

22 June 2022

Dear Member,

The next Management Committee will be held on **Wednesday 29 June 2022 at 6PM via Zoom**

Agenda Item	Lead	Time	
1. Welcome, <i>Sederunt</i> & Apologies	Chair	1min	Verbal
2. Jargon Buster			Information
3. Declarations of Interest.	Chair	1min	Verbal
4. Minutes of the Committee Meeting of 26 May 2022	Chair	5min	Approval
4.1 Minutes of the Business Plan Meeting 8 June 2022			
5. Matters Arising & Actions from the minutes report	Interim Director	3min	Note
6. Business Plan Preparation	Interim Director	15min	Approval
7. CCTV update	Housing Manager	10min	Approval
8. Rent Arrears update	Housing Manager	10min	Note
9. Operational update	Management Team	10min	Note
10. AGM Planning/venue	Corporate & Governance Officer	10min	Verbal discussion & approval
11. Application for Membership	Corporate & Governance Officer	2min	Approval
12. AOCB	Chair		

Close of Meeting: 7:30 PM

Next Meeting 24th August 2022 & 1st September 2022 at 6PM

Terminology	Definition
FTA	Former Tenant Arrears
KPI	Key performance Indicator
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.
Statement of Comprehensive Income (SOC)	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 (SOP)	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.
Bad 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 .
UC	Universal Credit
BP	Business Plan
SMT	Senior Management Team
SHR	Scottish Housing Regulator

**WELLHOUSE HOUSING ASSOCIATION
MINUTES OF THE COMMITTEE MEETING HELD
ON 26 May 2022 AT 6PM – VIA ZOOM**

1. Welcome, Sederunt & Apologies

Present:

Maureen Morris	Chair
Michelle Harrow	Committee Member
Jane Heppenstall	Committee Member
Gordon Kerr	Co-opted Member
Helen Lafferty	Co-opted Member

In Attendance:

Martin Wilkie-McFarlane	Director
Carol Hamilton	Housing & Customer Services Manager
Bill Black	Assets & Maintenance Manager
Robert Murray	Corporate & Finance Manager
Linda Logan	Minute Taker
John Stevenson	Customer Engagement Officer (Item 6 only)

Apologies:

Shona McKenna	Committee Member (Leave of absence)
Sarah Morris	Committee Member
Carol Torrie	Committee Member
Darron Brown	Committee Member
Clare Monteith	Vice-Chair

The Chair welcomed Gordon Kerr and Helen Lafferty to their first meeting. The Corporate & Governance Officer confirmed that the signed Code of Conduct and Declarations of Interest has been received from both Helen and Gordon.

2. Jargon Buster

Noted for information.

3. Declarations of Interest

There were no declarations of Interest.

4. Minutes of the Committee Meeting of 28 April 2022

The minutes of the committee meeting of 28 April 2022 were proposed by Michelle Harrow and seconded by Jane Heppenstall as an accurate record of the proceedings.

5. Matters arising from the minutes report.

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

6. ARC Return and EESH Return.

The Chair welcomed John Stevenson, Customer Engagement Officer, who joined the meeting.

All members had received a copy of the ARC for their consideration prior to the meeting. John explained that every year all Registered Social Landlords/Housing Associations submit an Annual Return on the Charter (ARC) to the Scottish Housing Regulator (SHR). The ARC outlines how we have performed in the previous year against the set of standards that are set out by SHR.

He presented the Annual Return of the Charter. He drew committee attention to the ARC key comparators at appendix 1 which were grouped into service areas which included comparators from last year's ARC return for information. He took committee through the verification, highlighting variances, areas of improvement and satisfaction levels from last year. He stated that whilst most of the indicators had surpassed the targets set for 2021/22, ARC indicator 2 relating to the % of tenants who feel their landlord is good at keeping them informed about their services and decisions had fallen below target, in the main due to Covid restrictions where we were reliant on keeping the website up to date and communicating by phone, text or email. He noted that tenant satisfaction in relation to repairs had been up and down over the year and could be attributed to the various lockdown periods. Corporate Complaints had changed due to what we were now required to report on. We had responded to all stage 1 & 2 complaints within the required timescales however 3 cases reported towards the end of March had been responded to within the timescales but not during the reporting year.

John reported that the % voids and lettings and the of tenancy offers refused during the year was higher than last year, again affected by Covid restrictions on repairs and viewings which led to longer turnaround times. In addition, further delays were a result of changes in the energy market and metering issues. He noted that we had 1 eviction of 14 court actions initiated during the course of the year which were affected by legal restrictions on enforcement. He stated that our performance in the collection of Gross Rent Arrears had improved since last year however at 10.23% this still remains one the highest %'s in Scotland. He asked committee to note that the ARC calculation meant that any write offs during the year had been written back into this figure.

100% of Anti-Social Behaviour cases reported during the year had been resolved. 6 abandoned properties had been reported.

The Maintenance Manager stated that our SHQS compliance had fallen during the year. He noted that we were now required to report on cases where tenants had not given us access for electrical tests and smoke detector upgrades. Access remains an issue with other SHQS elements. Covid restrictions had impacted on our gas safety performance at the beginning of the year but with the easing of restrictions had and the option to cap or force entry again, we had not missed any services. The cases reported on last year have now been completed. Performance remains high in terms of being able to fix most qualifying repairs on the first visit.

Michelle Harrow sought clarification if forced entry was being used for ECIR where we were not gaining access. The Maintenance Manager stated not at this time. Contact had been made with the SFHA who will seek advice from the SHR and Electrical suppliers.

The Director sought committee approval to upload the ARC submission. to the Scottish Housing Regulators portal tomorrow morning

Resolution:

Committee noted and approved verification of the entries on the ARC with the exception of the validators name, job role and date of validation.

Committee approved that the Director upload the ARC submission to the SHR portal.

Michelle Harrow proposed and Jane Heppenstall seconded verification of the entries on the ARC submission.

Jane Heppenstall proposed and Michelle Harrow seconded that the Director upload the ARC submission to the SHR portal.

John left the meeting at this time. The Chair thanked him for his work on the ARC Return.

7. 30 Year Financial Projections incorporating Scottish Housing Regulator (SHR) Five Year Financial Projections (FYFP)

The Finance & Corporate Services Manager presented the report to provide committee members with detail of the projected financial position of the Association over the medium and long term.

He highlighted that the setting of the long-term projections' forms part of the annual business planning cycle which reflects the Associations current business/operational and longer-term plans. The Financial Projections will include the 5-year annual projections and will be reported and submitted to the Scottish Housing Regulator and will also be sent to our lenders to comply with financial covenant requirements

Year 1 is based upon the approved 22/23 budget, and reflect the figures included in the annual budget formally adopted by the committee at its meeting in November 2022. Proposed development activity had not been included in the long term as it would not be considered appropriated at this time to include these projections.

He noted inflation levels (CPI) have been assumed at 3.5% for the first 5 years reducing to 2% for the remainder of the 30-year term. The model included a 3.8% rent increase as per the 22/23 budget and assumes a real rent increase of 1% above inflation from years 2 until the end of the 30-year period.

Planned and reactive maintenance costs increase by 0.5% above CPI for the full plan period.

SONIA rate increases annually up until a maximum of 4%. He noted discussion with Virgin Money who have indicated that we are on one of the better base rates at present.

He noted a strong financial position with surpluses being generated annually over the 30-year period. The cash position starts at just over £3.2M reflecting the 22/23 budget position at March 2022. There are surpluses made each year as the cash balance rises steadily until year 9 when capital repayment on an RBS loan commences. He highlighted that from year 23 there are a few cash deficits however these are the years when there is expected to be considerable investment in stock with a large amount being spent on replacement components.

He led the committee through the assumptions and cash flow over the period and highlighted results thrown up by the sensitivity analysis in relation to interest rates not making a huge difference to the cash balance due to larger loans being on fixed rates. Lenders covenants are being met comfortably in the base model.

He asked committee to note pages 22 – 29, a summary of the Five-Year Financial Projections 21/22 which would be uploaded to the Scottish Housing Regulators portal tomorrow.

