

**19<sup>th</sup> April 2023**

Dear Member,

The next Management Committee will be held on **Wednesday 26 February 2023 at 6PM via Teams/in house.**

	<b>AGENDA ITEM</b>	<b>LEAD</b>	<b>TIME</b>	<b>DECISION</b>
1	Welcome, Sederunt & Apologies	Chair	1min	Verbal
2	Jargon Buster			For information
3	Declarations of interest	Chair	1min	Verbal
4	Minutes Committee Meeting of 28 February 2023	Chair	2min	Approval
5	Matters arising and actions from the minutes report	Director	3min	Note
6	23/24 budget – final version	Finance Manager	15min	Approval
7	Value for Money Report	Finance Manager	10min	Approval
8	Insurance Renewal	Finance Manager	10min	Approval
9	Rent Arrears update	Housing Manager	10min	Note
10	Homelessness and Allocation request	Housing Manager	10min	Approval
11	Policy Reports: <ul style="list-style-type: none"> <li>• Flexible Working Policy</li> <li>• Remote Working Policy</li> <li>• Homeworking Policy</li> <li>• Sabbatical Policy</li> </ul>	Corporate & Governance Officer	10min	Approval
12	SFHA Briefing Strategy	Director	10min	Note
13.	Operational update	Management Team	10min	Note
14.	AOCB	Chair	2min	

**Close of Meeting: 8PM – Next Meeting 24 May 2023 at 6PM**

	<b>JARGON BUSTER – APRIL 2023</b>
<b>Terminology</b>	<b>Definition</b>
<b>Treasury Management</b>	Treasury Management refers to the set of policies, strategies and transactions that a social landlord adopts and implements to manage its investment, cash flows, banking, money market transactions, capital markets transactions and the risk associated with those activities.
<b>Bad Debts</b>	A <b>Bad Debt</b> is an outstanding sum of money owed to the <b>Housing</b> Association that has not been paid, despite repeated efforts to collect the <b>debt</b> .
<b>Lenders Covenant compliance</b>	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.
<b>CPI</b>	The Consumer Price Index ( <b>CPI</b> ) is the official measure of inflation of consumer prices of the <b>United Kingdom</b>
<b>Cyclical Maintenance</b>	<b>Cyclical maintenance</b> is work to maintain the general condition of the property and some communal fittings
<b>Employers in Voluntary Housing (EVH)</b>	An organisation providing support for the governing bodies of housing associations in all aspects of their role as employers.
<b>FTA</b>	Former Tenant Arrears
<b>Major repairs/planned renewals</b>	Major Repairs (Investment works) – Kitchen & bathroom renewals, central heating replacements, door entry systems etc.
<b>Reactive Maintenance</b>	<b>Reactive</b> 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 <b>maintenance</b> programmes
<b>RSL</b>	Registered social landlord. The vast majority of Registered Social Landlords are also known as <b>Housing</b> associations. <b>Housing</b> associations are independent, not-for-profit organisations that provide <b>homes</b> for people in <b>housing</b> need.
<b>SHIP</b>	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
<b>SHR Regulatory Framework</b>	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.
<b>Statement of Comprehensive Income (SOCi)</b>	A statement of comprehensive income contains two main things: the <b>net income and other comprehensive income (OCI)</b> . 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

<b>Statement of Financial Position (SOFP)</b>	The statement of financial position. The statement <b>lists the assets, liabilities, and equity of an organization</b> as of the report date. This was previously known as the Balance Sheet.
<b>Technical arrears</b>	<b>'technical arrears'</b> – <b>arrears</b> relating to outstanding housing benefit that a landlord has <b>not</b> received
<b>DRS</b>	Development & Regeneration Development Services
<b>SDFP</b>	Strategy & Development Funding Plan – we submit this to the council with our development ambitions

**WELLHOUSE HOUSING ASSOCIATION  
MINUTES OF THE COMMITTEE MEETING HELD  
ON 28th February 2023 AT 6PM – via Teams and in house**

**1. Welcome, Sederunt & Apologies**

**Present:**

Maureen Morris	Chair
Gordon Kerr	Committee Member
Helen Lafferty	Committee Member
Graeme Wetherill	Co-opted Member
Darron Brown	Committee Member
Leeann Brown	Co-opted Member
Jane Heppenstall	Committee Member

**In Attendance:**

Martin Wilkie-McFarlane	Director
Bill Black	Assets & Maintenance Manager
James Wilson	Housing & Customer Services Manager
Robert Murray	Finance & Corporate Services Manager
Linda Logan	Minutes
Anna Dukova	Observer

**Absent:**

Michelle Harrow	Committee Member
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The Chair welcomed Anna Dukova who would be observing tonight's meeting. Introductions were made.

**2. Jargon Buster**

Noted for information.

**3. Declarations of Interest**

There were no declarations of Interest.

**4. Minutes of the Committee Meeting of 30 November 2022**

The minutes of the committee meeting of 25 January 2023 were proposed by Helen Lafferty and seconded by Gordon Kerr as an accurate record of the proceedings.

**5. Matters arising from the minutes report.**

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



## 6. Draft 3 – 23/24 final budget assumptions

The Finance Manager presented the budget as a final version for 23/24.

He asked committee to note that a further update of the budget would be distributed to committee by Friday which would incorporate additional costs of approximately £15,000 for recruitment and a handover period, reflect discussion from the Audit & Risk Committee to transfer monies into various term deposits, £1.5M for a 1 year period and an additional £0.5M for a 3 month rolling period, however may be subject to change, to reflect costs intimated for development following Curb's presentation.

He noted the detailed draft 2 version of the budget and provided the committee with an overview of recommendations following discussion with the senior management team as recommended by the Auditors.

Gordon Kerr sought clarification that approval of budget was being sought subject to additional spend discussed being included within the final budget. The Finance Manager confirmed that additional spend would be included and distributed to the committee by Friday for information.

### **Resolution:**

**Committee noted the current levels of Consumer Price Index (CPI), Retail Price Index (RPI) and Consumer Price Index with Housing costs (CPIH) are higher than the current rental increase of 3.0% and that this may present challenges in the future with regards to meeting the requirements of having a budget that services the housing stock to a satisfactory level and leaves sufficient surplus to meet the loan commitments and component replacements.**

**Instructed the Finance Manager to adopt the budget as the final version to be used for budget setting and report to the Regulator in the 30-year business plans.**

**Darron Brown proposed and Gordon Kerr seconded 23/24 final budget assumptions subject to additional spend being included.**

## 7. Rent arrears update report.

The Director presented, on behalf of the Housing Manager, the report to update committee on the arrears position. He noted that as a social landlord the rent arrears position was still an area of concern however the position had improved quite significantly over the last year. He stated that gross rent arrears were at 11% last year and had fallen to below 9% with net arrears below 8% from the 10% reported. He thanked the team for their hard work. He noted that the new Housing Manager had made a superb start in the post.

He informed of a slight upturn in gross current rent arrears for the period, however noted that this was to be expected following the Christmas period. He asked the committee to note that 97 tenants owe more than £1,000 and those over more than £2,000 remains at 48. The Director has asked the Housing Manager to prepare a strategy and action plan to focus on this group of tenants and report to the committee at the next meeting.

The Chair noted and commented on the graph on page 30 of the report which highlighted 407 tenants in arrears and the work required by the housing team to follow up on these arrears.

Darron Brown requested that the Housing Manager report to the committee the number of tenants of the 407 reported who were in one full month's arrears at the next meeting.

**Committee noted the update on the arrears position.**

#### **8. KPI Report**

The Maintenance Manager presented the report to inform committee of Key Performance Indicators for the period April – December 2022. He noted the majority of KPI's within target and highlighted areas that remain of concern in relation to rent arrears and the percentage of tenants satisfied with the overall service provided by their landlord and at their landlords' contribution to the management of the neighbourhood they live in. He asked committee to note that a lot of work is being done with Glasgow City Council to improve neighbourhood management and that some staff had been going out in their own time to do litter picks to help improve the area.

The Director noted the % of tenancy offers refused and the reasons thereof which will be monitored and reported to committee. He advised that colleagues had confirmed that they were experiencing similar decreases in satisfaction rates.

Gordon Kerr sought clarification on the high level of re-let times. The Maintenance Manager advised that void condition and metering issues continue to cause delays.

Graeme Wetherill reported similar refusal rates within his own work sector which he believes reflects the impacts of a wider range of financial pressures and tenants not wanting to face eviction at a later date if the property became unaffordable.

**Committee noted the KPI report.**

#### **9. Complaints and Compliments reports**

The Director asked committee to note a slight reduction in response times however for the year to date average performance were within target response times.

**Committee noted the update to the complaints and compliments report.**

#### **10. Voids refusals update**

The Director presented the report to update committee on the void refusal position up to the end of the 3<sup>rd</sup> quarter – 31 December 2022. He echoed Graeme's comments that people who are coming through the homelessness referrals service are either refusing or not attending appointments and the Council not offering the person their area of choice. He asked the committee to note the bar-chart at page 45 which reflects the reasons for refusals and the area.

**Committee noted the void refusals update.**

**Jane Heppenstall joined the meeting at this time.**

#### **11. Policy Review Report**

##### **Dignity at Work Policy**

The Corporate & Governance Officer presented the report. There were no further changes to the Dignity at Work Policy, which had been reviewed in line with EVH's model policies.

## **Repairs & Maintenance Policy**

The Maintenance Manager presented the report. The policy had been amended to reflect changes as outlined at point 4.2 within the report. They complied with the Scottish Social Housing Charter requirements relating to the provision of a reactive and planned maintenance service.

### **Resolution:**

**Committee noted and approved the reviewed Dignity at Work and the Repairs & Maintenance Policies and three yearly thereafter.**

**Jane Heppenstall proposed and Gordon Kerr seconded the reviewed Dignity at Work and the Repairs & Maintenance Policies.**

## **12. Operational update**

### **Director:**

#### **Development.**

The Director updated on a constructive meeting with CAF bank to discuss lending for future development which will allow us to benchmark with our existing lending. CAF will attend a future SMT meeting and a committee meeting thereafter.

### **EHRA**

EHRA minutes and papers were circulated separately. He noted a planning day that took place on 8 February to set the framework for refreshing the vision and mission for EHRA. The Chair encouraged another member to join the EHRA committee should they have the capacity to do so.

All other items were reported in closed session.

### **Housing Manager**

The Director advised further funding had been received in a joint bid with East Hall Park Housing Co-operative for the SFHA winter hardship fund to the value of £25,000. The fund requires a targeted approach and will identify and support tenants experiencing high levels of food insecurity. He thanked Laura Reilly, Income and Advice Officer, who led on the application submission, for the exceptional support/advice and financial gains that she provides for our tenants.

### **Maintenance Manager:**

The Maintenance Manager advised that the estate warden vacancy had been readvertised with a closing date of 3<sup>rd</sup> March. He will update at the next meeting.

He had attended the first EHRA Maintenance Meeting on 21<sup>st</sup> February. The meeting had gone well, with agreement to do joint procurement for smaller items at the moment.

He noted an increase in tenants reporting condensation and dampness. Several staff have attended a training course run by ALCHO/SFHA in relation to these issues. He asked committee to note the attached update on the Tenant and Resident Safety Survey from the SHR.

**Finance Manager:**

The Finance Manager informed committee that internal audits on Factoring Services and the review of the recommendations from previous audits will be presented by the auditors at the May, Audit and Risk committee meeting.

Following an initial planning meeting for the external audit, Azets will commence the audit 1<sup>st</sup> March with the final audit being scheduled for week commencing 24 July 2023.

He advised that although not presented at this meeting the management accounts to 31 January 2023 had been prepared; key headline figures indicate a surplus of £72K more than budget at £584K, Voids £12K above budget in the main due to the time being taken for meter resets and staff costs at £34K under budget due to a vacant post for most of the year. Cyclical maintenance had a £150K underspend due to the timing of some annual contracts. A healthy bank balance of £3.1M was reported.

Gordon Kerr, Chair, Audit and Risk Committee provided a verbal update on matters discussed and agreements reached at its meeting of 23 February 2023.

**13. AOCB**

The Chair advised that she had planned to seek approval at the meeting of 22<sup>nd</sup> February 2023, for rent increase letters to be hand delivered by staff however due to the meeting not being quorate and rescheduled to this evening, she was unable to do so. She advised all rent increase letters had been hand delivered by staff on Monday morning. The Director advised that due to current legislation on the rent freeze, ending, and in consultation with our solicitors, rent increase letters could not be delivered before 26<sup>th</sup> February 2022. It was a requirement that letters be sent via recorded delivery or hand delivered.

**There was no other business. Meeting closed 8:00PM**

**Next Meeting 26 April 2023 at 6PM via Teams and in house**

**ACTIONS ARISING FROM PREVIOUS MANAGEMENT COMMITTEE MEETINGS April 2023**

MINUTE REFERENCE	ACTION	OWNER	DUE BY	STATUS OPEN/ CLOSED	PROGRESS
<b>24 October 2019</b>					
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	<b>CLOSED</b>	The Director will provide a Development Update at every monthly meeting from here on in – this will be for all 3 sites.
<b>November 2019</b>					
11. Management Team Report	The Finance Manager will email proposed dates for fraud training to interested members	Finance Manager	January 2020	<b>Open</b>	Azets have provided a PowerPoint presentation to the Finance Manager. The session will be delivered by the Finance Manager. Suggested dates had been emailed to the committee <u>and will be agreed at the April 2023 committee meeting.</u>
<b>August 2021</b>					
Factoring Policy	Review of Factoring Policy and Factoring Process	Management Team	October 2021	<b>Open</b>	The Housing Manager will report to <u>the April 2023</u> committee meeting.
Budget 22/23	Committee discussed employee terms and conditions of employment	Director	Future Committee Meeting	<b>Open</b>	Committee agreed to remit to the Staffing Committee and this matter will be discussed in 2023, although we are aware that there is no appreciable price difference in associate vs full EVH membership: committee would need to ask staff to find and entirely new HR provider. <b>Committee are asked to give an idea of the appetite for closing EVH membership.</b>
<b>June 2022</b>					
Rent Arrears		Housing Manager		<b>Open</b>	The Housing Manager will provide an update on the arrears position at the April committee meeting.

January 2023					
Rent Consultation update	The Director discussed and it was agreed that a report be brought to committee in the future to explore a hardship fund and a benchmarking exercise completed	Housing Manager	Future Committee meeting	Open	The Housing Manager will discuss with the Income & Advice Officer and an update brought to the June committee meeting.
23/24 budget assumptions		Finance Manager and Management Team	Future Committee meeting	Open	<p>Actions required:</p> <ul style="list-style-type: none"> <li>• A formal re-forecasting budget will be brought to the committee later in the year.</li> <li>• The Finance Manager will bring a further report to the committee to stress test lost income.</li> <li>• The Business Plan approved last year will be reviewed and a different model and scenario planning will be considered.</li> <li>• A comparison will be carried out against last years budget to provide a clear picture of increased costs.</li> <li>• A formal budget reforecast will be brought to the October Committee meeting.</li> </ul> <p><b>The fifth and final draft of the 23/24 budget assumptions will be presented to the April committee meeting and report to the Regulator in the 30-year business plans. A formal reforecast will be presented in October.</b></p>
February 2023					
There were additional actions arising from the minutes. All previous actions have been updated to reflect discussion.					

<b>Management Committee</b>	26 April 2023
<b>Agenda Item</b>	6 - Post meeting update including cashflow for development
<b>Title of Paper</b>	2023/24 Budget Update (Version 5 )
<b>Author</b>	Robert Murray, Finance & Corporate services Manager
<b>Attachment(s)</b>	1) Budget statement of comprehensive income, statement of financial position and cashflow statement and loan covenant 2) Maintenance Budget 3) Management Expenses- overheads <b>(Separate attachment on A3)</b>

## FOR INFORMATION AND APPROVAL

### 1 PURPOSE

- 1.1 To present the budget as a final version for the 2023/24 year following the confirmed insurance costs

### 2 RECOMMENDATIONS

- 2.1 That the Committee notes the changes as advised by email on 29<sup>th</sup> March 2023 and contained in the insurance paper contained separately within this meeting.
- 2.2 This paper is provided to ensure the details are clearly noted for governance purposes.

### 3 BUSINESS PLAN, VISION AND VALUES

- 3.1 This Report is consistent with Wellhouse's Strategic Objectives:-
- Objective 1: Deliver excellent services.
  - Objective 5: To maintain good governance and financial management.
- 3.2 This Report is relevant in respect of the following Core Values:-
- Accountability
  - Excellence
  - Sustainability
- 3.3 This Report also meets 2023/24 Operational Plan – "Monitor the external financial environment and economy closely".
- 3.4 This Report also meets 2022/23 Operational Plan – "Draft a Final budget for following year".
- 3.5 This Report should ultimately contribute towards our overarching Aim and Vision of making Wellhouse "the Place to Be"

**Trust    Honesty    Integrity    Excellence    Accountability    Sustainability**

## 4 BACKGROUND

- 4.1 Following the issuing of Version 4 of the budget to committee by email on 6<sup>th</sup> March 2023 to reflect additional expenses for the recruitment a further revision is required due to additional insurance premiums for the buildings

## 5 MAIN ISSUES

- 5.1 The Senior Management team have a responsibility to keep the Management committee fully informed when there are material changes to the budget and ensure that they are appropriately documented for governance purposes
- 5.2 The total insurance premiums including the broker fee and terrorism cover is £109,725.69.
- £84,285.11 actual premium for Building insurance against £51,663 budget (£32,622.11 more than version 4 budget)
  - £25,440.58 actual premium and broker fee for all other policies against £28,950.59 budget (£3,510.01 less than version 4 budget)
  - Net increase in insurance premium is £29,112.10.

## 6. DISCUSSION

- 6.1 These figures were provided by email to all committee member on 29<sup>th</sup> March 2023 by Martin Wilkie-McFarlane and the broker will discuss the insurance premiums separately at this meeting.

### 6.2 Budget Results

- Surplus for 2023/24 will be £175,386 the previous advised surplus was £204,498.
- Cash is expected to increase by 49k the previous advised increase was £78k to leave a balance at March 2024 of £3.12m.
- Lenders' covenants are being achieved. The level required is 110% and 210.08% is being achieved

## 7. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 7.1 It is considered Good Practice for Wellhouse to regularly carry out financial viability exercises.
- 7.2 This also complies with SHR Regulatory Standard 3: The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay. Specific Guidance noted below:-
- 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.



- 3.3 – The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans. Risks to the delivery of financial plans are identified and managed effectively.
- 3.4 – The Governing Body ensures financial forecasts are based on appropriate and reasonable assumptions and information, including information about what tenants can afford to pay and feedback from consultation with tenants on rent increases.

