engage the services of Hiper for the telephony service at a cost of £11,408.98 plus VAT over three years.

10. Internal Audit tender/joint procurement.

The Director presented committee with the outcome of the joint procurement exercise for internal audit as completed by the EHRA group. The contract was tendered as shared, with each partner to determine the subject. Wellhouse HA was represented on the procurement team by Maureen Morris and Robert Murray. Following the interviews, all 5 members of EHRA had noted a preference for Wylie Bisset. The audit programme would include 15 days of audit at a value of £5,775.

Resolution:

Committee approved the tender award to Wylie Bisset and that we recommence the audit programme before the year end to include 15 days of audit at a value of £5,775

11. Return to the Hub

The Director presented committee with the plan for the next phase of on-site working and service delivery. He provided an overview of all the safety measure that have been put in place in the Hub. He noted the staff survey results as outlined within the report. He proposed, government guidance pending, that we begin a phased return to the Hub from September 6th with customer facing staff returning to the Hub, with the facility to work from home when providing admin tasks and the office open by appointment only. Back-office staff default to home working for the initial period. A recent customer survey indicated that our tenants would be more comfortable with a scheduled appointment system.

He informed committee of a seminar which he had attended today, where extra caution was advocated given the rising figures in the spread of the virus, particularly in Glasgow. He will circulate the PowerPoint presentation to committee for information.

Resolution:

Committee approved progressing with the plans as outlined within the report for a phased return (assumed to be from September).

Maureen Morris proposed and Michelle Harrow seconded the proposals for a phased return to work.

12. Rent Management Policy

The Housing Manager presented an updated Rent Management Policy for approval. She reiterated several new approaches for tackling rent arrears as agreed by committee in February 2021 and their inclusion within the policy at appendix 1. In addition, the policy now includes provision of former tenant debt.

Resolution:

Committee approved the amended Rent Management Policy.

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Sarah Morris proposed and Maureen Morris seconded the amended Rent Management Policy.

13. Complaint's update

The Housing Manager presented the information for complaints and compliments in line with the Scottish Public Services Ombudsman (SPSO) and the Association's regulatory requirements covering the period 1 April 2021 to 30 June 2021. She provided an interpretation of the volume and nature of the complaints handled during the period as outlined within the report. She noted that three complaints were investigated out-with the 5-day timescale without an authorised extension due to staffing oversights. She stated that the team is committed to learning from complaints handling development.

Committee noted our complaints and compliments position.

14. Operational update

Director:

Development Agent:

The Director advised that our current development agent, New Gorbals HA, no longer have the capacity to support us. He is exploring procuring a new agent with support from Bruce Stevenson. As this is a specialist area of work, with very few agents in Glasgow, procurement on PCS may not be possible. The Director is in early negotiations with two other housing associations and a couple of consultants who may be able to provide these services. He will feedback as the need arises.

Flood Prevention Work:

The Director asked committee note that plans to replace the drains outside the Hub have progressed. He will set up a meeting with colleagues in NRS as soon as possible.

Newhills Road:

The commercial unit at Newhills Road is now on the market for rental. 4 people have expressed an interest. This will be a standard item in operational updates until the unit is let.

Easthall Residents:

Plans are being finalised for the re-opening of the Café and bingo. It was confirmed that the same person who ran the bingo before, would continue to do so.

Housing Manager:

Rent Arrears update:



The Housing Manager stated that a separate report was not provided at this meeting due to the size of the agenda and limited timescale. She was pleased to report that rent arrears had reduced by approximately £50,000 and that rent collection continues to be a priority for the housing team.

Discussion ensued with regards garden maintenance within the estate. The Housing Manager advised that she had contacted GCC re with community payback scheme. To date no reply has been received. Michelle Harrow suggested that the Housing Manager contact Castle Huntly Prison as they have people who return on home leave and there may be an opportunity for community payback. She also sought clarification if we have pre and post Covid rent arrear figures.

Action: The Housing Manager will bring pre and post covid arrears to the next committee meeting.

Maintenance Manager:

The Maintenance Manager reported that adverts had been placed for the Maintenance Assistant and the Estate Warden Vacancy. Recruitment of the Maintenance Assistant is proving difficult due to the lack of skilled staff available at present.

Finance Manager:

The Finance Manager stated that stated that the new Finance Assistant was now in place and the team were progressing well. Budget work for 2021/22 continues.

15. AGM Planning

The Corporate & Governance Officer presented the report to outline our procedure for virtual AGM arrangements as agreed by committee at its meeting in June 2021 and to note the members who will stand down and seek re-election at the Annual General Meeting on 22 September 2021.

She stated that under Rule 38.2 of the Rules at least one third of the longest serving committee members since the date of their last election must retire. These were Clare Monteith and Sarah Morris. She sought confirmation that they will stand for re-election. They did not require nomination. Clare and Sarah confirmed they would seek re-election.

It was proposed that the Director continue as the Secretary. He does not require nomination.

The Chair, Darron Brown, had indicated that he will stand down as Chair due to work commitments. The Corporate & Governance Officer asked committee to consider any nominations for the position of Chair. Maureen Morris confirmed she was happy to continue in the position of Vice Chair. Carol Torrie confirmed that she was willing to continue in her role as the Treasurer.

Committee were asked to note that Maureen Morris had been an elected member from 13/9/2012 and as such the 9-year rule applies. Committee were asked to confirm that they were assured that Maureen can demonstrate her continued effectiveness as a committee member. Committee confirmed Maureen's continued effectiveness as a committee member and agreed to her seeking re-election at the AGM.

The Corporate & Governance Officer sought confirmation from the audit and risk committee that they were happy to continue as serving members. These were Carol Torrie (Chair), Clare Monteith, Maureen

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Morris, Sarah Morris, Michelle Harrow and Jane Heppenstall. Carol Torrie confirmed that she was willing to continue as Chair.

She sought confirmation from the Staffing Committee that they were happy to continue has serving members. These were are Clare Monteith (Chair), Michelle Harrow and Sarah Morris. Clare Monteith confirmed that she was willing to continue as Chair.

Committee discussed and nominations were confirmed as

Maureen Morris – Chair Clare Monteith – Vice Chair

Members were asked to submit any further nominations before the Governance meeting on 22nd September 2021.

AGM arrangements were discussed and it was confirmed to restrict the business of the AGM to those allowed by the Rules and to allow for postal votes.

Resolution:

Committee noted the update and confirmed those members that would seek re-election.

Approved the recommendation to restrict the business being discussed at the AGM to those required by the Rules and to allow for postal votes.

Committee confirmed Maureen Morris's continued effectiveness as a committee member and agreed that she may stand for re-election.

There was no other business. Meeting closed: 8:15pm Next meeting: AGM 22 September 2021 at 6pm

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

Signed (Chair)	 Date:

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DRAFT MINUTES OF MANAGEMENT COMMITTEE MEETING FOLLOWING THE AGM HELD ON Wednesday 22ndSeptember 2020 6:45 PM VIA ZOOM

1. Welcome, Sederunt & Apologies

Present:

Darron Brown Chair
Maureen Morris Vice-Chair
Carol Torrie Treasurer

Clare Monteith Committee Member
Jane Heppenstall Committee Member
Sarah Morris Committee Member
Shona McKenna Committee Member

In Attendance:

Martin Wilkie-McFarlane Director & Secretary Linda Logan Minute Secretary

Absent:

Michelle Harrow Committee Member

2. Declarations of Interest.

There were no declarations of interest.

3. Governance matters following the Annual General Meeting.

i. Signing of Code of Conduct for Governing body and Declarations of Interest.

The Secretary explained that in accordance with point 3.17 of WHA's standing orders, no committee member may take office until they have signed the Code of Conduct and declared any personal or other external interests on an annual basis. He sought clarification that these items had been completed by all members.

The Corporate & Governance Officer confirmed that all members had signed the Code of Conduct and completed the required Declarations of Interest.

ii. Election of Office Bearers.

Chair:

Maureen Morris received a nomination for the position of Chair at the August Committee Meeting. The Secretary asked if there were further nominations for the role of Chair. There were none. The Secretary ask Maureen Morris if she was willing, and Maureen confirmed that she was willing to serve as Chair. The Secretary declared that Maureen Morris was therefore properly elected as Chair until the next AGM

Darron Brown proposed, and Shona McKenna seconded that Maureen Morris was properly elected as Chair until the next AGM.

Maureen Morris assumed the role of Chair at this time.

Vice-Chair

A nomination had been received at the August Committee for Clare Monteith to stand as Vice-Chair. The Chair asked if there were any further nominations. There were none. The Chair asked Clare Monteith if she was willing and Clare confirmed that she was willing to serve as Vice-Chair. The Chair declared that Clare Monteith was properly elected as Vice-Chair until the next AGM.

Jane Heppenstall proposed and Sarah Morris seconded that Clare Monteith was properly elected as Vice-Chair until the next AGM.

Treasurer.

There were no nominations for the Treasurer. The Chair asked Carol Torrie if she was willing to continue to serve as Treasurer and Carol confirmed she was willing to serve as Treasurer.

Clare Monteith proposed and Sarah Morris seconded that Carol Torrie continue to serve as Treasurer.

iii. Re-appointment of members to Audit & Risk Committee.

The Chair recommended that Clare Monteith, Maureen Morris, Sarah Morris, Jane Heppenstall and Michelle Harrow be confirmed as continuing members of the Audit & Risk Committee. There were no further nominations and it was recommended that Carol Torrie be confirmed as continuing Chair of the Audit and Risk Committee.

Carol Torrie confirmed and was duly re-appointed as Chair of the Audit and Risk Committee.

The Chair asked if other members were willing to continue to serve on the Audit and Risk Committee. Members confirmed their willingness.

Shona McKenna proposed and Clare Monteith seconded appointment of the Audit and Risk Committee.

iv. Re-appointment of members of the Staffing Committee.

Clare Monteith, Sarah Morris and Michelle Harrow were confirmed as continuing members of the Staffing Committee. The Chair sought volunteers to join the Staffing Committee to ensure quorum.

Claire Monteith had confirmed and was duly re-appointed as Chair of the Staffing Committee.

Maureen Morris proposed and Shona McKenna seconded the election of the Staffing Committee.

v. Annual Programme of Meetings.

Committee noted and approved the Annual Programme of Meetings.

Clare Monteith requested that consideration be given for the return of face-to-face meetings. It was agreed that this would be discussed further at the committee meeting on 28 October 2021.

The annual programme of meeting was proposed by Sarah Morris and seconded by Shona McKenna.

Shona McKenna asked that thanks be noted to Darron Brown for his work as Chair over the last two years. She acknowledged the difficult operating circumstances and praised his efforts to resolve issues during this period.

Meeting closed 7:15pm.	There was no further business.	

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 October 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 were suspended during COVID-19 lockdown period. As of August, we need to find a new development agent as NGHA no longer have capacity. The Director will update at October Committee meeting following discussions with potential new development agents: 3 in total.		
		T		mber 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		
			Ap	oril 2020			
10. AOCB Return to work.	The Director will bring a further reports as required	Director	Monthly	Open	As at October 2021, blended office/ home working is now in place, our next stage is to reopen the Hub without the need for appointments, but this requires some planning.		
	January 2021						
Policy Review							
Factoring Policy	A further updated factoring policy will be presented in October to	Housing Manager	October 2021	Open	A Factoring Debt Policy was approved by the Committee in August and had been posted to the website as required.		

take account of recently issued legislation				The Factoring Policy is under review and will be presented to committee in October 2021
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 October 2021 committee meeting.
		.lu	ne 2021	
Ther	e were no actio			June 2021 committee meeting
		Aug	gust 2021	
1		1	T	
The Housing Manager will bring pre and post Covid arrears to the next committee meeting	Housing Manager	October 2021	Open	The Housing Manager will provide an update at the October 2021 committee meeting.
The Director will present an updated business plan to the October committee meeting.	Director	October 2021	Open	Due to the size and content of the October committee reports and ongoing work to ascertain the local impact of Covid 19 and our operating environment it is proposed that an initial update be brought to the November committee meeting. Committee to note that rather than merely 'updating' our business plan, an entirely new one will be prepared before the year end.
Review of Factoring Policy	Housing Manager	October 2021	Open	The Factoring policy was approved at the January 2021 meeting. The factoring process is still under review and will be presented to the November committee meeting.
	The Housing Manager will provide committee with rent arrears case studies in line with GDPR guidelines in her next update The Housing Manager will bring pre and post Covid arrears to the next committee meeting The Director will present an updated business plan to the October committee meeting. Review of Factoring	The Housing Manager will provide committee with rent arrears case studies in line with GDPR guidelines in her next update There were no action The Housing Manager will bring pre and post Covid arrears to the next committee meeting The Director will present an updated business plan to the October committee meeting. Review of Factoring Housing Housing Manager Manager Manager Director Manager Manager Manager Housing Manager Housing Housing Housing Director	issued legislation The Housing Manager will provide committee with rent arrears case studies in line with GDPR guidelines in her next update There were no actions or matters aris The Housing Manager will bring pre and post Covid arrears to the next committee meeting The Director will present an updated business plan to the October committee meeting. Review of Factoring Housing Manager Aug October 2021 October 2021 Director October 2021 Review of Factoring Housing October 2021	issued legislation The Housing Manager will provide committee with rent arrears case studies in line with GDPR guidelines in her next update There were no actions or matters arising from the August 2021 The Housing Manager will bring pre and post Covid arrears to the next committee meeting The Director will present an updated business plan to the October committee meeting. Housing Manager Score August 2021 Housing Manager Score August 2021 The Director will present an updated business plan to the October committee meeting. Review of Factoring Housing October 2021 Open



Management Committee	28 October 2021		
Agenda Item	6		
Title of Paper	Scottish Housing Regulator (SHR): regulatory framework - ASSURANCE STATEMENT 2021		
Author	Martin Wilkie-McFarlane, Director		
Attachment(s)	Proposed Annual Assurance statement Assurance Statement Q&A from SHR		
Executive summary	The SHR's Regulatory Framework has been in place since April 2012. The SHR began the process of reviewing this framework in late 2017 in the form of informal discussion with SFHA and key stakeholders. A new regulatory framework was published in February 2019, coming into effect on 01 April 2019, with the requirement to submit our first Assurance Statement by 31/10/19. This was done, although no feedback or regulatory status was forthcoming, due to the Covid 19 lockdown. The second annual assurance statement was submitted in November 2020. The SHR reported that Wellhouse was compliant with the regulatory standards in April 2021. A new Assurance Statement is required by 30 October.		

FOR APPROVAL

1 PURPOSE

- 1.1 To report on the updated framework and remind committee of their responsibilities thereof.
- 1.2 To agree the Annual Assurance Statement for 2021.

2 RECOMMENDATIONS

- 2.1 To note the regulatory framework;
- 2.2 To note that we are 'compliant' at this time. That is; we meet the regulatory requirements including the standards of governance and financial management.
- 2.3 To participate in the presentation of the completed toolkit and ask questions as appropriate;
- 2.4 To approve the Assurance Statement and authorise the chair to sign said statement;
- 2.5 If committee see value, to agree 1 or 2 committee members be given temporary remote access to the server to verify the evidence bank and report to committee by 31 March 2022:
- 2.6 To agree that a review be included in our new internal audit programme;
- 2.7 To agree on a way forward for additional support and training that may be required.

3 BUSINESS PLAN, VISION AND VALUES

3.1 This report is consistent with our strategic objective to provide good governance and financial management



- 3.2 This report is relevant in respect of the following Core Values:-
 - Accountability
 - Excellence

4 BACKGROUND

- 4.1 The Scottish Housing Regulator's (SHR) Regulatory Framework has been in place since April 2012.
- 4.2 This framework was replaced in April 2019. The committee attended a number of briefings in the period running up to that date and were fully apprised as to the changes.
- 4.3 The updated framework placed additional responsibilities on governing body members and shifted toward a system of self-assurance. It is crucial you are familiar with the framework. Should any committee member require specific or updated briefings, please advise the Corporate & Governance Officer.
- 4.4 Staff have reviewed all core guidance and, when required and appropriate, training will be sourced for committee members. The Toolkit for completion of the Assurance Statement and data bank has been completed for 2021. This is an updated data bank and evidence log from that which was used in previous years and has a fully functioning linked evidence. The Director will present this at committee.

5. MAIN ISSUES:

- 5.1 Each RSL must produce an **annual assurance statement** in accordance with published guidance by the end of October each year and make this available to tenants and service users. The statement is to be approved by the management committee. SHR does not outline a template for submission, it highlights that as part of the statement the governing body must confirm that the governing body has appropriate assurance that the RSL complies with:
 - All regulatory requirements set out in Chapter 3 of the Regulatory Framework
 - All relevant standards in the Scottish Social Housing Charter
 - All relevant legislative duties
 - The standards of governance and financial management
 - Set out any areas where the RSL does not materially comply and briefly describe how the RSL is planning to improve those areas and the timeframe for improvement.
 - Confirm that it has seen and considered appropriate evidence to support the level of assurance it has
 - Confirm the date of the meeting that the governing body considered and agreed the statement
 - Be signed by the Chair
- 5.1.1 This is due by 31 October 2021.
- 5.2 RSL's must have evidence that it considers **equalities and human rights** in that we must:



- Consider equalities and human rights when making all decisions, in the design and review of all policies and in daily service delivery;
- Collect data in relation to the protected characteristics of all tenants, applicants, staff and committee
- 5.2.1 This compliance area was delayed until 2021, pending further guidance and clarity. Wellhouse has already updated our equality and diversity statement to include human rights. Full compliance remains to be achieved by Wellhouse. However, committee should note that we are working on a joint project with Blairtummock HA in order to fully assess our compliance the consultant is actually the author of the guidance note, so we hope for a detailed return.
- 5.3 In addition, the updated framework introduced number of **other new or revised requirements**, including:
 - To have assurance and evidence that the RSLs is meeting all of its legal obligations associated with housing and homelessness services, equality and human rights and tenant and resident safety;
 - To make Engagement Plans easily available and accessible to tenants and service users, including online;
 - To ensure the RSL (Registered Social Landlord) has effective arrangements to learn from complaints and from other tenant and service user feedback, in accordance with SPSO (The Scottish Public Services Ombudsman) guidance;
 - Keep up to date the organisational details in the Register of Social Landlords, by maintaining the information provided through the Landlord Portal;
 - To make publicly available, including online, up to date details of who is on its governing body; the date when they first became a member/office holder; how to become a member of the RSL and of the governing body, and minutes of governing body meetings and reports.

Wellhouse has implemented all of the changes.

- 5.4 In relation to **Statutory Guidance**, RSLs must comply with, and submit information to the SHR in accordance with, guidance on:
 - notifiable events;
 - group structures;
 - consulting tenants where tenant consent is required;
 - financial viability of RSLs;
 - determination of accounting requirement;
 - preparation of financial statements.
- 5.5 and:
 - A new Standard 7 to comprehensively outline new requirements around disposals and constitutional change. This is in light of the removal of the consents regime under the Housing (Amendment) Scotland Act 2018).
 - New standards relating to internal audit at 4.5 and 4.6, including a requirement for all RSLs to have an internal audit function. We already complied before the new framework.
 - Reference to the SHR's Business Planning guidance as part of standard 1.3.
 We comply.



- References to affordability throughout standard 3 in the context of rents; as well
 as in the context of salaries and pensions offerings at 3.6. We have already
 completed 2 affordability studies and will do so again by the end of 2021/22 as
 part of our rent setting proposals.
- New standards relating to severance payments and compromise agreements at standards 5.7 and;
- A number of amendments to Standard 6 to include reference to succession planning; annual appraisal; diversity of membership; and continuous professional development.
- 5.6 ARC (Annual Return to the Charter) indicators these were reduced and were required for our 2021 submission, although a supplementary document was required. The ARC has been approved and submitted and the report to tenants has been sent. We have also been submitting quarterly additional returns to the SHR throughout the lockdown period.
- 5.7 Removal of High/ Medium/ Low engagement which was replaced with compliant/ working toward compliance and statutory action. We are currently **compliant.**

We note that we need to improve consultation with residents beyond committee, to do more work for full compliance with human rights & equalities and to ensure we are doing all we can to support tenants with the challenges presented by Universal Credit and Brexit. In addition, as agreed last year, we carried out a specific risk assessment in 2021 on the impact of Covid on the community, in partnership with EHRA. We will also review the impact on costs of component parts/ length of contract in maintenance and in arrears as part of our updated business plan. Finally, we have updated our policies on succession, etc as part of the current review processes and committee appraisals.

6. DISCUSSION

- 6.1 Wellhouse Housing Association, has significant experience with the SHR; and with a high level of scrutiny and audit. We embrace openness and transparency, in line with our colleagues in the sector.
- 6.2 This meeting follows a series of meetings with respect to the new framework and the assurance statement over the last 2 3 years.
- 6.3 Note that in most areas where it previously said 'the RSL must' the new framework said 'the governing body must' which is a subtle but important shift toward the responsibilities on the management committee.
- 6.4 Director will present the evidence bank at the committee meeting and members must be assured of the content before asking the Chair to sign the statement on your behalf.
- 6.5 I suggest that we arrange for some e-learning, self-managed learning, training and coaching as appropriate to ensure committee members are fully comfortable with the new framework and our proposed plan of action for 2022, especially as we intend to update the business plan in this timeframe.
- 6.6 Last year, our assurance was spot checked by one committee member (Michelle Harrow) and reported to committee. The lessons learned have been taken on board.



- 6.7 It is suggested that one or two committee members be given temporary remote access to the server to carry out a further verification exercise on the evidence bank, if committee feel that this is beneficial.
- 6.8 This year, we contributed in an independent governance review with a range of partner RSL's. North Star Consultants will be presenting the findings at this committee meeting. Their report for us is 50 pages long.

7 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 7.1 This is a new regulatory framework with which we must comply.
- 7.2 The Assurance Statement is the core submission
- 8. FINANCIAL IMPLICATIONS
- 8.1 None anticipated at this time.

9 KEY RISKS

9.1

(a) Strategic Risks	(b) Operational Risks	(c) Project Level Risks
If we fail to adopt the framework, we will be deemed to be non-complaint	By not carrying out an annual assurance, committee will not be able to be convinced that we comply	familiar, they may not be comfortable
Mitigation	Mitigation	Mitigation
Framework has been adopted and we already comply with most areas	We will submit a statement in time	Q&A learning; coaching; reporting.

10 EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

10.1 None apparent at this time even accidental, safe for the plans for 2021/22.

11. SUSTAINABILITY

11.1 No impact on our sustainability aims at this time even accidental

12. SWOT ANALYSIS

Strengths	Weaknesses
We have internal audit (and A&R	Collecting the data on protected
subcommittee)	characteristics



We submitted a voluntary assurance statement in 2018 and our first formal one in 2019 and in again in 2020	We have not, to date, made minutes public
We have applied most of the guidance already	
We are compliant with SHR standards.	
Opportunities	Threats
Calf assuments in a mond assume about	
Self-assurance is a good sense check, supports annual appraisals and is an important public statement	

13. CONCLUSION

- 13.1 Wellhouse Housing Association, ironically, by virtue of its high engagement and statutory intervention was in a strong position to adapt to the new framework in 2019. However, committee must be sure in their level of knowledge and confidence to self-assess/ assure the SHR and this must be done annually.
- 13.2 Wellhouse Housing Association are compliant with some small areas of improvement in *non-material* areas identified at this time. Consequently, committee are able to submit the 2021 assurance statement.



Assurance Statement 2021

Wellhouse Housing has appropriate assurance that we:

- Comply with the regulatory requirements as set out in Chapter 3 of the Regulatory framework.
- Comply with the standards and outcomes in the Scottish Social Housing Charter for tenants, people who are homeless and others who use our services.
- Comply with relevant legislative duties.
- Comply with the Scottish Housing Regulator's Standards of Governance and Financial Management.