He asked if there were any questions relating to the assumptions within the report.

Jane Heppenstall queried that given the assumptions around inflation being at 3.5% and the current state of the economy, how exposed were we to the risk of inflation rising. The Finance & Corporate Services Manager stated that information provided on the Bank of England's website indicates that inflation will reduce to a more manageable level over the next 24 – 36 months to between 2 – 4%. Gordon Kerr concurred with the Finance Manager and given his own research considered the assumptions within the budget to be quite prudent.

Resolution:

Committee noted and approved the 30-year projections.

Gordon Kerr proposed and Jane Heppenstall seconded the 30-year projections.

Committee granted authority for the Finance Manager to electronically submit the approved figures to the SHR in their 5-year financial projections format.

Michelle Harrow proposed and Jane Heppenstall seconded submission of the % year financial projections to the Scottish Housing Regulators portal.

8. SHR Loan Portfolio Return

The Finance Manager presented the 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 2022 was £7.680M 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.

Gordon Kerr proposed and Michelle Harrow seconded submission of the loan portfolio return to the SHR.

9. Management Account to 31 March 2022.

The Finance & Corporate Services Manager presented the report to provide committee members with a comparison of the estimated and actual financial position to 31 March 2022.

He provided a brief overview of the Statement of Comprehensive Income and variances. The budgeted surplus for the period to 31 March 2022 was £454,502. The actual results for the period show a surplus of £613,473, a favourable variance for the period of £158,972.

The overall variance arises from:

Operational activities £153,116 – favourable variance

Net interest and other £5,855 – favourable variance

The Finance & Corporate Services Manager highlighted that rental income was close to budget with a slight variance of £119.00. Void losses were higher than the budget figure £26,877 as opposed to £28,667, an adverse variance in net rental income of £1,909. Commercial rent showed an adverse variance of £11,577 which was in the main to the revised rent income for 17 – 19 Newhills. Factoring income had an adverse variance of £2,375.

He asked committee to note the underspend in salaries of £12,844 in the main due staff being recruited at a lower pay scale. Repairs and Maintenance shows an underspend of £80,138 against budget over all areas for the year. He provided a detailed explanation of some of the over and underspend in relation to reactive maintenance, cyclical maintenance and major repairs/planned renewals as highlighted within the report

Cash had increased by almost £196,888 to £3,126,775. Creditors had increased by almost £223,775 since 31 March 2021 in the main due to the Phase 2 window replacement programme commencing earlier than expected

He reported no covenant compliance issues and a gearing result of 18.3%.

Maureen Morris sought clarification on the Wider Role costs at page 57 and whether the costs for wheelie bins had been recorded within the correct budget. The Finance Manager stated the wheelie bins had been purchase following complaints about the back courts and it was thought practical to apply the charges against the wider role budget. Following discussion, it was agreed, to move wheelie bin costs to the estate management budget.

Resolution:

Committee approved the management accounts for the period to date.

Jane Heppenstall proposed and Michelle Harrow seconded the management accounts to 31 March 2022.

10. Approved Contractors List

The Maintenance Manager presented the review of the approved contractors and suppliers list for 22/23. He noted the following contractors being added to the approved list over the last financial year;

Clyde Valley Landscapes Ltd

The following contractors were removed from our approved contractors list

ITAGG Ltd

Sharon Flynn Consultants
SMS Expert Ltd

Two amendments were noted, Easthall Residents would be added and Lynn McCulloch would be removed from the approved contractors list.

He re-assured that contractor performance and service delivery was reviewed on a monthly basis and that an annual report was provided on our approved contractors performance.

He sought committee approval for the contractors and suppliers list 2022/23.

The Director confirmed that the list would be distributed to staff to ensure compliance with the use of WHA guidance on the use of the Association's contractors and suppliers and expectations as set out in our Entitlements, Payments & Benefits Policy.

Resolution:

Committee approved the contractors and suppliers list for 2022/23.

Jane Heppenstall proposed and Michelle Harrow seconded the contractors and suppliers list for 2022/23.

11. Complaints update

The Housing Manager noted that the Association had received 11 complaints during the 4th Qtr. of 21/22. 6 Stage 1 complaints received during the period were completed within timescale with performance of 2.17 days against and SPSO target of 5 working days. There were 5 Stage 2 complaints, completed within timescale with performance at 10 days against an SPSO target of 20 working days. Committee noted the table at point 4.4 which detailed the main complaints and the outcomes at page 3 of the report. 4 compliments were received during the period.

Committee noted the complaints and compliments update for the 4th Qtr. of 21/22

12. KPI Target setting 22/23

The Housing Manager presented the report to bring to the attention of committee, performance targets for the financial year 22/23 considered realistic by the management team and to reflect priorities set from the operational plan. Targets remained largely unchanged for the coming year. It was proposed that the Gross Rent Arrears KPI target remain at 8% in light of the improvements in arrears performance and write off management. Committee were asked to discuss the proposed targets, consider any influencing factors and suggest responsive actions.

Resolution:

Committee agreed to 22/23 KPI targets.

Gordon Kerr proposed and Jane Heppenstall seconded the 22/23KPI targets.

13. Rent Arrears update report

The Housing Manager reported that since the last committee update, gross current rent arrears had increased by £17,385 to £296,667. During the same period net current arrears reduced by £7,796 to £250,540. Former Tenant Arrears increased by £5,205 which was attributed to the technical eviction which was carried out on 28 April 2022.

She noted that the number of tenants in receipt of Universal Credit had increased to 258 and accounted for £173,861 of total gross current rent arrears, which had increased by £17,316 since the last update.

She noted that the covid legislation has now changed and we were back to a 28-day notice period for notice of possession. 4 notice for possessions had been signed off this week and 2 more cases will progress to court.

Jane Heppenstall sought clarification if tenants were aware that the covid legislation had changed. The Housing Manager doubted, that other than those tenants in the court system, there would be awareness to the change to legislation.

Committee noted the update on the arrears position.

14. Voids performance

The Housing Manager asked committee to note that 48 voids arose during the year plus a further 8 voids that had been carried forward from the previous year. She provided an overview at point 4.1 for the reasons given for the voids arising in 21/22. 78 offers of rehousing were made to achieve 28 relets. 25 offers were refused with recorded reasons for refusals showing no underlying trend. Evidence suggests that demand for upper tenemental flats is an issue with more refusals for this stock. The Maintenance Manager highlighted that the condition of the voids being returned had been very poor with extensive repairs and decoration works required to our lettable standard. The cost of void works was £207,754 which included all safety checks and decoration to 39 properties. He noted continued issues with meters and the time taken to resolve these problems.

Michelle Harrow asked that if a tenant transferred from one property to another, were the repairs required rechargeable and if pre-termination visits been carried out.

The Maintenance Manager stated the Housing Officers carry out the pre termination visits and if work is required the maintenance team would visit the property as well. During lockdown tenants had been asked to provide photographic or video footage of the properties.

Action: The Director requested that the Finance Manager compile a list of rechargeable repairs during the period and report to the next committee meeting.

Committee noted the void performance update.

15. Operational update

Director:

The Director reported in closed session.

Housing & Customer Services Manager:

The Equalities impact assessment is ongoing and will be reported to committee in August.

She provided an update on the Estate Management consultation hosted on 24 May noting a number of representatives from GCC, Police and Fire Scotland and a couple of newly elected Councillors. The event had been well attended with suggestions and tenants' priorities being recorded. The Housing Manager noted that the majority of tenants, had indicated they thought that issues such as bulk uplift, fly tipping etc. was the responsibility of the Wellhouse HA, rather than the Council. Many tenants raised their appreciation for the work the estates team had done during lockdown and being able to engage with other stakeholders.

The Income Advice Officer continues to support tenants with the fuel poverty crisis and migrating the Universal Credit process and to begin moving legacy claimants to UC.

Assets & Maintenance Manager:

The Maintenance Manager anticipates the window and door replacement programme being completed around the middle of June provided access is granted. Tenants have been lettered.