## 8. FINANCIAL IMPLICATIONS

8.1 Outlined in main body of the report.

## 9. KEY RISKS

(a) Strategic Risks	(b) Operational Risks	(c) Project Level Risks
<ul style="list-style-type: none"> <li>- The budget must aim to recognise all costs and balance expenditure in line with the level of income. Damage to Wellhouse reputation as well as financial implications</li> <li>- not providing for investment in housing stock or staff will go against that of our business plan assumptions and will in future years impact on our ability to deliver that plan</li> </ul>	Failure to control costs will lead to upgrade projects being delayed or abandoned, debts not being serviced and staff not being adequately paid or supported	
Mitigation	Mitigation	Mitigation
<ul style="list-style-type: none"> <li>- Continually monitor costs and contracts to ensure expenditure is maintained at or below budget</li> </ul>	Through regular robust forecasting and good financial viability practice, expenditure should be matched to income	

## 10. EQUALITY AND DIVERSITY IMPLICATIONS

10.1 None apparent.

## 11. SUSTAINABILITY

- 11.1 The budget must include all costs to maintain the housing stock, provide the services as required by the Housing Regulator and ensure staff with sufficient skills and competences continue to be employed and trained as appropriate.
- 11.2 The budget must provide sufficient surplus each year to ensure that sufficient reserves are maintained to meet future funding requirements of lenders.
- 11.3 The budget must provide sufficient surplus to ensure that Component upgrades in future years are able to be funded

## 12. SWOT ANALYSIS

### 12.1

Strengths	Weaknesses
We have prepared a detailed budget in line with previous years	The budget is prepared several months in advance of the financial year and costs may change significantly after the process has concluded. The required update is an example of this situation with regards the significant increase in insurance costs.
The budget process satisfies the SHR recommendations	
Opportunities	Threats
There is an opportunity to discuss the budget and affordability at the early stages of the new financial year	Potential reduction in investment in upgrading housing stock in the short term may result in more significant investment being required in later years
	Possible increase in rent arrears if tenants are unable to pay rent increases

## 13. CONCLUSION

- 13.1 This is a key decision for Wellhouse and impacts the business plan and financial viability.
- 13.2 This is the final budget (version 5) and is showing a moderate surplus of around £0.175 million and a cash inflow around £49k.

**WELLHOUSE HOUSING ASSOCIATION**

2023/24 Budget

**STATEMENT OF COMPREHENSIVE INCOME**



	Social Lettings Rental Income	Social Lettings Service Charges	Commercial Lettings	Factoring	Development	The Hub Services	Corporate Services	Total		Movement between V4 and V5
Rental Income & Service Charges	3,591,825							3,591,825	3,591,825	
Less: Voids losses	(43,102)							(43,102)	(43,102)	
Commercial Rental Income			35,206			22,266		57,472	57,472	
Factoring Income				19,972				19,972	19,972	
Grants released from Deferred Income	498,781							498,781	498,781	
Other Revenue Grants	56,937							56,937	56,937	
Other Income							0	0	0	
	4,104,441		35,206	19,972	0	22,266	0	4,181,884	4,181,884	
								4,181,884	4,181,884	
Management Expenses - Staff Costs	307,877	299,103		10,930			340,331	958,240	958,240	0
Management Expenses - Overheads	139,512	0	1,000	4,633	0	9,500	399,310	553,955	524,843	29,112
Reactive Maintenance	635,584	76,291		2,000				713,875	713,875	
Cyclical Maintenance	353,532							353,532	353,532	
Planned Renewals/Major Repairs	248,337							248,337	248,337	
Depreciation on Housing Properties	913,177							913,177	913,177	
Bad Debts	20,000							20,000	20,000	
	2,618,019	375,394	1,000	17,562	0	9,500	739,641	3,761,117	3,732,004	29,112
								3,761,117	3,732,004	29,112
Operating Surplus	1,486,422	(375,394)	34,206	2,409	0	12,766	(739,641)	420,768	449,880	(29,112)
								420,768	449,880	(29,112)
Release of Negative Goodwill	38,134							38,134	38,134	
Gain/Loss on Disposal of Fixed Assets	0							0	0	
Interest Receivable							66,250	66,250	66,250	0
Interest Payable/Other Finance Costs	(249,766)							(249,766)	(249,766)	
Surplus for the Year	1,274,789	(375,394)	34,206	2,409	0	12,766	(673,391)	275,386	304,498	(29,112)
Actuarial Gain/(Loss) in Pension Scheme							(100,000)	(100,000)	(100,000)	
	1,274,789	(375,394)	34,206	2,409	0	12,766	(773,391)	175,386	204,498	(29,112)

Maintenance 2023-24 Budget presented April 2023 3% Increase with post meeting adjustments for Insurance Premium Increase

## STATEMENT OF FINANCIAL POSITION

STATEMENT OF FINANCIAL POSITION	Movement between Dec '22 and Mar'23								2023/24 Movement								Mar'24	Mar'23	
	Nov'22	1	2	3	4A	4B	5	6	Mar'23	1	2	84	3	4A	4B	5			6
	£	Operating Activities	Non-cash Transactions	Loan Repayments	Pension Deficit	Pension Revaluation	Arrears/ Bad Debts	Replacement Components			Non-cash Transactions	Movement between Repayments	Loan Repayments	Pension Deficit	67,392 Revaluation	Arrears/ Bad Debts	Replacement Components		
Non Current Assets																			
Housing Properties - gross cost	42,254,519								42,254,519								390,500	42,645,019	42,254,519
Depreciation	(15,190,937)		(498,691)						(15,689,628)		(913,177)							(16,602,805)	(15,689,628)
	27,063,581								26,564,890									26,042,213	26,564,890
Other	1,291,473		(14,845)						1,276,628		(27,349)							1,249,279	1,276,628
	28,355,055								27,841,519									27,291,493	27,841,519
																		0	0
Negative Goodwill	(969,246)		19,062						(950,184)		38,134							(912,050)	(950,184)
Current Assets																			
Debtors	236,439						7,500		243,939		(20,000)							223,939	243,939
Inventory	0								0									0	0
Cash at Bank and in hand	2,959,711	100,000	215,099	(182,352)			(20,000)		3,072,458	275,386	433,611	(210,253)		(59,246)			(390,500)	3,121,455	3,072,458
	3,196,150								3,316,397									3,345,394	3,316,397
Payables < 1 year																			
Misc Creditors	(1,036,528)								(1,036,528)		(10,000)							(1,046,528)	(1,036,528)
Pension Deficit									0									0	0
Loans	(241,503)								(241,503)									(241,503)	(241,503)
	(1,278,031)								(1,278,031)									(1,288,031)	(1,278,031)
Net Current Assets/ ( Liabilities )		1,918,119							2,038,366									2,057,363	2,038,366
Total Assets less current liabilities		29,303,927							28,929,700									28,436,805	28,929,700
Payables > 1 year																			
Loans	(7,294,465)			182,352					(7,112,113)			210,253						(6,901,859)	(7,112,113)
Pension Deficit	(86,720)					(89,280)			(176,000)					59,246	(100,000)			(216,754)	(176,000)
	(7,381,185)								(7,288,113)									(7,118,613)	(7,288,113)
Deferred Income																			
Social Housing Grant	(13,030,087)		279,375						(12,750,712)		498,781							(12,251,931)	(12,750,712)
Non Housing Grants	(657,576)								(657,576)									(657,576)	(657,576)
	(13,687,662)								(13,408,287)									(12,909,506)	(13,408,287)
Net Assets	8,235,080								8,233,300									8,408,686	8,233,300
Capital and Reserves	£																		
Share Capital	100								100									100	100
Reserves	8,234,980	100,000				(89,280)	(12,500)		8,233,200	275,386					(100,000)			8,408,586	8,233,200
	8,235,080								8,233,300									8,408,686	8,233,300

**WELLHOUSE HOUSING ASSOCIATION**

**2023/24 Budget**



**CASHFLOW STATEMENT**

1 2 3

Operating Surplus 420,768

Adjust for Depreciation and other non-cash transactions 441,741

Adjusted Operating Surplus 862,509

Movement in Debtors 20,000

Movement in Creditors (49,246)

**Investing Activities**

Purchase of Properties and Components (390,500)

Purchase of Other Fixed Assets 0

Grants received 0  
(390,500)

**Financing Activities**

Interest receivable 66,250

Interest payable (249,766)

Loan capital repaid (210,253)

Share capital issued 4  
(393,765)

48,997

Movement in Cash per SOFP 48,997

# WELLHOUSE HOUSING ASSOCIATION

2023/24 Budget



## COVENANTS AS AT 31 MARCH 2024

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

### Royal Bank of Scotland & Clydesdale

			Target set by Bank	Actual	Covenant Satisfied?
INTEREST COVER		Accounts			
Operating Surplus	A	420,768	Greater than 110%	210.018%	Yes
Housing Grants Amortised	B	(498,781)			
Pension Deficit Contribution	C	(59,246)			
Housing Depreciation	D	913,177			
Component Replacements	E	(390,500)			
	X	385,417			
Interest Payments	H	249,766			
Interest Receipts	J	(66,250)			
	Y	183,516			
Calculation: X divided by Y; where X=A+B+C+D+E+F & Y=H+J					

GEARING		Accounts	Target set by Bank	Actual	Covenant Satisfied?
Balance of Outstanding Loans	A	7,143,362	Less than 30%	16.75%	Yes
Historic Housing Cost	B	42,645,019			
Calculation: A divided by B					

## WELLHOUSE HOUSING ASSOCIATION

## 2023/24 Budget



Overheads		Housing Management	Maintenance	Service Costs	Commercial Lettings	Factoring	Development	The Hub Services	Corporate	2023/24 Total
24). Advertising (Publicity & Promotions)	12,000								£12,000	12,000
25). Audit Fee - External	15,495								15,495	15,495
- Internal	13,125								13125	13,125
26). Bank Charges - Allpay	10,500		10,500							10,500
- General	500								500	500
27). Depreciation - Other Fixed Assets	27,349								27349	27,349
28). General Expenses										0
General Expenses	2,000								2000	2,000
Provisions	1,900								1900	1,900
Staff Welfare costs	500								500	500
Cash Collection costs	360		360							360
Taxi	400								400	400
Health & Safety	3,000								3000	3,000
										0
29). General Committee Expenses	3,500								3500	3,500
30). Heat & Light	16,000							8,000	8000	16,000
31). Cleaning	18,000							1,500	16500	18,000
32). Insurance - Housing Stock	84,285		79,652			4,633				84,285
- Non-Housing premiums	25,441								25441	25,441
										0
33). Office Maintenance -										0
- Repairs & Renewals	18,000								18000	18,000
- Equip Maintenance	4,000								4000	4,000
- IT Equip Maintenance & Support Fees	18,000								£18,000	18,000
- IT Expenses (Other)	6,000								6000	6,000
HomeMaster Annaul Support	30,000								30000	30,000
Disaster Recovery	1,800								1800	1,800
Hub Costs (Remodelling)										0
										0
34). Office Equipment ( incl.new PCs)	8,000								8000	8,000
										0
35). Printing & Stationery										0
Printing External	9,000								9000	9,000
Printing Photocopier charges	8,000								8000	8,000
Stationery	2,000								2000	2,000
										0
36). Postage	3,300								3300	3,300
37). Rent & Rates	1,900								1900	1,900
38). Seminars & Training - Staff	18,000								18,000	18,000
39). Seminars & Training - Committee	4,000								4,000	4,000
40). Staff Recruitment	20,000								20000	20,000
41). Subscriptions	38,000								38000	38,000
42). Telephones	16,000								16000	16,000
43). Legal Fees - General	12,000								12000	12,000
44). Legal Fees - Housing	25,000		25,000							25,000
GCC ASB Support Services	12,000		12,000							12,000
TC Young savings due to above			0							0
45). Professional Fees	27,400								27,400	27,400
Housing ~Agency Fees - WR	0		0							0
46). Commercial Property Cost	1,000				1,000					1,000
47). Donation -Grant funding Wider Role	22,000								22000	22,000
-Others	1,400								1400	1,400
48). Tenant Participation	12,000		12,000							12,000
49). AGM Costs	800								800	800
50).										0
51).										0
<b>553,955</b>		<b>139,512</b>	<b>0</b>	<b>0</b>	<b>1,000</b>	<b>4,633</b>	<b>0</b>	<b>9,500</b>	<b>399,310</b>	<b>553,955</b>

Maintenance 2023-24 Budget presented April 2023 3% Increase with post meeting adjustments for Insurance Premium Increase

## WELLHOUSE HOUSING ASSOCIATION LTD

## MAINTENANCE BUDGET TO MARCH 2024

	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	TOTAL	2023/24
<b>CYCLICAL MAINTENANCE</b>													84	
ELECTRICAL TESTING	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	40,000	40,000
EXTERNAL PAINTING- phase 2B	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	50,000	50,000
EXTERNAL PAINTING- phase 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EXTERNAL PAINTING - phase 10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GAS SERVICING	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	132,480	132,480
GUTTER CLEANING	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	104,328	104,328
GAS SAFETY AUDIT	807	807	807	807	807	807	807	807	807	807	807	807	9,688	9,688
Asbestos Management	261	261	261	261	261	261	261	261	261	261	261	261	3,130	3,130
Water Testing	600	600	600	600	600	600	600	600	600	600	600	600	7,200	7,200
FIRE SERVICE - 14 LANGBAR GDNS	559	559	559	559	559	559	559	559	559	559	559	559	6,707	6,707
	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>29,461</b>	<b>353,532</b>	<b>353,532</b>
<b>REACTIVE MAINTENANCE</b>														
REACTIVE MAINT	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	286,416	286,416
ESTATE SERVICES - Materials	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	57,600	57,600
ESTATE SERVICES - Van/Fuel	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	18,691	18,691
VOIDS	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	269,568	269,568
SCOTTISH POWER L/LSUP	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	57,600	57,600
Facilities Management Costs	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	12,000
Office Repairs - Hub Remodelling	833	833	833	833	833	833	833	833	833	833	833	833	10,000	10,000
	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>59,323</b>	<b>711,875</b>	<b>711,875</b>
<b>Stage 3 Adaptations- Ex GH A</b>	0	0	4,315	0	4,315	4,315	0	4,315	0	4,315	0	4,315	17,262	17,262
<b>Stage 3 Adaptations</b>	6,613	6,613	6,613	6,613	6,613	6,613	6,613	6,613	6,613	6,611	6,611	6,611	39,675	39,675
	<b>6,613</b>	<b>0</b>	<b>6,613</b>	<b>4,315</b>	<b>6,613</b>	<b>0</b>	<b>10,928</b>	<b>0</b>	<b>6,613</b>	<b>4,315</b>	<b>6,611</b>	<b>4,315</b>	<b>56,937</b>	<b>56,937</b>
<b>MAJOR REPAIRS - NON-CAPITALISED</b>													0	
KITCHEN EXTRACTOR FANS Phase 5	575	575	575	575	575	575	575	575	575	575	575	575	6,900	6,900
Bathroom EXTRACTOR FANS Phase 5	575	575	575	575	575	575	575	575	575	575	575	575	6,900	6,900
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Smoke Alarms Phase 8	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	20,000	20,000
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Back Courts Phase 1	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	45,000	45,000
Back Courts Phase 2A	0	0	0	0	0	0	0	0	0	0	0	0	0	0
External Paths	833	833	833	833	833	833	833	833	833	833	833	833	10,000	10,000
External Verandas	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000	30,000
Chimney Breast Removal	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	27,600	27,600
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Consultants costs	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	45,000	45,000
	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>15,950</b>	<b>191,400</b>	<b>191,400</b>
	191,400													
<b>MAJOR REPAIRS - CAPITALISED COMPONENTS</b>													0	
Kitchens Phase 5	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	130,200	130,200
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bathrooms Phase 3	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	149,460	149,460
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gas Boiler Replacements Phase 10	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	60,840	60,840
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
External Doors 2B	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	50,000	50,000
External Windows 2A	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
the Hub boiler replacment	0	0	0	0	0	0	0	0	0	0	0	0	0	0
the Hub poss remodeling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>28,375</b>	<b>32,542</b>	<b>101,513</b>	<b>32,542</b>	<b>28,375</b>	<b>32,542</b>	<b>28,375</b>	<b>55,022</b>	<b>28,375</b>	<b>32,542</b>	<b>69,525</b>	<b>32,542</b>	<b>390,500</b>	<b>390,500</b>

Assume a £2,000 spend on Factored Owners properties 2,000

£1,704,244

£1,704,244

Maintenance 2023-24 Budget presented April 2023 3% Increase with post meeting adjustmtnets for Insurance Premium Increase



<b>Audit &amp; Risk Committee</b>	26 April 2023
<b>Agenda Item</b>	7
<b>Title of Paper</b>	Value for Money Report
<b>Author</b>	Robert Murray
<b>Attachment(s)</b>	Scotland's Housing Network Value For Money Report 2022-23 <b>(Separate attachment on A3)</b>

## FOR APPROVAL

### 1 PURPOSE

- 1.1 To present the Committee with detailed report prepared by Scotland's Housing Network regarding Value For Money 2022-23

### 2 RECOMMENDATIONS

- 2.1 Management Committee notes the contents of the report and how Wellhouse Housing Association compares to other contributors to the report.

### 3 BACKGROUND

- 3.1 Each year Scotland's Housing Network collects data from member organisations and collates the data into a report that enables benchmarking against other sector organisations
- 3.2 Wellhouse Housing Association is one of 23 participants to the data.
- 3.3 Within the group we are classed as a medium size Urban registered social landlord
- 3.4 The benchmarking covers all aspects of the expenditure of the participants including staffing, repair costs, management costs, interest costs and capital expenditure

### 4 MAIN ISSUES

- 4.1 The report is a comprehensive report amounting to 117 pages and therefore it would not be appropriate to go through the report in detail at the meeting. The full report has been provided as an appendix. A few of the key findings are noted below.
- 4.2 Staffing costs average across all respondents was £1489.46 and we are slightly higher at £1598.47.
- 4.3 The average cost of repairs across all respondents was £199.43 and Wellhouse Housing association are lower at £140.67
- 4.4 The percentage spent on reactive repairs is 32.8% of all the repairs spend in the year
- 4.5 The average cost of for anti social behaviour across all respondents was £35.80 and Wellhouse Housing association are higher at £68.75

- 4.6 The average interest on all debt is 3.25% and we are slightly higher at 3.4%
- 4.7 The average spend on component replacement was £643.69 and Wellhouse Housing Association has spent slightly above the average at £683.93.
- 4.8 The author of the report has requested that the detailed report is not posted on our website and I am seeking clarity from the author how we can convey the information to stakeholders in a manner that would be informative and not breach this embargo.

## **5 BUSINESS PLAN, VISIONS AND VALUES**

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

- Accountability
- Sustainability

## **6 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES**

- 6.1 The Scottish Housing Regulator expects RSLs to exercise a high level of control over its affairs. Benchmarking against other organisations is a good exercise to ensure that we are performing close to the average of our peers.

## **7 CONSULTATION**

- 7.1 Verbal discussion of this report will take at this meeting.

## **8 FINANCIAL IMPLICATIONS**

- 8.1 The report enables a review of all aspects of the association and will enable the Senior Management team to review the report in detail to see if anything can be changed that would help the organisation be more efficient.