The Association's Management Committee assesses compliance against these requirements on a quarterly basis and considers detailed evidence, together with customer feedback, as part of this assessment. This evidence bank, based upon an excel toolkit with hyperlinks, is held in digital form in the office of Wellhouse Housing Association.

In order to remain compliant, the Association will be focusing on the following areas during the coming year:

- Improving resident participation, beyond the governing body and Customer Opinion Panel level.
- Working toward full compliance with human rights and equalities requirements by, particularly in relation to data collection. We are working with an external consultant and our colleagues in Blairtummock Housing Association at present on this matter.
- Continuing to mitigate the impact of welfare reform and ensuring high levels of rent collection and deliver our income advice service accordingly;
- Carrying out a secondary risk assessment in relation to the impact of Covid 19 pandemic, specifically in relation to rent arrears and cost/availability of component parts and incorporating this into our 2022-2025 business plan.
- Implementing lessons learned in relation to the impact of Covid 19 on our community arising from the independent report commissioned by EHRA and pending full publication.
- Fully updating our succession planning policies for staff and committee as ratified at the Association's Management Committee at its meeting on 28 October 2022.

The governing body does not deem these to be material non-compliance issues and we are therefore confident that we are **compliant** with the standards noted above. This Assurance Statement was approved by the Association's Management Committee at its meeting on 28 October 2022.

Signed by:		
	Maureen Morris, Chair	

Q: When you talk about assurance, what does this mean and why is it important?

A: Assurance is an important function of governance in any organisation. This is about those responsible for the governing the organisation obtaining accurate and current information about the efficiency and effectiveness of its operations and the status of its compliance with regulatory and statutory obligations. Those responsible for governing the organisation should then provide appropriate assurance to relevant stakeholders.

In social housing, those responsible for governing landlords are board and committee members in RSLs and councillors in local authorities. Relevant stakeholders include tenants, members of the RSL, lenders and funders and SHR.

Q: What is the purpose of the Annual Assurance Statement?

A: This is a way for boards and committees to declare that they are assured their organisation complies with regulatory requirements and standards or to disclose areas where they need to improve.

We believe that this will help RSL governing bodies and local authority committees to ask questions, consider whether they have seen enough evidence, and support self-assessment. So, first and foremost, the Annual Assurance Statements are to help governing body and committee members get the assurance they need.

The Statements are then a way to give that assurance to others, including the landlord's tenants.

We know that many landlords already have arrangements which give them assurance that they are meeting their responsibilities to tenants, people who are homeless and other service users. So the Statement would be about summing this up in a straightforward, transparent way.

Q: When do we need to submit our Annual Assurance Statement?

A: You can submit your Annual Assurance Statement any time from the beginning of April to the end of October.

Q: How do we submit the Annual Assurance Statement?

A: You should submit your Annual Assurance Statement through the Landlord Portal. Instructions on how to do this are set out in the 'Social Landlord Portal User Guide'.

Q: Is there a form or template we need to use for the Annual Assurance Statement?

A: No.

Q: What should the Annual Assurance Statement look like?

A: You can decide what your Annual Assurance Statement looks like. It does not need to be a large document, and indeed you should try to keep it as short and succinct as possible. It should state whether you comply or not with relevant regulatory requirements on the date you sign the Statement. Our guidance on Annual Assurance Statements includes examples of wording you might choose to use in your Statement.

Q: What should the Annual Assurance Statement cover?

A: Your statement should confirm your level of compliance with all of the relevant requirements set out at chapter 3 of the Framework, including:

- all relevant standards and outcomes in the Scottish Social Housing Charter
- all relevant legislative duties
- the Standards of Governance and Financial Management (RSLs only)

Your statement should:

- set out any areas of material non-compliance, and describe briefly how you are planning to improve in those areas and the
- timeframe for improvement
- confirm that you have seen and considered appropriate evidence to support the level of assurance you have
- confirm the date of the meeting of your governing body or committee at which you considered and agreed the Statement.

Q: Who should sign the Annual Assurance Statement?

A: The Statement should be made and submitted by your governing body, or by the relevant committee which has been delegated authority to complete the Statement by your council. The chair or convenor of the board or committee should sign the statement on behalf of the board or committee.

Q: Is it acceptable for boards and committees to sign the Annual Assurance Statement with a proviso or qualification, such as " to the best of our knowledge and understanding"?

A: You can decide the form and content of your Annual Assurance Statement, ensuring that it is consistent with our guidance. Clearly it will not be possible for your board and committee members to have absolute knowledge of all aspects of your compliance with every regulatory requirement and standard. The important thing is that your board or committee has had enough assurance to give the members confidence to sign the Annual Assurance Statement. This should mean that you have seen enough evidence about your organisation's level of compliance, including independent assurance where appropriate.

Q: Should our auditors sign off on, or approve, our Annual Assurance Statement?

A: No, that is not necessary as the Annual Assurance Statement is the board or committee's statement on its assurance. You will want to think about how you involve your auditors – both internal and external – in getting the level of assurance that you need to make the Annual Assurance Statement.

Q: Do we need to get sign off from our tenants for the Annual Assurance Statement?

A: No. It is your board or committee's responsibility to make the Annual Assurance Statement. You should consider how you get tenants' views on your organisation's performance, as part of your board or committee's monitoring of performance. Your board or committee can then consider tenant feedback as part of its work to make the Annual Assurance Statement.

Q: Should we send you the evidence we used to decide our level of compliance?

A: No unless we ask you to give us it. You should keep a record of the evidence you have used, and how you got the assurance you needed.

Q: We are a subsidiary of another RSL, so should we submit an Annual Assurance Statement?

A: No. Your parent RSL in the group should submit one Statement on behalf of the whole group. Your parent RSL should make clear which RSLs the Statement covers.

You, or your parent RSL, may decide that there is value in each part of the group making an Annual Assurance Statement, but the group should submit one Statement to us.

Q: How do we get the right level of assurance to let us make the Annual Assurance Statement?

A: You will want to get enough information on each of the regulatory requirements and standards to help you reach an objective and evidence-based judgement on whether your organisation complies or needs to improve. So, you will want to think about the type of information you get and the source of that information.

"Mapping" assurance can be a helpful way to better understand what assurance you currently get, when and how you get it and where there might be gaps in your assurance. This is an approach that sets out the compliance requirements against the different sources of assurance. You can also add an indicator of the strength of the assurances you currently get and when you last reviewed the area or activity, including when you last had assurance form an independent source. This can give you a good picture of the coverage and effectiveness of your framework of assurance.

The important thing is that your board or committee has had enough assurance to give the members confidence to sign the Annual Assurance Statement. This should mean that you have seen enough evidence about your organisation's level of compliance, including independent assurance where appropriate.

Q: What are the sources of assurance?

A: This will depend on the aspect of the requirements and standards you are looking at. Typically, sources of assurance will include:

- reports and updates from your management team
- feedback from tenants and other customers
- benchmarking with other landlords
- assurance from your internal audit function
- assurance, reports and analysis from others, including your external auditors and other specialists you might bring in to help you

Much of the assurance you will need is likely to come from your current systems and performance monitoring frameworks.

For example, you may consider that the regular performance reports to your board or committee on your repairs service give you enough information and evidence to be confident

that you comply with the requirements around repairs. Or, you may decide that you want your internal audit function to review this area to give you additional assurance.

Q: Do we need to get assurance from an independent source for every requirement and standard?

A: No. You will want to consider which aspects of the regulatory requirements and standards you want or need additional assurance on, over and above that which you get from within your organisation.

Q: Should we disclose in the Annual Assurance Statement every area we think we need to get better at?

A: It is for you to decide what you should disclose. Where you identify areas for improvement, you should agree appropriate actions, but you don't necessarily need to disclose them all in your Annual Assurance Statement. The key question is whether these issues are of such materiality and significance that they mean you cannot say confidently that your organisation is complying with a particular requirement. If the answer to this is yes, you should disclose the issue in your Annual Assurance Statement.

Q: How do we judge what is materiality or significant?

A: You will need to weigh up the evidence and seriousness of the issue and reach a judgement on whether it is material and should be disclosed. In doing that you should look at whether the issue could:

- seriously affect the interests and safety of your tenants, people who are homeless or other service users
- threaten the stability, efficient running or viability of service delivery arrangements
- bring the landlord into disrepute, or raise public or stakeholder concern about your organisation or the social housing sector
- in the case of RSLs, put at risk the good governance and financial health of the organisation

Other things you will want to think about to help you make this judgement might include:

- the scale of the issue
- the view of your internal or external auditor
- the context for your organisation

This does means that it is not possible to set out definitive positions on whether a specific instance of non-compliance is material; it is a matter of judgement. An example may help to illustrate material non-compliance.

All RSLs are required to conduct an annual appraisal of each governing body member. Landlord A has two members who have not had an appraisal in the last 12 months, because they were both on sick leave when the other appraisals were done, but it plans to do these when they return from sick leave. Technically landlord A does not comply, but this is not material, and so it chooses not to disclose this in its Annual Assurance Statement.

Landlord B has not appraised the performance of more than half its board members for the last three years. It recognises that it has a problem in its process and it plans to fix this. Given the scale of this, and the risk it presents to effective governance, it decides that this is

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material non-compliance and discloses it in its Annual Assurance Statement along with the steps it is taking to resolve the problem.

Q: How often do we need to get assurance?

A: That will depend on the issue you are looking at. You will want to think about how often you get information about each of the regulatory requirements and standards. You may decide that you will have a different frequency for each of these. For example, you may want to get more regular information and assurance on the performance of your repairs service than you would for the effectiveness of your arrangements and policy for whistleblowing. Assurance mapping can help you to identify the sources of assurance and how often these are, or should be, provided to your governing body or committee.

Q: Should we share the Annual Assurance Statement with tenants?

A: Yes. You should make it available to tenants and other service users.

Q: How will you use our Annual Assurance Statement?

A: We will use your Statement to help us come to our overall regulatory view of your organisation. This will be an important part of the information that we use when we are assessing risk and deciding how we should engage with your organisation. We will publish each landlord's submitted Annual Assurance Statement on our website.

We will provide you with feedback on your 2019 Annual Assurance Statement.

Q: What will you do if we disclose an area where we believe we do not comply?

A: Firstly, we will assess the significance of the area of non-compliance and how you are responding to it. Where you have told us about an area of non-compliance, and we are assured that you have effective plans and the capacity and willingness to improve or resolve the issue, it will be for you to take forward the improvement. We may ask you to keep us updated.

We will not engage with you unless the issue presents such a significant risk to the interests of tenants and service users that we need to monitor it closely, or take action, to ensure it is resolved successfully. We will contact you if we require any further information or assurance.

Q: What if we don't disclose something as we don't think it is material, and you subsequently take a different view of the materiality of the issue?

A: That could happen, as this is a matter of judgement. We may reach a different view about whether an issue is material. In these circumstances, we would engage with you to understand how you arrived at the view that the issue was not material. We will also seek assurance that you are taking effective action to resolve the issue within an appropriate timeframe.

Q: What if our level of assurance changes or we find an area we don't comply with after we have submitted our Annual Assurance Statement, do we need to do a new Statement?

A: No. You should notify us about any change in the level of assurance that you have made in your Annual Assurance Statement, but you do not need to amend the Statement until the

next one is due. You can see more information on notifying us in our guidance on Notifiable Events.

Such a change could be a positive development, such as you having completed planned improvement work. Or it could be that you have found a new area of material non-compliance.

Q: You said you won't start assessing compliance with the regulatory requirement on equalities and human rights until 2021. Should we wait until 2021 to assess our compliance with the requirement on equalities and human rights?

A: No, your Annual Assurance Statement should confirm your level of compliance with all of the regulatory requirements and standards, including the requirement on equalities and human rights. The requirements for equalities and human rights include statutory duties for landlords and it is important that you consider the level of assurance you already have around them and that you are taking appropriate action to manage risks. Although we won't be assessing compliance with this requirement until April 2021 to allow time, for the development of a guidance framework around equalities and human rights in social housing, you should still consider whether you comply with the requirement, not least to help prepare for 2021.

Q. Is SHR requiring landlords to have a fully worked out plan for implementing the new guidance on equalities and human rights by the end of October 2021?

A. No. We wrote to landlords on 24 June 2021 to explain that we continue to work with the SFHA, GWSF and ALACHO to produce guidance on equalities data collection, and we are working with the Scottish Human Rights Commission to develop a briefing on the right to housing. We anticipate that these guides will be published during this coming summer. In recognition of this position, we ask landlords to provide us with assurance in their AAS to be submitted to us by the end of October 2021 that they have appropriate plans to implement an effective approach to the collection of equalities information and that they have started to consider how they can adopt a human rights approach in their work.

We recognise it will take time for landlords to consider the guidance when it is published and what changes they may need to make to their approach. So when landlords submit their 2021 Annual Assurance Statement we anticipate some landlords may report that they have reviewed the guidance and are considering what changes they will make to their processes, or that they have plans in place to review the guidance and will then consider what changes they may require to make to their processes.

Q: Why do I need to submit a signed and an unsigned copy of my Annual Assurance Statement?

A: Landlords should submit two copies of the Statement through our landlord portal, one signed copy and one unsigned copy. The signed copy is our confirmation that the Board or Committee has approved the statement. For data protection purposes we will publish the unsigned copy of the Statement on our Social Landlord Directory.



Management Committee	28 th October 2021		
Agenda Item	7		
Title of Paper	Management Accounts – 30 September 2021		
Author	Robert Murray, Finance & Corporate Services Manager		
Attachment(s)	Management Accounts		

FOR INFORMATION & APPROVAL

1 PURPOSE

1.1 To provide Management Committee members with a comparison of the budget and actual financial positions to 30th September 2021

2 RECOMMENDATIONS

2.1 That members review the attached papers and, subject to satisfaction, approve the management accounts for the period to date.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 This Report is consistent with Wellhouse's Strategic Objective to provide good governance and financial management
- 3.2 This Report is relevant in respect of the following Core Values: -
 - Accountability
- 3.3 This Report also meets point 12:2 from 2021/22 Operational Plan "Quarterly Management Accounts".
- 3.4 This Report should ultimately contribute towards our overarching Aim and Vision of making Wellhouse "the Place to Be"

4 BACKGROUND

- 4.1 Management Accounts are the provision of financial and non-financial information to managers and Committee members. The Management Accounts are a basis for gauging financial viability and are also used as a tool for decision-making to allow the Association to achieve strategic and corporate objectives. Good Governance dictates that Management Accounts are presented to and approved by Management Committee.
- 4.2 Scottish Housing Regulator: Regulatory Standards of Governance and Financial Management Standard 4 states "The governing body ensures it receives good quality information and advice from staff, and where necessary, expert independent advisers,



that is timely and appropriate to its strategic role and decisions. The governing body is able to evidence any of its decisions."

- 4.3 The attached Management Accounts to 30 September 2021 have been prepared using the Accruals Concept where expenditure is charged to the period in which it is incurred and not when the invoice is received or paid and income is credited to the period when it is realised as opposed to the date the sales invoice is raised or paid.
- 4.4 The budgeted results to date are based on the annual budget for the year which shows a projected surplus of £454,502 for the year.

5 MAIN ISSUES

5.1 Statement of Comprehensive Income (SOCI) -

The budgeted surplus (24) for the six months to 30th September 2021 is £276,251, however, the actual results for the period show a surplus of £400,269. There is, therefore, a favourable variance for the period of £124,018.

The overall favourable variance of £ arises from-

- Operational activities £126,606– favourable variance
- Net interest and other activities £3,140- favourable variance

Income

Rental income (1) is close to budget with a slight adverse variance of £41. Void losses (2) are also lower than the budget figure £13,438 as opposed to £11652. A favourable variance in net rental income of £1746.

Commercial rent (3a) is showing quite a significant adverse variance of £8,338 from a budget figure of £27,465. This is explained, mainly due to the revised rental figure for 17-19, Newhills Road being implemented, but also the service charge at The Hub no longer charged after July 2020. A commercial property marketing company has now been engaged to provide assistance to have the premises let in the near future and some interest has been expressed although formal offers have not been submitted.

Factoring income (3b) – adverse variance of £1,176 from a budget of £7,912 Although, all standard monthly charges continued to be invoiced during the lockdown period, no planned rechargeable repairs were carried out.

Stage 3 Medical Adaptations Grant Income (5a) –. favourable variance of £6,994. This is due to the original annual budget for Stage 3 HARP funding being £33,000 however this has now increased to £55,000 throughout the year.

Grants released from Deferred Income (4) – the budget figure was calculated on a projected figure based on the 2020/21 outturn; however, the actual charge is based on the final 2020/21 position. A bit less (£10,016) due to disposal of components which have now been replaced.



Expenditure

Management & Maintenance Admin - £16,615 under-spend against budget. The following make up this favourable variance: -

- Salaries (6) (£20,450 under-spend) mainly due to replacement staff being recruited at a lower pay scale. Not all staff are members of the pension but budgets are prepared on the basis of all staff joining. There are several vacancies at present that are taking longer than anticipated to fill.
- Overheads (7) an underspend of £2,782 against budget. The attached overheads schedule shows a more detailed analysis of all variances.

Repairs & Maintenance – an underspend of £79,135 against budget over all areas of maintenance, from a total budget of almost £461,998 for the six months. A more detailed explanation of some of the over- and under-spends as follows: -

- Reactive maintenance (9)— an under spend of £17,290 (Budget £218,600 actual £201,310. Voids maintenance underspend of £2,771 as there were less voids but the conditions of the voids are worse than previous years.
- Cyclical maintenance (10) Under-spend of £18,582 actual £90,818 against budget £109,400. Most works are now being carried out as planned and a detailed program of works is being worked through
- Major repairs/planned renewals (11) under-spend of £41,629- actual £70,871 against budget £112,500. Some work on Kitchen and bathroom extractor fans and smoke alarms has been able to take place. Unbudgeted costs of £34,380 for the commercial units was incurred this period. The valuation for the window replacement contract will be reflected in the next report.
- The large underspends in maintenance come as no surprise. The restriction of multi-trades being able to work together have at times delayed works but it is anticipated that this will ease in the near future.

Housing Property Depreciation (12) – favourable variance of £5,136. The budget figure was calculated on a projected figure based on the 2021/22 outturn; however, the actual charge is based on the final 2020/21 position updated to include any replacement components. Replacement components this year much lower than budget so far, also contributing to the lower depreciation charge.

Bad Debts (13) – this is actually the charge to income and expenditure, which will reduce the provision rather than the actual amount of bad debts written off. We will be processing a charge each month and rather than being based on a notional budget figure, this is now calculated using the same formula as at the year-end – based on band levels of arrears.

5.2 Statement of Financial Position-

The Statement of Financial Position shows the actual position at 30 September 2021 and also the position at 31 March 2021 and the resulting movement in this financial quarter.



Housing Properties (18) has decreased by £344,306. A few individual kitchen, bathroom and boiler replacements has amounted to £173,358 with depreciation of £502,820 being charged.

Cash (19) has increased by £207,778 to £3,137,665.

Payables < 1 Year (20)

- Misc. creditors have reduced by almost £101,454 since 31 March 2021. This is mainly due to the reduction in purchase ledger control A/C.
- Due to the new accounting treatment for pensions, we no longer show the element of pension deficit payable within one year separately.

Payables > 1 Year

- Loans (21) have increased by £241,503 due to the monthly contributions being paid towards this liability.
- Pension deficit (21) The pension deficit reflects the revaluation of multi-employer DB scheme, due to the new accounting treatment for pensions. At the year-end the liability had been completely wiped out and subsequent payments to this appear to show the deficit as now being an asset. This remains here, purely, for internal reporting purposes as we will not be allowed to recognise an asset as part of the statutory accounts reporting. However, there will be another valuation prior to the year-end, which will, more than likely, re-introduce the liability.
- Deferred income (22) similarly, the monthly release of deferred grant to Statement of Comprehensive Income of £139,687 has reduced these balances to just below £14.5 million.
- Reserves (23) has increased by just over £400,000 to over £7.8 million, in line with the surplus made for the period.

5.3 Cash-flow Report

This report shows the transactions for the year-to date using the receipts and payments method as opposed to the accrual's method. The cashflow report shows a cash inflow (surplus) of £207,778 as opposed to a surplus of £400,269 in SOCI.

Generally, a broad-brush method of reconciling these two figures is as follows: -

- Start with SOCI surplus;
- Add back depreciation;
- Deduct grants released from Deferred income;
- · Deduct capital spend; and
- · Deduct loan capital repayments.
- Adjust for movement in debtors and creditors (accruals and prepayments).

5.4 Covenant Compliance

There are no covenant compliance issues with the following results being achieved at 30 September 2021: -



- Interest cover Target > 110%, Result = 454%
- Gearing Target < 30%, Result = 18.8%

Both lenders – Royal Bank of Scotland and Clydesdale Bank - have used the same financial covenants, calculated the same way with the same target result.

6. DISCUSSION

Committee is invited to discuss any of the points reported on above.

7. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 7.1 As laid out in Scottish Housing Regulator: Regulatory Standards of Governance and Financial Management (particularly standards 3 and 4) there is a regulatory requirement for Wellhouse to report regularly to Management Committee and for Management Committee to approve these financial reports.
- 7.2 It is also considered Good Practice for Wellhouse to prepare quarterly Management Accounts in order to demonstrate financial viability and to allow for the decision-making process to achieve corporate objectives.

8. FINANCIAL IMPLICATIONS

8.1 Any material points are noted at section 5 above.

9. KEY RISKS

9.1

(a) Strategic Risks	(b) Operational Risks	(c) Project Level Risks
Failure to provide up to date and accurate financial reports and budget monitoring would result in the Association being unaware of its actual financial position. This could lead to decisions being taken on incorrect information and could result in financial and reputational damage		
Mitigation	Mitigation	Mitigation
Quarterly Management Accounts, and other financial reports, are presented to Management Committee for discussion and approval".		

10. EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

10.1 None apparent.



11. SUSTAINABILITY

11.1 Not applicable.

12. SWOT ANALYSIS

12.1 Not required as no new business activity proposed.

13. CONCLUSION

13.1 Some over- and under-spends against budget in the Statement of Comprehensive Income, however, overall, the actual surplus position is higher than the budget surplus for the period to 30 September 2021.

Cash position continues to increase and is in a reasonably healthy position finishing the period at over £3.1 million.

Overall, a good performance for the first 6 months of 2021/22 resulting in a healthy financial position.