A replacement estates team van is being sourced with Procurement for Housing Scotland, who are indicating a 12-month lead time and an increase in leasing costs.

He reported that Clyde Valley Landscapes had started the bulk uplift on 3/5/22

Finance & Corporate Services Manager:

The Finance Manager reported that HomeMaster had now been live for 7 weeks. Some amendments may be required and will be discussed with the software company.

The Finance team is working on the year end account and audit deliverables for the external auditors who will be on site 1 August to commence field work.

A review of service contracts continues to ensure value for money, with the Biffa waste cost being reduced back to 2018 values which represent a saving of approximately 35% on the 21/22 value.

16. AOBC

There was no other business. Meeting closed 8PM

Next meeting Ad Hoc Business Planning Meeting 8th June 2022 at 6PM via Zoom.

**WELLHOUSE HOUSING ASSOCIATION
MINUTES OF THE AD HOC BUSINESS PLANNING COMMITTEE MEETING HELD
ON 8 JUNE 2022 AT 6PM – VIA ZOOM**

1. Welcome, Sederunt & Apologies

Present:

Maureen Morris	Chair
Jane Heppenstall	Committee Member
Gordon Kerr	Co-opted Member
Helen Lafferty	Co-opted Member
Sarah Morris	Committee Member
Darron Brown	Committee Member
Clare Monteith	Vice-Chair

In Attendance:

Martin Wilkie-McFarlane	Director
Carol Hamilton	Housing & Customer Services Manager
Bill Black	Assets & Maintenance Manager
Robert Murray	Corporate & Finance Manager
Linda Logan	Minute Taker
Jim Harvey	Consultant

Apologies:

Shona McKenna	Committee Member (Leave of absence)
Carol Torrie	Committee Member
Michelle Harrow	Committee Member

1. Business Plan 2022/23 to 2024/25

The Chair welcomed Jim Harvey, to the meeting. Introductions were made.

Jim shared his slides presentation and invited the committee to intervene should they have questions.

He provided background information on Wellhouse HA's strategy for the next three years, our operating environment, priorities and risk management to take account of service delivery and the financial implications. He stated that the business plan is aimed at setting the direction for the Association over the next three years and will allow the committee to monitor progress and our priorities for each year. The Senior Management Team are clear on what's to be delivered and will ensure that their staff understand how they can contribute and have an impact across the main areas of our business, allowing for collective responsibility. He noted that our strategy will allow us to anticipate and respond to local needs to develop and improve our services. It will inform our tenants what they can expect from Wellhouse and how we will work with our partners and stakeholders to foster an attractive and thriving community.

Jim discussed at length the impact Covid 19 had had on our operating environment and the residual threats. He cited multiple external and local factors and the performance of the economy, in relation to the cost of living, energy costs and rising maintenance costs that could potentially affect WHA's strategy and operations in coming years, which would be beyond WHA's control and subject to uncertainty. He considered political and

legislative factors in relation climate change, resulting costs, the prospects of Scottish Government funding and the potential models for procurement.

Jane Heppenstall sought clarification on where funding would come from for environmental targets. The Director noted that environmental targets set for RSL's were stringent, he believed that we may be able to achieve targets in any newbuilds however existing buildings would require retrofitting which would be costly. He informed that the Sector and SFHA had approached the Scottish Government to ascertain grant funding arrangements. He noted that these areas were evolving and we would work towards building these into our strategy as they are clarified.

Committee discussed at length estate management, bulk refuse, the impact on the environment and the poor performance in removing rubbish and debris by GCC when it stepped back from its role in neighbourhood management and the cost implications to WHA and its tenants.

Jim discussed WHA's six strategic objectives and how the business plan flows to make clear what we will be addressing in our objectives and the future direction of WHA in relation to consolidation, improvement, growth and community support and renewal.

He took committee through Chapter 6, appendix 2 outlining the outcomes for each objective over the three years and the priority tasks for 2022/23.

The Director reiterated that the current business plan will be reflected within our committee reports and an away day planned with staff and committee to discuss the plan further, which will be reviewed on an annual basis. A summary will be distributed to our tenants and a full copy uploaded to our website.

Jane Heppenstall considered that some of the timescales for review and monitoring were challenging given the monthly committee reports. She sought clarification on how we would report and capture some of the softer bits of the business plan such as being a community anchor etc. The Director suggested that it be reviewed yearly and reported within the assurance statement. Volunteers were sought from the committee to monitor and participate in softer projects and would be discussed at the next committee meeting.

There were no further questions. Committee thanked Jim for attending and for his excellent work on the Business plan preparation.

Resolution:

Committee approved the 22/25 Business Plan.

Darron Brown proposed Sarah Morris seconded adoption of the 22/25 Business Plan.

Meeting closed 7:30PM

Next meeting Wednesday 29th June 2022 at 6PM via Zoom.

ACTIONS ARISING FROM PREVIOUS MANAGEMENT COMMITTEE MEETINGS June 2022

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	Ongoing	Ongoing
November 2019					
11. Management Team Report	The Finance Manager will email proposed dates for fraud training to interested members	Finance Manager	January 2020	Open	The Finance Manager is still waiting for proposed dates for fraud training from the auditors. Suspended during COVID-19 lockdown period
August 2021					
Business Plan	The Director will present an updated business plan to the October committee meeting.	Director	October 2021	Open	The committee approved the 22-25 Business Plan at its Ad-Hoc meeting of 8 th June 2022. An update report for delivery plans will be presented at the June committee meeting.
Factoring Policy	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 future committee meeting.
October 2021					
Rent arrears report	The Housing Manager will contact GCC for further information on their administration of the Scottish Gov fund and feedback to committee	Housing Manager	November 2021	Open	The Housing Manager will report back to committee at the June 2022 committee meeting.

November 2021					
Budget 22/23	Committee discussed employee terms and conditions of employment	Director	Future Committee Meeting	Open	The Director will look at alternative arrangements. Risk assessments and cost implications will be included within the report. Committee agreed to remit to the Staffing Committee
March 2022					
Budget 22/23	To provide further assurance and to take account of cost instability and the rapidly changing market, the Director proposed that at the October committee meeting a formal budget reforecast be presented for consideration	Management Team	October	Open	
April 2022					
There were no matters or actions arising from the April 2022 Committee meeting					
May 2022					
14. Voids Performance	The Director requested that the Finance Manager complete a list of rechargeable repairs during the period and report to the next Committee Meeting	Finance Manager	June 2022	Open	The Finance Manager will provide an update in the operational report at the June committee meeting.

Management Committee	29 June 2022
Agenda item	5
Title of Paper	The Business Plan 22/23 – 24/25
Author	Martin Wilkie-McFarlane, Director
Attachment(s)	1. Executive Summary 2. Delivery Plans

1 PURPOSE

To consolidate the decision to approve the 2022 – 2025, 3-year business plan (BP).

2 RECOMMENDATIONS

- 2.1 To note the contents of the executive summary report.
- 2.2 To reflect on the presentation by JH Consultants to committee on 8 June, where the BP was approved.
- 2.3 To instruct the SMT to bring a mid-year review of the delivery plans.
- 2.4 To seek volunteers from committee to work with SMT on 'soft targets' in the business plans, such as staff welfare, customer opinions, etc as agreed at the meeting on 8 June.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 This paper is compliant with our vision and all values and BP policy and procedure.

4. MAIN ISSUES

4.1 The Business Plan. Background.

- 4.1.1 Wellhouse Housing Association's (WHA's) business plan is the core strategic document to communicate its organisational objectives. It sets out the actions and tasks needing to be undertaken, and the financial profile and spending plans to achieve those objectives.
- 4.1.2 The business plan is primarily an internal document, reviewed and updated annually, and must be approved by the management committee.
- 4.1.3 Preparation of the business plan is the responsibility of management committee members and the management team, who together form the leadership of the organisation.
- 4.1.4 Committee members, who form the governing body of the association, have ultimate responsibility for the governance and direction of the organisation, and it is their
Trust Honesty Integrity Excellence Accountability Sustainability

responsibility to agree and approve the final version of the business plan. This was done on 8 June.