## **9 KEY RISKS**

- 9.1 Ignoring the findings of the report could result in Wellhouse Housing Association becoming complacent in our approach and not focused on the aim of providing the best value for money.

## **10 EQUALITY AND DIVERSITY IMPLICATIONS**

- 10.1 None apparent.

## **11 Conclusion**

- 11.1 The Value For Money report enables a detailed review of all financial aspects of the Association to ensure we are operating in an efficient manner.

# Value For Money 2022/23

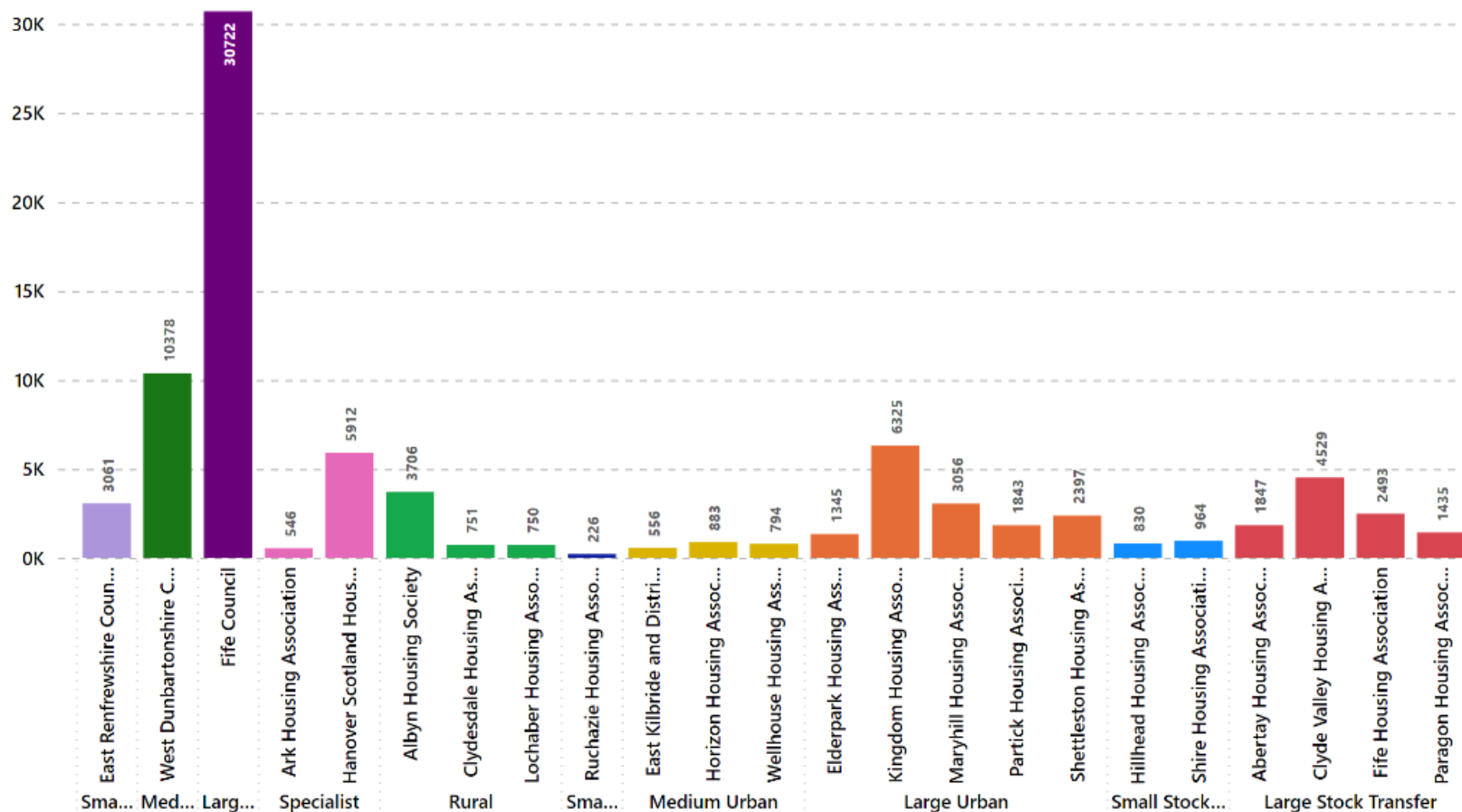


# Total Stock Reported in Audited Accounts/HRA Return

£3,710.83

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



## Notes

**Ark:** 546 figure per 2021/22 statutory accounts

**West Dunbartonshire Council:** Total stock number of 10,378 units includes 10,035 lettable and 343 void units.

## Peer Groups

- Small LAs
- Medium LAs
- Large LAs
- Specialist RSLs
- Rural RSLs
- Small Urban RSLs
- Medium Urban RSLs
- Large Urban RSLs
- Small Stock Transfer
- Large Stock Transfer

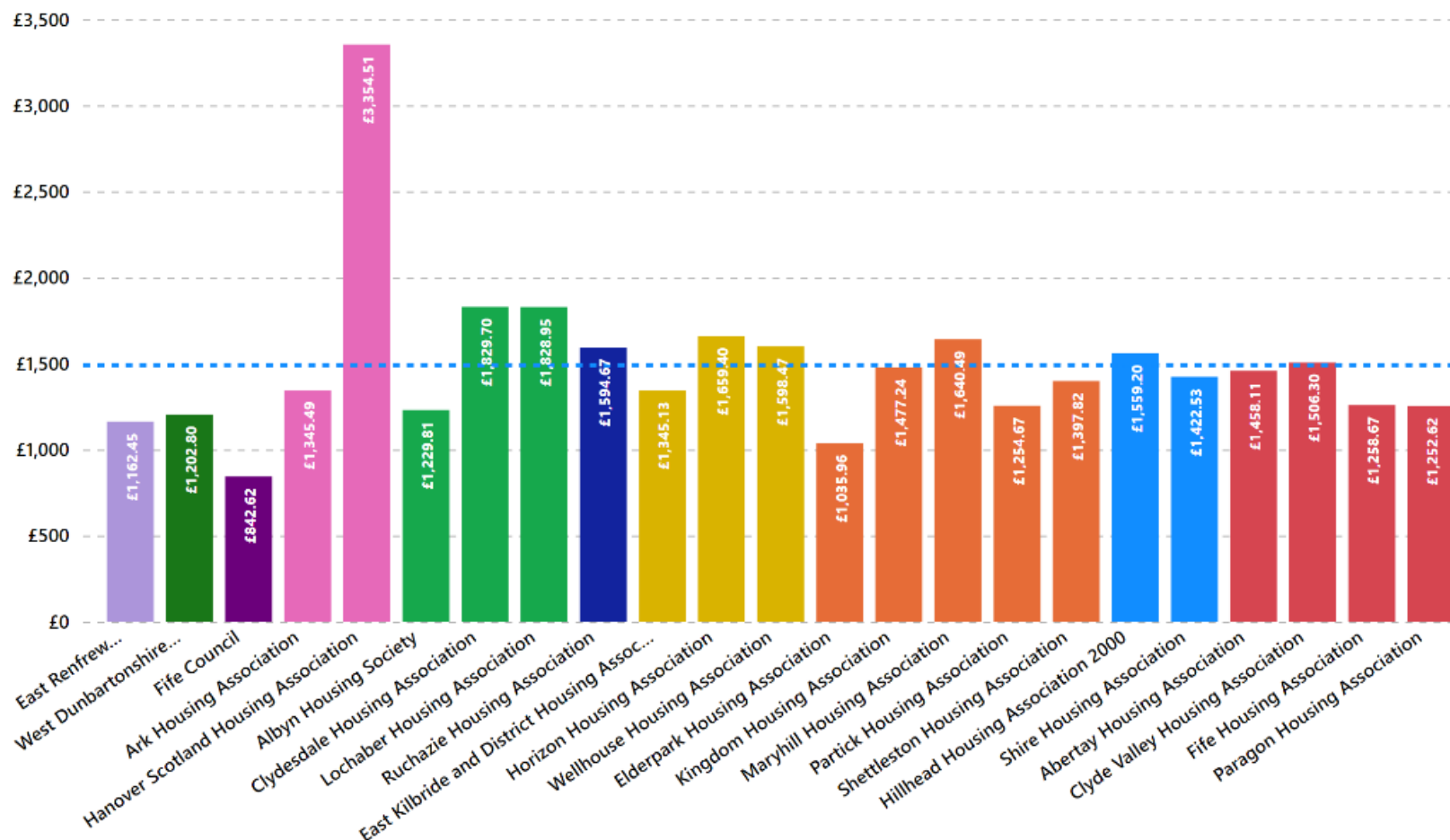
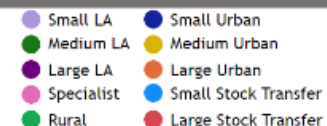
## Activity costs and staffing overview



# V1 All activities cost per unit

£1,489.46

Average cost



## Notes

### Staffing costs

**Ark:** 89% of Other staff costs allocated to Care & Support Services (Other activities), remainder "Back Office"

**Lochaber:** Figure deducts recharge for some staff to subsidiary (LHAPS)

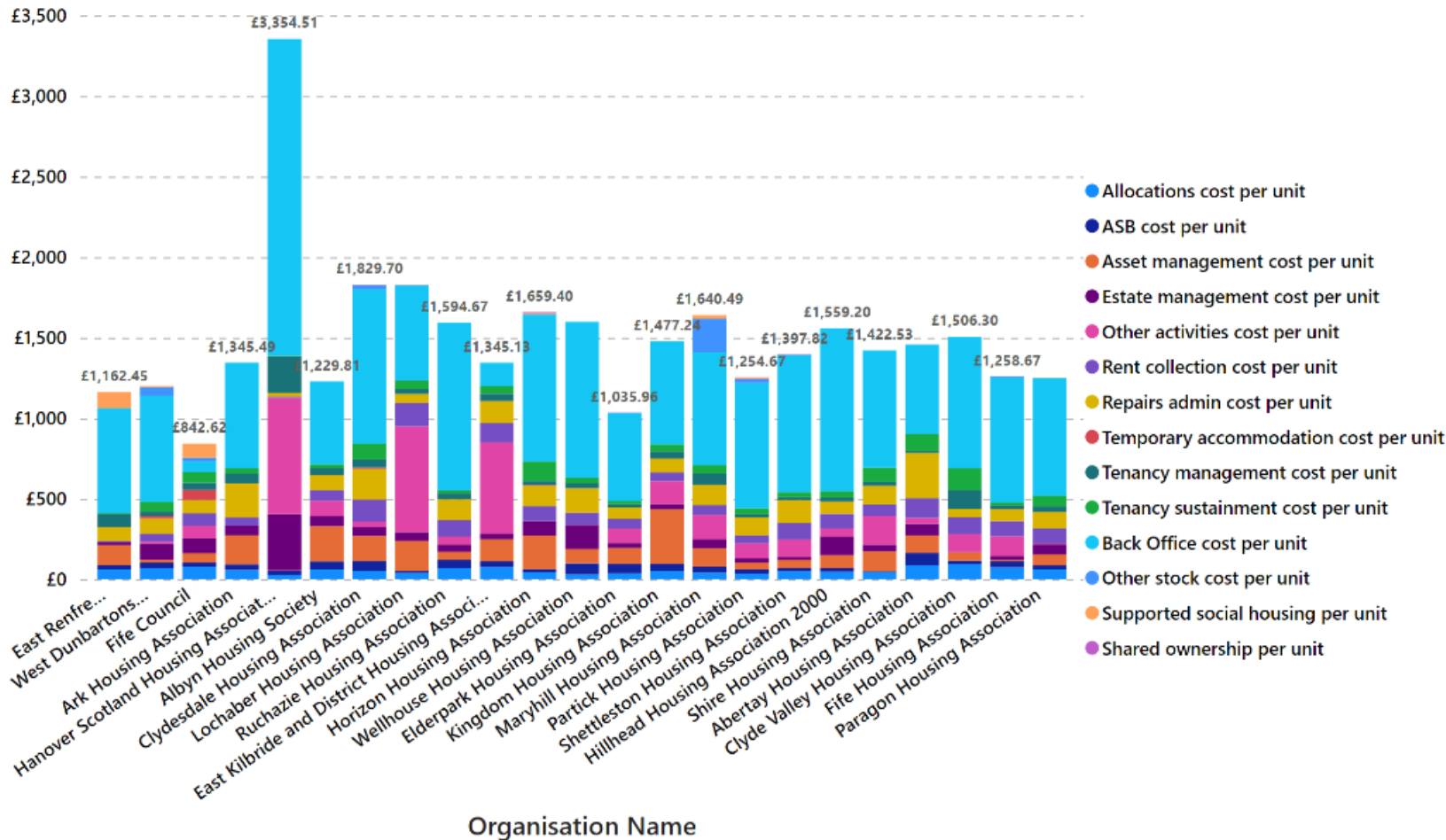
**East Renfrewshire Council:** Currently includes direct labour costs

**Horizon:** Currently includes direct labour costs

### Non-staffing costs

**Ark:** 89% of back office "Central overheads" allocated to Care & Support Services (Other activities), remainder "Back Office"

# Management cost per unit, by activity



## Notes

### Staffing costs

**Ark:** 89% of Other staff costs allocated to Care & Support Services (Other activities), remainder "Back Office"

**Lochaber:** Figure deducts recharge for some staff to subsidiary (LHAPS)

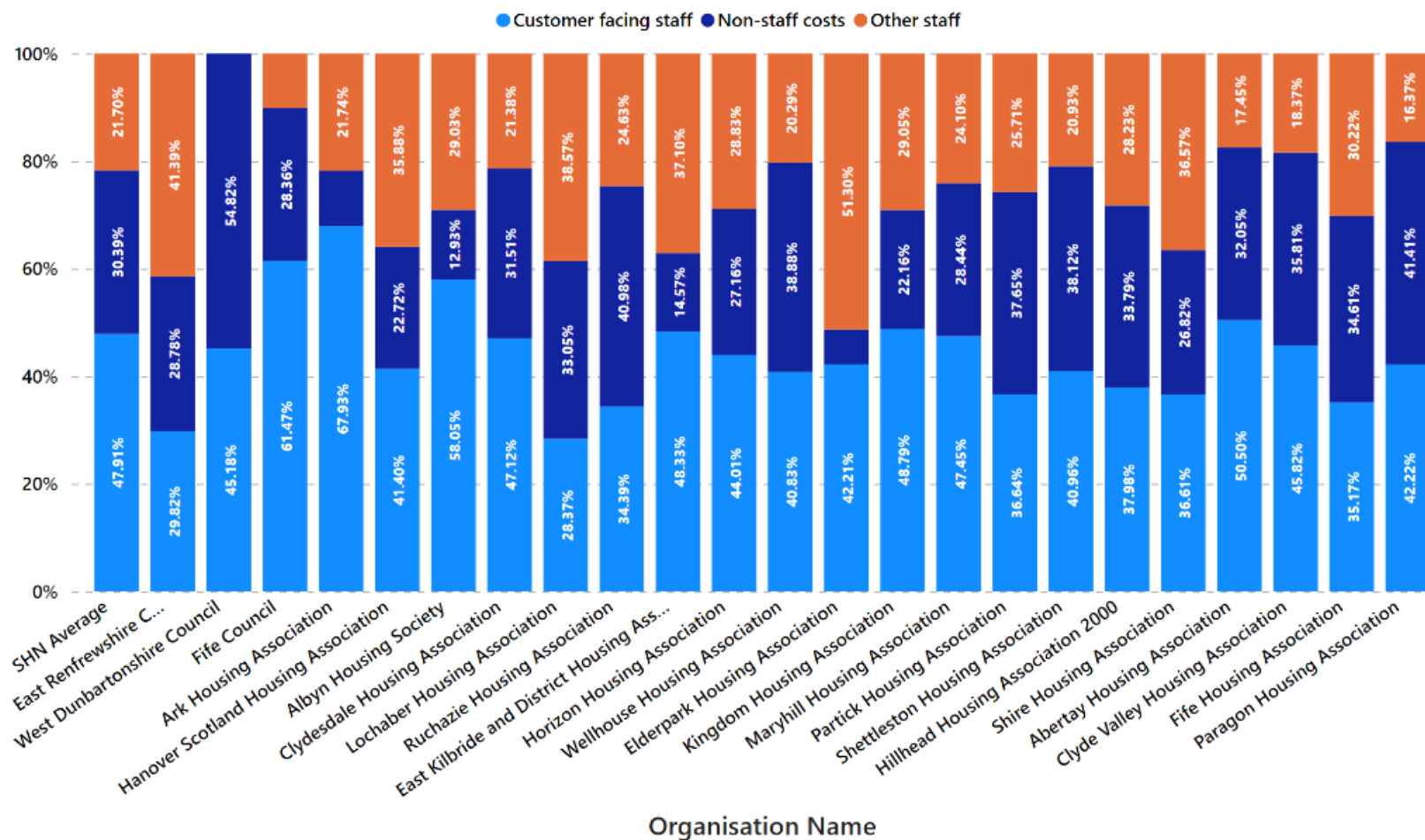
**East Renfrewshire Council:** Currently includes direct labour costs

**Horizon:** Currently includes direct labour costs

### Non-staffing costs

**Ark:** 89% of back office "Central overheads" allocated to Care & Support Services (Other activities), remainder "Back Office"