WELLHOUSE HOUSING ASSOCIATION

MANAGEMENT ACCOUNTS TO 30TH SEPTEMBER 2021



STATEMENT OF COMPREHENSIVE INCOME

AILINIL	NT OF COMPREHENSIVE INCOME				Actuals 1	To Date						(Adverse) / Favourable	
Ref		Social Lettings Rental Income	Social Lettings Service Charges	Social Lettings Rental & Service Chgs	Commercial Lettings	Factoring	Development	The Hub Services	Corporate Services	Total	Budget to Date	Variance	Annual Budget
(1)	Rental Income & Service Charges	1,679,756	0	1,679,756						1,679,756	1,679,797	(41)	3,359,594
(2)	Less: Voids losses	(11,652)		(11,652)						(11,652)	(13,438)	1,787	(26,877)
(3)	Commercial Rental Income				11,197			7,929		19,127	27,465	(8,338)	54,930
	Factoring Income					6,736				6,736	7,912	(1,176)	15,824
(4)	Grants released from Deferred Income	279,374		279,374						279,374	289,391	(10,016)	578,781
(5a)	Other Revenue Grants	23,494		23,494						23,494	16,500	6,994	33,000
(5b)	Other Income	1,970,973		1,970,973	11,197	6,736	0	7,929	0	1,996,835	2,007,626	(10,791)	4,015,252
		1,910,913		1,370,373	11,137	0,730	Ü	1,323	0	1,990,000	2,007,020	(10,731)	4,010,202
(6)	Management Expenses - Staff Costs	229,824	44,540	274,364		3,328			128,717	406,409	426,860	20,450	853,719
(7)	Management Expenses - Overheads	32,853		32,853	0	1,633		5,250	179,328	219,064	221,846	2,782	443,692
(8)	Service Costs		0	0						0	0	0	0
(9)	Reactive Maintenance	201,310		201,310						201,310	218,600	17,290	435,200
(10)	Cyclical Maintenance	90,818		90,818						90,818	109,400	18,582	218,800
(11)	Planned Renewals/Major Repairs	90,735		90,735						90,735	133,998	43,263	267,996
(12)	Depreciation on Housing Properties	502,820		502,820						502,820	507,956	5,136	1,015,913
(13)	Bad Debts	(9,115)		(9,115)						(9,115)	15,778	24,893	31,556
		1,139,245	44,540	1,183,785	0	4,961	0	5,250	308,044	1,502,041	1,634,438	132,397	3,266,876
	Operating Surplus	831,728	(44,540)	787,188	11,197	1,774	0	2,679	(308,044)	494,794	373,188	121,606	748,376
(14)	Release of Negative Goodwill	19,067		19,067						19,067	19,067	(0)	38,134
(15)	Gain/Loss on Disposal of Fixed Assets	0		0						0	0	0	0
(16)	Interest Receivable			0					1,147	1,147	1,875	(728)	3,750
(17)	Interest Payable/Other Finance Costs	(114,739)		(114,739)						(114,739)	(117,879)	3,140	(235,759)
(23)		736,055	(44,540)	691,515	11,197	1,774	0	2,679	(306,897)	400,269	(24) 276,251	124,018	554,502

0.00

Actuarial Gain/(Loss) in Pension Scheme

(100,000)

WELLHOUSE H	HOUS	ING ASSOCIATION LTD			llhouse
STATEMENT C	F FIN	IANCIAL POSITION AS AT	30 September 2021		ing Association
ANNUAL BUDGET			AS AT 31/03/2021	ACT YTD 30/09/2021	MOVEMENT
£	Ref		f	£	£
~	1101	Non Current Assets	_	~	~
42,443,511	(18)		41,102,439	41,275,797	173,358
(14,634,469)	(10)	Depreciation	(13,578,570)	(14,081,390)	(502,820)
27,809,042		Depreciation	27,523,869		
		Other		27,194,407	(329,462)
1,286,604		Other	1,338,481	1,323,636	(14,844)
29,095,647			28,862,350	28,518,044	(344,306)
(991,501)		Negative Goodwill	(1,029,625)	(1,010,558)	19,067
		Current Assets			
197,567		Debtors	206.284	191.975	(14,309)
197,507			200,204	191,975	(14,309)
_		Inventory	-	-	-
2,230,566	(19)	Cash at Bank and in hand	2,929,887	3,137,665	207,778
2,428,133			3,136,171	3,329,640	193,469
	(00)	Boundary 44			
	(20)	Payables < 1 year			
(1,010,650)		Misc Creditors	(1,131,477)	(1,030,023)	101,454
0		Pension Deficit	0	0	0
		Deferred Capital Grants	0	0	
(244,972)		Loans	0	(241,503)	(241,503)
(1,255,622)			(1,131,477)	(1,271,526)	(140,049)
1,172,511		Net Current Assets/ (Liabilities)	2,004,694	2,058,114	53,420
29,276,656		Total Assets less current liabilities	29,837,419	29,565,600	(290,887)
	(21)	Payables > 1 year			
(7,424,586)	(=-,	Loans	(7,915,034)	(7,551,943)	363,091
(83,233)		Pension Deficit	57,520	87.144	29,623
(7,507,819)		T GROOT BOILDE	(7,857,514)	(7,464,800)	392,714
(1,001,010)			(1,001,011)	(1,101,000)	002,777
	(22)	Deferred Income			
(13,283,962)	. ,	Social Housing Grant	(13,877,417)	(13,609,839)	267,578
(706,663)		Non Housing Grants	(694,931)	(683,135)	11,796
(13,990,625)		, and the second	(14,572,348)	(14,292,974)	279,374
7,778,213		Net Assets	7,407,557	7,807,826	400.269
7,770,213		Net Assets	7,407,557	7,007,026	400,269
f			£	£	£
L		Capital and Reserves	L	L	L
122		Share Capital	118	118	0
7,778,091	(23)	•	7,407,439	7,807,708	400,269
1,776,091	(23)	1/6961469	7,407,439	7,007,700	+00,209
7,778,213			7,407,557	7,807,826	400,269
0			0	0	(0)

WELLHOUSE HOUSING ASSOCIATION LTD

STATEMENT OF	FINANCIAL POSITION AS AT	30 September 2021		
ANNUAL BUDGET		AS AT 31/03/2021	ACT YTD	MOVEMENT
£		£	£	£
	Non Current Assets			
41,819,077	Housing Properties - gross cost	41,102,439	41,275,797	173,358
(13,081,386)	Depreciation	(13,578,570)	(14,081,390)	(502,820)
28,737,691	Other	27,523,869	27,194,407	(329,462)
1,318,645	Other	1,338,481	1,323,636	(14,844)
30,056,336		28,862,350	28,518,044	(344,306)
(1,067,758)	Negative Goodwill	(1,029,625)	(1,010,558)	19,067
	Current Assets			
99.860	Debtors	206.284	191.975	(14,309)
0	Inventory	0	0	0
1,306,623	Cash at Bank and in hand	2,929,887	3,137,665	207,778
1,406,483		3,136,171	3,329,640	193,469
	Payables < 1 year			
(1,098,388)	Misc Creditors	(1,131,477)	(1,030,023)	101.454
(54,500)	Pension Deficit	(1,131,477)	(1,030,023)	101,454
(219.714)	Loans	0	(442.961)	(442,961)
(1,372,602)	200.0	(1,131,477)	(1,472,984)	(341,507)
33,881	Net Current Assets/ (Liabilities)	2,004,694	1,856,656	(148,038)
29,022,459	Total Assets less current liabilities	29,837,419	29,364,142	(492,345)
	Payables > 1 year			
(7,950,011)	Loans	(7,915,034)	(7,350,485)	564,549
(49,151)	Pension Deficit	57,520		29,623
(7,999,162)		(7,857,514)		594,172
	Deferred Income			
(14,240,466)	Social Housing Grant	(13,877,417)	(13,609,839)	267,578
(789,108)	Non Housing Grants	(694,931)	(683,135)	11,796
(15,029,574)		(14,572,348)	(14,292,974)	279,374
5,993,723	Net Assets	7,407,557	7,807,826	400,269
£		£	£	£
	Capital and Reserves			
313	Share Capital	118	118	0
5,993,410	Reserves	7,407,439	7,807,708	400,269
5,993,723		7,407,557	7,807,826	400,269
0,033,723		7,407,007	7,007,020	+00,203
0		0	0	(0)
			Operating Surplus	494,794

7.1 Management accounts to 30 September 2021

WELLHOUSE HOUSING ASSOCIATION LIMITED

MANAGEMENT ACCOUNTS TO

30 September 2021



STATEMENT OF CASHFLOWS

Operating Surplus		494,794
Adjust for Depreciation and other non-cash transactions	_	238,290
Adjusted Operating Surplus		733,085
Mayara ant in Dalatana		44 200
Movement in Debtors		14,309
Movement in Creditors		(131,077)
Investing Activities		
Purchase of Properties and Components	(173,358)	
Purchase of Other Fixed Assets	0	
Disposal of Other Fixed Assets	0	
Grants received	0	
Grants received	0	(173,358)
Grants received Financing Activities	0	(173,358)
	1,147	(173,358)
Financing Activities		(173,358)
Financing Activities Interest receivable	1,147	(173,358)
Financing Activities Interest receivable Interest payable	1,147 (114,739)	
Financing Activities Interest receivable Interest payable Loan capital repaid	1,147 (114,739) (121,588)	(235,181)
Financing Activities Interest receivable Interest payable Loan capital repaid	1,147 (114,739) (121,588)	
Financing Activities Interest receivable Interest payable Loan capital repaid Share capital issued	1,147 (114,739) (121,588)	(235,181)
Financing Activities Interest receivable Interest payable Loan capital repaid	1,147 (114,739) (121,588)	(235,181)

WELLHOUSE HOUSING ASSOCIATION

COVENANTS AS AT 30 SEPTEMBER 2021



This page compares the Association's performance in key areas against financial covenants included within loan agreements.

			Target set by		Covenant
INTEREST COVER	A	ccounts	Bank	Actual	Satisfied?
Operating Surplus		494,794			
LESS:Housing Grants Amortised		(279,374)			
LESS:Pension Deficit Contribution		(29,623)			
ADD:Housing Depreciation		502,820			
LESS:Component Replacements		(173,358)			
			Greater than		
			110%	453.60%	Yes
		515,259			
later at Decimands		444.700			
Interest Payments		114,739			
Interest Receipts		(1,147)			
		113,592			

GEARING		Target set by Bank	l	Covenant Satisfied?
Balance of Outstanding Loans	7,793,446	Less than	40.000/	Vaa
Historic Housing Cost	41,275,797	30%	18.88%	Yes

ASSET COVER		Accounts	Target set by Bank	Actual	Covenant Satisfied?
Existing Use Value - Social Housing (£5,874,000 @ 115% cover)		5,107,826			
Market Value - Subject to Tenancy (£11,024,222 @ 130% cover)		8,480,171			
	Α	13,587,997			
			More than		
Outstanding RBS Loans	В	7,029,412	100%	193%	Yes
	Ц				

2021/22 Budget



OLI/ LL	<u>Buages</u>										
	Overheads		Housing Management	Commercial Lettings	Factoring	The Hub Services	Corporate Services	2021/22 Budget Total	Budget Apr-Sept'21	Actual Apr-Sept'21	(Adverse) Favourable Variance
24	. Advertising (Publicity & Promotions)	1,000					1,000	1,000	500	0	500
25	. Audit Fee - External	11,900					11,900	11,900	5,950	6,580	(630)
	Audit Fee - Internal	12,500					12,500	12,500	6,250	0	6,250
26	. Bank Charges - Allpay	10,500	10,500					10,500	5,250	5,594	(344)
	- General	500					500	500	250	282	(32)
27	. Depreciation - Other Fixed Assets	27,349					27,349	27,349	13,675	14,844	(1,170)
28	. General Expenses - Miscellaneous	2,800					2,800	2,800	1,400	431	969
	- Provisions	1,900					1,900	1,900	950	0	950
	- Staff Welfare Costs	700					700	700	350	0	350
	- Cash Collection Costs (G4S)	600					600	600	300	0	300
	Taxi	1,250					1,250	1,250	625	63	562
	Health & Safety	6,000					6,000	6,000	3,000	63	2,937
29)	. General Committee Expenses	3,600					3,600	3,600	1,800	0	1,800
30	. Heat & Light	11,500				4,000	7,500	11,500	5,750	10,214	(4,464)
	. Cleaning	12,000				1,500	10,500	12,000	6,000	6,152	(152)
	· · · · · ·										, ,
32	•	61,983	58,057		3,926			61,983	30,992	20,118	10,874
	- Non-Housing premiums	24,534					24,534	24,534	12,267 0	11,812	455
33	. Office Maintenance - Repairs & Renewals	15,000					15,000	15,000	7,500	6,104	1,396
	- Equip Maintenance	7,000					7,000	7,000	3,500	1,384	2,116
34	. Office Equipment - New items	6,000					6,000	6,000	3,000	3,903	(903)
	IT Maintenance Support Costs	53,500					53,500	53,500	26,750	34,759	(8,009)
	IT Expenses	9,000					9,000	9,000	4,500	607	3,893
35	. Printing (External)	8,200					8,200	8,200	4,100	2,602	1,498
	Printing (Internal Photocopier Charges etc)	6,000					6,000	6,000	3,000	2,167	833
	Stationery	4,300					4,300	4,300	2,150	607	1,543
36	. Postage	2,900					2,900	2,900	1,450	332	1,118
37	. Rent & Rates	1,900					1,900	1,900	950	1,970	(1,020)
38	. Seminars & Training - Staff	16,000					16,000	16,000	8,000	13,154	(5,154)
39	. Seminars & Training - Committee	5,500					5,500	5,500	2,750	1,100	1,650
40)	. Staff Recruitment	3,600					3,600	3,600	1,800	7,175	(5,375)
41)	. Subscriptions	25,976					25,976	25,976	12,988	14,775	(1,787)
42	•	9,500					9,500	9,500	4,750	4,133	617
	. Legal Fees - General	12,000					12,000	12,000	6,000	1,753	4,247
	. Legal Fees - Housing	14,500	14,500					14,500	7,250	12,735	(5,485)
45	. Professional Fees	13,000					13,000	13,000	6,500	15,217	(8,717)
	Housing ~Agency Fees - WR	0	0					0	0		0
	. Commercial Property Cost	1,000		1,000				1,000	500	0	500
47). Donation - Grant Funding Wider Role	21,800					21,800	21,800	10,900	10,900	0
	Donations -Others	1,400					1,400	1,400	700	100	600
). Tenant Participation). Vehicle Costs	12,000	12,000					12,000 0	6,000 0	6,191	(191) 0
). AGM Costs	3,000					3,000	3,000	1,500	0	1,500
). Wider Role	3,000					3,000	3,000	1,500	1,243	(1,243)
		443,692	95,057	1,000	3,926	5,500	338,209	0 443,692	221,846	219,064	2,782
		443,092	95,057	1,000	3,926	5,500	336,∠U9	U 443,09 <u>Z</u>	221,846	219,004	

WELLHOUSE HOUSING ASSOCIATION LTD				(8 december)
MAINTENANCE BUDGET TO MARCH 2022	Total 2021/22 TOTAL	Budget Apr-Sept'21	Actual Apr-Sept'21	(Adverse) Favourable Variance
CYCLICAL MAINTENANCE	TOTAL			
ELECTRICAL TESTING	36,000	18,000	13,483	4,517
CLOSE ELECTRICAL TESTING			4,265	(4,265)
EXTERNAL PAINTING- phase 2B	12,000	6,000	0	6,000
EXTERNAL PAINTING- phase 8	0	0		
EXTERNAL PAINTING - phase 10	0	0		
GAS SERVICING	75,000	37,500	14,764	22,736
GUTTER CLEANING	70,000	35,000	55,930	(20,930)
GAS SAFETY AUDIT	7,800	3.900	691	3,209
FIRE SERVICE - 14 LANGBAR GDNS	3,600	1,800	148	1,652
FIREE SERVICE - EQUIPMENT	0	0	0	0
ASBESTOS MANAGEMENT	2,400	1,200	660	540
WATER TESTING	12,000	6,000	876	5,124
	218,800	109,400	90,818	18,582
REACTIVE MAINTENANCE				
REACTIVE MAINT	198,000	99,000	112,548	(5,748)
SCOTTISH POWER L/LSUP	15,600	7,800		* * *
ESTATE SERVICES - Materials	30,000	15,000	4,745	10,255
ESTATE SERVICES - Van/Fuel	15,600	7,800	2,787	5,013
Close Cleaning	0	0		
VOIDS	168,000	84,000	81,229	2,771
Facilities Management Costs	6,000	3,000	Coo	le st 3,000
Assume a £2,000 spend on Factored Owners properties	2,000	2,000		2,000
	435,200	218,600	201,310	17,290
Stage 3 Adaptations- Ex GHA	12,996	6,498	0	
Stage 3 Adaptations	30,000 42,996	15,000 21,498	19,864 19,864	1,634 1,634
	42,556	21,456	19,004	1,034
MAJOR REPAIRS - NON-CAPITALISED				
KITCHEN EXTRACTOR FANS Phase 5	6,000	3,000	0	3,000
Bathroom EXTRACTOR FANS Phase 5	6,000	3,000	0	3,000
Doors	0,000	0,000	1,719	(1,719)
Smoke Alarms Phase 8	48,000	24,000	31,580	(7,580)
Commercial Units - Newhills Rd R&R	,	0	36,132	(36,132)
External Paths	24,000	12,000	720	11,280
Back Courts Phase 1	72,000	36,000	0	36,000
Back Courts Phase 2A	0	0		0
External Verandas	0	0	720	(720)
Consultants Costs	45,000	22,500		22,500
Chimney Breast Reoval	24,000	12,000	70.074	12,000
	225,000	112,500	70,871	41,629
MAJOR REPAIRS - CAPITALISED COMPONENTS				
Kitchens Phase 5	120,000	60,000	80,503	(20,503)
Bathrooms Phase 3	117,600	58,800	32,329	26,471
Gas Boiler Replacements Phase 10	30,000	15,000	58,222	(43,222)
External Doors 2B	120,000	60,000	2,304	57,696
External Windows 2A	394,800	197,400	Cod	le st 197,400
the Hub boiler replacment	0	0	0	0
the Hub poss remodeling	22,000	11,000	U	U
	804,400	402,200	173,358	217,842
		702,200	173,330	217,042

WELLHOUSE HOUSING ASSOCIATION LTD

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Management Committee	28 October 2021				
Agenda Item	8				
Title of Paper	2020/21 SHAPS Financial Viability Assessment				
Author	Robert Murray, Finance & Corporate Services Manager				
Attachment(s)					

FOR INFORMATION

1 PURPOSE

1.1 To update Committee of the Risk category of Wellhouse based on SHAPS (Scottish Housing Association Pension Scheme) Financial Viability assessment survey.

2 RECOMMENDATIONS

2.1 That the Committee notes the result of the SHAPS Financial Viability assessment survey.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 This Report is consistent with Wellhouse's Strategic Objective to provide good governance and financial management
- 3.2 This Report is relevant in respect of the following Core Values:-
 - Accountability
- 3.3 This Report also meets point 12:13 from the current Operational Plan "Demonstrate Viability".

4 BACKGROUND

- 4.1 All employers participating in SHAPS with any defined benefit (DB) liabilities are required to complete a short online financial assessment questionnaire each year, regardless of results from previous years.
- 4.2 The financial assessment process is vital for member's financial security. It helps reduce the risk of insolvent employers leaving liabilities in SHAPS for the remaining employers to manage. In addition, it gives the SHAPS Pensions Committee the necessary information to assess and manage financial risk and monitor employer covenant.

5 MAIN ISSUES

5.1 There are three separate KPIs to this assessment:-



- Affordability;
- · Balance Sheet; and
- Forecasting.
- 5.2 Affordability this KPI is a measure of historic pension scheme contribution cover and is an indicator of the earnings strength of an employer. It is calculated using the average earnings over the last three years.
- 5.3 Balance Sheet this KPI is a measure of an employer's balance sheet (Statement of Financial Position) strength relative to the size of their pension obligations. This is also based on average information over the last three years
- 5.4 Forecasting this KPI is a measure of future pension scheme contribution cover and is an indicator of the earnings strength of an employer for the next three years.
- 5.5 Affordability Target >= 3.0, Result 22.17
 Balance Sheet Target >= 0.9, Result 1.25
 Forecasting Target >= 3.0, Result 11.31
- 5.6 The overall risk is categorised as "Low Risk".
- 6. DISCUSSION
- 6.1 Not applicable.

7. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 7.1 There is a regulatory requirement for Wellhouse to complete this Financial Viability Assessment survey on an annual basis.
- 7.2 It is also considered Good Practice for Wellhouse to regularly carry out financial viability exercises.
- 8. FINANCIAL IMPLICATIONS
- 8.1 Not applicable.

9. KEY RISKS

9.1

(a) Strategic Risks	(b) Operational Risks	(c) Project Level Risks
If Wellhouse is categorised as "High Risk", it will only be able to offer a lower risk benefit structure for future pension benefits.		
Mitigation	Mitigation	Mitigation
Through regular robust forecasting and good financial viability practice, Wellhouse should always be categorised as "Low Risk".		



10. EQUALITY AND DIVERSITY IMPLICATIONS

- 10.1 None apparent.
- 11. SUSTAINABILITY
- 11.1 Not applicable.
- 12. SWOT ANALYSIS
- 12.1 Not required.
- 13. CONCLUSION
- 13.1 Wellhouse quite comfortably meets all the KPIs and is able to offer any available benefit structure, however, Wellhouse has already taken the decision to close the DB scheme to any new joiners



Management Committee	28 th October 2021				
Agenda Item	9				
Title of Paper	Statutory Annual Returns FCA and OSCR				
Author	Robert Murray, Finance & Corporate Services Manager				
Attachment(s)	FCA Annual Return Office of Scottish Charity Regulator Annual Return				

FOR APPROVAL

1 PURPOSE

1.1 To request authorisation for Robert Murray, Finance & Corporate Services Manager to submit the Annual Return to Office of Scottish Charity Regulators (OSCR) for Wellhouse Housing Association.

2 RECOMMENDATIONS

2.1 That the Finance & Corporate Services Manager submits the OSCR Annual Return by the specified deadline of 31 December 2021. The FCA return was submitted by 30 September 2021 deadline.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 This Report is consistent with Wellhouse's Strategic Objective to provide good governance and financial management
- 3.2 This Report is relevant in respect of the following Core Values: -
 - Accountability
 - Excellence
- 3.3 This Report meets point 12:18 from 2020/21 Operational Plan "OSCR Return" and "FCA Return"
- 3.4 This Report should contribute towards our overarching Aim and Vision of making Wellhouse "the Place to Be".

4 BACKGROUND

- 4.1 There was a requirement to submit a return to the FCA by 30 September 2021 and this was completed as per the appendix.
- 4.2 There is a statutory requirement for Wellhouse to complete and submit the Annual Return to OSCR by 31 December 2021.



5 MAIN ISSUES

- 5.1 The figures in the Annual Return reflect the figures in the Annual Statutory Accounts approved by Management Committee on 26 August 2021.
- 5.2 A scanned copy of the signed Annual Statutory Accounts will be submitted alongside the Annual Return.

6. DISCUSSION

6.1 Questions or points of clarity are invited.

7. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

7.1 As a registered charity there is a statutory requirement to complete and submit Annual Returns to OSCR and to FCA.

8. FINANCIAL IMPLICATIONS

8.1 There is no fee to pay while submitting this Return.

9. KEY RISKS

(a) Strategic Risks	(b) Operational	
	Risks	Level Risks
That Wellhouse will fail in one of its legal		
obligations by not submitting the Annual		
Returns by the required deadline dates.		
Mitigation	Mitigation	Mitigation
Ensure all Finance staff are aware of the		
deadline dates for all statutory, legal and		
regulatory returns.		

10. EQUALITY AND DIVERSITY IMPLICATIONS

10.1 None apparent.

11. SUSTAINABILITY

11.1 Not applicable.

12. SWOT ANALYSIS

12.1 Not required.

13. CONCLUSION

13.1 Wellhouse will have complied with its statutory obligations to submit the annual return to FCA by 30 September 2021 and the Annual Return to OSCR by 31 December 2021.



Annual Return (AR30) form

Society Name: Wellhouse Housing Association Limited

Society Num: 2469 RS

An Annual Return must be completed by all societies registered under the Co-operative and Community Benefit Societies Act 2014 ('the Act') (including any societies previously registered under the Industrial and Provident Societies Act 1965). The Annual Return must include:

- this form;
- a set of the society's accounts; and
- where required, an audit report or report on the accounts.

A society must submit the Annual Return within 7 months of the end of the society's financial year. Failure to submit on time is a prosecutable offence.

Please note that this form, including any details provided on the form, will be made available to the public through the Mutuals Public Register.

For guidance on our registration function for societies, which includes guidance on the requirement to submit an Annual Return, please see here

2.1 What date did the financial year covered by these accounts end?

31/03/2021

3.1 Please provide the names of the people who were directors of the society during the financial year this return covers.

Some societies use the term 'committee member' or 'trustee' instead of 'director'. For ease of reference, we use 'director' throughout this form.