4.1.5 Senior management have a key role to play in ensuring that committee members receive appropriate information, based on good quality data and analysis, to support and evidence an informed approval of the plan. Both must be able to demonstrate a shared understanding of the environment in which WHA operates, and the key risks that it faces, and shared support for the agreed strategy and business direction.

4.1.6 Staff members have a key role to play in achieving the agreed tasks and targets that are incorporated within the plan. SMT are responsible for ensuring all staff are aware of the BP contents.

4.2 The Wellhouse Housing Association Business Planning Process 2022-25. Overview.

4.2.1 The process of business plan preparation has been led by the management team, but involved a “whole organisation” approach:-

- WHA management committee endorsed the mission and vision; shaped the key aims and objectives; agreed the strategic direction in 2019 as part of the previous 3-year plan.
- This plan is was thwarted by the Covid 19 global pandemic and after consideration in relation to refreshing or relaunching the 2019 – 2022, plan, committee decided against this and choose to produce a new 3-year plan.
- The management committee agreed in 2021 to commission JH Consultants to work with the Association to produce the BP.
- The committee have approved the final plan, including the updated 30-year projections, the annual budget and key performance targets.
- Management team have developed the key annual objectives, tasks and targets; updated the 30-year model; co-ordinated the preparation of the annual budget; and assessed the key risks.
- WHA tenants have been consulted about rent increase proposals; significant growth, diversification or service improvement plans, and changes of strategic direction;
- WHA tenants have been consulted estate management, flood mitigation and development plans and this will continue over the life of the BP.

4.2.2 Key steps in the business planning process.

Step 1: Agreeing the programme.

The annual process to be adopted is set out in the proposed plan and has been approved by committee. Significant work has been put into the document by the management team, JH Consultants and Committee. The report was approved at an extraordinary committee meeting on 8 June 2022.

Step 2: Data collection and strategic analysis.

The management team/ JHC led this part of the process seeking up-to-date picture of:

- our tenants and other customers, including any tenant profile information available;
- current assessment of demand for our properties;
- assessment of the effectiveness of our core services, and areas for improvement, based on tenant surveys, complaints’ analysis, and other feedback from tenants and staff;

- housing stock and asset management issues;
- staff structure efficiency and effectiveness;
- treasury and funding issues;
- latest management accounts and financial projections;
- latest performance and KPI benchmarking information, including performance against the current and previous year's business plan objectives, tasks and targets
- current assessment of key risks

An up-to-date assessment of the operating environment is in the plan. The management committee have received ongoing updates at each of its meetings via the management team report and monthly updates from the Director.

Glasgow City Council's local housing strategy, housing needs assessment, SHIP, etc., has been considered, as has local community development and regeneration plans, community care plans, Scottish Government priorities and initiatives.

This new plan contains significantly more horizon scanning, SIMD information and context than our previous one. This is crucial, post Covid/ Brexit and with the cost-of-living crisis.

Step 3: Confirm (or update) vision, objectives and strategic direction.

No *significant* changes were proposed – the 19-22 business plan ambitions fit well with our vision, values and strategic objectives all remain valid.

We maintain a current assessment of its strengths, weaknesses, opportunities and threats (SWOT analysis), which has been updated and reviewed formally for other techniques (such as PEST analysis – political, economic, socio-cultural, technological) which have been used to inform the environmental analysis and form part of the BP.

We do not require a fundamental reassessment of our business model. We remain committed to making Wellhouse the best that it can be. We do not require an options appraisal.

Step 4: Develop the plan for the year ahead.

Building on the broader vision and key objectives, annual priorities have been identified, and key tasks which will help achieve the organisation's objectives are set out in SMART (specific, measurable, achievable, relevant, time-bound) format. Frontline staff will be involved in this process, working at team level.

A modest number of Key Performance Indicators (KPIs) have been identified for the year ahead, and suitably challenging targets are proposed (based generally on achieving at least upper quartile performance compared with other Scottish Housing Associations) for each of these committee-level KPIs.

Step 5: Prepare financial and resource plans.

Management team have overseen the preparation of an annual budget, matching resources to proposed objectives and tasks. The resources required include any staff change proposals (none anticipated at this time) and any improvements required to the ICT (information and communications technology) infrastructure. Management team have reviewed the assumptions underlying WHA's 30-year financial projection

model and updated it as appropriate. The model must be owned and understood by the WHA management committee and management team. It is a crucial document.

At least every 5 years the integrity of the 30-year model will be audited and validated.

The updated 30-year model has been tested for changes in key assumptions that might arise, given changes to the economic situation and our review of our asset management strategy. This sensitivity analysis also assesses the combined impact of more than one change occurring at the same time. These tests illustrate the financial capacity of the business to withstand certain pressures, particularly in relation to peak debt changes, impact on cash balances and continuing compliance with key covenants. This information was presented to Management Committee in January and February 2022 and a fully updated model was presented in March 2022 to committee.

Step 6: Assess risk.

Management team have assessed the risks that may undermine the successful delivery of the plan, and the achievement of the proposed budget and KPI targets.

Step 7: Approve business plan and budget.

The KPIs; risk reviews; the 30-year model; asset management strategy, budget for 22/23 have been presented to committee and form appendices to the BP. Finally, WHA's business plan (with all appendices) and budget was presented to the management committee for approval on 8 June 2022.

Step 8: Communicate plan, and cascade objectives and targets.

Now that the plan has been approved by the management committee, it will be launched internally to all staff, and copies made available for each staff member. Communication to tenants will be made and with partners and stakeholders, as appropriate.

The plan will form part of our appraisal process, starting with the Director, then cascading to all staff, to ensure understanding, ownership and delivery. All appraisals will be complete by the end of summer 2022.

Step 9: Ongoing monitoring and review.

The management committee will monitor performance against the key deliverables within the approved business plan on a quarterly basis. Management will report progress to the committee against:

- Business plan tasks programmed for completion during the previous quarter;
- KPI targets set for the year, as at the quarter end;
- Quarterly management accounts, including financial KPIs and loan covenant compliance;
- Risk mitigation action scheduled to be completed during the previous quarter, and an updated assessment of key business plan risks.
- The business plan will be central to all strategic and operational decisions made throughout the year, and committee reporting will reflect this.

5. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

5.1 Regulatory: our BP follows SHR model guidance.

Trust Honesty Integrity Excellence Accountability Sustainability

- 5.2 Constitutional: the plan is a key working document for all staff and committee.
- 5.3 Legal: none.

6. FINANCIAL IMPLICATIONS

- 6.1 These are covered in the body of the business plan.

7. KEY RISKS

- 7.1. These are covered in the body of the business plan and appendices.

8. EQUALITY AND DIVERSITY ISSUES

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

9. CONCLUSION

- 9.1 This paper serves to give additional assurance to the management committee with respect to the production of your business plan and seeks approval for circulation of the executive summary and publishing of the plan to the website.

Appendix 1

Risk Appetite

The Management Committee's main focus in this Business Plan is consolidating and improving the performance of our core business and to pursuing growth through new housebuilding to complete the physical regeneration of Wellhouse.

The Management Committee generally has a **moderate and prudent appetite for risk**, but it is not risk averse. We recognise that our plans to develop new homes in the next three years will involve additional risks and we are addressing this in a number of ways. These include maintaining strong partnerships with the City Council, appointing a development agent to bring specialist skills to the development process, and ensuring that site constraints are fully investigated and resolved before we commit to site purchases and the development of proposals.

We will also seek to consolidate and develop our role as a community anchor organisation for Wellhouse. This may involve some external fundraising and direct delivery of services by WHA, to address the poverty and social inequality that exists in the community, which have been exacerbated by the Covid pandemic. However, our financial and people resources for undertaking such work are finite, and our expertise lies in housing and property management rather than more specialist community development/support services.

Accordingly, we will continue to strengthen our partnerships with Easthall Residents and EHRA and pursue new partnerships that would help to address community needs. This will also help to keep any risks within acceptable levels while maximising the impact that can be achieved.