# Total Management Costs split by staffing and non-staffing costs



## Notes

### Staffing costs

**Ark:** 89% of Other staff costs allocated to Care & Support Services (Other activities), remainder "Back Office"

**Lochaber:** Figure deducts recharge for some staff to subsidiary (LHAPS)

**East Renfrewshire Council:** Currently includes direct labour costs

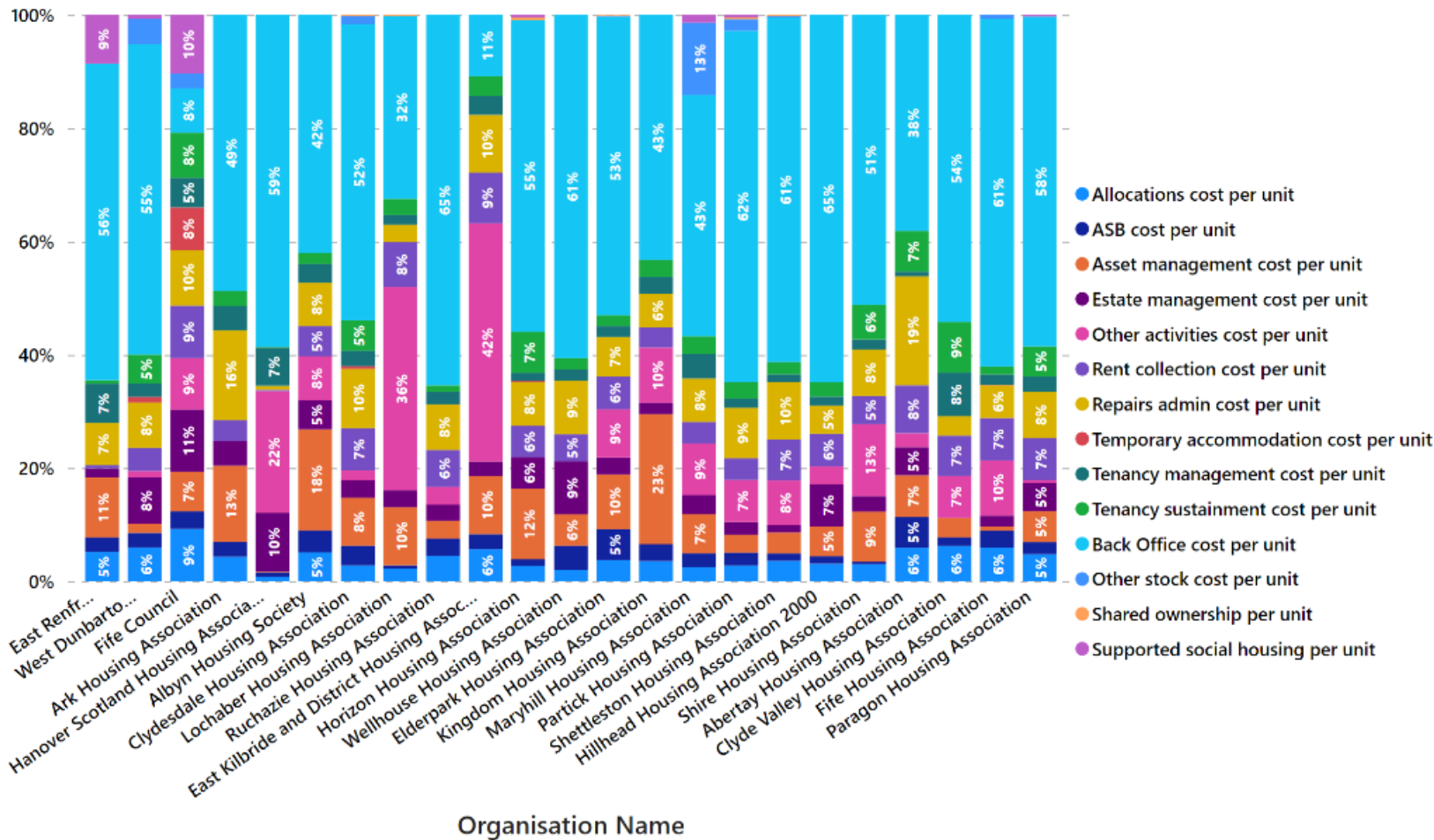
**Horizon:** Currently includes direct labour costs

### Non-staffing costs

**Ark:** 89% of back office "Central overheads" allocated to Care & Support Services (Other activities), remainder "Back Office"



# Activity spend as a % of management cost per unit



## Notes

### Staffing costs

**Ark:** 89% of Other staff costs allocated to Care & Support Services (Other activities), remainder "Back Office"

**Lochaber:** Figure deducts recharge for some staff to subsidiary (LHAPS)

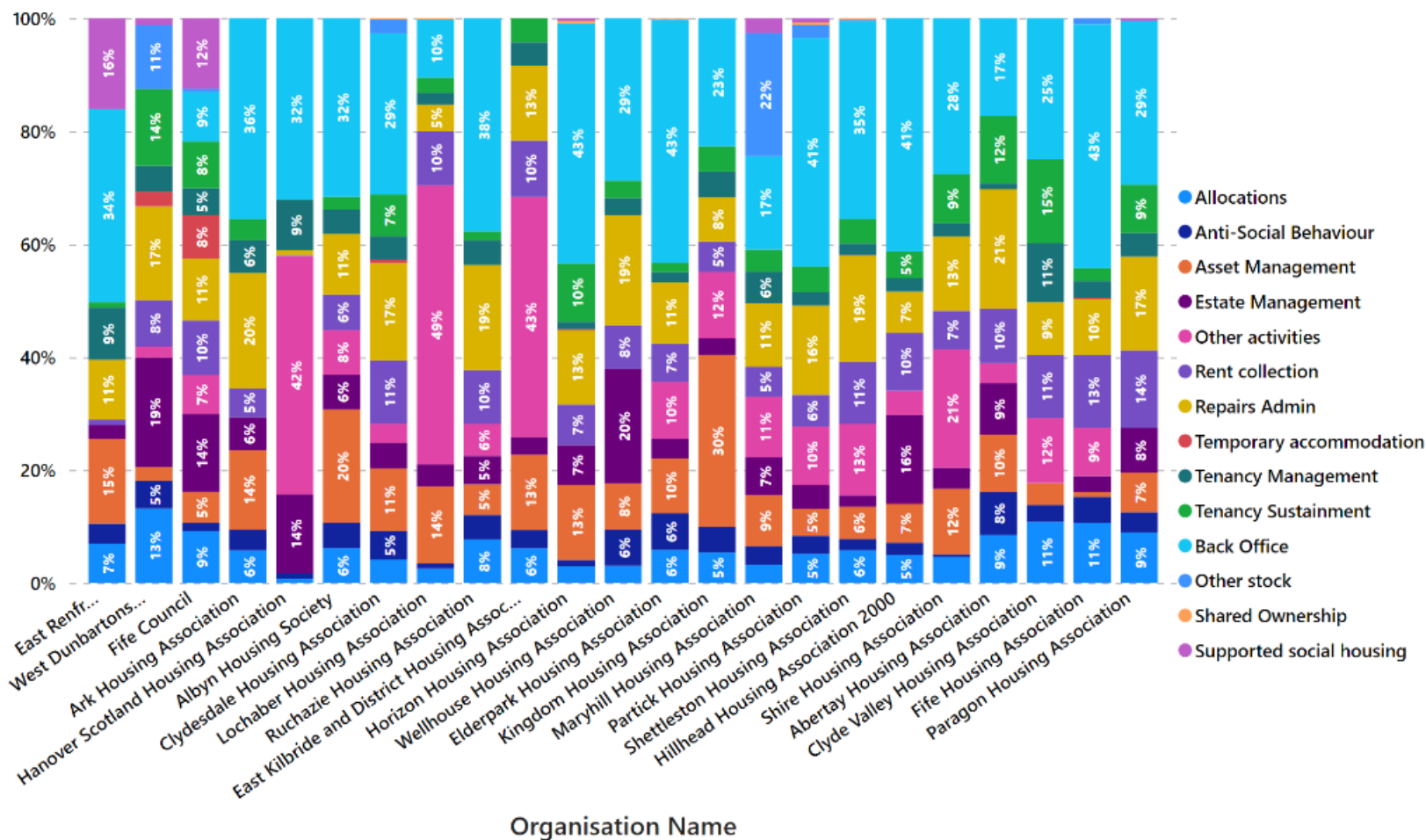
**East Renfrewshire Council:** Currently includes direct labour costs

**Horizon:** Currently includes direct labour costs

### Non-staffing costs

**Ark:** 89% of back office "Central overheads" allocated to Care & Support Services (Other activities), remainder "Back Office"

## Activity costs - proportion of staff (FTE) contributing to each activity



### Notes

## Activity costs and staffing - Allocations



# V1 Allocations cost per unit

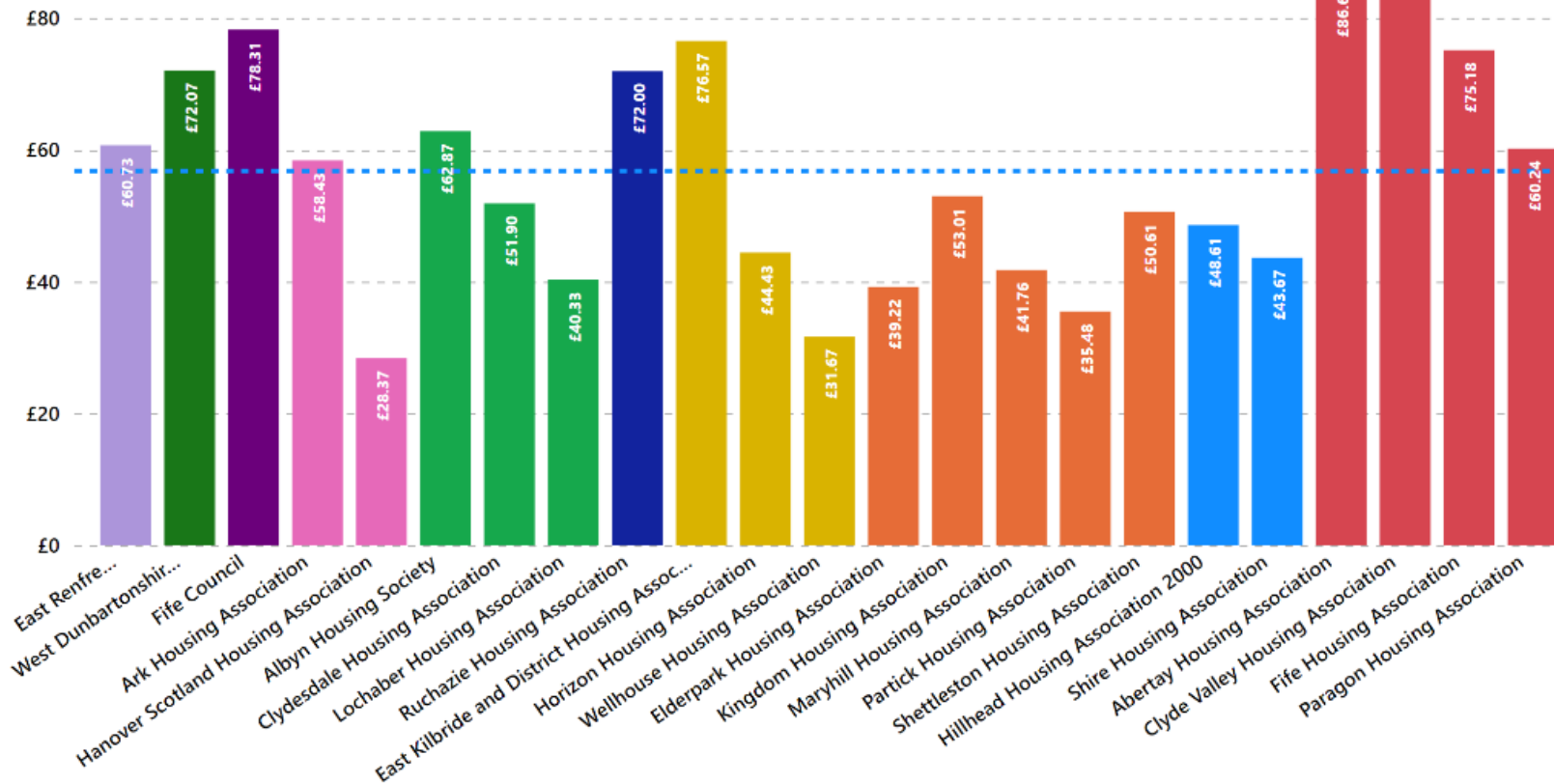
**£56.80**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