Name of Director	Month of Birth	Year of Birth	
Jane Heppenstall	Jan	1966	
Maureen Morris	Aug	1951	
Michelle Harrow	Jul	1979	
Darron Brown	Apr	1977	
Clare Monteith	Nov	1970	
Shona McKenna	Dec	1976	

Sarah Morris	Dec	1989	
Carol Torrie	Mar	1978	
3.2 All directors must be 16 or older. Please confirm this is this case: ☑ All directors are aged 16 or over			
3.3 Societies are within the scope of the Company Director Disqualification Act 1986 (CDDA). Please confirm that no director is disqualified under that Act:			
oxtimes No director is disqualified			
3.4 Please state any close links authority.	s which any of the direc	ctors has with any society, company or	
'Close links' includes any direct other organisations.	torships or senior position	ons held by directors of the society in	
N/A			
year this return covers.		secretary at the end of the financial	
•		secretary at the end of the financial Year of Birth	
year this return covers. Societies must have a secretar	~y		
year this return covers. Societies must have a secretar Name of Secretary	Month of Birth	Year of Birth	
year this return covers. Societies must have a secretar Name of Secretary Martin Wilkie-McFarlane	Month of Birth Nov	Year of Birth	
year this return covers. Societies must have a secretar Name of Secretary Martin Wilkie-McFarlane 4.1 Please confirm that:	Month of Birth Nov d with this form	Year of Birth 1966	
year this return covers. Societies must have a secretar Name of Secretary Martin Wilkie-McFarlane 4.1 Please confirm that:	Month of Birth Nov d with this form levant statutory and according to the statutory according to t	Year of Birth 1966 counting requirements	

Number of members	103
Turnover	3,999,024
Assets	31030787
Number of Employees	20
Share Capital	103
Highest rate of interest	0
paid on shares	

4.3 What Standard Industrial Classification code best describes the society's main business?

Where more than one code applies, please select the code that you feel best describes the society's main business activity. You will find a full list of codes here

SIC Code

Renting and operating of Housing Association real estate (68201)

Societies are required to appoint an auditor to audited unless they are small or have disapplied this requirement. For further guidance see chapter 7 of our guidance: https://www.fca.org.uk/publication/finalised-guidance/fg15-12.pdf

- 5.1 Please select the audit option the society has complied with:
- Full Professional Audit
- O Auditor's report on the accounts
- Lay Audit
- O No audit
- 5.2 Please confirm the audit option used by the society is compliant with the society's own rules and the Act
- ☑ We have complied with the audit requirements
- 5.3 Please confirm any audit report (where required) is being submitted with this Annual Return
- Yes

O Not applicable		
5.4 Is this society accepted by HM Revenue and Customs (HMRC) as a charity for tax purposes?		
YesNo		
5.5 If the society is registered wi please provide your OSCR registr	th the Office of the Scottish Charity Regulator (OSCR) ration number.	
Registered		
O Not applicable		
OSCR Number	SC036552	
5.6 Is the society a housing asso	ciation?	
○ No		
Yes		
5.7 Please confirm which housing registration number they have g	g regulator you are registered with, and provide the iven you:	
O Homes and Communities Agen	су	
Scottish Housing Regulator		
○ The Welsh Ministers		
Scottish Housing Registration	HAC281	
Number		
C 1 To the consists a subsidiary of	another acciety?	
6.1 Is the society a subsidiary of another society?		
○ Yes		
• No		
6.2 Does the society have one or	more subsidiaries?	
(As defined in sections 100 and 101 of the Act)		
○ Yes		

All societies are registered meeting one of two conditions for registration. These are that the society is either:

- a bona fide co-operative society ('co-operative society'); or
- are conducting business for the benefit of the community ('community benefit society').

You must answer the questions set out in in the next section of this form, depending on which condition for registration you meet.

If you are not sure which condition for registration applies to the society please see chapters 4 and 5 of our guidance <u>here</u>.

7.1 Condition for Registration

- Co-operative society
- Community Benefits society

Community benefit societies must answer the following questions in relation to the financial year covered by this return.

7B.1 What is the business of the society?

For example, did you provide social housing, run an amateur sports club etc.

Registered Social Landlord - The principal activity of the Association being the provision and management of affordable rented accommodation

7B.2 Please describe the benefits to the community the society delivered?

Here we are looking to see what the benefits to the community were. Community can be said to be the community at large. For example, did you relieve poverty or homelessness through the provision of social housing.

As a landlord and managing agent- the provision, construction, improvement and management of land and accommodation

The business of the society must be conducted for the benefit of the community. Please describe how the society's business (as described in answer to question 7B.1) provided benefit to the community.
As above
7B.4 Did the society work with a specific community, and if so, please describe it here? For instance, were the society's activities confined to a specific location; or to a specific group of people? Please note that in serving the needs of any defined community, the society should not inhibit the benefit to the community at large.
The local geographic community covers: The Wellhouse area in Easterhouse, Glasgow
7B.5 What did the society do with any surplus or profit? For instance, did you pay a dividend to members (and if so, on what basis); did money get reinvested in the business; put into reserves; used for some other purpose?
Surplus for the year was transferred to Reserves, which are carried forward to the next financial year. These reserves are required for the future upkeep and maintenance of the properties.
7B.6 Please state any significant commercial arrangements that the society has, or had, with any other organisation that could create, or be perceived as creating, a conflict of interest. Please tell us how you ensured that any such conflict of interest did not prevent the society from acting for the benefit of the community.
N/A

7B.3 Please describe how the society's business delivered these benefits?

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Charity: SC036552 - Annual Return: SC036552.2021.1

Principal Contact Details

Title

Mr

Forename

Martin

Surname

Wilkie-McFarlane

Suffix

Position in the organisation

Director

Address Line 1 🐑

The Hub

Address line 2 🐑

49 Wellhouse Crescent

Address line 3 🐑

Glasgow

Address line 4 🐑

Address Line 5 🎤

Postcode 🐑

G33 4LA

Country

Scotland

Telephone number

01417811884

Mobile number

Fax number

01417811885

Email

martin@wellhouseha.org.uk

Principal Office Or Trustee Address 🐑

Principal

Website Address 🐑

www.wellhouseha.org.uk

Alternative Contact Email

finance@wellhouseha.org.uk

Annual Return / Monitoring Return Details

https://oscronline.oscr.org.uk/Oscr/Monitoring/AnnualReturn/Print/319680

10/18/21, 12:02 PM Print View

Section A

Charity Number 🐑



SC036552

Legal Name 🐑

Wellhouse Housing Association Limited

1, Accounting Reference Date 🐑

31/03/2021

2. Gross Income 🐑

£3,999,024

3. Gross Expenditure 🐑

£3,362,955

4a. Does your charity publish its annual reports and accounts on its website?

Yes

4b. Copy & paste the link to your published accounts here 🐑



https://wellhouseha.org.uk/assets/UPLOADS/DOCUMENTS/2021/10/Wellhouse-Housing-Association-31-March-2021-Final-signed-accounts.pdf

5. Total Number Of Charity Trustees

6. Total Number Of Paid Staff

7.a Does your charity have children and/or vulnerable adults as beneficiaries?

7.b If yes, can you confirm that your charity has appropriate policies in place to protect these vulnerable individuals?

7.c If you do not have appropriate policies, please explain how you plan to resolve this?

Accounts Information

Accounts Submission Option

I will attach an electronic copy of my signed accounts (including a signed trustees' annual report and signed auditor's or independent examiner's report) in .pdf format.

View Accounts Files

Declaration Information

I certify that the information entered in this form is correct to the best of my knowledge

I confirm the information entered has been approved by the charity trustees and I am authorised to submit this information

https://oscronline.oscr.org.uk/Oscr/Monitoring/AnnualReturn/Print/319680

10/18/21, 12:02 PM Print View

Yes

Name of person submitting

Robert Murray

Role of person submitting

Finance & Corporate Services Manager

Declaration Date

Received Date

Submitted Date



Wellhouse: the Place to Be

Management Committee	28 th October 2021	
Agenda Item	10	
Title of Paper	Updates re Financial Regulations and Procedures	
Author	Robert Murray, Finance & Corporate Services Manager	
Attachment(s)	Financial Regulations Authorised Signatories listing	

FOR DECISION

1 PURPOSE

1.1 To advise Management Committee of the proposed changes to the financial regulations.

2 RECOMMENDATIONS

- 2.1 That the Management Committee considers the changes made and, subject to satisfaction, approve the updated document.
- 2.2 That the changes are circulated to all staff members for the purposes of awareness.

3 BUSINESS PLAN, VISIONS AND VALUES

- 3.1 This Report is consistent with Wellhouse's Strategic Objectives: -
 - Objective 5: To maintain good governance and financial management
- 3.2 This Report is relevant in respect of the following Core Values: -
 - Accountability
 - Excellence
 - Honesty and Integrity
- 3.3 This Report also meets the following points from the 2021/22 Operational Plan: -
 - 12:1 "Review and update financial regulations and procedures as appropriate".
- 3.4 This Report should contribute towards our overarching Aim and Vision of making Wellhouse "the Place to Be"

4 BACKGROUND

4.1 The Financial Regulations & Procedures were originally approved in July 2015, then updated in December 2015 and again in December 2016.



- 4.2 As part of our 3-year cycle of Policy review, these Financial Regulations and Procedures were reviewed again in February 2020.
- 4.3 We need to update the list of current cheque signatories and the Finance Officer is completing the form to be discussed at the forthcoming Audit and Risk Committee meeting and if approved to submit to Clydesdale Bank. However, during this exercise it has been noticed that there is a slight inconsistency in the processes of cheque signatories and BACS payments and this report aims to resolve this issue.

5 MAIN ISSUES

- 5.1 The issue highlighted as part of this exercise is as follows: -
- 5.2 The majority of payments to suppliers and staff are made by BACS electronic payments and the Regulations state that the Housing Manager and Finance Manager may submit these payments as well as the Director.
- 5.3 As far as cheque signing goes the Procedures state: -
 - ➤ 13.4 If a cheque is required it shall be presented for signature together with authorised invoices for inspection. All cheques must require two signatures, with no more than one staff member signing each cheque.

This would imply that there is the option for more than one staff member being a cheque signatory and internal controls are already in place.

- However, in the listing of Authorised Signatories in the Regulations (Appendix 1), it only lists the Director and Office Bearers as cheque signatories.
- 5.5 This report is aiming to bring a bit more consistency to the practice of supplier/staff payments by enabling another senior member of staff to be able to sign cheques in addition to the Director. It would also eliminate the issue of 2 Committee members having to sign a cheque without it being signed beforehand by a senior officer of the organisation, if the Director were unavailable for any period of time.
- 5.6 The BACS Payments Listing, BACS Payments (Online Banking) and Cheque Payments have also been amended to reflect the Finance Assistant being able to prepare these.

6 DISCUSSION

6.1 Discussions have already taken place internally regarding the practicalities and logistics of the current arrangements.

7 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

7.1 This Report complies with SHR Regulatory Standard 3: The RSL manages its resources to ensure its financial well-being and economic effectiveness.



- Standard 3.1: The RSL has effective financial and treasury management controls and procedures to achieve the right balance between costs and outcomes and control costs effectively. The RSL ensures security of assets, the proper use of public and private funds, and access to sufficient liquidity at all times.
- 7.2 There is a legal requirement for Wellhouse to report on its systems of Internal Financial Controls, including policies and procedures in the Statutory Accounts and the External Auditor will express their opinion on these controls.
- 7.3 Good practice dictates that proper policies and procedures are in place, reviewed regularly and all staff are aware of them and adhere to them.
- 8 FINANCIAL IMPLICATIONS
- 8.1 N/A
- 9 KEY RISKS

(a) Strategic Risks	(b) Operational Risks	(c) Project Level Risks
	 The Association has Financial Regulations and Procedures that Staff and Committee are not aware of. There is a failure to follow the requirements contained within these documents. Could result in failure in respect of compliance with expected standards. 	
Mitigation	Mitigation	Mitigation
	 Regularly review and update Financial Regulations and Procedures. Ensure all staff and Committee are aware of them and their contents and are advised of updates. Ensure staff are aware of consequences of failing to comply with expected standards. 	

10 EQUALITY AND DIVERSITY IMPLICATIONS

- 10.1 None apparent
- 11 SUSTAINABILITY
- 11.1 Not applicable.
- 12 SWOT ANALYSIS
- 12.1 Not required as no new business activity identified.



13 CONCLUSION

13.1 The Regulations are more reflective of the current processes currently undertaken in Wellhouse Housing Association and are being updated to accommodate proposed changes to processes.

31. Authorised Signatories

BACS Payment List		
Prepared by	Finance Officer/Finance and Corporate Services Assistant	
Authorised by	Housing Manager / Assets & Maintenance Manager/	
	Finance & Corporate Services Manager / Director	
BACS Payment (Online		
Banking)		
Prepared by	Finance Officer/Finance & Corporate Services Assistant	
Authorised by	Housing Manager / Assets & Maintenance Manager/	
	Finance & Corporate Services Manager / Director	
Cheque Payments		
Prepared by	Finance Officer/Finance & Corporate Services Assistant	
Authorised by	Finance & Corporate Services Manager / Director / Office	
	Bearers	
Grant Offers		
Authorised by	Office Bearers / Director	
HAG Claims		
Prepared by	Finance Officer	
Authorised by	Office Bearers / Director	
Private Finance Drawdown		
Prepared by	Finance Officer	
Authorised by	Office Bearers / Director	
Scottish Government Grants		
Prepared by	Finance Officer	
Authorised by	Office Bearers / Director	



Management Committee	28 October 2021	
Agenda Item	11	
Title of Paper	Rent Arrears Update	
Author	Carol Hamilton, Housing & Customer Service Manager	
Attachment(s)	Appendix 1 – Arrears Graphs	
Executive summary	 The following information is recorded at the end of Period 6, 30th September 2021: Gross current tenant rent arrears are £300,928 – 8.96% of annual income Net arrears are £288,421 – 8.58% of annual income Former Tenant's arrears are £56,411 Rent collection is currently 103.25% (cumulative 6 months to end September 2021) 101 tenants (12.75% of all tenants) owing £1,000+ now owe £215,355 collectively – 71.56% of current arrears and 6.41% of annual rent income. 57 (53.77%) of those owing £1,000+ are UC recipients 40 tenants (5.05% of all tenants) owe £2,000+ The number of tenants claiming UC is 226 (28.54% of tenants). The amount of UC arrears figure is £155,519.00 (51.68% of the current arrears) or (4.63% of annual income) 	

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 September position.

5. MAIN ISSUES:

- 5.1 Since the last Committee update, gross current tenant rent arrears have reduced by £48,189 to £300,928. Appendix 1 highlights the reduction over the last 4 months with the largest reduction being recorded at the end of July because of a double payment of Housing Benefit (HB) from Glasgow City Council (GCC). The double payment occurs once a year and allows for HB payments to align with rent charges.
- 5.2 The number of tenants in arrears has decreased in most bands over the summer months and there are 4 fewer cases who owe more than £2,000. The net current tenant arrears have reduced by £16,532. (Appendix 1)
- 5.3 The former tenant arrears have increased by £7,689. An eviction that was carried out in September accounted for £3,771 of this debt as well as debt left by those abandoning tenancies with arrears balances.
- 5.4 Direct Debit payments of £1,952 that are set up for the 31st of each month are not included in the final end of period figure. Similarly, tenants who normally make payments at the end of the month by other methods are not included. In addition, £5,356 of payments made via Callpay between 1-6 October for the end of September's rent charge will be included in the October figures.
- 5.5 Rent due by GCC for 3 flats that were provided for temporary accommodation during Covid, and have a different billing method from the other leased flats, have accrued arrears of £4943.50. We are working with their Finance Team to rectify this.
- 5.6 While every effort is being made by Housing Officers to tackle arrears, their efforts are being adversely impacted by several tenants, particularly those in the legal system, who continue to take advantage of the temporary legislation and are refusing to pay or engage.
- 5.7 Despite the above factors, there has been an overall improvement in the reduction of arrears.

6. DISCUSSION

Effect of Covid 19

- 6.1 An action point from June Committee meeting was to provide some analysis on how Covid has affected rental income. While it is difficult to provide a definitive answer or exact cost value, the issue that has had the greatest impact is the result of the temporary legislative change that extended the notice period for legal action from 1 to 6 months. This has allowed several tenants to deliberately increase their debt as well as failing to engage with officers. The temporary legislation preventing evictions may have given some tenants a false sense of security that legal action could not be taken if they failed to pay rent.
- 6.2 An example of this is one of 2 eviction cases that was approved at last Committee meeting. The balance on the account in March 2020 was £3,800 and continued to increase throughout the lengthy notice period and a delayed hearing date due to a



backlog of court cases. The tenants have made no payments since 2019 and Universal Credit payments have been sporadic. The arrear is now in excess of £9k and a new court date is being scheduled for 2022 as a result of the case being recalled to court.

- 6.3 From March 2020 to October 2021 the Income Advice Officer (IAO) has assisted 315 tenants with benefit issues resulting in financial gains of £1,048,762.77. The number of tenants claiming Universal Credit (UC) increased from 140 in March, 2020 to 226 tenants currently. UC rent arrears increased from £130,641 in March 2020 to £155,519 (Last end of period figure 30.09.2021). This is due to the increase in the number of tenants claiming because of a change in circumstances including employment changes, family composition/ relationship changes and moving home. The number of claimants will always continue to grow as more people naturally migrate to UC.
- 6.4 The number of referrals made to the IAO has remained consistent as Housing Officers continue to make new tenant benefit check referrals and referrals for those in rent arrears.
- 6.5 The IAO has noted during the pandemic that rent arrears have often accrued as tenants have failed to notify Glasgow City Council (GCC) / or the Department of Working Pensions (DWP) of relevant changes that affect benefit entitlement. There have been many cases where tenants have failed to provide key information and as a result benefit entitlement has been stopped or reduced.
- 6.6 For example, one tenant's Housing Benefit (HB) was stopped in October, 2020 backdated from January 2020, due to a failure to submit evidence to GCC. The tenant did not contact the Council at all during this time despite numerous letter requests. In January, 2021 the tenant made contact with the IAO who assisted the tenant to submit evidence which took several months of engagement. The tenant accrued rent arrears of £2,974.84 by 1st August 2021. The tenant's rent account is now clear as the IAO assisted the tenant to have her housing benefit reassessed and claim UC to cover ongoing rent liability.
- 6.7 Another example is of a tenant who was referred to the IAO in April 2021, as she had not been engaging with Housing Officers about her rent arrears despite many contact attempts. The tenant had accrued rent arears of £2,822 at the time of referral. The IAO was able to secure discretionary payments of £2,025.16 which reduced her rent arrears to £796.84 by 31st July, 2021. Encouraging tenants to keep engaging with the housing team and local authority can be instrumental in preventing high level rent arrears.
- As the number of claims to UC have increased, the amount of UC rent arrears has also increased. Many tenants are still spending housing costs that have been paid to them directly from DWP. For example, a tenant claimed UC on 16th February 2021 and her housing benefit payments stopped as expected. DWP paid her full housing costs to cover her full rent liability every month but she spent the money and failed to pay six months of housing costs to the Housing Association. The customer has now agreed to pay her housing costs directly to the housing so that the temptation to spend the money is removed from her. At the start of the tenants UC claim the tenant had rent arrears of £223.72, she now has rent arrears of £2,602.17.
- 6.9 When a claimant makes a new claim to UC, DWP educate them about housing costs and advise that housing costs can be paid to them directly or they can activate their Scottish Choice to have housing costs paid directly to the landlord. The tenants UC



- statements will also advise that housing costs have been included in their payment and it will also advise who the housing costs have paid to (the tenant or landlord).
- 6.10 Throughout the pandemic many tenants have failed to engage with the Housing Team and Local Authority despite both services attempting contact on many occasions. There is no definitive answer on why tenants have refused to engage. The deterioration in many people's overall health and mental health may have played a role in non-engagement. Many people may have simply buried their head in the sand.
- 6.11 The cost of living has increased throughout the pandemic with food and energy prices continuing to rise. This may have contributed to an increase in rent arrears as tenants may have borrowed from their own rent money to cover the additional costs of living expenses.
- 6.12 Early intervention from the Housing Team continues to be key to preventing and reducing rent arrears at early stages. Engagement and discussions about how rent will be paid are keys discussions at sign ups and when a new claim to UC is made by any tenant.

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 arears have occurred solely as a result of the Covid-19 situation.

8. FINANCIAL IMPLICATIONS

8.1 Dealt with in the body of the report.

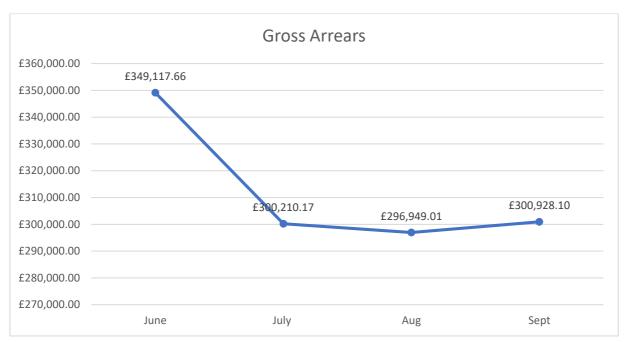
9 KEY RISKS

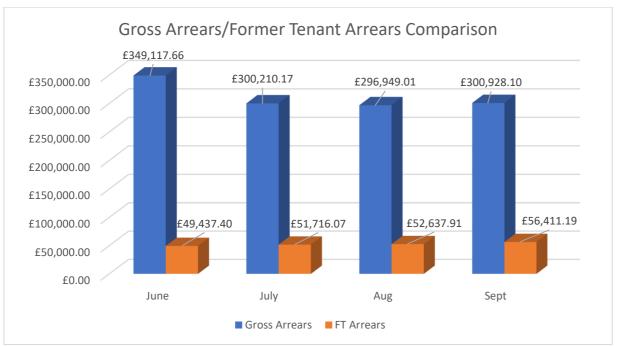
- 9.1 Failure to robustly manage arrears is a failure to deliver on core KPI and reduces income to the Association. Mitigation persistent and consistent application of policy and staff performance management.
- 9.2 Any rise in evictions may lead to reputational damage. Mitigation- use only as a last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

10 EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

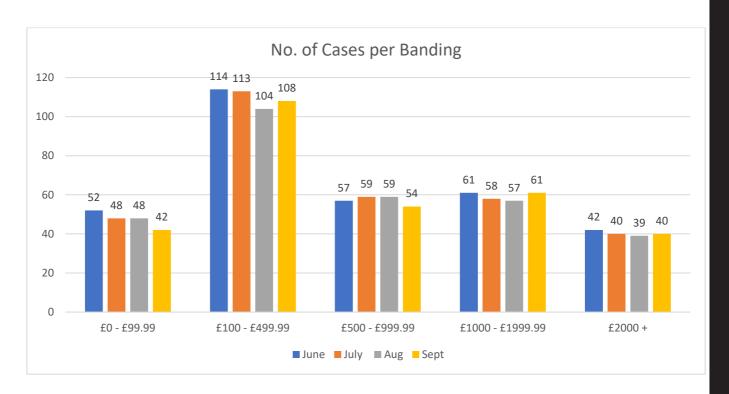
10.1 The Rent Management Policy has been written with our commitment to diversity included.

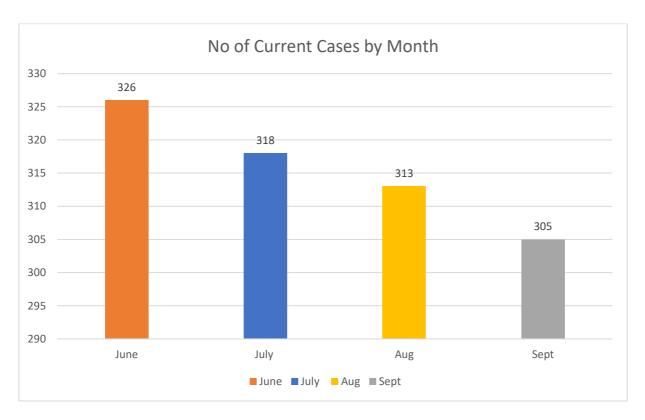
Appendix 1





Appendix 1







Wellhouse: the Place to Be

Management Committee	28 October 2021
Agenda Item	12
Title of Paper	Window and door replacement.
Author	Bill Black Assets & Maintenance Manager
Attachment	Appendix 1 report from Ewing Sommerville Ltd Appendix 2 Sidey cost increase Breakdown

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 Lot 2.