Internal Audit and Self Assurance

The Strategic Risk Register is supported by a regular programme of internal audit and by the self-assurance work we do in preparation for submitting the Annual Assurance Statement to SHR.

Our internal auditors are Wylie and Bissett, whose appointment has been renewed following a joint procurement exercise with other EHRA members.

Business Plan Priorities for 2022/23

The Association's priorities during 2022/23 will be as follows:

- 1) The Management Team will review the strategic and operational risk registers quarterly, with the Audit and Risk sub committee reviewing the Strategic Risk Register on the same cycle.
- 2) We will agree a new internal audit plan and programme with our internal auditors.
- 3) We will follow up all matters raised in internal audit reports.
- 4) In carrying out this year's programme of self-assurance work, we will identify any areas where we are not compliant or at risk of non-compliance, drawing on reports and other evidence that have been received or developed over the course of the previous 12 months.

Financial Performance and Projections

This chapter provides an overview of both the Association's recent financial position and future projections. It is based on the financial documentation in Appendix 8 of the Business Plan.

CURRENT FINANCIAL POSITION AND PERFORMANCE

Key facts: 2020/21 Audited Accounts and Benchmarking Data*

* National averages are based on 2020/21 SHR data which is the most recent available

- WHA owns 794 units of housing stock, worth £41 million (valued at gross cost). It also owns 4 commercial units and acts as factor for 54 owner-occupied properties.
- We achieved a surplus for the year of £636k; this surplus contributed towards the capital cost of improving our homes.
- We had cash at bank of £2.93 million and accounting reserves of 7.2 million (£9k per unit).
- Our loan debt was £8.2million (£10,372 per unit), below the 2020/21 national average for all RSLs reported by the Scottish Housing Regulator (£12,807 per unit). Loan debt was 20 % of the gross cost value of the housing stock.
- Our operating surplus as a percentage of turnover 21.8% higher than the 2020/21 national average of 18.77%.
- Net surplus as a percentage of turnover was 15.9%, higher than the national average of 10.8%.
- We comfortably achieved the interest cover covenant agreed with our two funders, Royal Bank of Scotland and Virgin Money.
- WHA has stopped accruing further liability for the SHAPS defined benefit pension scheme but continues to have accrued debt from previous contributions. The estimated debt if the Association were to withdraw from the scheme is £1.3 million. This debt is not currently shown on the Statement of Financial Position.

Per Unit Management and Maintenance Costs 2020/21

(source: Scottish Housing Regulator, Analysis of Audited Financial Statements)

	Wellhouse HA	National Average (all RSLs)
Turnover per unit (SOCI)	£3,999	£4,675
Management & maint. admin. per unit	£1,445	£1,542
Staff costs as % of turnover	18.9%	20.9%
Reactive maintenance per unit	£546	£538
Planned maintenance per unit	£183	£462
Total direct maintenance	£938	£1,001

DELIVERY PLANS FOR 2022/23, Wellhouse Housing Association

FINANCE AND CORPORATE SERVICES					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Develop additional use of HomeMaster and apps	Develop IT as appropriate for mobile working, including a customer self managed portal; a contractor portal; direct scanning and the factoring and allocation modules.	October 2022	IT development budget	Finance & Corporate Services Manager.	Improved invoicing processes; increased efficiency; improved relationships with contractors.
Streamline internal working practices	Review internal working practices to achieve greater efficiency and VFM	September 2022	N/A	SMT	Simplified working practices.
Improve use of data.	Develop systems to allow for better use of Data, data analysis	April 2023	IT development budget	SMT	Improved use of data to inform decisions and policy development.
Implement use of the Fixed Asset Module on HomeMaster	Migrate data on to system and make use as main file.	June 2022	IT development budget	Maintenance & Assets Manager	Fixed Asset register module fully operational.
Ensure robust budget planning and management	Regular budget holder meetings; formal mid-year reforecast; full involvement of management committee.	October 22	-	SMT	Mid-year budget reforecast to be approved by committee.
Risk Register	Review our approved register quarterly and reassess risks on a "risk aware/ not risk averse" basis.	March 23	-	SMT	Committee are able to submit an annual assurance statement in October.

GOVERNANCE					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
To approve a new Business Plan for the period 2022/23 to 24/25.	Appoint Consultant and review current plan to ensure it is appropriate and costed	March 2022	Business plan Budget	Director	Business Plan approved and in place by week 1 of June 2022
To maintain effective succession planning arrangements for the MC, focused on promotion of committee membership within the community.	Ensure Succession plan is reviewed annually and is appropriate	December 2022	N/A	Director	Succession Plan reviewed by 31 Dec
To put in place succession plans for our staff team.	Ensure Succession plan is reviewed annually and is appropriate	December 2022	N/A	SMT	Succession Plan reviewed by 31 Dec
Hold AGM	Hold face to face (with hybrid options for viewing)	September 22	N/A	Governance Officer	Successful AGM
To implement the training plan arising from the 2022 round of committee member appraisals.	Ensure training requirements are covered via internal training plan.	December 2022	Training Budget	Governance Officer	Training Plan in place and all identified courses sourced and delivered.
Ensure the Association complies with the new Equalities requirements of the Regulator.	Review the document "Collecting equality information: National guidance for Scottish social landlords" (August 2021) and develop a system for collecting information about the protected characteristics in the Equality Act 2010. Complete resident census information	August 2022	N/A	SMT	Equalities information survey complete and on system.
Conduct a programme of tenant participation activities	Devise TP action plan and implement/ reinitiate the Next Steps programme and re-establish the Customer Opinion Panel.	July 2022	TP budget	Housing & Customer Service Manager	All action points complete or rescheduled if required.

HOUSING & CUSTOMER SERVICES					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Allocations Policies Review	Allocations and Internal Transfer Policies to be reviewed, including equalities assessment and customer feedback.	July 2022	Blairtummock HA (Joint Allocations Policy)	Housing & Customer Services Manager	Review completed with full participation and consultation requirements under The Housing (Scotland) Act 2001 and Scottish Government Allocations Guidance 2019.
Access to Housing	Monitor outcomes for and action appropriately Section 5 Referrals with regards Glasgow's current Rapid Rehousing Transition Plans and introduction of Housing First Section 5 Referrals.	March 2022	Partnership working	Housing & Customer Services Manager	Meet % target of lets to Section 5 Referrals as approved by MC in yearly Lettings Plan. Improved Tenancy Sustainment rates for Section 5 Referrals.
Tenancy Sustainment	Improve tenancy sustainment through mitigation measures and increased agency referrals to maximise and protect tenants' income, financial resilience and personal support provision.	March 2023	Partnership working	Housing & Customer Services Manager	Increased number of referrals. Improved relevant performance targets. Reduced / limited number of NPRP's and court actions.
Factoring	Review factoring services, policy and charges	December 22	Consultation	SMT	Deliver a coherent policy and fair, transparent charges which have real cost recovery.
Estates	Devise an update estate management strategy, working with Glasgow CC in relation to land management, grounds maintenance and refuse.	July 22	Existing budgets	SMT	Deliver a strategy for bulk uplifts. Deliver a plan for land ownership transfers.