## Notes



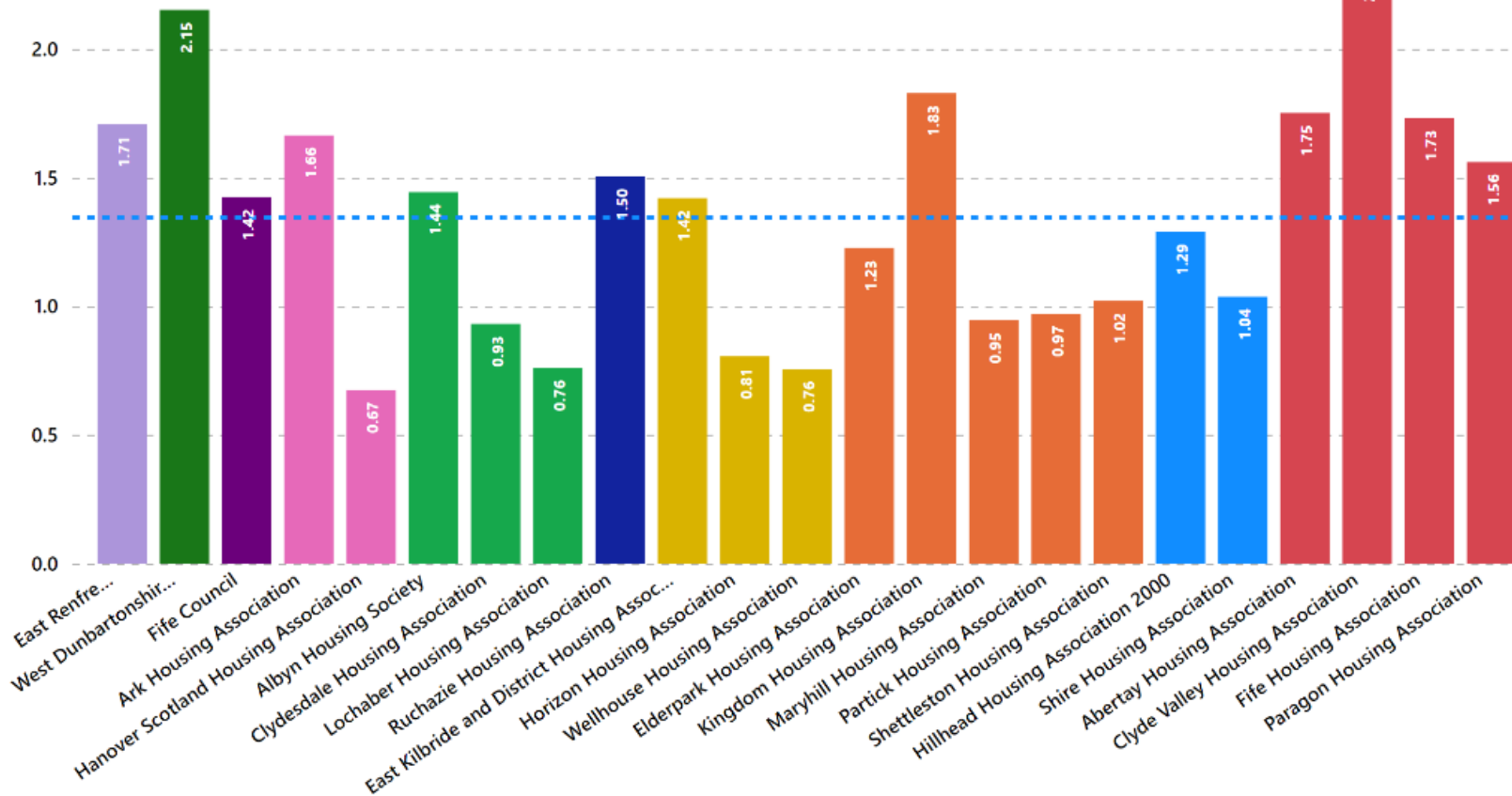
## FTE per 1000 units: allocations

**1.35**  
Average FTE

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

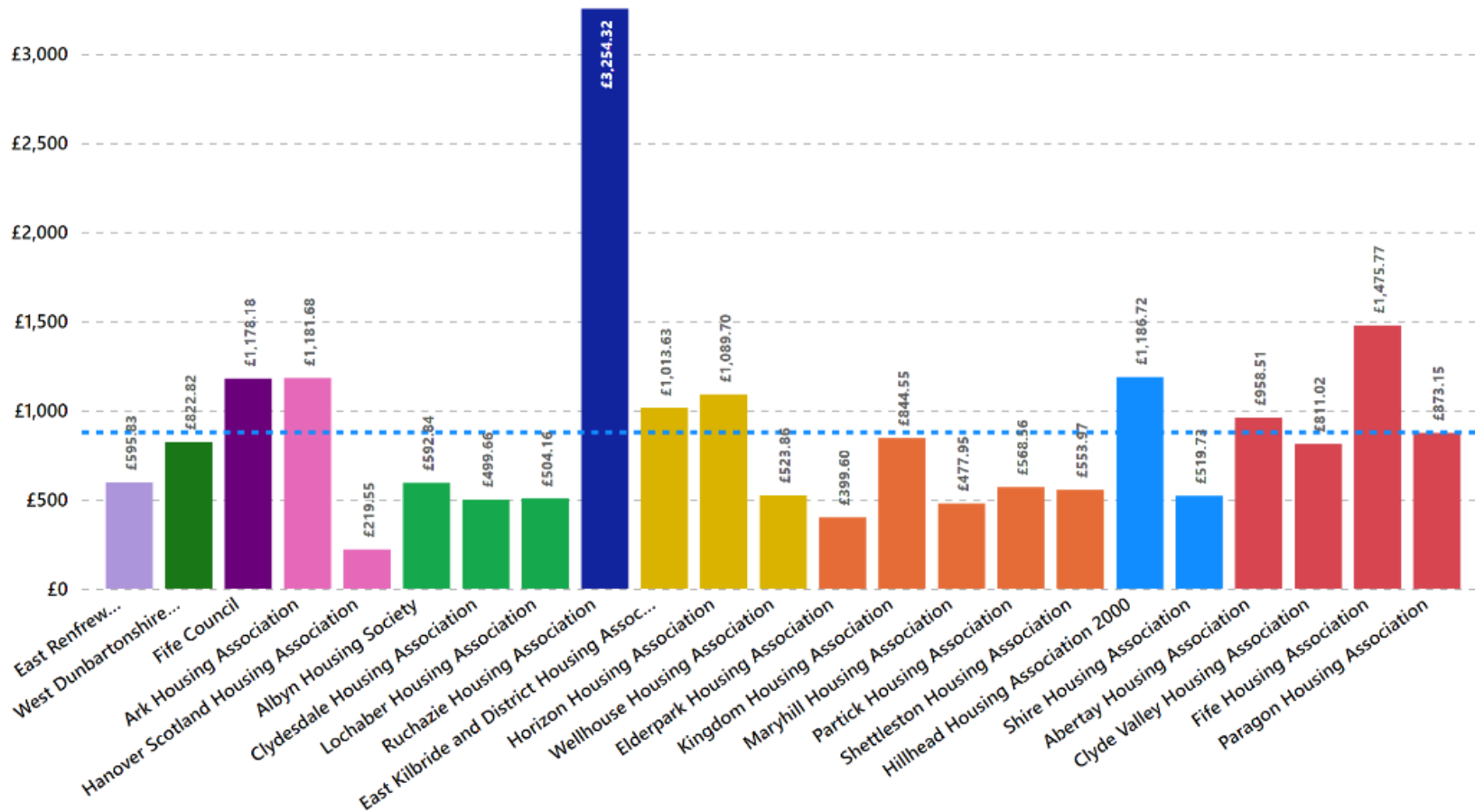


# V1 Cost per allocation

**£875.90**

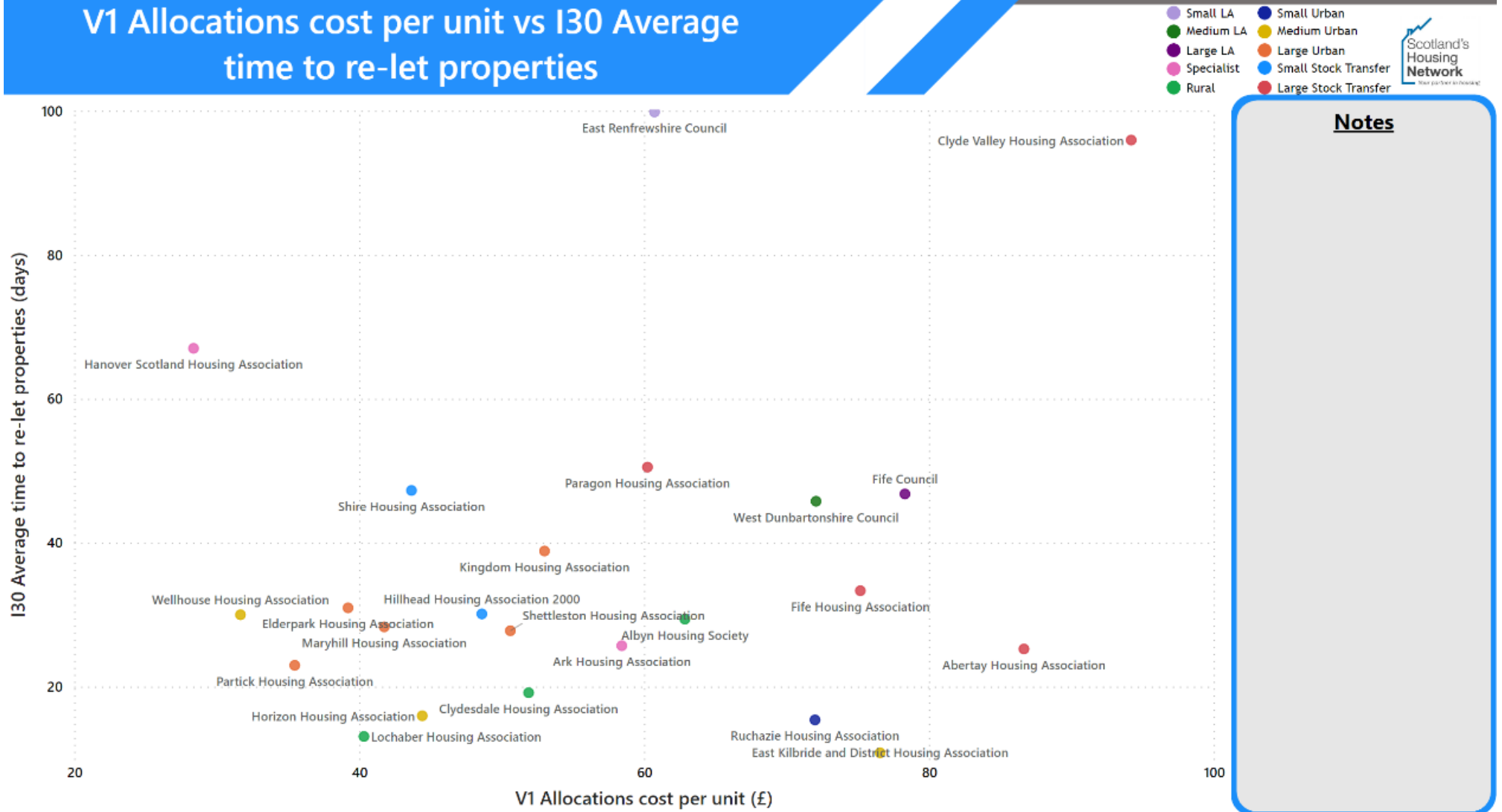
Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer

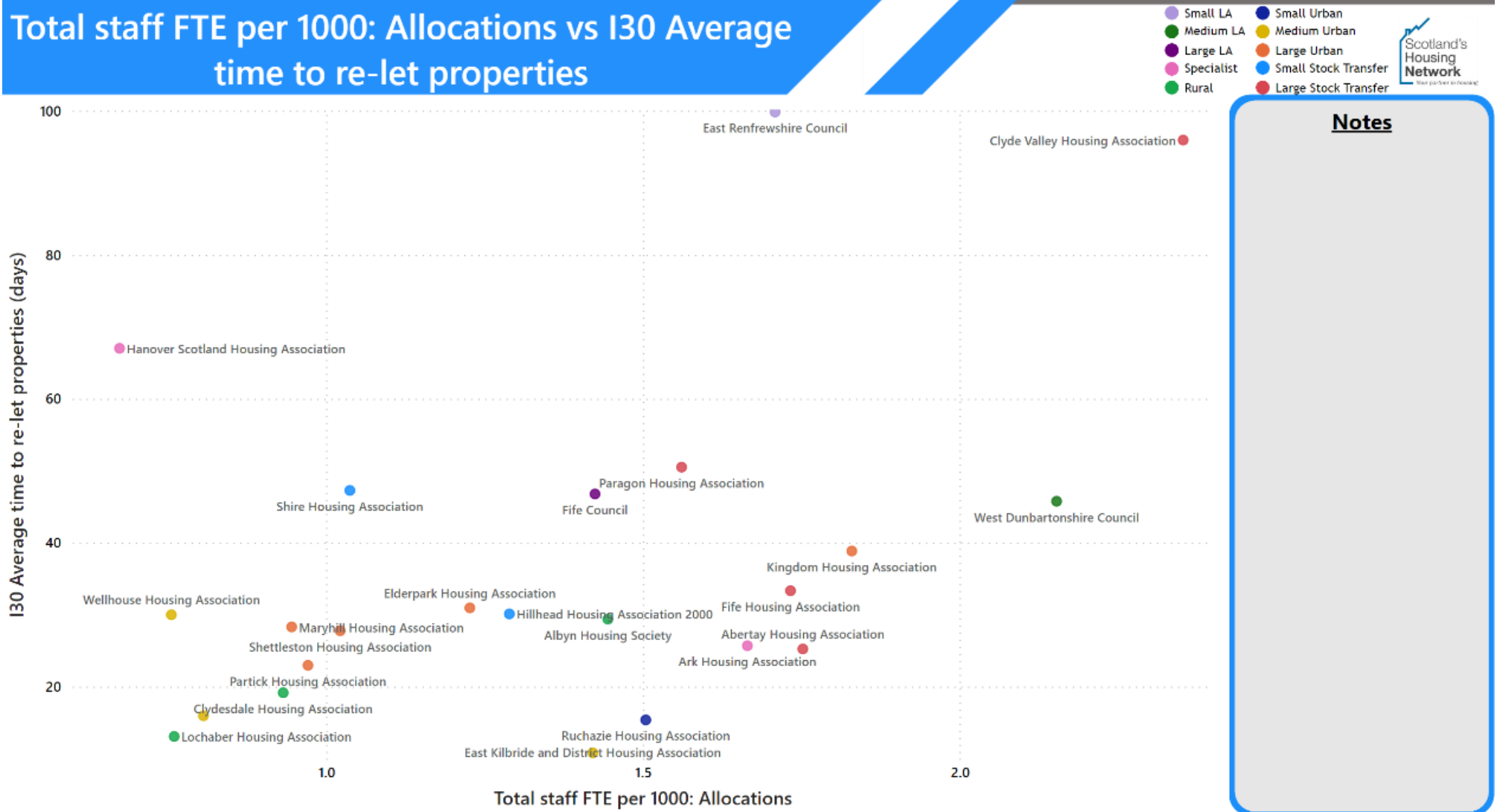


Organisation	Lets
East Renfrewshire Council	312
West Dunbartonshire Council	909
Fife Council	2,042
Ark Housing Association	27
Hanover Scotland Housing Association	764
Albyn Housing Society	393
Clydesdale Housing Association	78
Lochaber Housing Association	60
Ruchazie Housing Association	5
East Kilbride and District Housing Association	42
Horizon Housing Association	36
Wellhouse Housing Association	48
Elderpark Housing Association	132
Kingdom Housing Association	397
Maryhill Housing Association	267
Partick Housing Association	115
Shettleston Housing Association	219
Hillhead Housing Association 2000	34
Shire Housing Association	81
Abertay Housing Association	167
Clyde Valley Housing Association	526
Fife Housing Association	127
Paragon Housing Association	99

## V1 Allocations cost per unit vs I30 Average time to re-let properties



# Total staff FTE per 1000: Allocations vs I30 Average time to re-let properties





## Activity costs and staffing – Rent collection



## V1 Rent collection cost per unit

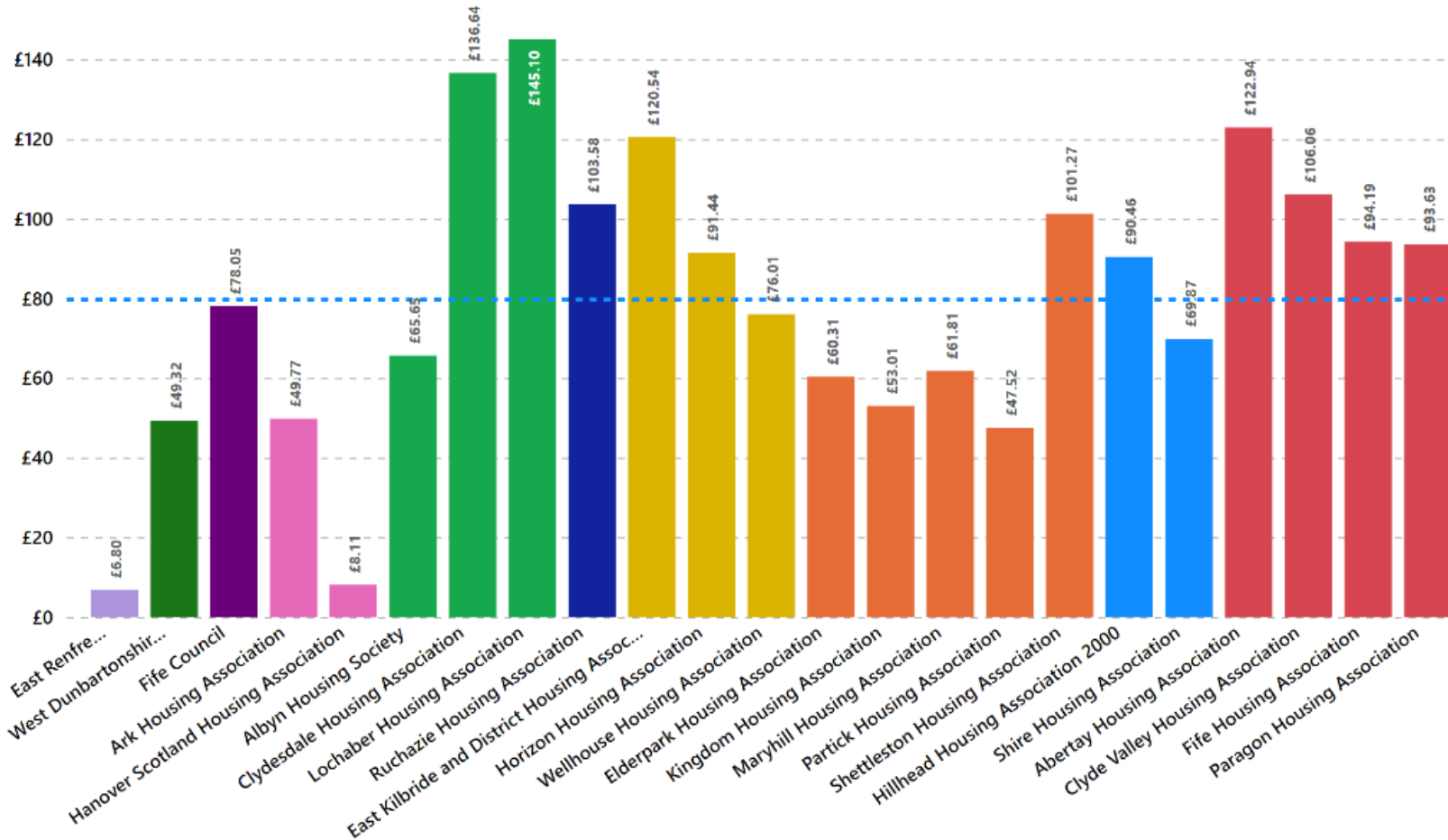
**£79.65**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes



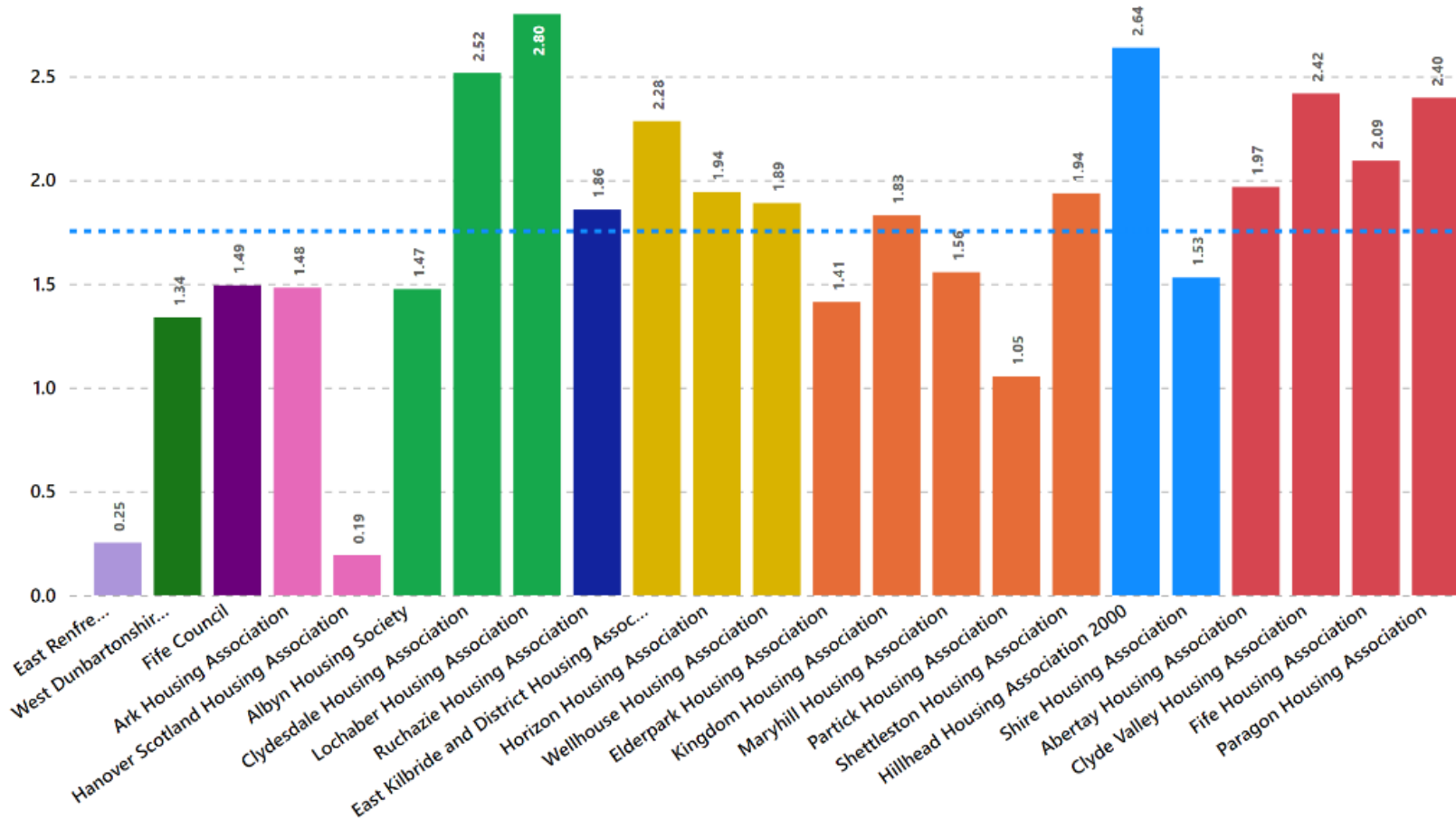
## FTE per 1000 units: rent collection

**1.75**  
Average FTE

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

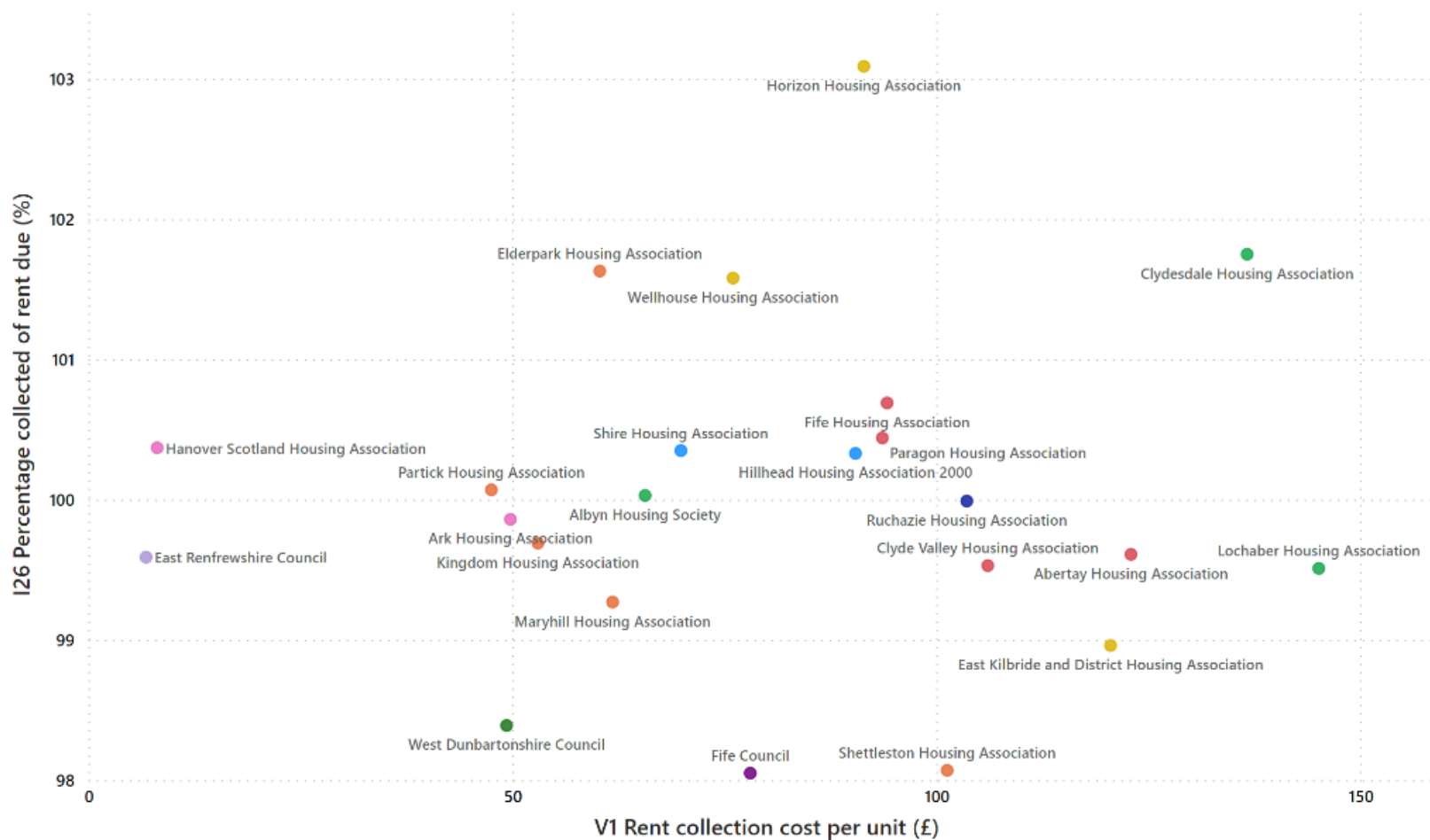


# V1 Rent collection cost per unit vs I26 Percentage collected of rent due

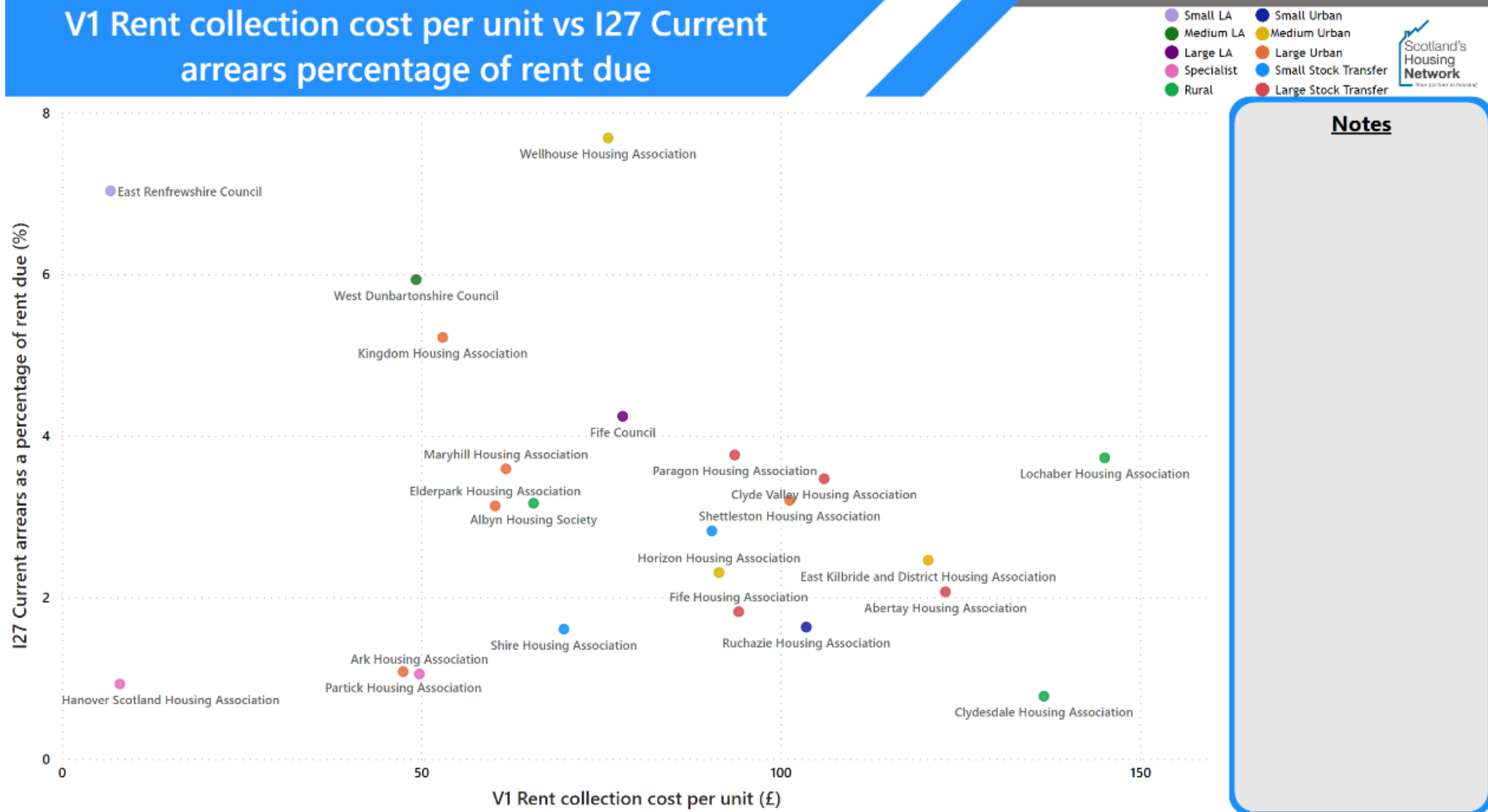
- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



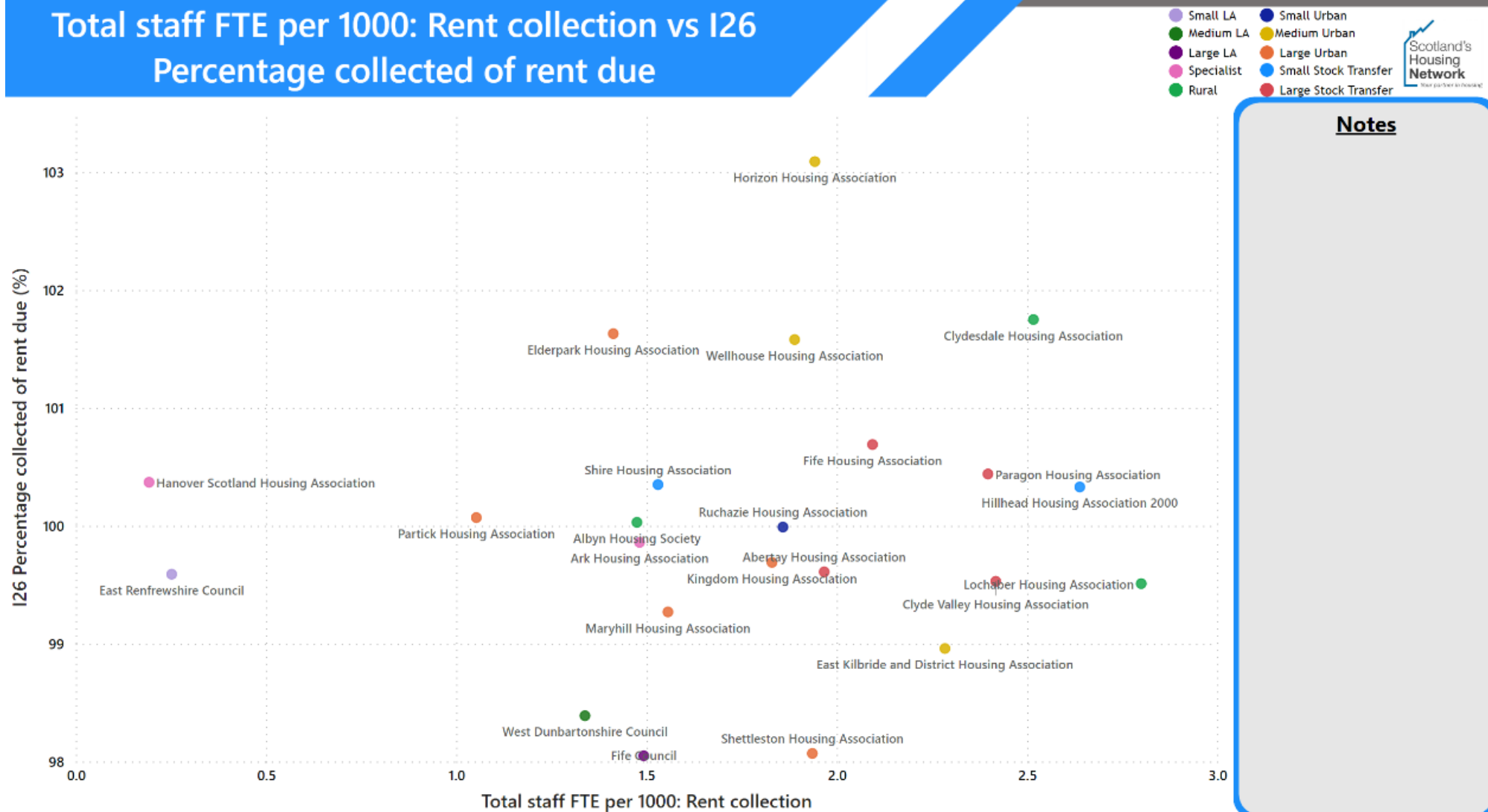
## Notes



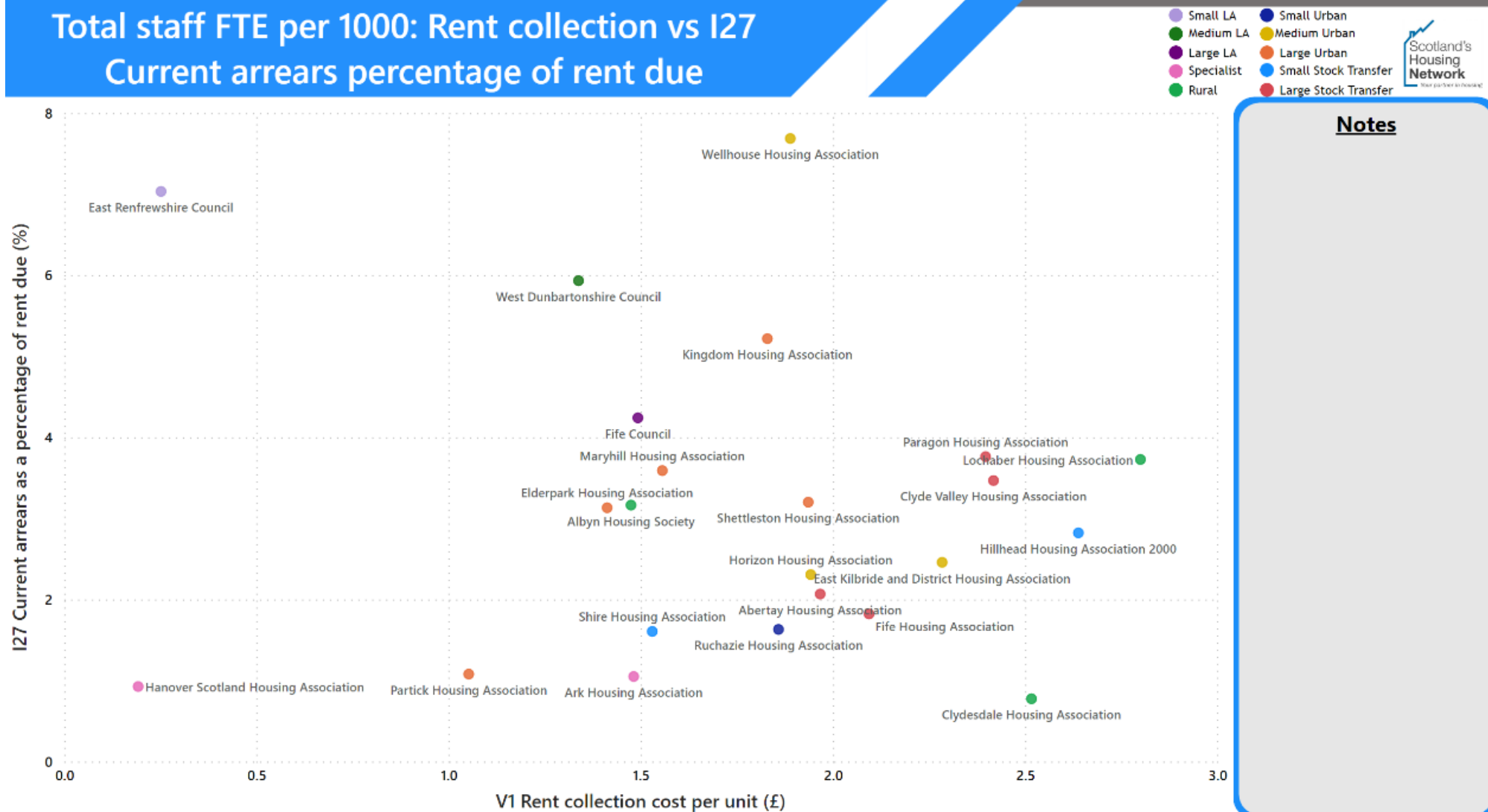
# V1 Rent collection cost per unit vs I27 Current arrears percentage of rent due