The Committee agreed to award the contract to Sidey Solutions Ltd at the April 21 meeting for the sum of £518,502.60 new tender cost £574,748.40 an increase of £56,245.80 the reason for increase is discussed within the paper and the attached appendixes

2 RECOMMENDATIONS

2.1 Note the recommendations within the report and tender return. Approval is sought for expenditure of £574,748.40 + vat to be awarded to Sidey Solutions Ltd for Lot 2.

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. Anticipate, understand and respond to local needs;
 - 4. Foster an attractive, successful and thriving community;
 - 5. Maintain good governance and financial management;

It is also consistent with our Values of:

- Trust;
- Honesty;
- Integrity;
- Excellence;
- Accountability;
- Sustainability.



3.2 Planned Replacements

The replacement of these are 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 was due in 19/20 following the installation of new doors in Phase 1, but procurement was delayed with recruitment of the new Maintenance Manager and then Covid restrictions.

The contract has been procured through the Scottish Procurement Alliance Framework WD 1 as two lots, LOT 1, Phase 1, and Phases 2A & 2B LOT 2.

The current programme is on site and is progressing very well with very positive feedback about both the windows and the Contractor.

5. **MAIN ISSUES**

Sidey Solutions Ltd have contacted us to inform us that there is an increase in the tender 5.1 cost for Lot 2 the reasons are detailed in appendix 2.

Some of the price increases detailed in appendix 2 are as follows

- Composite Door blanks have increased by 30.7%
- Steel reinforcing has now increased by over 45%, with further increases expected.
- The cost of a shipping container is currently more than £11,000 compared to £2,100 in May 2020.

We have checked with Scottish Procurement Alliance and the costs are still within the agreed Framework prices.

"From a framework perspective, and yes this will affect all providers and indeed direct employers, this does not change the ranking for Sidey on our framework. All our appointed companies across the various frameworks are experiencing similar increases and unfortunately the tenders supplied are above average. As you know though it's UK wide and it's not limited to construction either. I, therefore, from a framework perspective. consider it justified for Sidey to increase the prices." (as per quotes attributed from Scottish Procurement Alliance)

Our Consultant Ewing Somerville Partnership have also stated that they are experiencing similar cost increases with most other contracts they are involved in.



Contractor		original cost
Sidey Solutions Ltd		£518,502.60 + VAT
		new cost
		£ 574,748.40 + VAT
Increase	10.7%	£ 56,245.80 + VAT

5.2 After formal acceptance of the new costs we will have a meeting with the contractor and work out a survey and installation programme for year 22/23

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, new cost over two years

Costs Previous New £719,854.80 £776,100.60 Consultant, Procurement Post Contract £ 15,830.00 15,830.00 and CDM Services.

Total £735,684.80 £791,930.60

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 and reputational damage as these are already behind there due replacement date. We are already having issues with obtaining parts for some of the other phase's windows. There is also the risk that if we put off accepting the tender and accept/ retender next year Sidey may not have the capacity to carry out the works.

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 £ 574,748.40

3



14 October 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 Phases 2A and 2B

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

Yours faithfully

Barry Farrell
Director

Enc.





MS*

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

Ewing Somerville Partnership (Scotland) Ltd I Registered In Scotland No 530344

DIRECTORS

Barry Farrell MRICS, LLM, ACI Arb

Evelyn Scott MRICS, LLM, ACI Arb

Geraldine McCann MRICS, LLM, ACI Arb, CMaPS



REPORT ON OFFER (submitted by Sidey Solutions Ltd.)

FOR

WINDOW AND DOOR REPLACEMENTS

AT

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

OCTOBER 2021



40 Spers Whart | Glasgow | G4 9TH | t 0.141 353 353 e. info@ewing.samerville.co.uk

1.0 Project Name

Design and installation of Windows and Doors at Wellhouse Phases 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 Offer

14 October 2021.

4.0 Last Date for Acceptance

12 April 2022.

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 in January 2022, with window surveys and manufacture commencing in October / November 2021.

7.0 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.

The original offer was submitted on 9 February 2021. Sidey have since advised that due to various cost increases within the industry they could no longer stand by the offer. A copy of Sideys email is attached in Appendix. A



8.0 **Analysis of Rates**

The revised rates submitted by Sidey have been compared to the original rates from February 2021. A copy of the comparison has been included in Appendix B. Overall the increase in the works cost equates to 10.85%. This has been justified by the SPA as being in accordance with the Framework and also comparable to price increases being experienced in the market.

The SPA also advised that the price increase does not change the ranking system of the Framework and therefore the Association are still able to directly award to Sidey.

9.0 Breakdown of Contract Sum

Provisional Sums £ 10,700.00 Phase 2A £ 224,374.91 Phase 2B £ 312,304.52 Contingencies (5%) £ 27,368.97

TOTAL £ 574,748.40

10.0 The Construction (Design & Management) Regulations 2015

A construction phase plan will be required from Sidey Solutions Ltd. prior to the contract start date.

11.0 <u>V.A.T.</u>

The above figures are exclusive of VAT & Fees.

12.0 Conclusion

The offer submitted by Sidey Solutions Ltd. in the amount of £574,748.40 is deemed to represent value for money and is considered suitable for acceptance, subject to approval required by the Association's Management Committee.

Prepared by: Mineral Jones

Ewing Somerville Partnership (Scotland) Ltd.

Date:



Please find attached a copy of our updated rates as requested for phase 2 A & B.

Our tender sum for this phase has increased by approximately 10.7% due to various factors which I have noted below.

Since March 2021 we continue to experience exceptional and immediate cost increases as never before seen in this industry. These cost increases, coupled with a general break down in supply chains and lack of resources has caused significant pressures on price, the availability of materials and the resources needed for installations:

1. PVCu Profiles, RCM Reinforcing and PVCu Internal Finishes

- PVCu Resin supplies have been affected by major plants in Europe who declared 'Force Majeure' on their contracts with the PVCu extrusion companies last year and then followed this up with a series of instant and arbitrary price increases.
- In conjunction with this, PVC Resin supplies continue to be affected by essential maintenance being undertaken to these plants. This has constrained supply and given further impetus to exponential price increases; PVCu extrusion companies are now introducing additional monthly surcharges on profiles, warning that these will only continue to increase throughout the Spring and Summer, citing the volatility of the supply of raw materials as the cause.
- All of this has happened at a time when demand for PVCu windows and doors has increased rapidly because homeowners are spending much more time at home and have been investing in their properties rather than spend their money on other activities, such as holidays abroad.

2. Glass

- Glass manufacturers worldwide dramatically slowed their production during the first Coronavirus lockdowns, during the spring and early summer of 2020, but getting these enormous production plants back to full volume is proving challenging. The initial low production volumes, the backlog of orders and continued increasing demand have resulted in glass manufacturers reducing allocations which has seriously affected end-user supply reliability and giving rise to arbitrary price increases.
- This pressure has also increased since two of the UK's biggest lines are shut down for £50 million cold maintenance programmes. The cost and complexity of these projects is so great that once planned, they are impossible to re-arrange. With demand outstripping supply it is likely that further un-planned price increases will be applied.

3. Hardware, Ironmongery and Reinforcing

- The steel industry has been put under significant pressure since the first national lockdown as the steel mills have been reluctant to return to their full operating capacity, fearing the return of further lockdowns to come. Furthermore, essential minerals and metals have been slow in replenishing depleted levels of stock at when demand for steel globally has been increasing.
- Whilst the trade deal between the UK and EU has meant that tariffs are not applicable on trade, some delays at the ports continue to be seen, which means that suppliers are unable to provide accurate lead times and additional Brexit paperwork is also causing increases in transportation costs and ongoing delays, thus affecting material costs.

4. Composite door blanks

 The disruption brought by the pandemic to global trade has given rise to a world-wide shortage of empty containers. Shipping lines have dramatically increased shipping costs on all containers being shipped into the UK and Europe. The average cost of a 40-foot container from China is currently more than £11,000 compared to £2,100 in May 2020. This has particularly affected the supply and prices of composite door blanks, all of which are manufactured in either Korea or Taiwan.

- Sidey experienced significant disruption and additional costs following the blockage in the Suez Canal in March 2021 and this still continues to have a knock-on effect as ships were delayed unloading and hauliers and suppliers affected.
- Once again, this constraint in supply is happening at a time when world-wide demand for door blanks is rapidly increasing; this is giving further impetus to unplanned price increases being subjected onto the market.
- All of this has given rise to huge difficulty in supply of door blanks and massive price increases.

5. Labour, Resources and Overheads

- Tradesmen working in our industry have been barred from working in occupied homes during the lockdowns and have been forced to seek work outside the sector, many in the booming construction industry. The direct result has been a significant – and worsening - shortage of skilled window installers. This will take a long time to resolve and has caused sharp and immediate increases in the installation rates paid and in the overall costs of installation.
- Ongoing site costs have increased such as containers, storage, security fencing etc.
- Additional costs for COVID PPE such as Face Masks, Hand Sanitiser, Disinfectant, Disposable Gloves and Face Shields.
- Costs for other installation items such as Fixings, Expanding Foam, Silicone and Auxiliary items like Cleaning Materials. Super glue, Activator, Dustsheets, Solvents, etc. have also risen exponentially.

These events have combined to affect Sidey's costs as follows:

Materials Costs

- PVCu profile has increased by 8%, <u>plus</u> additional monthly surcharges currently at 10.8% (18.8% in total) but expecting to continue to increase month on month.
- Steel reinforcing has now increased by over 45%, with further increases expected.
- Glass has increased by 5.5%, with further increases expected.
- Hardware has increased anything between 5-16%, with further increases expected, especially so given the exponential rise in steel and aluminium costs.
- Composite Door blanks have increased by 30.7%
- Thresholds have increased by 9.5%, with further increases expected especially so given the exponential rise in aluminium costs.

These cost increases result in an average increase of over 10% to manufacture a PVCu window or door and over 20% to manufacture a composite door.

Installation Costs

- Prices for Installation materials have currently increased by 11% on average, but PVCu internal
 finishes are now also subject to monthly surcharges of between 10.8 17.6% (and rising) and
 timber and MDF prices are also continuing to rise exponentially with costs increasing in excess
 of 30 & 40%.
- The costs of direct installation labour have increased by 22.2% to install a window and 8.5% to install a door.
- We continue to experience disruption on site caused by supply chain issues and the general Covid 19 restrictions on working methods on site, the combined effect of which is a significant

underutilisation of resources which has led to substantially higher project overhead costs (compared with previous rates).

The overall effect of the pandemic has been to increase the costs of surveying, manufacturing and installing a PVCu window or door by around 15% and of surveying, manufacturing and installing a Composite door by over 20%. Worse still, looking forward over the next 12 months, the picture is one of continuing volatility in the market, which will have further impact on our costs.

It should be noted all these increases are over-and-above the rates that we had negotiated with all our suppliers, which our previous rates were based on. However, as a gesture of goodwill we have taken the commercial decision to restrict the full impact of these cost increases in our latest submitted rates.. Furthermore, we have also taken the decision for our prices to remain up to the end of March 2022, generally, our pricing is only valid for 3 months given the ongoing volatility in the market place.

I trust this explains the difference in price from rates being compared to February 2021, which are worlds apart from where we find ourselves now; but please feel free to contact me should you require any further information.

We, of course, look forward to continuing our excellent working relationship on the next phase.

Should you require any further information please do not hesitate to contact me.

Blair Greig
Estimating Manager





Wellhouse: the Place to Be

Management Committee	28 October 2021	
Agenda item	13	
Title of Paper	Succession Planning Policies	
Author	Martin Wilkie-McFarlane, Director	
Attachment(s)	Proposed Policy, including framework and assessment form for staff and committee	

APPROVAL

1 PURPOSE

To outlined for management committee the updated succession planning policy and framework.

2 RECOMMENDATIONS

2.1 To note the contents of the report and **approve** the proposed policy.

3 BUSINESS PLAN, VISION AND VALUES

3.1 This paper is compliant with objective 5 of our business plan – to maintain good governance & financial management and objective 6 – to value and invest in our people. It is also consistent with our vision and all values of excellence, integrity and sustainability.

4. MAIN ISSUES

4.1 Succession planning – what is it?

Succession planning is the process whereby we ensure that committee members (and management team members) are recruited and developed to fill each key role within Wellhouse HA. In this process, we ensure that we will never have a key role open for which another committee member (and possibly another management team member) is not prepared and able to succeed to, all other matters being equal. This is matched to an annual appraisal and skills audit, with an assessment of the balance between internal and external recruitment to vacancies to achieve the best skills match and dynamics within the management committee or management team in particular. Of course, equality of opportunity is essential too. In essence, Wellhouse should never be left with a serious skills gap should a committee member (or management team member) leave for any reason and we should have procedures in place to manage the transition.



4.1.1 SHR regulatory standard.

"The RSL plans effectively to achieve the appropriate and effective composition and profile of governing body members through ongoing performance evaluation and active succession planning. The governing body is able to assure that any non-executive member seeking re-election after nine years' continuous service can demonstrate their continued effectiveness".

4.1.2 Wellhouse Process

In the last 6 years, committee appraisals were conducted with an associated skills gaps and a succession plan has been prepared by our approved consultant, Linda Ewart. This formed our recruitment plan for new committee members after each AGM – this has worked well, although we recognise a need to identify more members of the community to join the committee. A succession planning review was carried out this year and will be subject to a separate committee from Chair to Committee in due course.

Each SMT member has completed a staffing needs/ skills assessment for their team and the Director will complete one for the Senior Management Team by 31.12.21. The information will be reflected in our upcoming business plan.

4.1.3 Supporting this with policy.

Wellhouse has therefore been operating good practice for the last 6 years in this respect and has robust succession planning in place. We introduced a formal updated policy three years ago. The policy has now been reviewed and includes an updated outline succession planning framework for all staff and committee

5. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 5.1 Regulatory: covered in the body of the report
- 5.2 Constitutional: covered in the body of the report.
- 5.3 Legal: none.

6. FINANCIAL IMPLICATIONS

6.1 none.

7 KEY RISKS

7.1. Failure to have an effective policy, updated regularly could lead to skills gaps and failure to meet the SHR standards

8. EQUALITY AND DIVERSITY ISSUES

8.1 These are covered in our overarching equality and diversity statements.



9. CONCLUSION

9.1 Wellhouse has effective succession planning in place. We are merely regularising the processes and ensuring our policy is fully reviewed.





POLICY

SUCCESSION PLANNING

Wellhouse - The Place To Be

Policy Created: September 2018

Reviewed: September 2021 to be approved at Oct 21 committee

Next Review September 2024



Section	Content	Pages
1.	Vision and values	
2.	Governance	
3.	Policy Aims	
4.	Equal Opportunities Statement	
5.	Introduction	
6.	Principles	
7.	The Policy	

Linked Policies/Procedures

1.	Committee Development and Support
2.	



1. Vision and values

Wellhouse - the Place to Be.

This simple statement is our vision of Wellhouse as an attractive place where people feel happy and safe, benefit from having a good home and an attractive environment and feel proud to be part of a vibrant community.

We believe that our values of Trust, Honesty and Integrity, Excellence, Accountability and Sustainability supported by a comprehensive policy framework will help make our vision a reality.

2. Governance

Wellhouse HA is a community controlled registered social landlord and is managed by a group of local people who are elected onto the Management Committee. Their role is to make sure that the Association is well run, meets the needs of the local area and is responsive to what is important to local people.

The Management Committee appoints senior staff, agrees all the Association's policies and takes all the key decisions. The Director and the senior team support the Committee in these responsibilities,

3. Policy - Aims

The aim of the Succession Planning Process is: -

- To identify potential successors to key positions.
- To identify potential skills and gaps, i.e. no suitable successors.
- To identify staff posts which may require to be filled externally.
- To identify Development Programmes/Career Paths or the lack of them.
- To provide a link between the processes of Personal Development Planning and Training
- To encourage Senior Management to consider the wider issues associated with Succession Planning, including future business requirements of the Association.
- To adhere to diversity and equality principles.

4. Equal Opportunities Statement

We aim to ensure that all services, including the delivery of this policy, provide equality of opportunity.

We will respond to the different needs and service requirements of individuals. We will not discriminate against any individual for any reason, including age, disability, gender re-assignment, marriage, civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation, or other status.

5. Introduction

The aim of this policy is to provide details on Wellhouse Housing Association's approach to succession planning and how talent is managed to ensure there is a continued supply of suitably qualified staff and committee members to satisfy the future growth of the Association.



Succession Planning is a process for identifying and developing internal people with the potential to fill positions in the organisation.

6. Principles

The benefits of adopting a Succession Planning System are: -

- To encourage a strategic approach to the development of the Association's human resources linked to the organisational Business Plan.
- To minimise disruption should there be future changes.
- It ensures that the Association is genuinely planning ahead and pro-actively responding to both the unexpected (e.g. resignations, long term sickness etc) and also the expected (e.g. retirements).

It should be noted that the above benefits are applicable to both staff and committee members of the Association.

7. The Policy

SUCCESSION PLANNING REVIEW

Following the staff and committee appraisals, a Succession Planning Review will take place annually with the outcomes linking into the Association's Training Plan Review. The annual succession planning review will assess the following:

- The future needs with regard to key positions and the supply of people to meet these needs.
- To identify people with potential for further development/promotion.
- To check that people are being developed sufficiently to enable them to fill future key roles/vacancies effectively.
- To identify learning and development needs for each individual.

It should be noted that the above benefits are applicable to both staff and committee members of the Association.

THE SUCCESSION PLAN

Following the above review, the Association's Succession Plan will be updated to take account of the future needs of the organisation.

a) <u>Considering the Association's Future Objectives in Relation to Future Committee and Staff Competencies</u>

In order to effectively target future succession needs it is important to consider the Association's future Committee and staff resource competencies in relation to its future objectives. The Association will therefore consider firstly, the strategic issues (e.g. "where are we going") as an Association to ensure that targeted succession planning and managing talent accurately reflect the Business Plan objectives.

The Association will examine its current strengths and weaknesses. It will also consider what external factors may affect its future direction (e.g. environmental, legislative etc).

The strategic planning issues will be assessed as part of the Association's annual Business Plan review which is jointly reviewed by senior staff and Committee.



b) Identifying the Association's future Committee and Staff resource

Having considered and reviewed future organisational objectives, the Association will be in a position to consider how this will impact on its Committee and staff resources.

The use of an appraisal system for staff and Skills Audit for committee would ensure that everyone is given every opportunity for training and development. The Association uses a range of learning and development tools which are set out within the above plan and include: - Conferences, attendance at Forums, coaching, mentoring on the job training, shadowing etc

Using the above methods, the Association will be in a position to address such issues as: future organisational structure, identifying skills and competencies which are required in the future, addressing skills deficits etc.

This will also involve line managers looking at succession planning and identifying talent within their own functions. Line managers should identify an emergency successor and any possible future successor. The line manager is also asked to identify any posts which are likely to prove difficult to fill internally and may require external recruitment. This information will be provided using a checklist.

The information gathered from individual line managers is co-ordinated at a senior management level and will be incorporated into the Association's overall Succession Planning Plan.

c) Format of the Succession Plan

Although not exhaustive, the Succession/Talent Management Plan will contain the following: -

- Current Association Committee and staff organisational structure.
- Possible future Committee and staff structure (if required).
- A list of key staff positions. This will include information on the current post holder, job description and person specification, a list of possible emergency short-term, longer-term and a potential successor profile for each key post identified.

8. Review of Policy

The Association will review its Succession Planning Policy on a biennial basis to ensure that it continues to meet the Association's aims and objectives.





Appendix 1 Purpose of Committee succession planning

- 1. Wellhouse Housing Association is committed to ensuring the effectiveness and sustainability of its committee.
- 3. WHA's committee is committed to ensuring its performance meets the requirements of the Scottish Housing Regulator's Regulatory Standards of Governance and Finance. These Standards state that "the governing body and senior officers have the skills and knowledge they need to be effective" (Standard 6) and most relevant in the context of this policy, that "....the RSL formally and actively plans to ensure orderly succession to governing body places to maintain an appropriate and effective composition of governing body members and to ensure sustainability of the governing body" (Standard 6.1).
- 4. This Succession Planning Policy aims to:
 - ensure the committee has the skills, knowledge, diversity and objectivity it needs to provide capable leadership, control and constructive challenge;
 - ensure the composition of the committee remains compatible with WHA's Rules and business needs;
 - deliver orderly succession planning to effectively manage the retiral and recruitment of committee members;
 - deliver orderly succession planning to effectively manage the retiral and appointment of office bearers;
 - create an appropriate mix of established and new members on the committee ensuring experience as well as new ideas and objectivity;
 - offer assurance that any member seeking re-election after nine years' continuous service can demonstrate their continued effectiveness; and
 - ensure continued commitment to fair and equal practices.
- 5. This policy is designed to address all these requirements and aligns with WHA's Committee Recruitment Policy, Committee Training and Development Policy and Committee Annual Review Policy.
- 6. This policy is supported by a Committee Succession Plan.

Detailed requirements

- 7. On an annual basis, and normally following the committee review process, WHA will initiate a succession planning review. This will take into account the findings from the committee annual review process and diversity monitoring, the current composition of the committee compared to future business needs, and membership eligibility as set out in WHA's Rules.
- 8. The output from the succession planning review will be used by the senior officer, in liaison with the Chair, to produce a Committee Succession Plan. This



plan will inform committee recruitment and the committee's training and development programme.

- 9. The longevity and retiral status of all committee members will be confirmed (including those in office bearer roles) as will any plans for individuals to stand for re-election.
- 10. The committee is required to satisfy itself that any committee member seeking re-election to the committee having completed nine years of continuous service can demonstrate their continuing effectiveness. Any such committee members will be identified and appropriate contingency arrangements will be made.
- 11. Committee members who are available, interested or likely to succeed to office bearer roles will be identified.
- 12. All skills gaps will be identified with clarity on which will be addressed by training and development and which by recruitment of new committee members.
- 13. The anonymised data from the committee diversity monitoring process will be used to identify any particular recruitment requirements to ensure an appropriately diverse committee.



Appendix 1(b)

MC Succession Planning: complete annually as part of the committee appraisal programme

Cui	Current Membership within Function		
1a	Committee		
	Composition		
1c	Age Distribution		
1d	What is the		
	gender mix?		
1f	Length of service		
	of each member		
	of staff		

COMMITTEE TURNOVER WITHIN YOUR FUNCTION		
2a	MC resignations in the past 12 months	2
2B	MC dismissed in the past 12 months	0
2C	MC leaving in the next 12 months	?

Absences	
What is the current Attendance rate?	
Is the absence rate within your function rising/steady/decreasing?	
Job REVIEW Process	
Is pro-active use being made of the Appraisal outcomes?	
Are individual training/work plans effective?	



If not - Who needs training or retraining? - In what skills? - Over what timescale?	

Strengths/Areas For development	
Strengths of MC	
Areas for development of MC	
What are the potential problems/areas for development	
you have identified as a result of your analysis?	

Summary of Current Situation		
6a	What does the above analysis of this information indicate	
	regarding the current MC situation?	
6b	What is the impact on results in terms of problems and	
	possible solutions identified following this analysis?	

Future	Future Requirements		
	What will the effect of the Association's future		
	plans (i.e. Business Plan & Functional Plan) have		
	on committee needs and skills levels in your		
	function?		
	Looking to the future will there be a		
	requirement for increased/decreased/		
	different skills or people On the MC?		
	If yes to question 8– Over what period of time		
	has this been identified?		
	Have you identified future potential office		
	bearers?		
	Have training programmes been put in place for		
	them?		