MAINTENANCE & ASSETS					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Seek to achieve full SHQS compliance	Implement requirements on relevant Housing Services policies and procedures once commencement date is live.	Annual (March)	Planned maintenance budget. Reactive repairs budget.	Maintenance & Assets Manager	Full compliance with SHQS
Update specifications and contract process to reflect guidance and legislation	Monitor and review changes in legislative or regulatory requirements (in particular: energy efficiency announcements)	Annual (subject to Government updates)	Planned Maintenance Budget	Maintenance & Assets Manager	Full legal and regulatory compliance.
(Area x Back Courts)	Design proposals to be presented to Committee and Tenant engagement event held. Tender to be undertaken.	Design/Approval 2022 Works 2023	Planned Maintenance budget	Maintenance & Assets Manager	Works commenced.
Integrate 2022 Stock Condition Survey results into 30 Year LCC	Assess SCS 2022 results and recommended investment plan. Integrate projections into future Business Plans and 30 year LCC. Report to Management Committee.	January 2023	N/A	Maintenance & Assets Manager	Accurate 30 LCC in place.
Joint Procurement	Investigate if Joint Procurement opportunities existing with other local Has. Relates in particular to 2024-2027 expenditure.	March 2023	N/A	Maintenance & Assets Manager	All appropriate joint procurement opportunities are undertaken
EESHS2 Strategy	Develop an EESHS2 Strategy document analysing portfolio, assessing improvement measures, technical challenges and financial projections.	February 2022 Update 2023 based on EESHS2 Milestone.	Planned Maintenance budget	Maintenance & Assets Manager	Full EESHS2 compliance.
Seek to achieve EESHS2 compliance	All social housing meets EPC Band B, or is as energy efficient as practically possible within the limits of cost, technology and necessary consent.	December 2032	Planned Maintenance budget	Maintenance & Assets Manager	Full EESHS2 compliance.
Reactive Repairs Framework	Retender Reactive Repairs Framework in advance of 5 year term ending in March 2023.	January 2023	Planned Maintenance Budget	Maintenance & Assets Manager	Reactive repairs framework in place.

Wider Role					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Review the Wider Role Strategy	Review Wider role needs taking account of tenants needs and partner resources.	December 23	Wider Role budget	Director	Wider role strategy in place.
Work with Easthall Residents Association in the provision of community activities	Community Activities are delivered in the hub in an inclusive manner to residents	July 22	Grant aid	Director	Active community café/ food education classes and after schools activities
Measure social value	Adopt a social return on investment measure	December 22		Director	We are able to report proxy social values for our activities.

DEVELOPMENT					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Agree on a suite of flood mitigation measures	Work with community and Scottish Water on options	December 22	-	Director	Plan of action for flood mitigation in place
Update valuations on 2 vacant sites not owned by WHA	Curb6, our development partner, to instruct DV to re-value sites and open conversation with G3 about updated site investigations	September 22	Development agent budget	Director	Updated valuations reflected in budget reforecast.

STAFFING					
SUBJECT	ACTION	TARGET DATES	ADDITIONAL RESOURCES REQUIRED	LEAD OFFICER/COMMITTEE	SUCCESS MEASURES
Investors In People	Work with consultant to retain IIP accreditation	31 December 22	IIP fee	Director	Retained accreditation at current level by the end of the year.
Appraisal, training and personal development	All staff to have an appraisal, a personalised training and development plan.	30 September 22	Training budget	SMT	Training plan to be produced.
Life/ Work balance	Staff will be supported, where practical, in flexible, hybrid, job share and part time working requests.	31 March 23	-	SMT	All staff will have been invited to explore and comment on their life/ work balance.

Management Committee	29 June 2022
Agenda Item	7
Title of Paper	CCTV options
Author	Carol Hamilton, Housing & Customer Service Manager Bill Black, Assets and Maintenance Manager
Attachment(s)	Appendix 1 – quotation for installation of CCTV from Innovate Alarms
Executive summary	

FOR INFORMATION

1 PURPOSE

- 1.1 To update Committee on the options for closed-circuit television (cctv) provision in the community.

2 RECOMMENDATIONS

- 2.1 That all options be discussed
2.2 That the system supplied by Innovate Alarms be purchased

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 Efficient and effective management of ASB within the community is consistent with the following objectives:
- Objective 1- Deliver excellent services
 - Objective 3- Anticipate, understand and respond to local need
 - Objective 4 -Foster and attractive, successful and thriving community and:
 - All of our visions and values of excellence and accountability

4 BACKGROUND

- 4.1 It was agreed that Officers would investigate options for the use of cctv for surveillance and security purposes within the curtilage of our own stock with the intention of reducing fly tipping, dog fouling and anti-social behaviour in specific hot spot areas. Strategically placed video cameras record footage which can be transmitted to a display monitor for real time viewing as well as footage playback. Rapid deployment cameras have the flexibility to be moved to new locations if requirements change.
- 4.2 Glasgow City Council (GCC) have recently installed cctv within its own land in Wellhouse, on a temporary basis, which has been successful in identifying some residents responsible for fly-tipping and Enforcement Officers are in the process of issuing fixed penalty notices to the culprits.
- 4.3 WHA have explored traditional and more modern options.

5. MAIN ISSUES:

5.1 Option 1

Innovate alarms currently provide the alarm system and CCTV for The Hub and their representative accompanied staff on an estate walkabout to survey the current hot spot areas. Appendix 1 details options for fixed cameras to cover areas of concern. The recording equipment would be located in the loft space at each address. A sim card would be used to access the recordings at each site. The installation and equipment costs are £3960.00 including vat with a charge of £1080.00 per year including vat for the 3 sim cards. With this option we can redeploy the recording equipment to other sites as required, with new cameras, leaving the original cameras as a visible deterrent or reinstall the recording equipment if the issues resurface. Please note we would not be progressing the facial recognition option.

5.2 Option 2

GCC Community Relations Unit, who support WHA with our approach to dealing with anti-social behaviour and neighbourhood management, provided contact details of WCCTV, a company who specialise in providing redeployable cameras to social landlords. A meeting was held remotely on 29 March 2022, when they outlined details of their service. They provide redeployable cameras that can be fixed to lamp posts or closes, both of which require connection to electricity. It is unlikely that permission would be given by GCC to make use of the lamp post resource. The cameras require 4g streaming and come at a cost of £5k per camera, plus annual maintenance, and sim charges of £2.5k for 3 years per camera. They did not provide written details; however, it is estimated that 3 cameras plus annual maintenance would be £22.5k for the initial 3-year period. Maintenance charges would then be reviewed.

5.3 Option 3

Officers made enquiries with Milnbank Housing Association who operate the traditional fixed cameras which are focussed on public spaces as opposed to the HA properties. This is a typical, older model which is not a productive Housing Management tool. They have 38 cameras with an annual cost of around £125k per annum which equates to £3,289 per camera.

6. DISCUSSION

- 6.1 Committee are asked to discuss all options with a view to approving the most suitable for use in Wellhouse.

7 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 7.1 ARC report will include our performance.

8. FINANCIAL IMPLICATIONS

- 8.1 Dealt with in the body of the report.

9 KEY RISKS

- 9.1 Failure to robustly manage anti-social behaviour is a failure to deliver on core KPI and Landlord obligations. Mitigation – persistent and consistent application of policy

and staff performance management.

10 EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

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

Quotation



Name: Bill Black
 Company Name: Wellhouse Housing Association,
 Address: 49 Wellhouse Crescent, Glasgow, G33 4LA
 Telephone: 0141 781 1884
 Email: bill@wellhouseha.org.uk
 Reference: WH9622
 Date: 09/06/2022

The Chall Building, 73 Kilsyth Rd,
 Kirkintilloch, Glasgow, G66 1QF
 Tel: 0141 775 9095
 Email: info@innovatealarms.co.uk

JOB DESCRIPTION - To supply and install CCTV systems at various sites as per quotations below.