## Total staff FTE per 1000: Rent collection vs I26 Percentage collected of rent due



## Total staff FTE per 1000: Rent collection vs I27 Current arrears percentage of rent due



Activity costs and staffing – Repairs  
administration



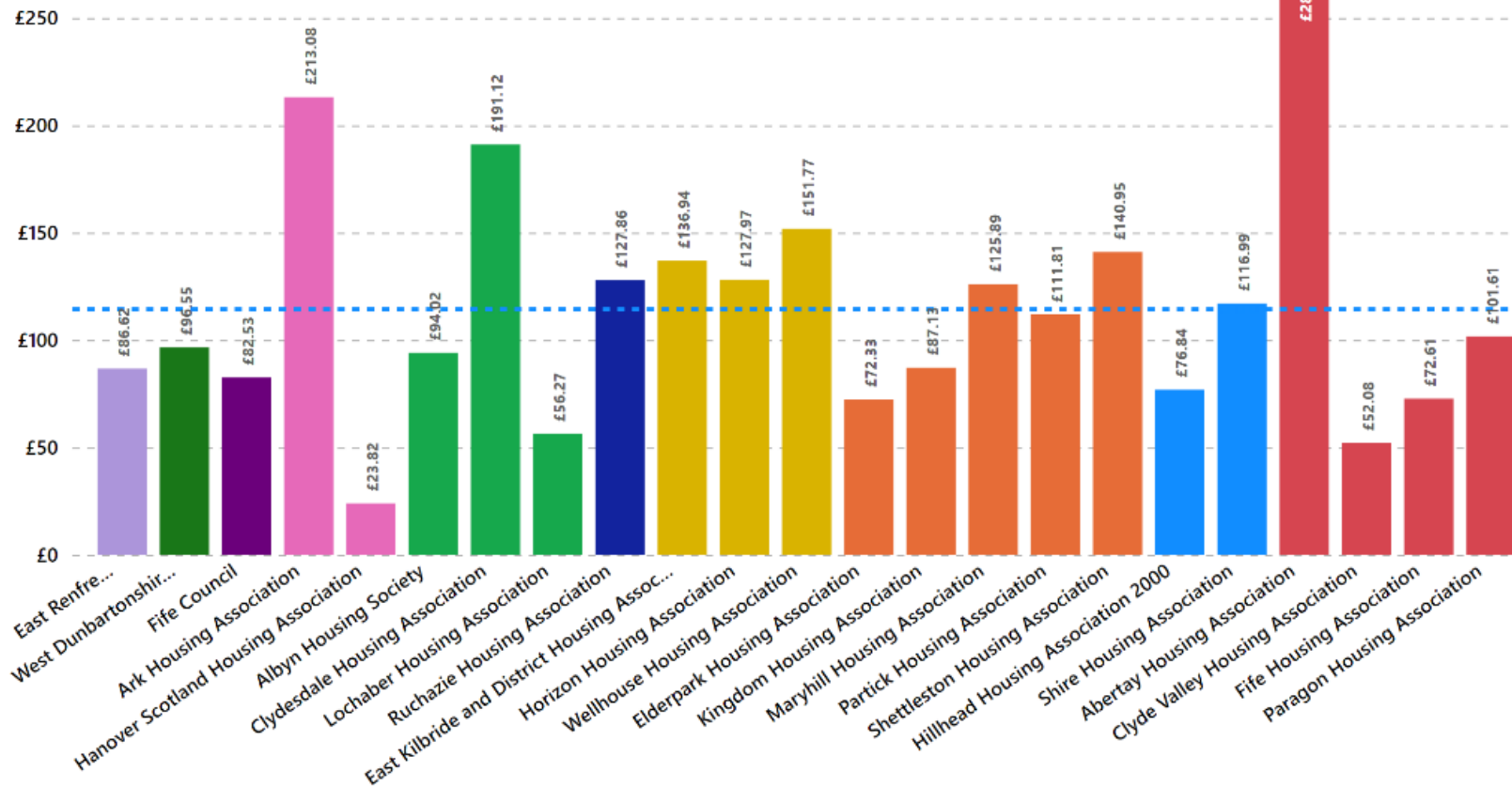


## V1 Repairs admin cost per unit

**£114.25**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer

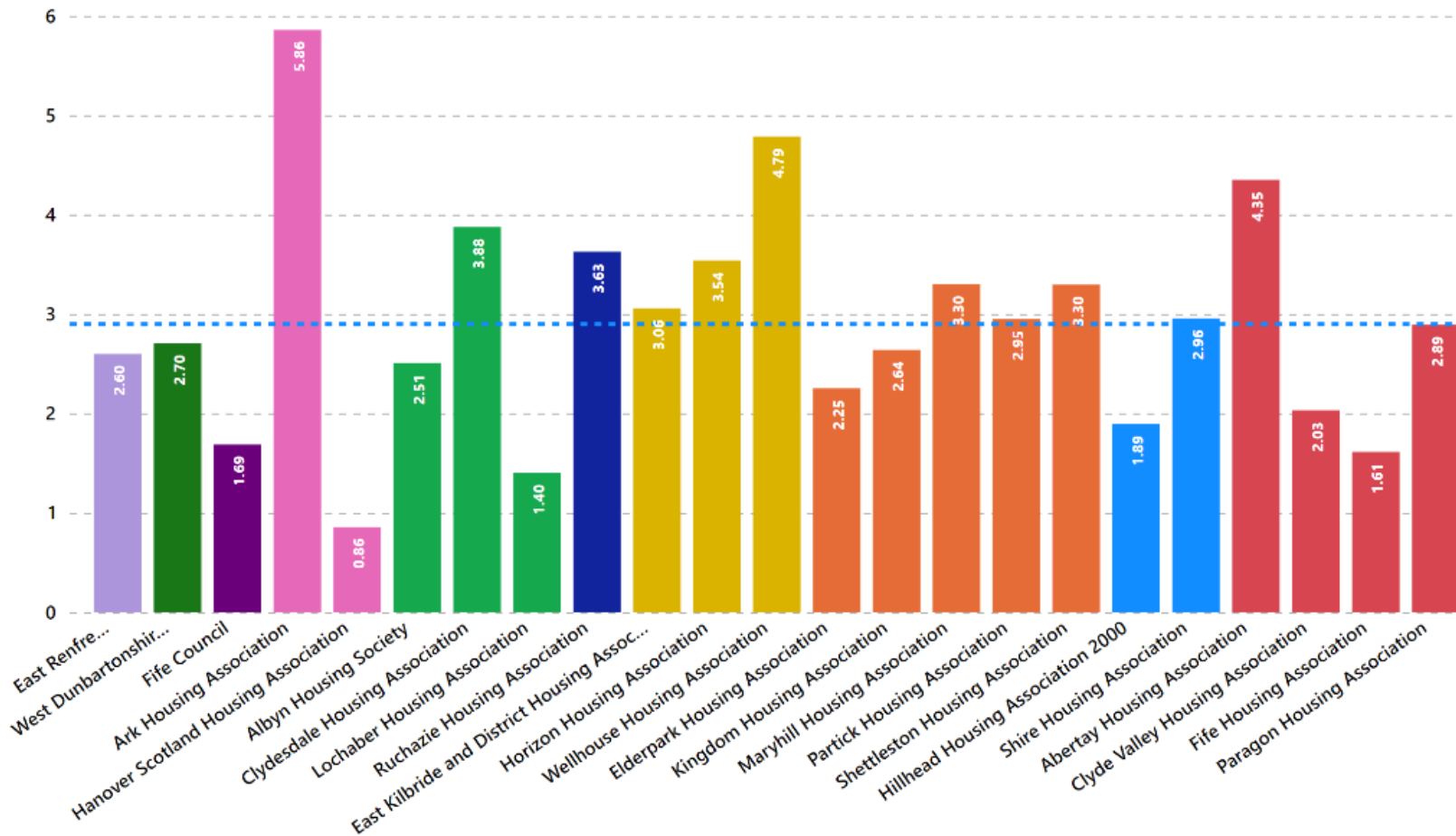


### Notes

## FTE per 1000 units: repairs

**2.90**  
Average FTE

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



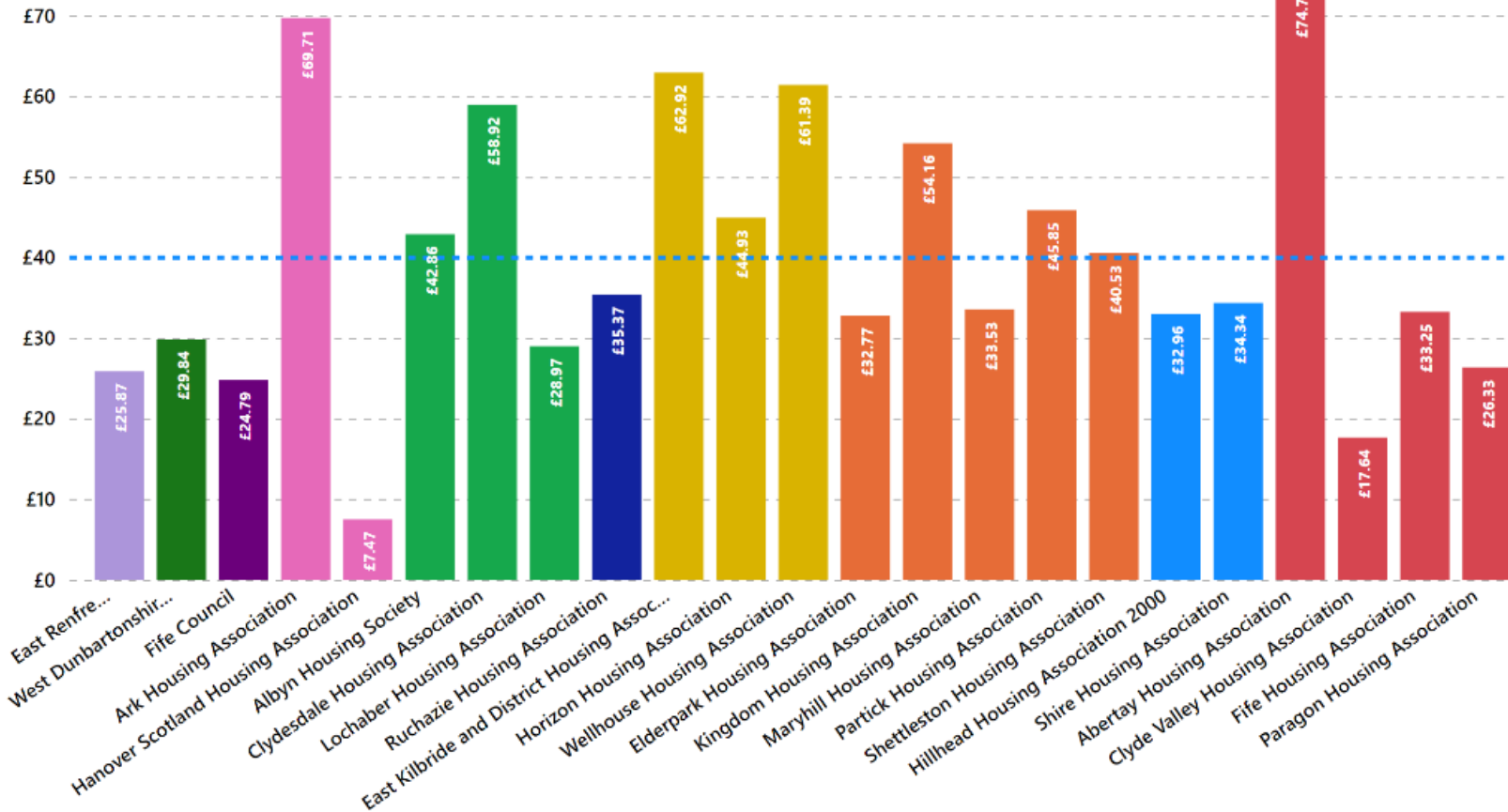
### Notes

## V1 Admin cost per repair

**£39.96**

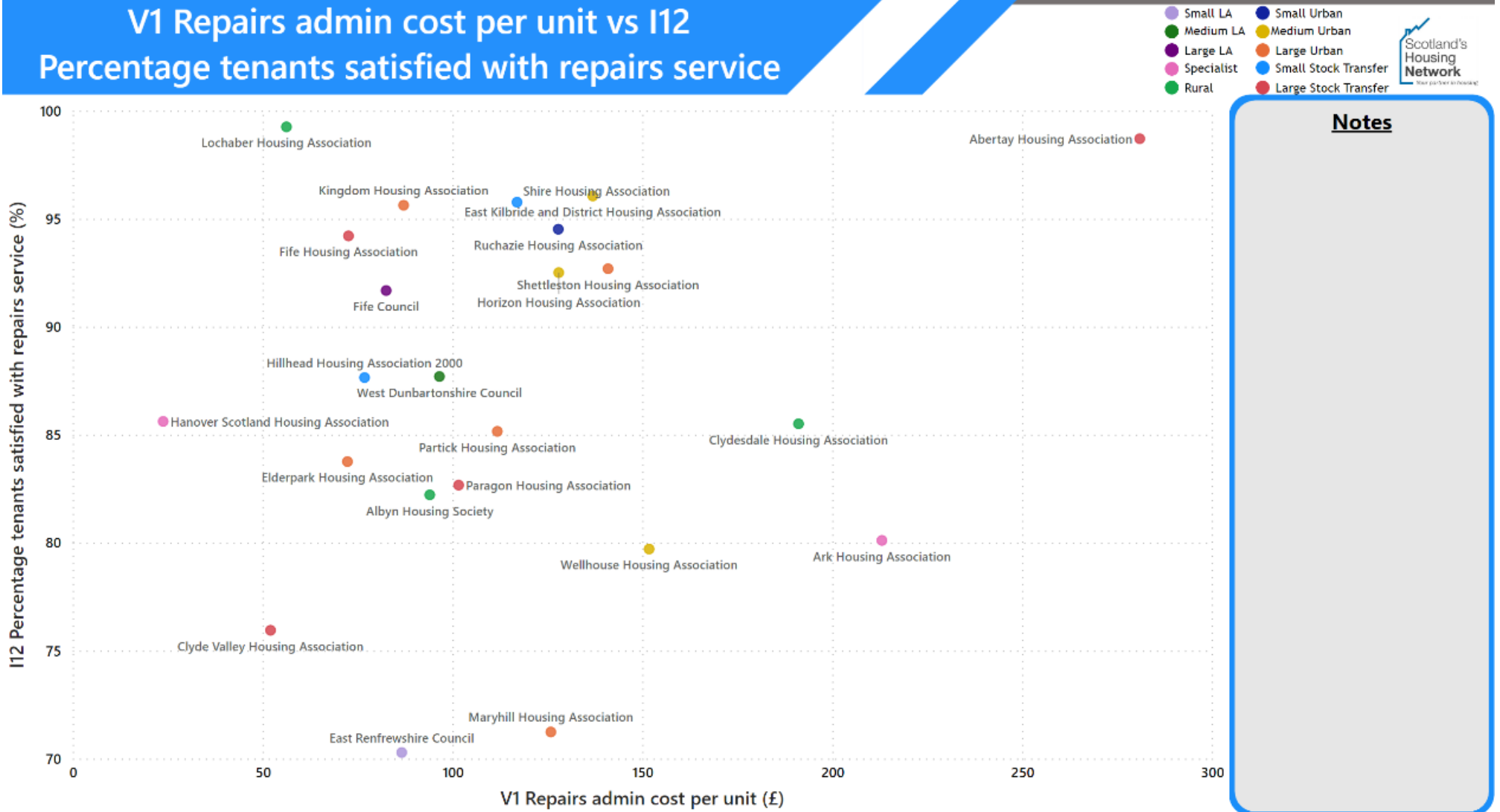
Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer

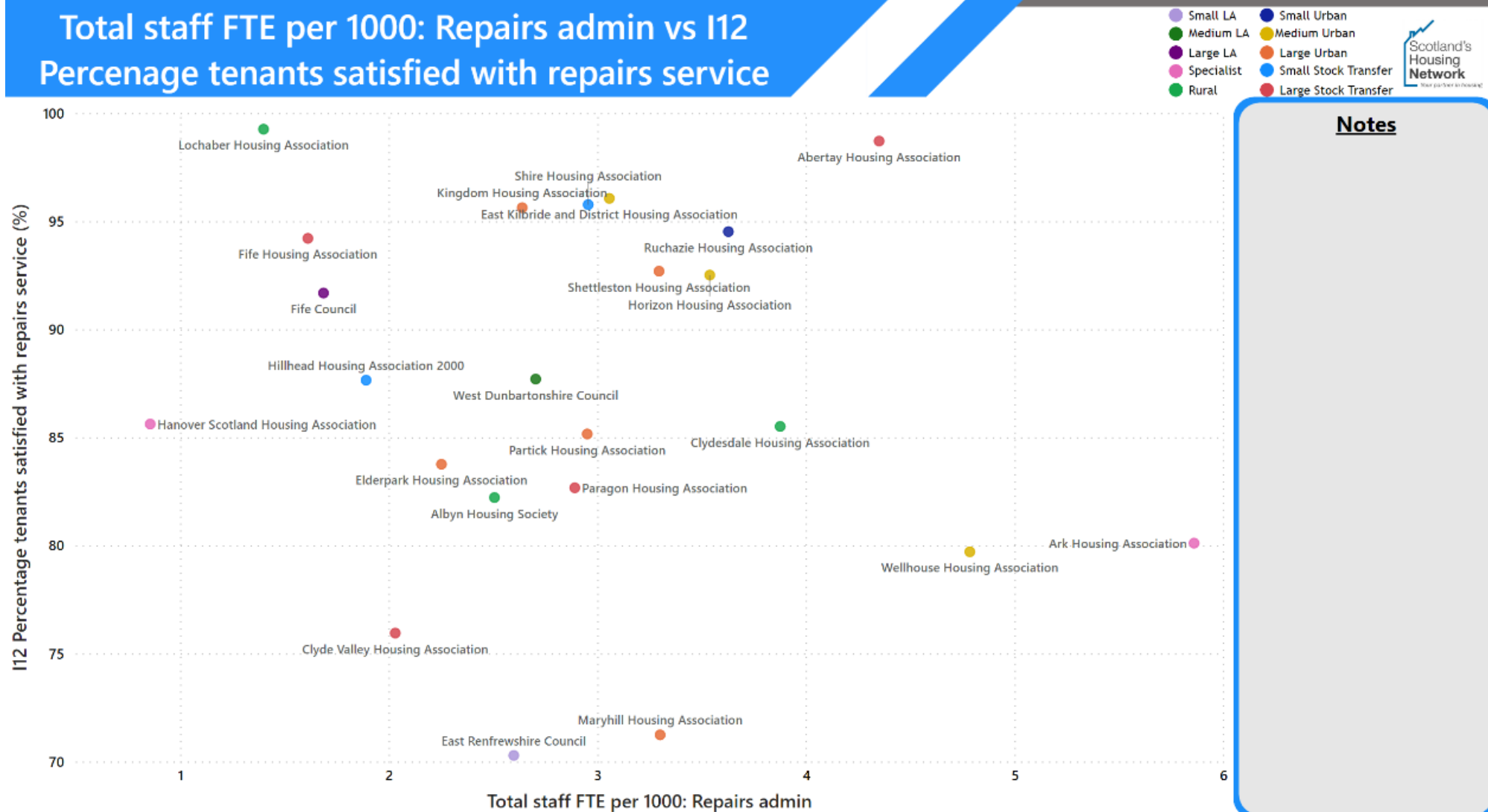


Organisation	Repairs
East Renfrewshire Council	10,249
West Dunbartonshire Council	33,579
Fife Council	102,288
Ark Housing Association	1,669
Hanover Scotland Housing Association	18,842
Albyn Housing Society	8,129
Clydesdale Housing Association	2,436
Lochaber Housing Association	1,457
Ruchazie Housing Association	817
East Kilbride and District Housing Association	1,210
Horizon Housing Association	2,515
Wellhouse Housing Association	1,963
Elderpark Housing Association	2,969
Kingdom Housing Association	10,175
Maryhill Housing Association	11,474
Partick Housing Association	4,494
Shettleston Housing Association	8,337
Hillhead Housing Association 2000	1,935
Shire Housing Association	3,284
Abertay Housing Association	6,939
Clyde Valley Housing Association	13,370
Fife Housing Association	5,445
Paragon Housing Association	5,537

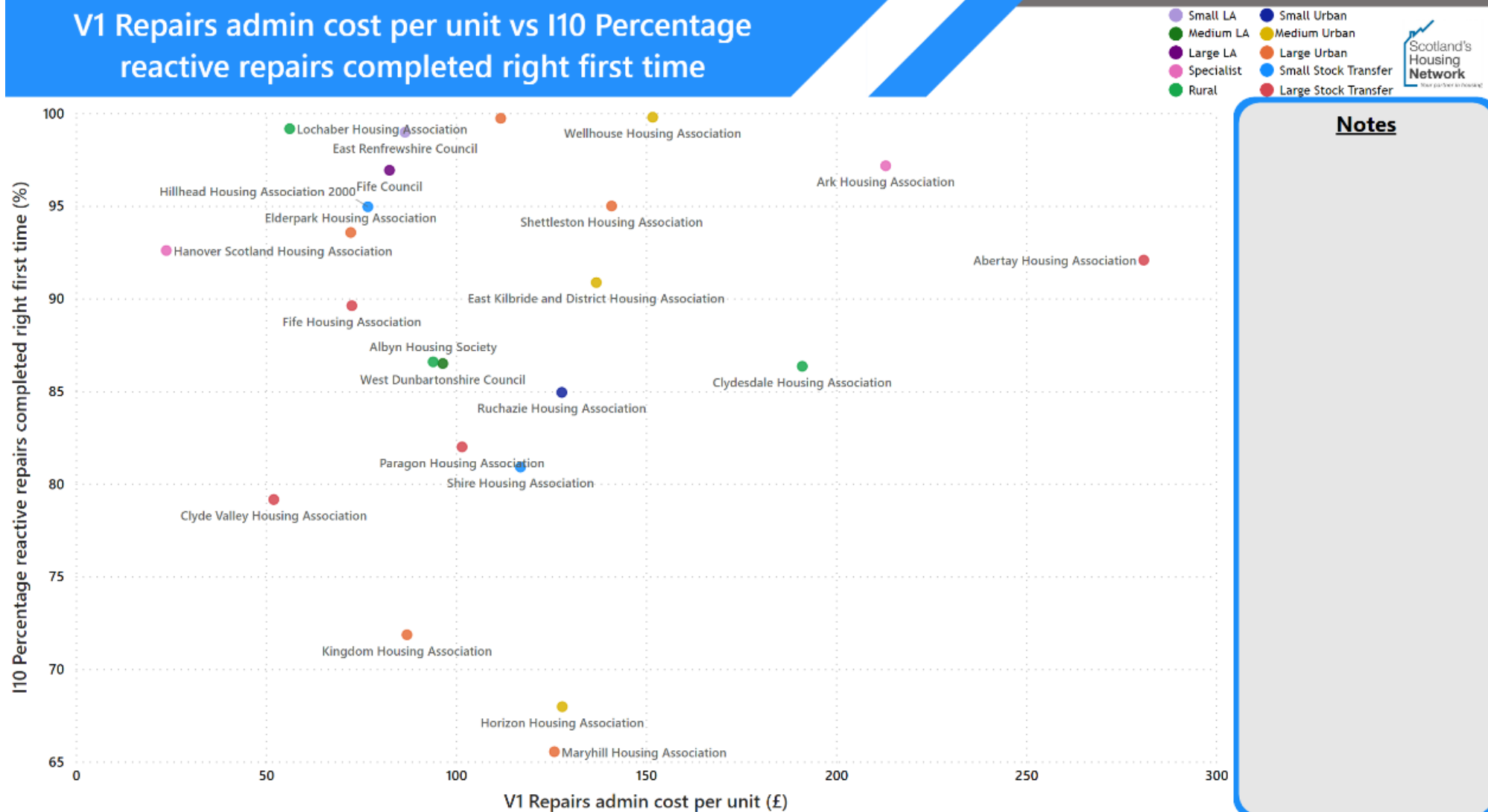
# V1 Repairs admin cost per unit vs I12 Percentage tenants satisfied with repairs service