Action required	Action required	
Informat need to	any, additional ion regarding the MC do you establish/generate and prior to formulating your ans	
1	clear about who would replace n an emergency?	
How pre MC be?	pared would the replacement	



	Llauraffactiva vocald this wanta account	
	How effective would this replacement	
	be in terms of achievement of the MC?	
	What action are you presently taking	
	What action are you presently taking that makes the fullest use of the	
	Appraisal system that the	
	Association has in place?	
	Association has in place:	
	What are you doing now to develop	
	your successors?	
	your successors:	
	Which member of your committee	
	would you choose to assume Chair and	
	Secretary responsibilities, if for	
	whatever reason current MC were	
	unable to continue in your role from	
	tomorrow?	
	Why would you choose this person?	
	,,	
	Your selection should be objective	
	And made on the basis of equal	
	opportunities for all – is it?	
	Is the selected person as prepared as	
	he/she can be to do the job now?	
	If not, are you being responsible in	
	preparing the future person you wish	
	to take up a potential future	
	opportunity?	
	What is your estimate of this	
	individual's current performance?	
	Is there a gap? Have his is the \c=='	
	Is there a gap? – How big is the 'gap'	
	between ideal and actual	
	performance?	
	-What specifically is the cause of this	
	gap?	
	-What action is planned/being taken to	
	close this gap?	
	Do you have a 'second choice' of an	
	individual with appropriate skills for	
	succession needs for the post in	
	question?	
	44656611.	
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Appendix 2 Purpose of staff succession planning

Talent Management

Talent Management refers to the skills of attracting highly skilled workers, of integrating new workers, and developing and retaining current workers to meet current and future business objectives.

The aim of Talent Management is to identify the training and development needs and develop talent within the organisation and to encourage Senior Management to consider the wider issues associated with Talent Management including future business requirements of the Association.

The benefits of Talent Management are to ensure that the Association continues to develop its people and their personal competencies to match future needs in terms of its organisational structure requirements. This applies throughout the Association; however specific emphasis will be on identifying those individuals with potential to assume greater responsibility and to ensure that those individuals with further potential are developed.

Line managers should, as part of the annual review, identify the main development areas necessary to prepare individuals for possible future posts and potential achievers who are capable of performing at a higher grade should an opportunity arises

Continuity

- Staff will be prepared and able to cover/ act up into more senior roles in the event of temporary absences, sick leave, maternity cover, etc.
- Staff will be appointable, if appropriate, through recruitment in the event that a more senior officer leaves Wellhouse.
- Business continuity plans can be enacted in the sudden departure of a staff member.

Planning

- Helps to plan and cost training, mentoring and coaching and direct resources accordingly.
- Helps plan operationally on an annual basis.
- Helps plan for contingencies in the departure of an SMT member or the Director.



Appendix 2 (b) STAFF PLANNING NEEDS CHECKLIST – SMT to complete annually as part of appraisal season.

CURRENT SITUATION

1. CURRENT STAFFING WITHIN YOUR FUNCTION

- 1a. What is the staff composition?
- 1b. What are the salaries/grades?
- 1c. What is the age distribution?
- 1d. What is the gender mix?
- 1e. What is the contract type? (permanent, fixed term, full time)
- 1f. What is the length of service of each member of staff?

2. STAFF TURNOVER WITHIN YOUR FUNCTION

- 2a. How many staff have resigned in the past 12 months?
- 2b. How many staff have been dismissed in the past 12 months?
- 2c. Are you aware of anyone leaving within the next 12 months?

3. ABSENCES

- 3a. What is your current absence rate?
- 3b. Is the absence rate within your function rising/steady/decreasing?

4. JOB REVIEW PROCESS

- 4a. Are the recommendations from the Job Reviews being acted upon and followed through?
- 4b. Is pro-active use being made of the Appraisal outcomes?
- 4c. Are individual training/work plans effective?
- 4d. If not Who needs training or retraining?
 - In what skills?
 - Over what timescale?

5. STRENGTHS/AREAS FOR DEVELOPMENT

- 5a. How much do you know about the relative strengths and areas for development of the staff within your function?
- 5b. Is this information sufficient?
- 5c. What are the strengths within your function?
- 5d. What are the potential problems/areas for development you have identified as a result of your analysis?

6. SUMMARY OF CURRENT SITUATION

- 6a. What does the above analysis of this information indicate regarding the current staffing situation within your function?
- 6b. What is the current annual cost to the Association of employing this structure?
- 6c. Could any savings be made and how much by making better use of the skills and knowledge of individual staff or by reviewing systems/processes?



FUTURE REQUIREMENTS

- 7. What will the effect of the Association's future plans (i.e. Business Plan & Functional Plan) have on staffing needs and skills levels in your function?
- 8. Looking to the future will there be a requirement for increased/decreased/different skills or people within your function?
- 8a. If yes to question 8- Over what period of time has this been identified?
- 9. Have you identified as a result of this analysis, any key jobs which are critical to performance/results for the future?
- 9a. If yes to question 9 please detail.

ACTION REQUIRED

- 10. What action are you presently taking to ensure that future staffing needs in your function will not cause disruption?
- 11. What, if any, additional information regarding your staff do you need to establish/generate and consider prior to formulating your future plans?
- 12. Are you clear about who would replace key staff in an emergency?
- 13. How prepared would the replacement staff be?
- 14. How effective would this replacement be in terms of achievement of your functions results?
- 15. What action are you presently taking that makes the fullest use of the PDP system that the Association has in place?
- 15a. Is there any further action that you can take to achieve question 15?
- 16. What are you doing now to develop your successor?
- 17. Which member of your function would you choose to assume your responsibilities, if for whatever reason you were unable to continue in your role from tomorrow?
- 17a. Why would you choose this person?
- 17b. Your selection should be objective and made on the basis of equal opportunities for all is it?
- 18. Is the selected person as prepared as he/she can be to do the job now?
- 18a. If not, are you being responsible in preparing the future person you wish to take up a potential future opportunity?



- 19. What were the results of this selected individual's last job review?
- 20. What is your estimate of this individual's current performance?

20a.ls there a gap? - How big is the 'gap' between ideal and actual performance?

- -What specifically is the cause of this gap?
- -What action is planned/being taken to close this gap?
- 21. Do you have a 'second choice' of an individual with appropriate skills for succession needs for the post in question?



Appendix 3 Succession Planning – to be completed annually, after staff & committee appraisals/ business plan review.

	Management Committee	Staff	Action Points
Consider the future direction of the			
Association			
Identify potential successors to key			
positions			
Identify skills gaps			
Identify staff / committee posts that			
require to be filled externally.			
Identify career paths/development			
plans or lack of them			
Identify link between process of			
personal development and training			
Consider succession requirements in			
relation to future business			
requirements.			
Regulatory Framework			



Management Committee	28 October 2021	
Agenda Item	14	
Title of Paper	Operational Update Report	
Author	Management Team	
Appendices:	 The Hub Café floors Void property EHRA minutes & Secretary report EHRA Covid report 	

FOR INFORMATION AND DECISION

EXECUTIVE SUMMARY:

1. Director - Main Issues

Development

Slow progress at the present time, the main issues to note are:

- 1. A demonstration rain garden (previously approved by Committee) will be fitted in due course to the Hub full costs met by Scottish Water. Information sent under separate cover.
- 2. An additional surface water management workshop takes place on 17 November and an update will be brought to the next committee.
- 3. I am seeking CV's, recommendations and costs from potential new Development Agents, following New Gorbals withdrawal. A report will be brought to **November committee**.
- 4. A new SHIP is out for consultation by Glasgow City Council sent under separate cover. EHRA have submitted a joint response.
- 5. City Property have advised that the main drain outside the Hub is Wellhouse HA's responsibility and that we need to fit the bill to clear it –

I can advise you that I have picked up on this case from a City Property perspective following the departure of the previous Property Manager and having now had the opportunity to check through our records in this regard as far as I can determine responsibility for repair would fall to yourselves, as tenant, under the terms of your 60 year ground lease. Furthermore, the building itself was actually developed by the tenant therefore I cannot see where City Property Glasgow (Investments) LLP would be responsible for meeting the costs of a repair which was:-

- a) The result of the drain being breeched and damaged by the construction company building the Hub during work to grout for the foundations, according to anecdotal feedback and
- b) Is a tenant responsibility under the terms of the ground lease.

[&]quot;I refer to your previous e mail correspondence and virtual meetings with James Murray of Glasgow City Council concerning the above subject matter.



Notwithstanding the foregoing, I do appreciate that this is a problem which needs to be addressed, therefore I have obtained a quotation, via James Murray, from Sweeney Drainage to dig and replace the section of grouted pipe at Wellhouse Hub. Of course, as tenant, you are able to instruct your own contractors to undertake the repairs but I should be obliged if you could keep me abreast of your intentions.

I look forward to hearing from you accordingly."

I have responded looking for evidence that we are responsible, but it appears likely that we are. I will update committee as soon as possible. The cost to clear is in the region of £20,000.

Newhills Road COMMERCIALLY SENSITIVE

- Marketing of empty unit the unit has had some interest from around 5 parties but no firm offer has been sent to date.
- Le Chien a new lease has been completed for this unit and the lease continues;
- Post office The lease negotiation for the post office has not started yet. Discussion are planned to start in the near future.
- Wellhouse News negotiations are progressing well to assign this business to a new tenant on a long lease as our long-standing tenant, Asif Hussein, wishes to relinquish his lease.

Hub

- The new community café launched on 18 October and we wish east end flat pack meals every success they are always looking for new volunteers, so please spread the word.
- I will be talking to Easthall Residents about any service delivery over the coming months all ideas welcome.

EHRA

Please note that EHRA minutes, etc will be included as an appendix to this report from here in on. This month's includes the AGM papers for information. Maureen remains your rep on EHRA. All are invited to training sessions and attendance at meeting is encouraged.

EHRA/ Covid Report

A summary report was sent under separate cover – if you want the full report, please let me know. As well as highlighting the excellent work carried out by the housing providers and charities in Easterhouse during the pandemic, we can see that our communities have been seriously adversely affected by the pandemic and we want to make this report a call to action to politicians and policy makers, to improve life chances for people in Easterhouse. EHRA have commissioned the Big Partnership to carry out both Public Relations and Press work – there is a meeting in November, if you want to attend. I will keep you updated and encourage some discussion at this meeting. Committee may wan to invite the author (JH consultants) to a future meeting. Views are sought.

Virtual Guide to running remote meetings

Sent under separate cover for your information.



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.
- The Income Advice Officer (IAO) continues to support tenants by providing benefit advice and
 crisis support as well as supporting the Housing Officers with arrears cases and providing
 Universal Credit early intervention support for new claims. We now have 226 UC recipients.
- Funding from Glasgow City Council for fuel emergencies is still being used to help those experiencing fuel poverty. We have made 44 awards to tenants, totaling £3570.00. We have £486.00 of funding remaining. We have made 14 awards of £10.00 each to help tenants access the Ruchazie Community Pantry shop. We have £360.00 pantry funding remaining. In light of the recent energy prices increase we could consider adding the remaining pantry funding to the fuel fund to help those will experience fuel poverty over winter?
- The Digital Support Fund has £419.51 remaining. Thirty devices are still on loan as most people have internet access of some sort at home but lack devices. We continue to support two of our tenants without internet access, we agreed to continue to support them with access to 6GB of data per month until the Digital funding has been depleted.
- As winter is approaching the IAO provided newsletter articles to help tenants find ways to
 cover the cost of energy and save energy over the winter period. She has been supporting
 eligible tenants to apply for the £140.00 warm home discount with their energy suppliers. The
 IAO continues to make referrals to Home Energy Scotland if a tenant is looking for ways to
 save energy and keep the home warm while cutting down on costs.
- The government have removed the Universal Credit temporary uplift of £20.00 per week, this will plunge those already struggling into further financial hardship. We will continue to distribute our remaining fuel funding and pantry funding to support the most in need tenants with essential costs. Food bank voucher requests reduced since the £20.00 UC uplift was put in place but the IAO expects requests will now increase, we have a stock of foodbank vouchers available for our tenants.
- The IAO is continuing to ensure tenant Income is maximised and continues to assist tenants to claim new benefits such as the Scottish child payment and other social security benefits / devolved benefits.
- The Scottish Government has announced a £10 million Covid-19 tenant grant fund for tenants
 who are struggling to pay their rent as a direct result of the pandemic. This will allow eligible
 tenants to reduce or clear rent arrears and the grant will help to reduce homelessness /
 sustain tenancies. The grant is available to both private and social tenants. Local authorities
 will be responsible for administering the fund until it closes in March 2022.
- Although the fund can be used to support social or private tenants, there is a steer in the guidance for local authorities, suggesting that it will be particularly useful for private tenants, assuming that private landlords may have a lower ability to manage sustained rent arrears in



the longer term. Local authorities are expected to engage with landlords, including social housing providers to be assured that the relevant pre-action requirements have been followed and will use their discretion to determine as to whether a grant payment is appropriate in individual circumstances. They will also want to be assured that any arrears relate to financial difficulties caused by Covid-19 and can request information about previous rental payments.

- There is no formal application process for a tenant or landlord to use for the grant funding, but the guidance issued by the Scottish government provides a 'toolkit', with templates for correspondence between the authority, tenant, and landlord. We are awaiting the toolkit and further guidance on how to refer. This could be especially helpful for tenants who either lost employment or lost income due to furlough. Only arrears accrued from March 2020 as a direct result of the pandemic can be considered. The IAO and Housing Officers will help to identify tenants who may qualify.
- A meeting has been arranged to take place on 20 October, with the newly appointed Neighbourhood Liaison Coordinator, GCC, who is one of seven Coordinators who have each been assigned a number of Associations to assist with a variety of community issues including fly tipping and bulk refuse. A verbal update will be provided

3. Assets & Maintenance Manager – Main Issues

- Windows and Doors: Sidey are on site and feedback is very positive regarding the windows and the contractor.
- We have planned to replace 34 Kitchens & 45 Bathrooms this year work has started on these.
- Flooding there was some flood water damage to the flooring in the café. The timber flooring has been replaced with vinyl; photos attached this was paid for through insurance.
 (Photos attached at appendix 1)
- Estate's warden recruitment, only 3 applications were received for the post as such we are looking at readvertising the post, it has also proving difficult to get a temporary/agency replacement in to help out, feedback from agency's is that there is a lack of staff available across all job types.
- Maintenance Assistant recruitment, we had a very good response and interviews will take place on 20th & 21st October. An update will be given at committee.
- Smoke Detector upgrades: we have lettered the last batch of these to be upgrade by February 2022.
- Attached at appendix 2 are the before and after photos of a recent void property this has had extensive upgrades to the bathroom Kitchen and decoration, we have also manged to upgrade the heating system to gas from the old storage system as this property was down as a SHQS Fail. Over the last 18 months the condition of the voids we are receiving has been very poor resulting in higher than average spends on the voids. With the resumption of Pre Terms we hope the condition of the voids we receive start to improve.



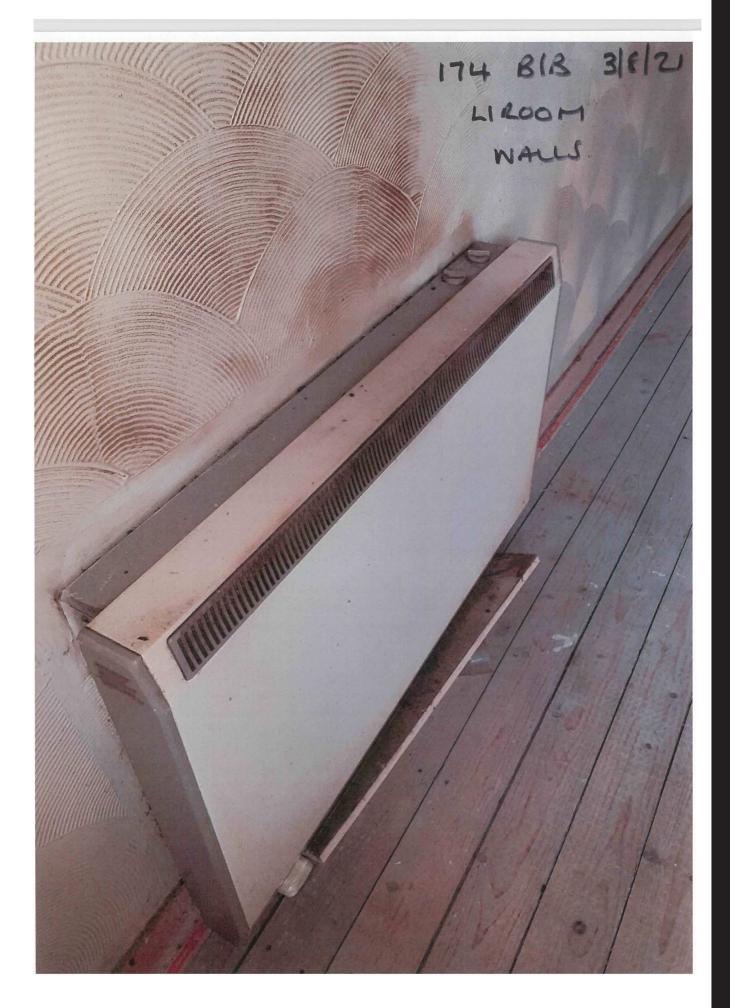
4. Finance & Corporate Services Manager - Main Issues

- The recruitment process for the Finance & Corporate services assistant was completed in July 2021 with Michelle Weir being appointed. She continues to integrate into the finance team.
- COVID and family bereavements has resulted in some time off for the team.
- Following the completion of the external audit the returns to SHR and FCA have been completed.
- The budget setting process for 2022-23 has begun and will involve working with other members of SMT to ensure the association consider the challenges of supply, inflation and council charges and potential solutions costed for feasibility.
- The replacement telephone system has now been ordered and staff training and implementation should be completed before December 2021.
- The new CRM/Housing management program "Homemaster" implementation is progressing well with staff training and system testing now commenced.



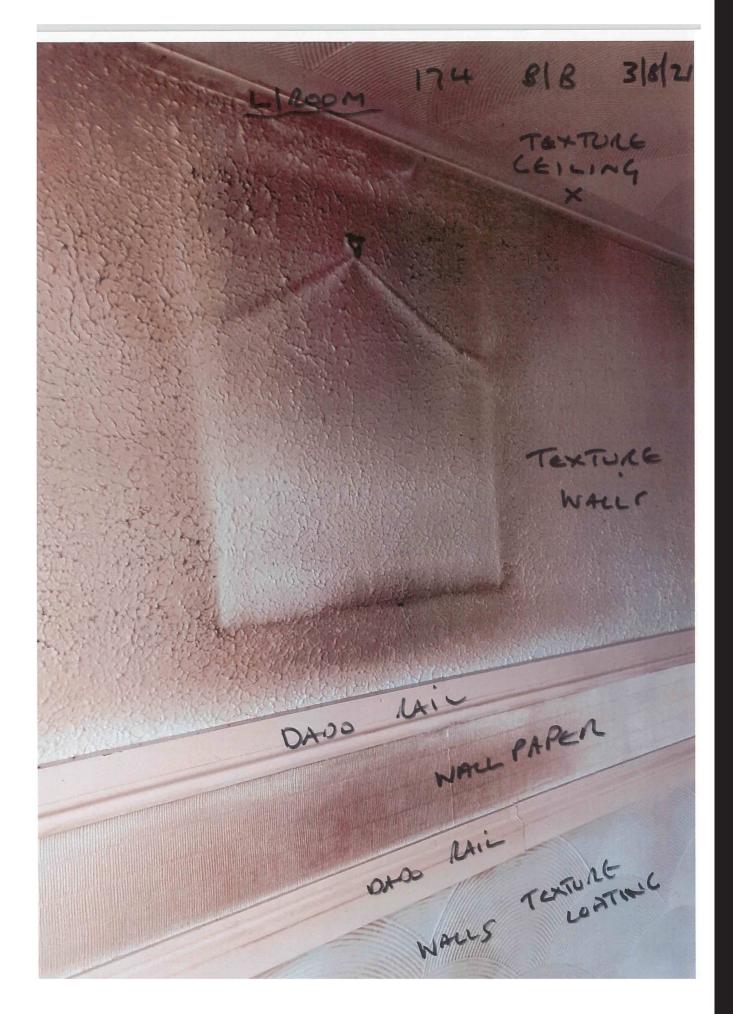


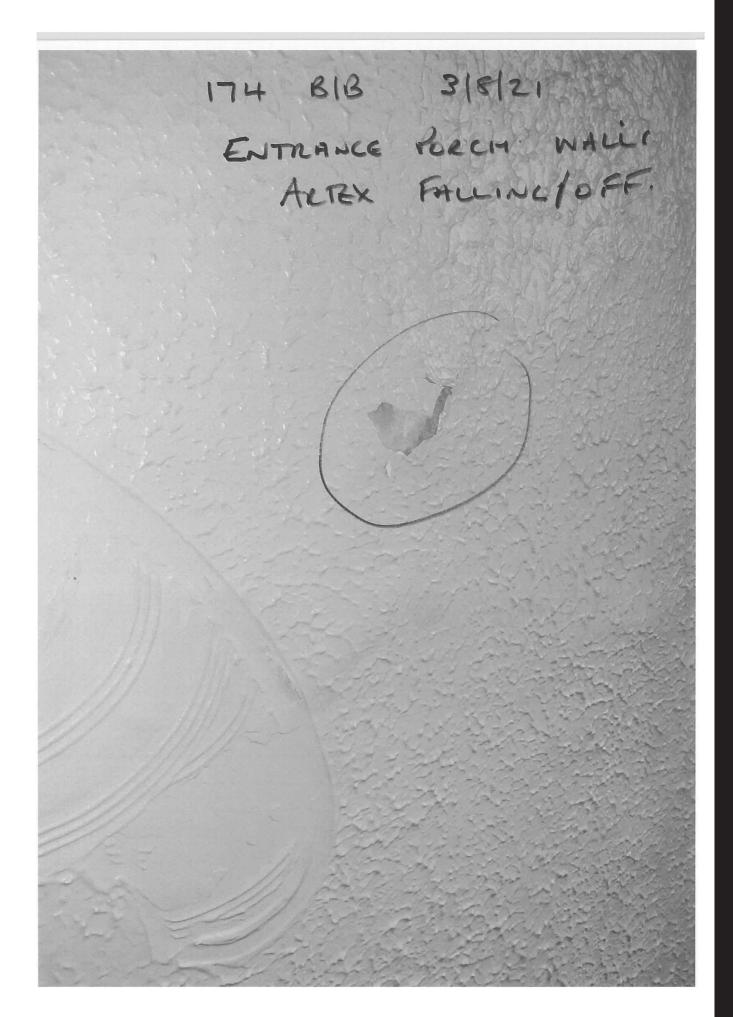
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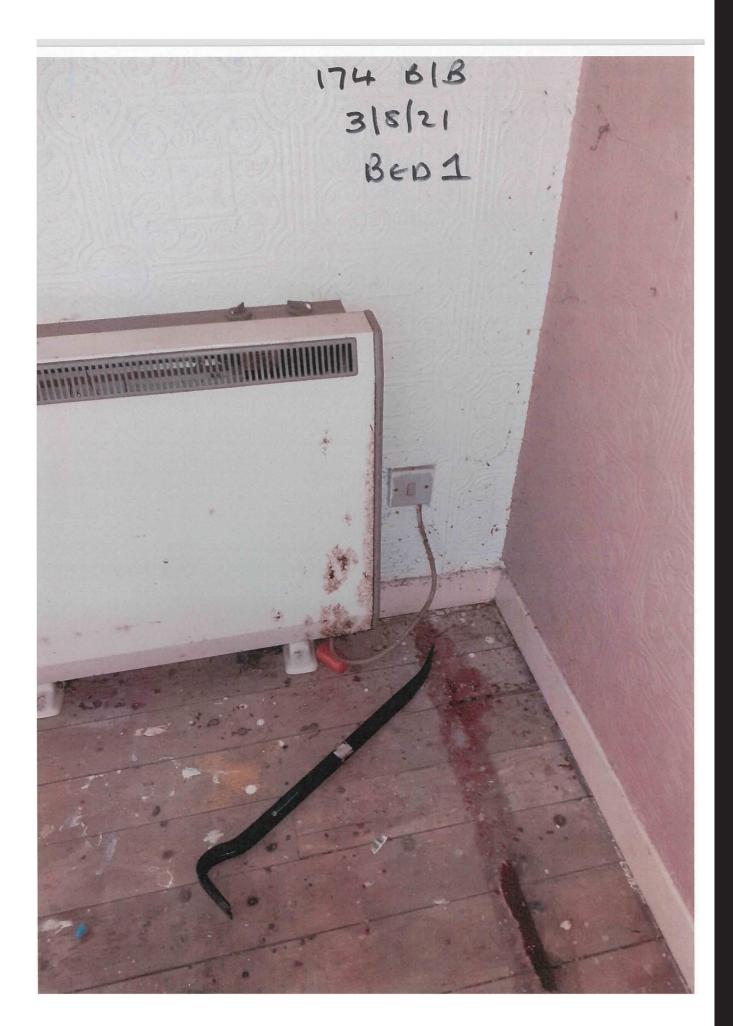