PART	DESCRIPTION	QTY	INSTALLED
87 Langbar Crescent			
NVR2104HS-P-I	DAHUA 4 CHANNEL NVR WITH 1TB HDD	1	in loft area
IPC HDW3841TP-ZAS	DAHUA 2.8-12MM MOTORIZED VARIFOCAL 8MP TURRET IP CAMERA WITH DARK FIGHTER TECHNOLOGY	1	as per drawing
R4GSIM	4G SIM CARD ROUTER	1	in loft area
CC	CABLE AND CONTAINMENT	1	NA
60-62 Bartebeith Road			
NVR2104HS-P-I	HIKVISION 4 CHANNEL NVR WITH 1TB HDD	1	in loft area
DS2CDH86G2IZS	HIKVISION 2.8-12MM MOTORIZED VARIFOCAL 8MP TURRET IP CAMERA WITH DARK FIGHTER TECHNOLOGY	1	as per drawing
R4GSIM	4G SIM CARD ROUTER	1	in loft area
CC	CABLE AND CONTAINMENT	1	NA
74 Bartebeith Road/2 Wellhouse Crescent			
NVR2104HS-P-I	HIKVISION 4 CHANNEL NVR WITH 1TB HDD	1	in loft area
DS2CDH86G2IZS	HIKVISION 2.8-12MM MOTORIZED VARIFOCAL 8MP TURRET IP CAMERA WITH DARK FIGHTER TECHNOLOGY	2	as per drawing
R4GSIM	4G SIM CARD ROUTER	1	in loft area
CC	CABLE AND CONTAINMENT	1	NA

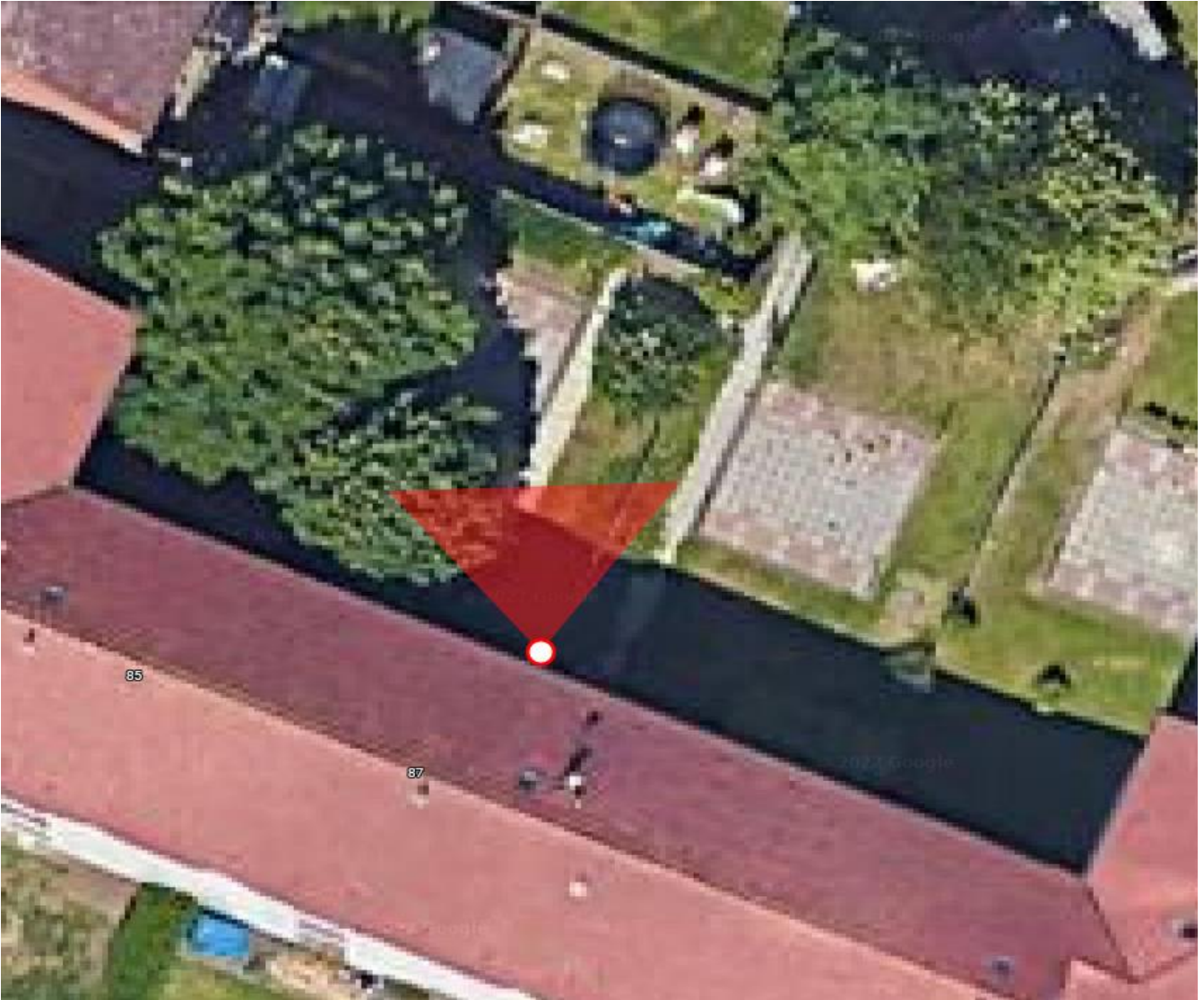
			Sub Total	£	3,300.00
			Vat	£	660.00
			TOTAL	£	3,960.00

ADDITIONAL OPTIONS TO ABOVE - As above but adding a facial recognition camera at each site and upgrading hard drives for additional storage.

PART	DESCRIPTION	QTY	INSTALLED	
IPC HDW1830TP	8MP FIXED LENS 2.8 DAHUA TURRET CAMERA	3	at a height of roughly 3mtrs on each site	
PFA13A	DEEP BASES FOR CAMERAS ABOVE	3	at camera	
CAGE1	CCTV CAMERA PROTECTIVE CAGES	2	at camera	
8TB HDD	8TB HARD DRIVES	3	inside NVR's	
CC	CABLE AND CONTAINMENT	3	NA	
			Sub Total	£ 2,100.00
			Vat	£ 420.00
			TOTAL	£ 2,520.00

SIM CARDS - required for each router to allow remote viewing

PART	DESCRIPTION	QTY	Monthly Cost Per Sim	Total Monthly Cost
WS5GB	5gb data world sim card for remote viewing installed in each camera	3	£25.00	£75.00
			Annual Cost	£ 900.00
			Vat	£ 180.00
			TOTAL	£ 1,080.00





Management Committee	29 June 2022
Agenda Item	8
Title of Paper	Rent Arrears Update
Author	Carol Hamilton, Housing & Customer Service Manager
Attachment(s)	N/A
Executive summary	<p>The following information is recorded at the end of Period 2, 31st May 2022:</p> <ul style="list-style-type: none"> • Gross current tenant rent arrears are £293,663 – 8.42% of annual income • Net arrears are £241,212 – 6.92% of annual income • Former Tenant's arrears are £56,447.15 • Rent collection is currently 94.87% (cumulative 2 months to end May 2022) • 91 tenants (11.49% of all tenants) owing £1,000+ now owe £187,444 collectively – 63.83% of current arrears and 5.37% of annual rent income. • 59 (7.49% of all tenants) of those owing £1,000+ are UC recipients • 35 tenants (4.42% of all tenants) owe £2,000+ • The number of tenants claiming UC is 245 (30.93% of tenants). • The amount of UC arrears figure is £165,695 (56.42% of the current arrears) or (4.75% 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 May position.

5. MAIN ISSUES:

5.1 Since the last Committee update, gross current tenant rent arrears have reduced by £3,004 to £293,663.

5.2 During the same period, net current arrears have reduced by £9,328 to £241,212.

5.3 91 tenants owe more than £1000, which is 5 less than reported at last Committee meeting, and those owing more than £2,000 have increased by 1 to 35.

5.4 The Former Tenant Arrears (FTAs) have increased by £2,791 which is mainly due to 1 abandoned tenancy as well as debt incurred by a tenant handing in keys late.

5.5 Universal Credit (UC) is now claimed by 245 of WHA households, which is 4 less than last month, and UC arrears accounts for £165,695, (56.42%) of the total gross current rent arrear. The figure for UC recipients was reported to Committee as 258 last month, which was according to the Universal Credit Landlord Portal, however the figure was 249 according the HomeMaster system.

5.6 The Housing Team have been focusing on reducing the UC debt by ensuring that affordable arrangements are made for those with outstanding balances as well reducing Former Tenant Arrears.

6. DISCUSSION

6.1 WHA are conducting a benchmarking exercise with EHRA colleagues to compare how we each process the rental receipts from Glasgow City Council and DWP and we will report back our findings at a subsequent meeting.

7 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

7.1 ARC report will include our performance.

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.