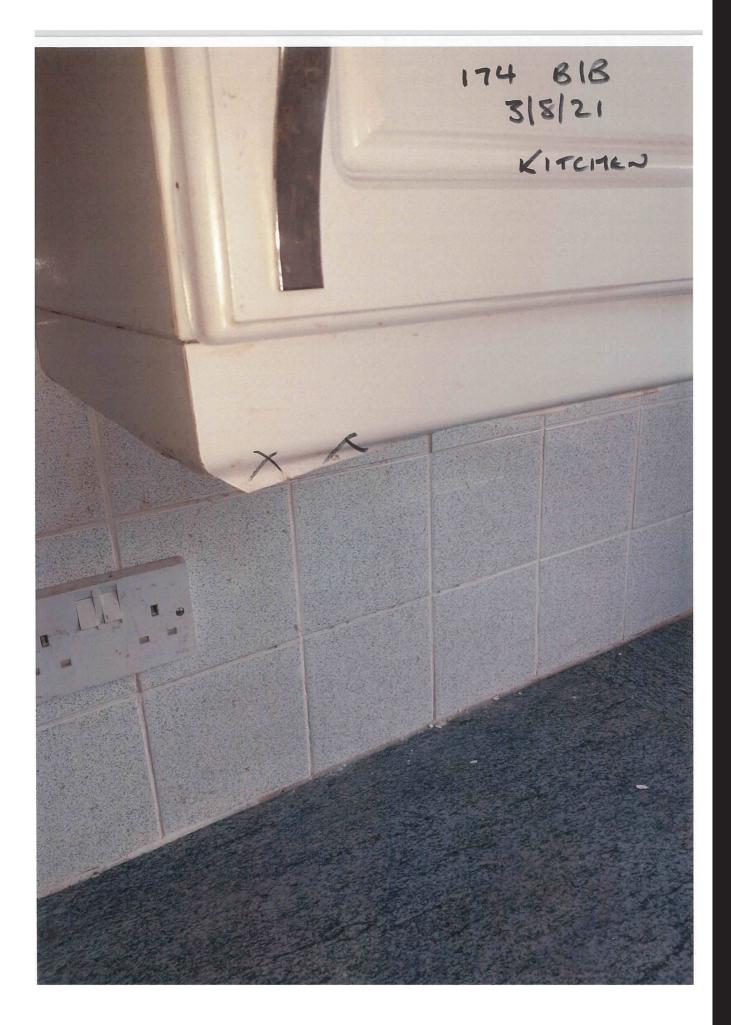




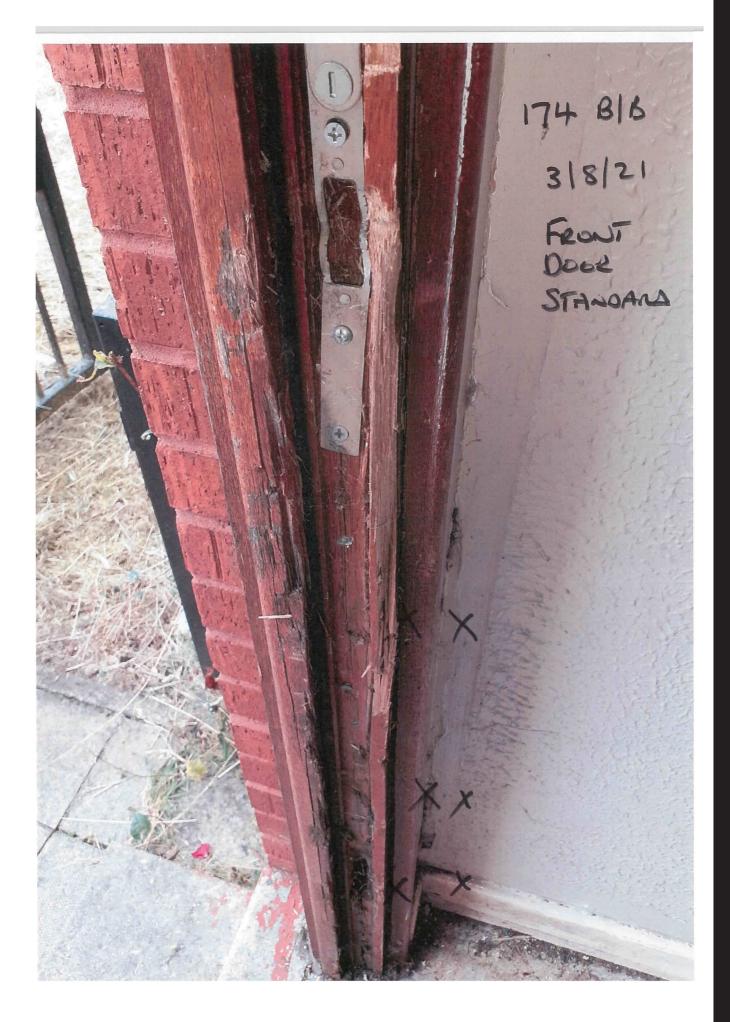




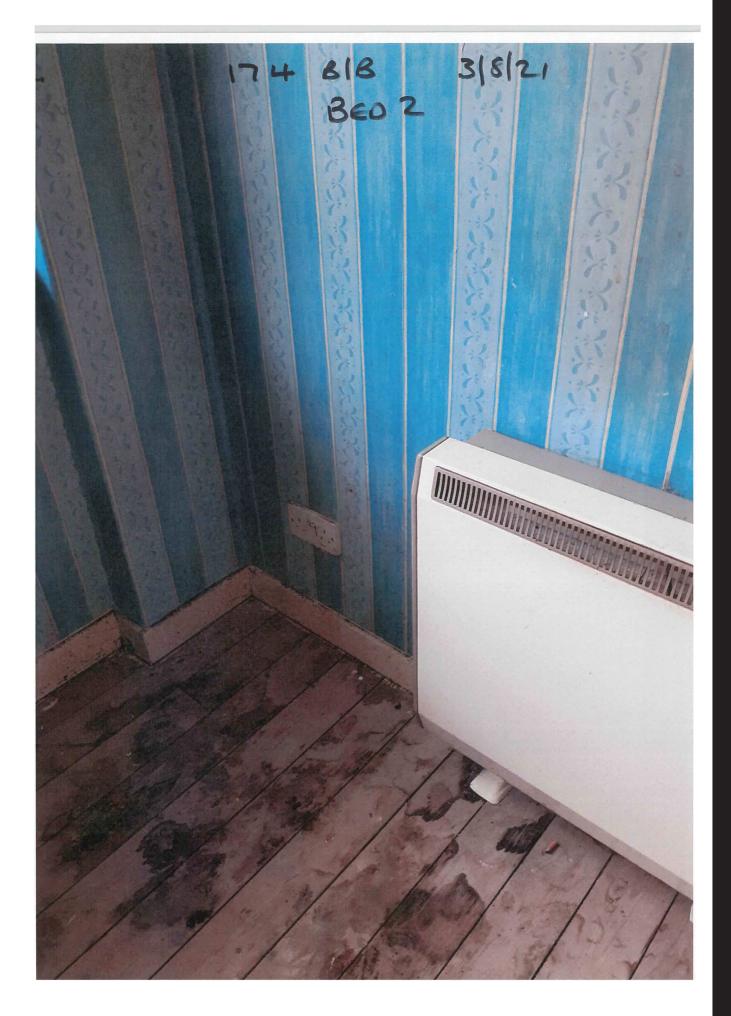


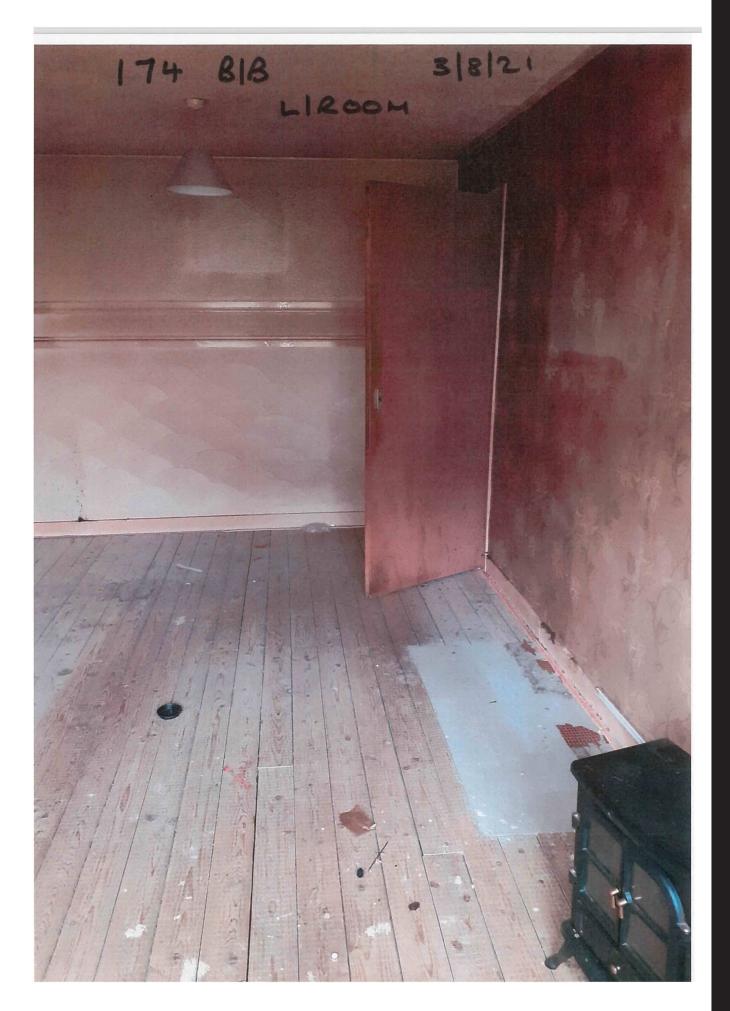


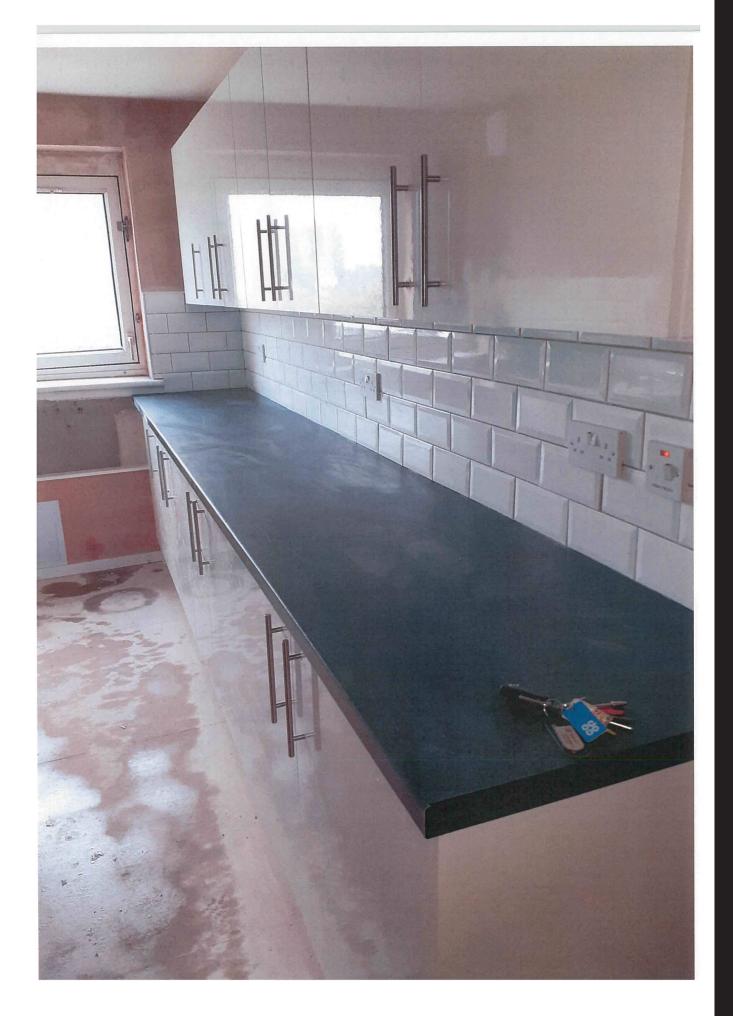




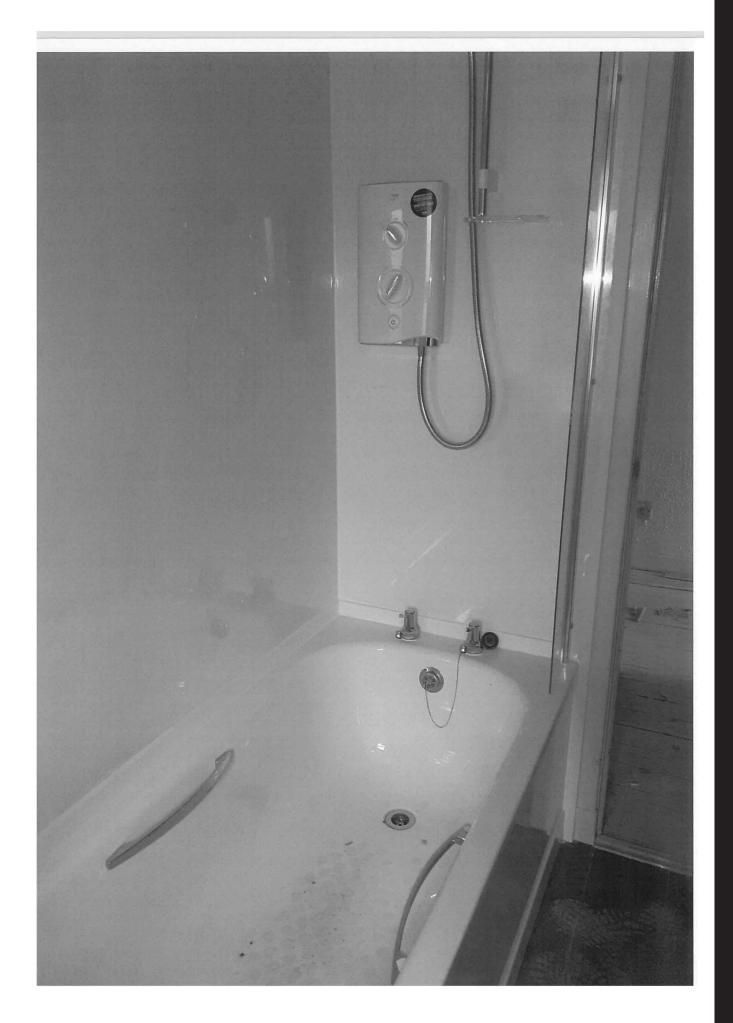


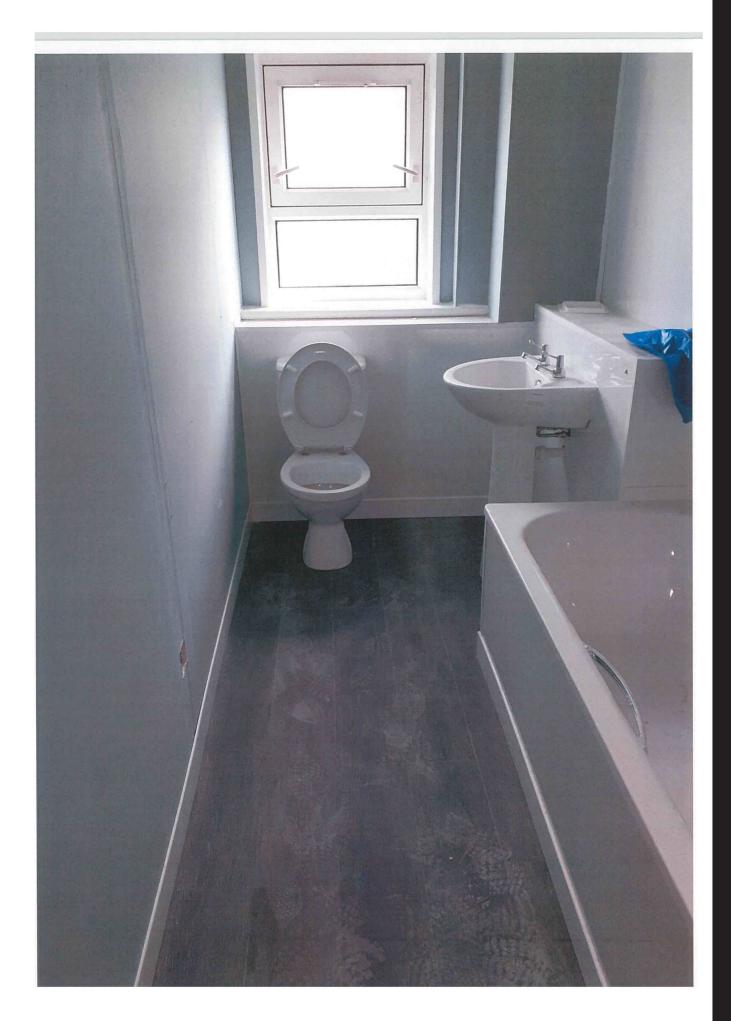














Dear Member,

The next meeting of the Easterhouse Housing and Regeneration Alliance will be held at 10.15am_on 8th September 2021 via videoconferencing.

AGENDA

Sederunt

- 1. Sally Thomas SFHA update
- 2. Lintel Trust
- 3. Minutes of the EHRA meeting held on 11th August 2021.

4.	Chairs and Vice Chairs meeting update - May Meeting	RC/PG
5.	EHRA Covid report – Strategy for launch	CHAIRES/ALL
6.	Community Event	LMcE
7.	Attracting new committee members	CHAIRS/ALL

8.	EHRA Action Plan – Appendix 1	SO

9. Scottish Housing Regulator SO

10. GWSF SO

11. SFHA MWM

12. Senior Officers JO'R

13. EHRA group updates – significant matters ALL

14. Correspondence SO

15. AOCB

 Date and time of next meeting - Wednesday 13th October 10.15 via zoom. Meeting room will open at 10am

AGM TO FOLLOW IMMEDIATELY AFTER

Sederunt

Linda Cameron (Chairperson) Provanhall HA
Maureen Morris Wellhouse HA
Anna Ellis Calvay HA

In Attendance

Janice Shields
Patricia Gallagher
Provanhall HA
Roslyn Crawford
Gardeen HA
Jacqui O'Rourke
Martin Wilkie-Macfarlane
Nick DFangerfield
Ruchazie HA
Gardeen HA
Blairtumnock HA
Wellhouse HA
Calvay HA

Apologies

Claire McGraw Easthall Park HA
Hugh Holland Ruchazie HA
Babs McCluskey Provanhall HA
Liz McEwan Provanhall HA

1. Minutes of meeting held on 9th June 2021

The minutes of the previous meeting were circulated with the papers and were approved as a true note of the meeting.

No Matters arising were noted.

2.. Community Event

Following discussion with EHRA members LMcE presented a draft running order for the proposed event. Still waiting on updates from some contributors and confirmation of date of event, suggested 31st August or 3rd September. Committee noted that it is not the event they had hoped for but with restrictions limiting the ability to hold an in person event, this was the only solution.

LMcE will send out details for organisations to vote .

3. Website

LMcE gave an overview of website and confirmed that there is still information to be uploaded. Where required can organisations send in photos, information etc.

Committee happy with website. LMcE will arrange for the website to be fully updated and offered training to other EHRA staff on how to update website and upload documents etc,

4. Jim Harvie joined the meeting -

Jim gave an overview of the Report commissioned by EHRA on the Impact of Covid on Greater Easterhouse. Jim gave a presentation which highlighted

- Death & infection rates compared to Glasgow and Scotland
- Key themes emerging
- Impact on households
- How government supported
- What happens next
- An overview of the bigger picture in relation to deprivation, community anchors, funding, community empowerment.
- Thoughts on political lobbying

Committee agreed it was an excellent report and presentation and that we must take advantage to ensure that politicians are held accountable to the electorate. Committee discussed the report and the outcomes. Committee asked Senior Officers to consider how the report could be launched and to develop an action plan to lobby politicians as it is better to strike whilst the impact of covid is still in the headlines. JH agreed to provide a short overview of the report at the beginning on final document. Agreed that Senior Officers discuss to develop launch programme and action plan.

5. Action Plan – Committee discussed and updated Action Plan to include additional speakers (Council Leader and Cabinet Secretary) which could mean additional meetings in this year. Committee agreed to meet politicians as and when their diary allowed.

Poverty Action week $-4^{th}-10^{th}$ October. EHRA registered as participants and asked to provide thoughts on activities. Foodbank donations may be a challenge with offices possibly still closed.

SFHA – Sally Thomas attending September meeting, would make better use of her time to provide questions in advance. MWM will take questions.

Benchmarking – awaiting Arc information and then report will be circulated.

Joint procurement – Internal Auditor appointed at (Not sure where) and PHA looking to procure external auditor should anyone be in the same position for next year. Other opportunities can be discussed at Senior Officer meeting.

Shadow meetings - no update

Chair and Vice Chairs – Committee members to be encouraged to attend, more informal and opportunities to share experiences.

Senior Office meetings – discussed community event, website, covid restrictions and office opening as well as JH report.

EHRA newsletter - agreed to be shared on social media with a link to JH report.

Training – sessions going well, GDPR session was interesting, Audit one not so much. Still waiting on update from 5^{th} August session and next session 24^{th} August – questions you should be asking – Governance. Names to PG for attendees.

Equalities training information circulated this week, names to PG by Friday 13^{th} August.

6. SHR

Feedback sessions on Charter Revision provided seem to be of little use if there are to be no changes. SHR will send out questionnaire for returns EHRA Committee agreed to do a joint response.

First quarterly covid return only released this week so no comments were made.

7. GWSF

- · Updates now been issued.
- Information from other RSL's on office openings.

8. SFHA

Updates sent to all members this month main topics were

- Return to work
- Fires safety
- SFHA moving premises (not yet found)
- AGM (one vacancy in Glasgow committee member preferred)

9. Senior Officers –covered at Action Plan

10. EHRA Group updates - Significant updates

RSL	Update
Ruchazie HA	Catch up kitchen/boiler replacements
	New Kick-start employee starting Monday 16th August
	Post meeting - AGM/SGM will be held in person at
	Ruchazie Community Church late September,

	External Audit completed				
	Audit Committee this week				
Gardeen HA	AGM/SGM				
Gardeen HA					
Blairtumnock HA	Boiler replacement				
Diairtuminock HA	External Audit complete				
	AG/SGM in church in person				
Calvay LIA	New Maintenance Assistant starting end of August				
Calvay HA	Audit complete				
	AGM in person with safe measures in place				
Football Dools	3 temporary staff in place to cover long term sick				
Easthall Park	We have just completed external audit				
	We are preparing for IA on governance at end of				
	month				
	SGM – 26 th August AGM – 6 th September				
	Re-opening office on an appointment only basis on 6				
	September. Staff will be in the office 3 days per week. All staff will be in on a Wednesday.				
	We are looking at LCC 's				
	We are looking at LCC's				
Lochfield Park					
Provanhall HA	SGM in person outdoors				
	AGM virtual				
	Working on annual report				
	Restart cyclical/planned works				
Wellhouse HA	Audit complete Planned /cyclical works, windows and				
door replacements					
	Gutter and downpipe renewal				
	Reviewing Business Plan				
	recruiting for finance assistant and maintenance				
	assistant				
	Staff survey and report to committee on return to work				

13 Correspondence

None.

14 AOB

- MM asked by WASPi campaign to promote the Parliamentary Services
 Ombudsman Report. All happy to do this and Mm will send information.
 D Linden MP holding a Q & A session details will be made available.
- Committee member for Platform platform will be opening up placeson committee for community members but if ay staff interested to get in touch with Platform .

Date of next meeting
Wednesday 8th September – 10.00 please try to join early for an informal chat before formal business

Chair, Vice Chair and aspiring chairs forum TBC

Janice Shields

From: Roslyn Crawford <Roslyn@gardeen.org.uk>

Sent: 01 September 2021 11:34

To: Janice Shields

Subject: Items from EHRA Chairs Meeting for EHRA agenda

1. Strategy for launch of EHRA report – press release in Scottish Housing News

- 2. Contact with schools attract committee members for the future
- 3. Patrick Harvie, Green Minister, invite to EHRA
- 4. Scottish Housing Regulator performance letter
- 5. Sally Thomas SFHA Regulator and Green Minister

Hi Janice

Notes from this morning's meeting for EHRA agenda

Roslyn

Registered in Scotland with The Scottish Housing Regulator: Reg. No: HAC 214, Financial Conduct Authority: Reg. No: 2326 RS, Scottish Charity No. SC 037681

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EHRA Action Plan 2021

June 2021

Guest Speakers

			Discussion	Action	Complete
- :	Sally Thomas	SFHA (quarterly)	Update on SFHA	Confirmed Attending Quarterly	September 2021
2	Invite DWP to discuss		Discuss UC Uplift,	Nick invite and awaiting reply	
	increase in UC and		increase in numbers		
	decrease in payment		and local arrangements		
	amount				
3.	Shona Robinson		Funding and priorities	Nick invited and awaited reply	
	Cabinet Secretary for				
	Social Justice, Housing				
	and Local Government				
4.	Lintel Trust	Charitable	Priorities for 2021	Martin invited	September
		Grants			2021
5.	Invite John Mason and		Poverty, Scottish	Nick Invited and MSP s attending	13 October
	Ivan McKee MSPs		Housing Regulator		2021
6.	Mary McLuskey		Priorities for SHARE	Nick invited	8
	New Director of SHARE				December
	training				2021
7.	7. Invite Shadow Ministers		Priorities for Housing	Nick to Invite	
	for Housing		Associations		

External Partners

Patricia	Martin to pass queries to SFHA in advance of quarterly attendance
Poverty Charter Poverty Action Week October 2021	Quarterly Updates
Poverty Action	SFHA

EHRA Action plan August 2021 (003)ugust 2021

EHRA Joint working

	Task	Lead Officer	Comments/update
-	Benchmarking	Nick	SHN issued January 2021
2.	Minute Secretary	Janice	
3.	Secretary	Nick	
4	Treasurer	Blairtummock	
5.	Joint Procurement	Senior Staff	
9.	Shadow Meetings	Claire	Shadowing ongoing, Clare happy to pull report together on learning and shared practice from shadowing opportunities
7.	Consultant Report – Greater	Roslyn	Jim Harvey completed in June – discuss
	Easternouse and COVID 19		strategy
œ.	Chairs, Vice Chairs and Aspiring Chairs	Roslyn	Next meeting 1 September 2021
9.	Senior officers	Jacqui	
10.	Plan EHRA Community Festival or Awards Scheme (Covid 19)	Liz and Sub Group	Liz organised – date to be confirmed
7.	EHRA website	Liz	Website on going
12.	Recruitment of new Committee	Claire	Newsletter article
	members – EHRA newsletter and shared social media		
13.	Training Programme	Patricia	
14.	Bulk Uplift and Estate Management	Senior Staff	All staff
15.	Platform		Invite EHRA to join Platform Board. Confirm staff or committee member

EHRA Action plan August 2021 (003)ugust 2021

EHRA training programme 2021/22

SessionB2A3:C22	Date		Provider	
Know the codes	March	30 March	SHARE	Completed
Questions you should be asking – Staffing	April	29 April	SHARE	Completed
Questions you should be asking – Governance	May	24 August 2021 2pm	SHARE	Completed
Data protection for Committee/Board	June	21 June	SHARE	Completed
Audit responsibilities of Committee/Board	July	23 July 21	SHARE	
Fire Warden training - annual review			ACS	
Health and safety obligations for Committee/Board	September	September 30 September	SHARE	
Business planning for Committee/Board	January	25 January 2022	SHARE	

EHRA Action plan August 2021 (003)ugust 2021

SHARE	SHARE	SHARE
5 August	December 14 December	23 October
August	December	November
Questions you should be asking - tenants?	Questions you should be asking – equalities and human rights	Appraising your Senior Staff

Additional EHRA Training

Equalities and Diversity – not an EHRA event

Easterhouse Housing and Regeneration Alliance

Annual General Meeting 2021

Key Achievements 2020-2021 Secretary's report



SECRETARY'S REPORT

Since our last AGM in 2020, EHRA has continued to deliver excellent services to the residents of greater Easterhouse as a group and as individual landlords. Appendix A to this report gives some context to our area of operation.

Covid 19 restrictions have now been affecting us for some eighteen months. We have continued to deliver our services throughout this time and have kept good governance running through our zoom meetings.

We supported initiatives through our partners and/ or directly in the provision of food and care packages; digital support; mitigating isolation and loneliness and physically distanced activities over the school holidays.

We commissioned a report from Jim Harvey which included examining:

- The impact of the Covid-19 pandemic on Greater Easterhouse residents and communities.
- The community response to Covid-19, led by EHRA members and other local organisations.
- How Glasgow City Council and the Scottish Government contributed to the local pandemic relief effort.
- The key issues that a Covid recovery strategy should address in Greater Easterhouse.

Appendix B to this report is the summary of this report.

Alison A'Hara, Secretary.

1. Staff Forums

- Senior Officers
- Housing Management
- Property Management

2. Guest Speakers & Events included:

Nov 2020 Michael Cameron (SHR)

April 2021 Cllr Ruari Kelly

• June 2021 Geraldine Taylor (EVH)

Upcoming speakers include:

John Mason MSP and Ivan McKee MSP (October), Lintel Trust (November) and Mary McLuskey new Director of SHARE (December)

3. EHRA Chairs, Vice and Aspiring Chairs forum

• Set up for shared learning and training and a number of sessions ran.

4. Committee Shadowing

Committee shadowing gave EHRA committee members to attend other EHRA association's committee meetings

5. EHRA Training

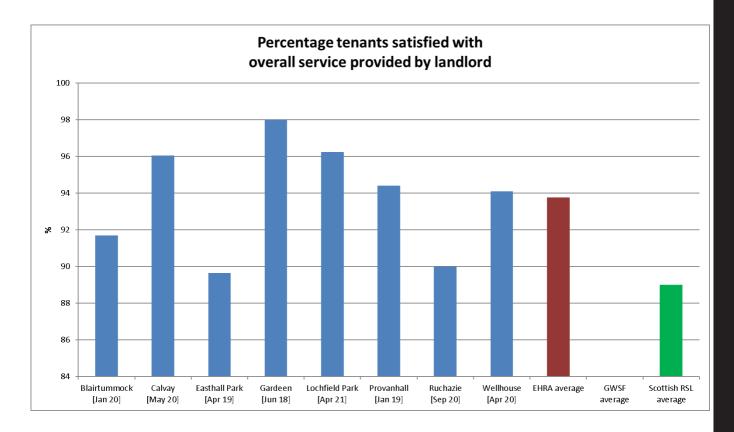
A variety of EHRA training has been delivered in the year for EHRA association / co-op committee members including:

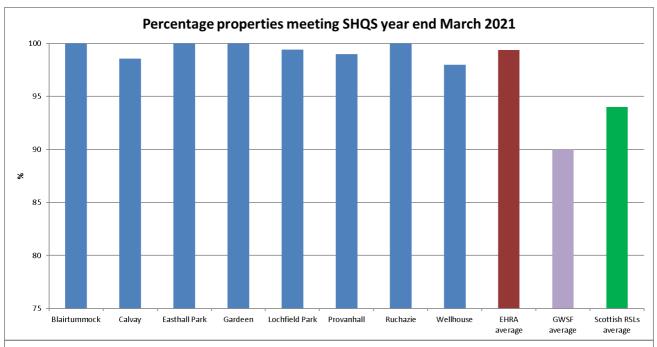
•	Know the codes	March
•	Questions you should be asking – Staffing	April
•	Questions you should be asking – Governance	May
•	Data protection for Committee/BoardJune	June

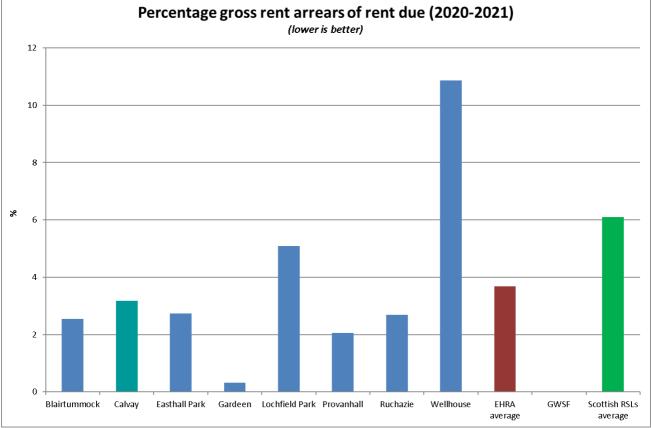
6. EHRA Members

EHRA members are responsible for around 4500 properties and collect just under £18M rent per year.

In general, EHRA members outperform the Scottish average.







Appendix A

Context: Our area of operation, greater Easterhouse

Population and Housing Stock

Source: 2011 Census

- Easterhouse lost population, households and dwellings between 2001 and 2011, the rates being among the highest in Glasgow
- By contrast, Glasgow gained population, households and dwellings in the same period
- Easterhouse lost about 1 in every 8 dwellings between 2001 and 2011, mainly due to demolitions in the social rented sector

Health and Life Expectancy Source: 2011 Census

- The proportion of people who said they were limited "a lot" or "a little" by disability or a health condition was 20% higher in Easterhouse than the Glasgow average
- Estimates of male and female life expectancy in Easterhouse were lower than the Glasgow average. Women in Easterhouse live, on average, for nearly eight years longer than men.

Income, Employment and Poverty

Source: Scottish Index of Multiple Deprivation (2012)

- Claims for unemployment and disability related benefits were 50% higher in Easterhouse than the Glasgow average.
- Levels of income and employment deprivation in Easterhouse also 50% higher than the Glasgow average
- Child poverty in Easterhouse 30% higher than Glasgow average
- Young people not in education, employment or training in Easterhouse 44% higher than Glasgow average

House Prices

 Owner occupation and house prices significantly lower than Glasgow average [Average selling price £59,900 in Easterhouse, compared with £196,182 for Glasgow

Source: Rightmove website, September 2021

Key Housing Market Changes/Factors 2001 to the Present

- 552 fewer houses in Easterhouse in 2011 than in 2001.
- Reductions greatest in the social rented sector (less popular housing demolished but not fully replaced).
- Vacant and derelict land remains an issue.
- There have been both mid-market and private sector for-sale developments which have been popular
- Demand for Social Housing remains high

- Substantial growth in private renting in Easterhouse, albeit below citywide levels.
- By 2011, nearly 1 in 10 Easterhouse households rented their home from a private landlord.
- GCC development policies are not promoting successful place making ignoring brownfield development in favour of developing community growth areas in the greenbelt (2016 report by Stallan-Brand Architecture and Design for EHRA).

EHRA will continue to:

- Ensure our communities' voices are heard;
- Work on tackling poverty and inequality;
- Push for a fairer funding deal;
- · Contribute to the local democracy bill
- Push to finish the job on vacant and derelict land.

EHRA Housing Associations

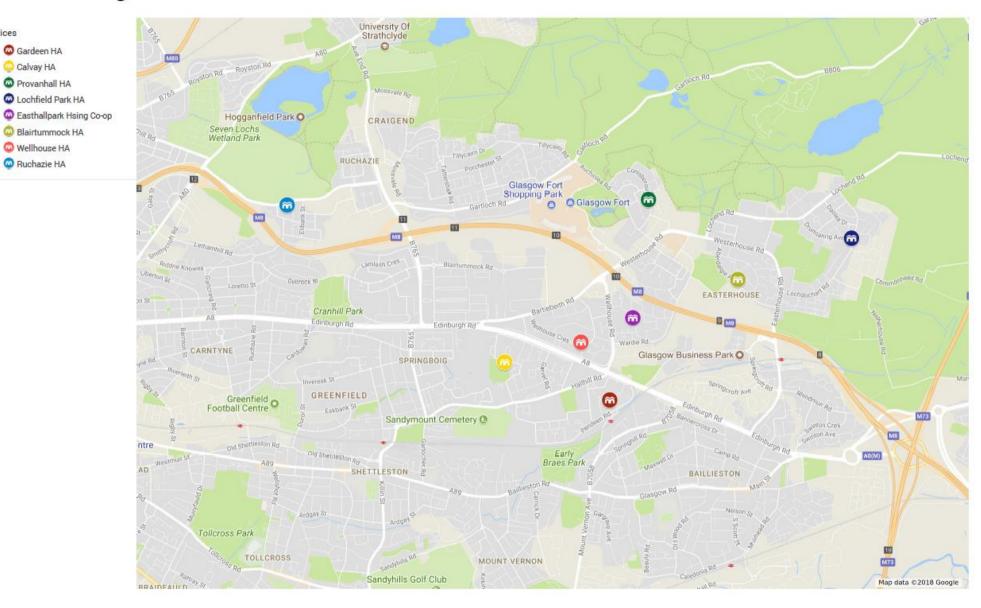
Offices

Gardeen HA Calvay HA Provanhall HA

Cochfield Park HA

Blairtummock HA Wellhouse HA

Ruchazie HA



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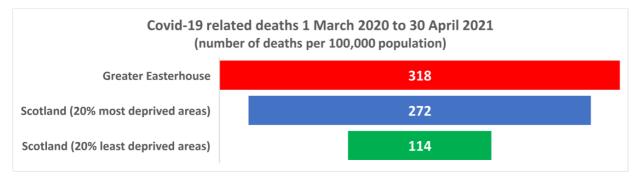
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- The key issues that a Covid recovery strategy should address in Greater Easterhouse.

Covid-19 Death Rates in Greater Easterhouse

From the very start of the pandemic, death rates from Covid-19 were twice as high in Scotland's most deprived communities, compared to the most affluent areas. In Greater Easterhouse, 80 residents lost their lives to Covid-19 between 1 March 2020 and 30 April 2021. Per head of population, Greater Easterhouse had a Covid-19 death rate that was **almost three times (2.8 times) higher** than the rate in Scotland's least deprived communities, an outcome that can only be described as shocking. ^{1,2}



Social and Economic Impacts of Covid-19

Greater Easterhouse residents have also experienced serious social and economic harms caused by Covid-19. Some of the reasons are due to the virus itself, such as prolonged social distancing restrictions and greater exposure to the virus among low-paid workers (particularly women) who were obliged to keep going to work in sectors such as social care and essential retail. However, Covid deaths and hardship in Greater Easterhouse are also **structural in nature**, linked inextricably to the prevalence of poverty and inequality in the community not just for years but for decades. For example:

¹ Most/least deprived areas defined by National Records of Scotland as the 20% most deprived and 20% least deprived *Intermediate Zones* in the 2020 Scottish Index of Multiple Deprivation (SIMD)

² Deaths Involving Coronavirus (COVID-19) in Scotland, National Statistics, published by National Records of Scotland

- In the 2020 Scottish Index of Multiple Deprivation, 18 of the 20 small areas in Greater Easterhouse were in the 10% most deprived in Scotland while 13 of the 20 areas were in the 5% most deprived.
- In 2020 people living in the 20% most deprived areas in Scotland were <u>18 times</u> more likely to have a drug-related death than those in the least deprived areas.
- The gap in life expectancy in Glasgow is widening between the city's least and most deprived neighbourhoods (the gap is now reported to be 15 years for males and 12 years for females).^{3,4}

Faced with a global pandemic on top of these existing challenges, Greater Easterhouse residents had a much lower level of resilience to the impact of Covid-19 than people living in better off areas.

The Impact of Covid-19: Residents' Stories

The report sets out the personal stories of a number of Greater Easterhouse residents, to capture their experiences of the impact of Covid-19. It also draws on discussions with front-line staff and volunteers in community organisations who supported many people through the most difficult of times. The main areas that emerged during the conversations are summarised below.





Similar issues will have been present in many Scottish communities. What is very different about Greater Easterhouse is the <u>frequency and severity</u> of Covid impacts, because of the lower levels of resilience already described.

Residents commonly had problems with being able to afford food and higher heating bills caused by more time spent at home; reductions in working hours and therefore income; the failure of the furlough scheme and Universal Credit to work fairly for everyone; and the loss of social and family support for older people and others who were vulnerable. Critically, residents lacked any financial resources set aside for a "rainy day". Across the piece, money worries, social isolation and other threats to wellbeing were the most frequent and damaging issues people were facing.

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- **Volunteers,** who were a driving force in the pandemic effort of the three CSPs and the churches. In addition, many residents took part in informal volunteering activities.

Strong local partnerships defined the community pandemic relief effort. While the focus of delivering support was at the neighbourhood level, several key activities were planned and managed at Greater Easterhouse level and in some cases across the wider east end of Glasgow.

A new third sector partnership, the East End Coronavirus Voluntary Action Group, was formed with Connect Community Trust and FARE Scotland as lead partners. The Group mobilised rapidly in March 2020 and played a continuing role during the pandemic. Who did what depended on the strengths and resources of each partner. For example:

- The **housing providers** used their welfare rights services to maximise residents' incomes by c £1.6 million, more than double the external funding received for the whole pandemic relief effort. Their role in identifying people in need and then connecting them with the right services was also critical.
- The community service providers led on fundraising and delivering essential services at scale. This
 included a major operation to provide food and other essentials to residents who were in need, and
 a range of wellbeing activities and services, often based on physical activity and getting people out of
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The community partners recorded more than 9,100 instances of household support being provided in 2020/21, as summarised below alongside details of funding and costs.

Type of Help	Number of Households Helped*	Estimated Total Cost/ Spend	External Funding	Own resources	Financial Gains for Residents (Welfare Rights)
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All of the community organisations we spoke to felt that the funding they received – for example, from the Scottish Government, Glasgow City Council (GCC), the Lottery and charitable trusts - had been sufficient to do the things that were needed within their communities.

The Role and Impact of External Organisations

There was widespread appreciation among community organisations for the **Scottish Government** making pandemic relief funding available quickly and with a minimum of bureaucracy.

Glasgow City Council was asked to provide information about its service provision in Greater Easterhouse during the pandemic but did not do so. There was general concern among residents and local organisations about a lack of GCC visibility and action in local communities, the accessibility of core GCC services, and a lack of responsiveness to deterioration in local neighbourhood environmental conditions.

The steering groups for Greater Easterhouse's two Thriving Places initiatives did not meet at all after late 2019. With temporary adaptations to remit and membership and online meetings, the steering groups could have been a useful vehicle for communication and co-ordination across the statutory, third and community sectors during a time of great crisis in communities. There was no other vehicle for addressing this.

Recovery from Covid in Greater Easterhouse

The pandemic has shown that with relatively small amounts of public funding, community organisations have been trusted sources of help for people facing crisis and often with nowhere else to turn. Continuation of Scottish Government funding of relief services is essential in our most fragile communities as **seemingly small interventions matter greatly** when people are experiencing poverty or are struggling to cope with difficult circumstances.

In relation to Covid recovery, there are three major areas where <u>action</u> is urgently needed. These are **poverty, jobs, and health inequality**. EHRA will be calling on political leaders and statutory bodies to work with community representatives and organisations to rapidly develop inclusive plans to address these areas, as well as a dedicated Covid Recovery Plan for Greater Easterhouse.

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These are all areas where the Council and public bodies will have lead responsibility but working with community organisations will improve their reach and in some areas of work community organisations can do more to contribute to service planning and delivery.

The Scottish Government has stated that Covid recovery is about **building a fairer society** as well as emerging from a period of crisis. This is welcome, as Covid shone a light on the urgent need to address the place-based poverty and inequality found in Scotland's poorest communities.

Translating this aspiration into rapid action and results on the ground is essential. But the reality is that there is **no integrated place-based policy, financial and delivery framework to support this, either at national or city levels**. Holistic approaches have been replaced by piecemeal efforts funded by discretionary grant schemes, with multiple challenge funding pots and a presumption that community planning will do the job. For example, the output from GCC's Social Recovery Taskforce will be "high level recommendations" to the citywide Community Planning Partnership. Bigger thinking is needed to make a real difference in Scotland's poorest communities.

Scottish Government statements on **community empowerment, placemaking and local democracy** have the potential to create a different and better set of tools for addressing Covid recovery, poverty and inequality in places like Greater Easterhouse. However, what is currently on the table lacks ambition (proposals on community empowerment), clarity and urgency (local democracy) and common sense (an approach to placemaking that focuses overwhelmingly on the physical and built environment, but not how to address co-existing poverty and social inequality). More practical bite is needed in all of these areas where GCC has the capacity to act independently of the Scottish Government if it is minded to do so.

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Communities are best placed to identify and deliver solutions that meet their needs. Community led organisations are vital to creating, empowering and sustaining resilient communities. ⁵

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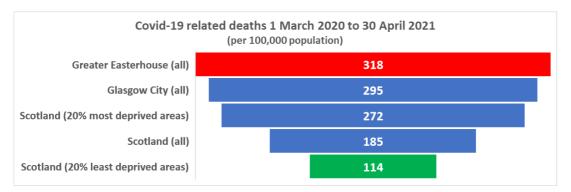
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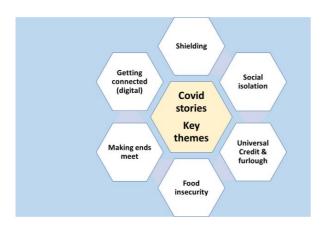
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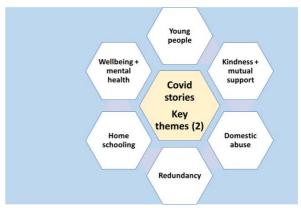
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13 August 2021

Dear Chair

We are writing as members of the EHRA Chairs and Aspiring Chairs Forum to offer a warm welcome to committee members who would like to attend future EHRA meeting and Chairs and Aspiring Chairs meetings.

EHRA meetings are held on the second Wednesday of each month. Recent work has including developing a new EHRA website, commissioning an independent report on the impact of COVID and organising an annual awards ceremony.

Future plans include lobbying politicians on the findings of the Greater Easterhouse Covid Report and holding a hustings in 2022 for local elections.

We meet SFHA on a quarterly basis and provide a training programme for staff and committee.

We want to develop committee members and have organised a monthly meeting for committee members who are thinking of becoming office bearers in the future. The Chairs and Aspiring Chairs meet on the first Wednesday of each month to provide support to chairs and future chairs and help to direct the EHRA agenda.

Working in partnership provides us with a louder voice.

We hope to see you at a future meeting.

Kind regards

EHRA Chairs and Aspiring Chairs Forum