10 EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

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

Management Committee	29 June 2022
Agenda Item	9
Title of Paper	Operational Update Report
Author	Management Team
Appendices:	

FOR INFORMATION AND DECISION

EXECUTIVE SUMMARY:

1. Director – Main Issues

The Director reported in closed session

2. Housing & Customer Services Manager – Main Issues

- The Housing Team are continuing to adjust to the Homemaster system and concentrating on finalising details of accounts, letters, and reports. Specialised roles are continuing while adjustments are ongoing.
- Significant attention is being paid to the condition of the estate and over 100 letters were delivered regarding the condition of gardens and closes week commencing 6th June. The joint approach with Glasgow City Council is continuing to be of benefit in relation to fly-tipping and waste recycling.
- Officers have reported that there is an increase in contact from tenants who wish to discuss their rent payments and Universal Credit claims as well as an increase in applications for housing.
- The Income Advice Officer (IAO) continues to support tenants by providing benefit advice and crisis support as well as supporting the Housing Officer with arrears cases and providing Universal Credit early intervention support for new claims.
- The Digital Support Fund has £89.12 remaining. Thirty devices are still on loan as most people have internet access of some sort at home but lack devices. The EE contract has now ended for the last two data packages and the final bill will be issued at the end of June 2022. The IAO will purchase additional budget mobile phones with the last of the funding. The digital fund will now close.
- The IAO attended an SFHA Social Housing Fuel Fund Reflection meeting. The meeting gave organisations a chance to network and discuss how the Social Housing Fuel fund supported their clients experiencing fuel poverty. Some organisations used the funding to award £50 to all tenants (there was some concern that this did not target those experiencing fuel poverty) and one HA used the funding to purchase thermal curtains and bedding for those in fuel poverty. There was some discussion around the short length of time the Scottish Government gave the SFHA to administer the funding. This was a challenge and the SFHA are hoping that if further fuel funding becomes

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available the Scottish Government allow more time for administration. While we do not currently have any fuel funding available, the IAO continues to work with Home Energy Scotland to provide tenants with energy advice and crisis support from the National Fuel Bank. The National Fuel Bank can issue a £30 fuel voucher to tenants in fuel crisis, support would be given to those disconnected from supply or at an immediate risk of disconnection. A £30 voucher can only be issued twice in a six-month period if appropriate. The IAO notes there has been a reduced number of calls relating to fuel vouchers, this is likely due to the warmer weather.

- The Best Start School age payment is now opened for applications. This is a one-off payment of £267.65 to help with the cost of a child starting school. Eligible families can apply from the 1st of June 2022 and must apply by 28th February 2023. Eligible families can now apply for children born between 1st March 2017 and 28th February 2018. The IAO will encourage tenants to apply and will add an article to the newsletter.
- The UK government has announced a number of cost-of-living payments that will be automatically paid to those who are eligible. Those receiving certain means tested benefits on the 25th of May 2022 will receive £650, the payment will be made in two lumps sums. The first payment is due to be made in July 2022 with a second payment in Autumn. Those receiving certain disability benefits on the 25th of May 2022 will receive an additional £150 in September 2022. There has been an increase of £300 to Winter Fuel payments for Pensioners. All payments are automatically paid to qualifying claimants, there is no application process.
- Cold weather payments will be replaced by the Low-income winter heating assistance scheme in Feb 2023, this will be administered by the Scottish government. Cold weather payments of £25 are only normally issued when the temperature has been below 0 degrees for 7 days, the new system will pay all eligible low-income households an annual £50 payment irrespective of the temperature.
- The IAO has added a new interactive UC helper tool to the Wellhouse Income Advice webpage. The UC helper tool is a step-by-step guide to claiming UC. The tool is free to use and has been customized for Wellhouse HA. The help and advice links direct the user to the IAO for support and to the UC helpline. The IAO advised users should still be encouraged to contact her in the first instance and the UC helper tool should be used as an additional support.

3. Assets & Maintenance Manager – Main Issues

- The window and door contract is almost complete. The contractor will return for a few days in July to catch the last of the stragglers.
- Voids - currently sitting with 10 voids in repairs (13/06/22). Meters are still an issue with needing to be reset.
- Bin areas rear Balado Rd Bartiebeith Rd - we are still trying to resolve this with GCC - re gradients for euro bins.

4. Finance & Corporate Services Manager – Main Issues

- The Finance & Corporate services team continue to familiarise themselves with the new Homemaster system and collaborate with the system provider to update and enhance the reporting and functionality of the system to suit the needs of Wellhouse Housing Association.

- The new Homemaster system provides for online verification of invoices and therefore over the coming month training will be provided with committee members to familiarise them with the package. This will initially be with the Chair then Vice chair and other members as may be required in the future.
- Initial conversations with Virgin Money and RBS have taken place regarding the loan portfolio and the cash held on deposit. Both companies have still to provide further details on the cost/benefits of changing the repayment amounts of loans and place a value of cash deposits within alternative interest bearing accounts. A more detailed report will be presented at the August meeting.
- Due to COVID restrictions no pre-termination inspections took place for void properties and therefore no recharges were made to former tenants of void properties. It has not been normal practice for Wellhouse Housing Association to recharge costs associated with void properties due to the low possibility of being able to recover the costs. Mutual exchanges incur the costs of electrical and gas safety checks before the transfer takes place. Any repair works required for a mutual exchange will be agreed between the tenants and organised and paid by them prior to the exchange taking place.
- A review of the vehicle lease costs with the existing provider and the Public Contracts Scotland preferred supplier and it was noted that it would be more cost beneficial to move to a new full service contract with PCS. The current vehicle is currently 8 years old and is now becoming less reliable for a cost that the current provider has indicated will increase in coming months. The current contract also incurs a cost each time repairs are required where the new contract would be all inclusive. The Finance & Corporate Services Manager and the Asset & Maintenance manager jointly recommend that the new vehicle leasing arrangement is entered into. The time for delivery is currently around 9-12 months and the old vehicle will continue until the new vehicle arrives.
- The required camera to enable physical meetings to recommence within the board room and others joining remotely has been ordered and this should be available for future meetings.
- Work continues on preparing for the external audit that is scheduled for the first 2 weeks in August.
- The Finance Officer is currently off due to the passing of a family member and has submitted a doctor's certificate to indicate that she is unfit for work. The staff workload within the department will be assessed and reviewed with the director over the coming weeks to ensure sufficient resource is available to facilitate the preparation for the external auditor.

Management Committee	29 June 2022
Agenda Item	11
Title of Paper	Membership of Wellhouse Housing Association
Author	Corporate & Governance Officer
Attachment(s)	

FOR Approval

1 PURPOSE

- 1.1 The purpose of this report is to bring to the attention of Committee, new membership applications to be recorded in the Register of Members.

2 RECOMMENDATIONS

- 2.1 That committee approves the new Membership Application in accordance with Rule 7.2.

3 BACKGROUND

- 3.1 WHA's Rules state that "The members of the Association shall be those persons or organisations who hold a share in the Association and whose names are registered in the Register of Members". The only route to becoming a member is to submit an application for consideration by the management committee, which has "absolute discretion in deciding on applications for membership".

Business Plan and values

The production of a Membership Applications report is consistent with:

- strategic objective 5: to maintain good governance

4 MAIN ISSUES

- 4.1 There is the following application for membership in accordance with Rule 7.2:

John Paul McFarlane, 8 Carriden Place G33

5. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 5.1 None

6. FINANCIAL IMPLICATIONS

- 6.1 None

7. KEY RISKS

- 7.1 Failure to manage the constitutional obligations of WHA in this area in accordance with their requirements would be a clear failure of governance effectiveness, and could also lead to challenges from existing members and potential new members. This would risk regulatory action and other regulatory consequences, possible undermining of previous decisions made by committee as being unconstitutional.

8. EQUALITY AND DIVERSITY IMPLICATIONS

- 8.1 The Membership policy says that membership is open to all regardless of their personal characteristics or circumstances, and that WHA “will strive to ensure our membership reflects the communities we serve. We will put in place arrangements for monitoring the composition of our membership to enable periodic assessment of the extent to which it is representative”.