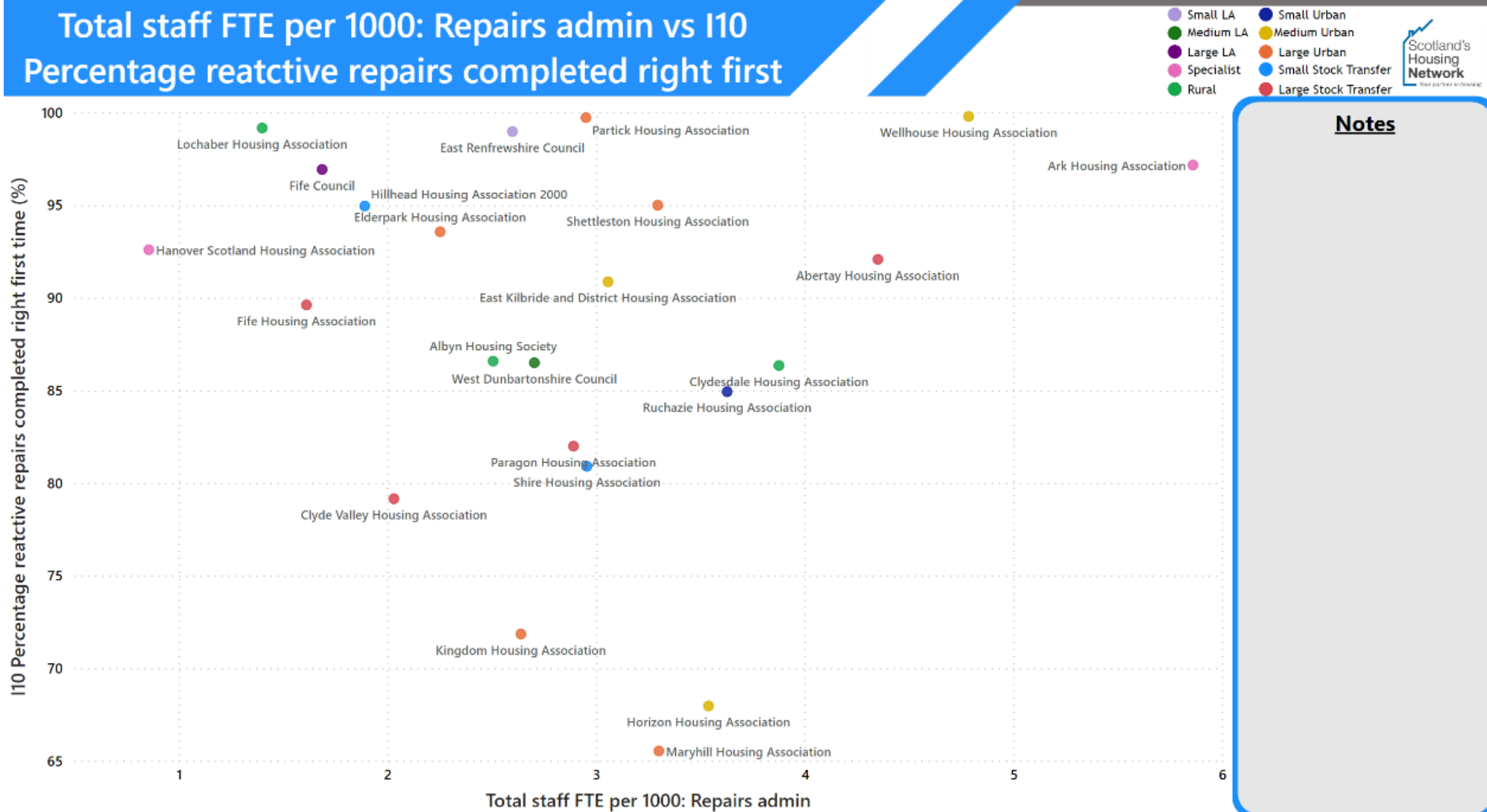
## Total staff FTE per 1000: Repairs admin vs I12 Percentage tenants satisfied with repairs service



## V1 Repairs admin cost per unit vs I10 Percentage reactive repairs completed right first time



# Total staff FTE per 1000: Repairs admin vs I10 Percentage reactive repairs completed right first

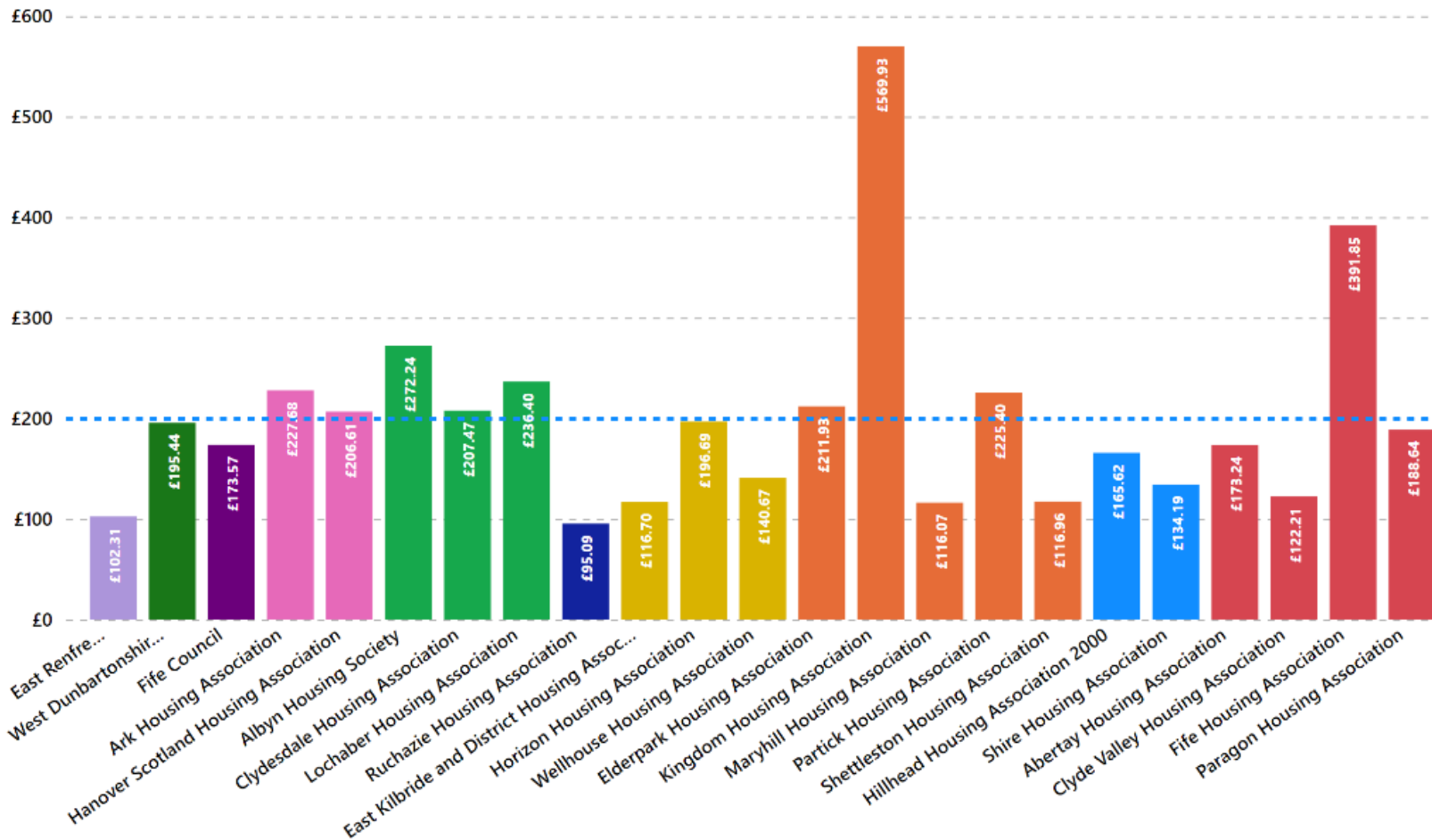


## V1 Average cost of repair

**£199.43**

Average cost

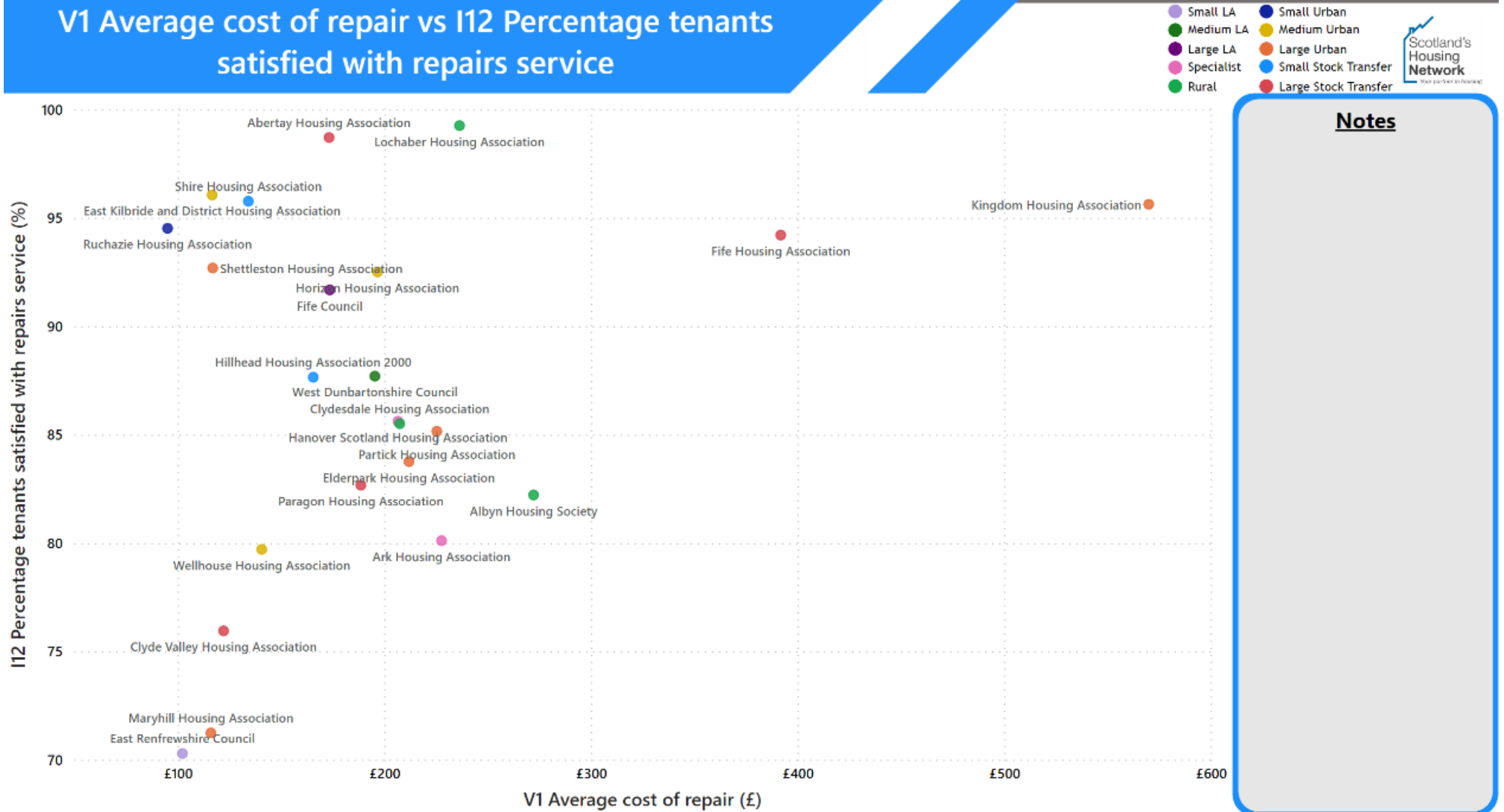
- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes



## V1 Average cost of repair vs I12 Percentage tenants satisfied with repairs service



## Responsive repairs plus repairs admin (Cost per repair)

**£239.39**

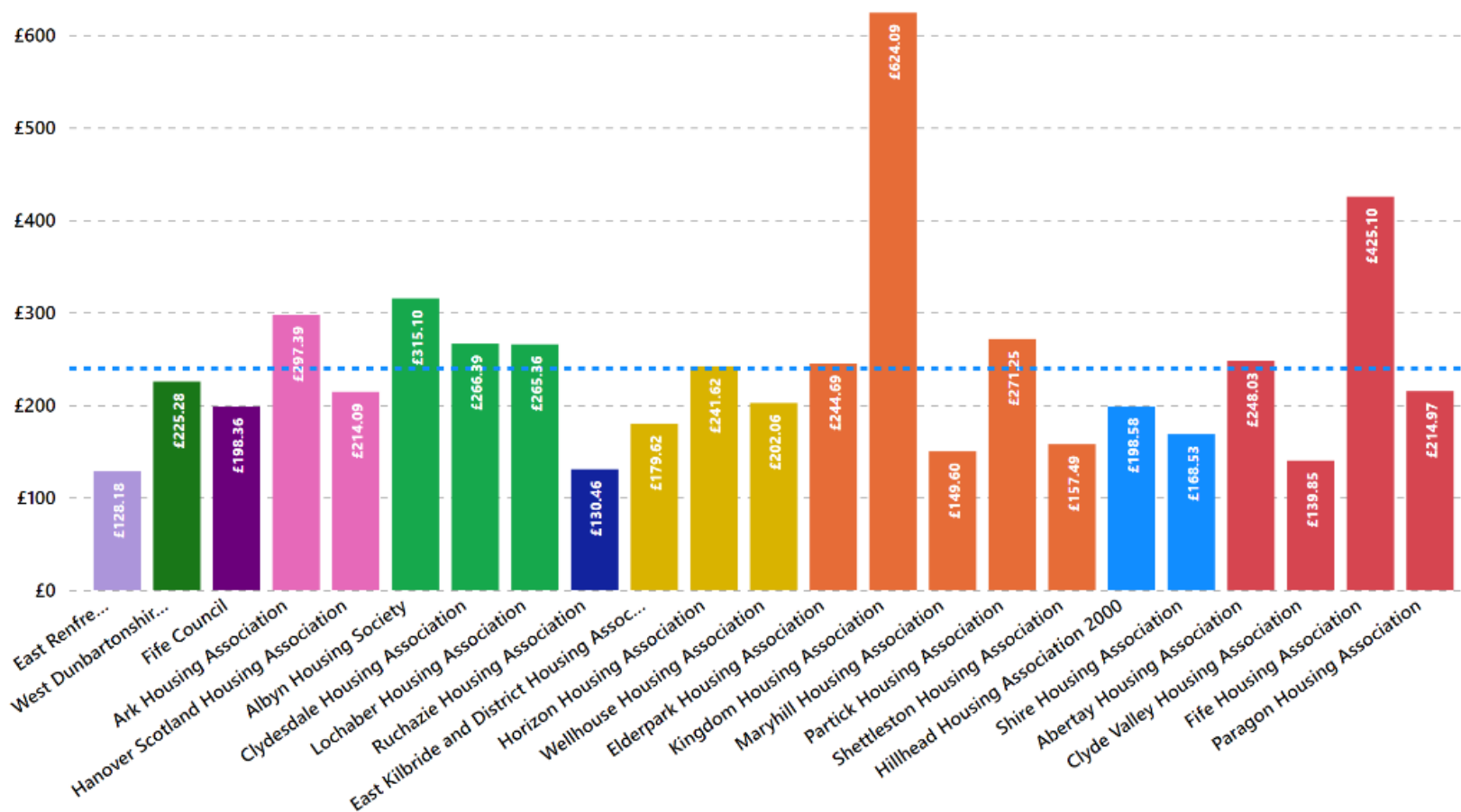
Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

Calculated by summing total cost of Responsive Repairs cited in Income/Expenditure section of the VFM and total cost allocated to Repairs Administration in the Activity Costing section of the VFM, then divided by total repairs reported in the Charter 2021/22



## Activity costs and staffing – Estate Management



## V1 Estate management cost per unit

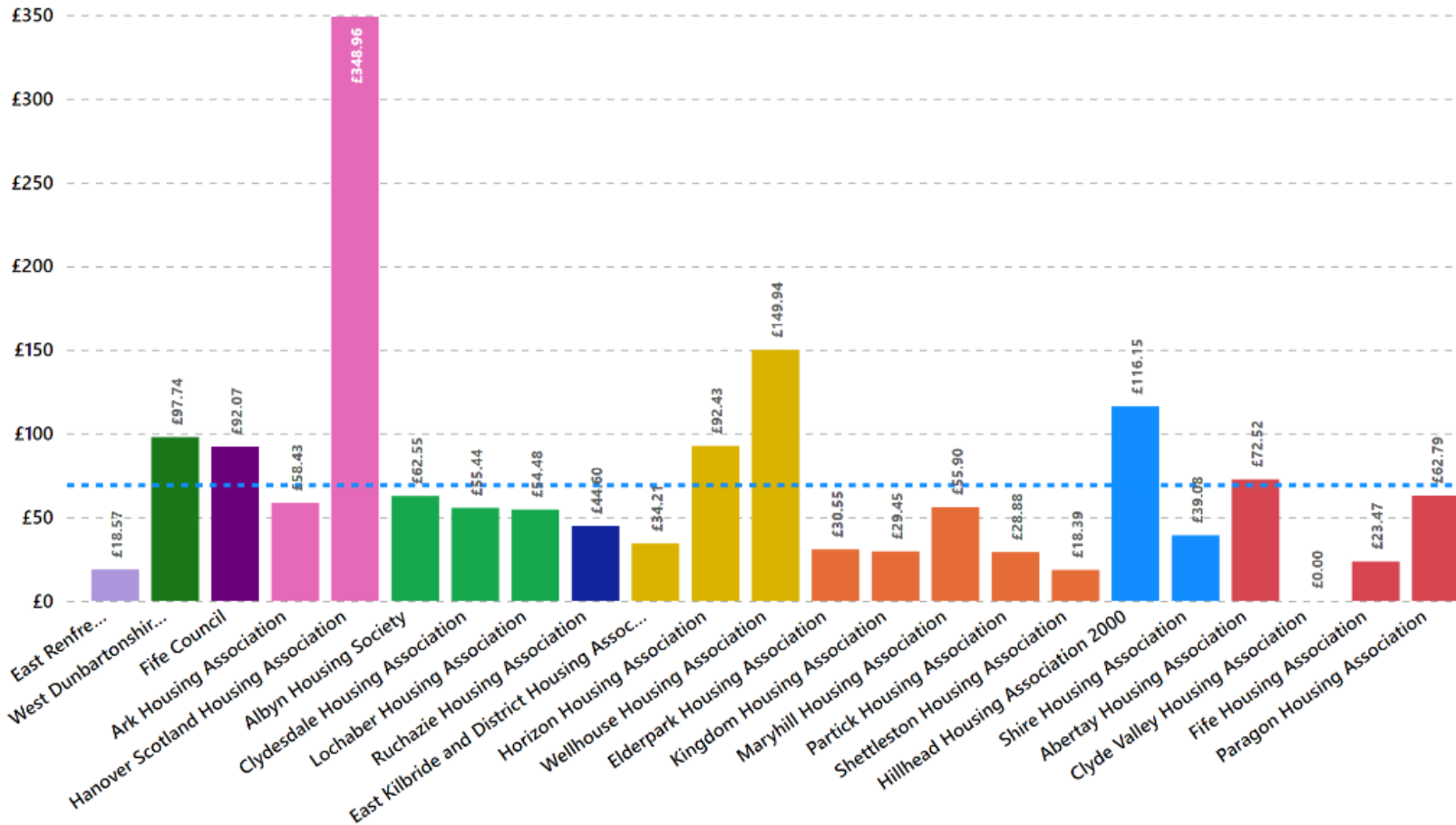
**£68.98**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes



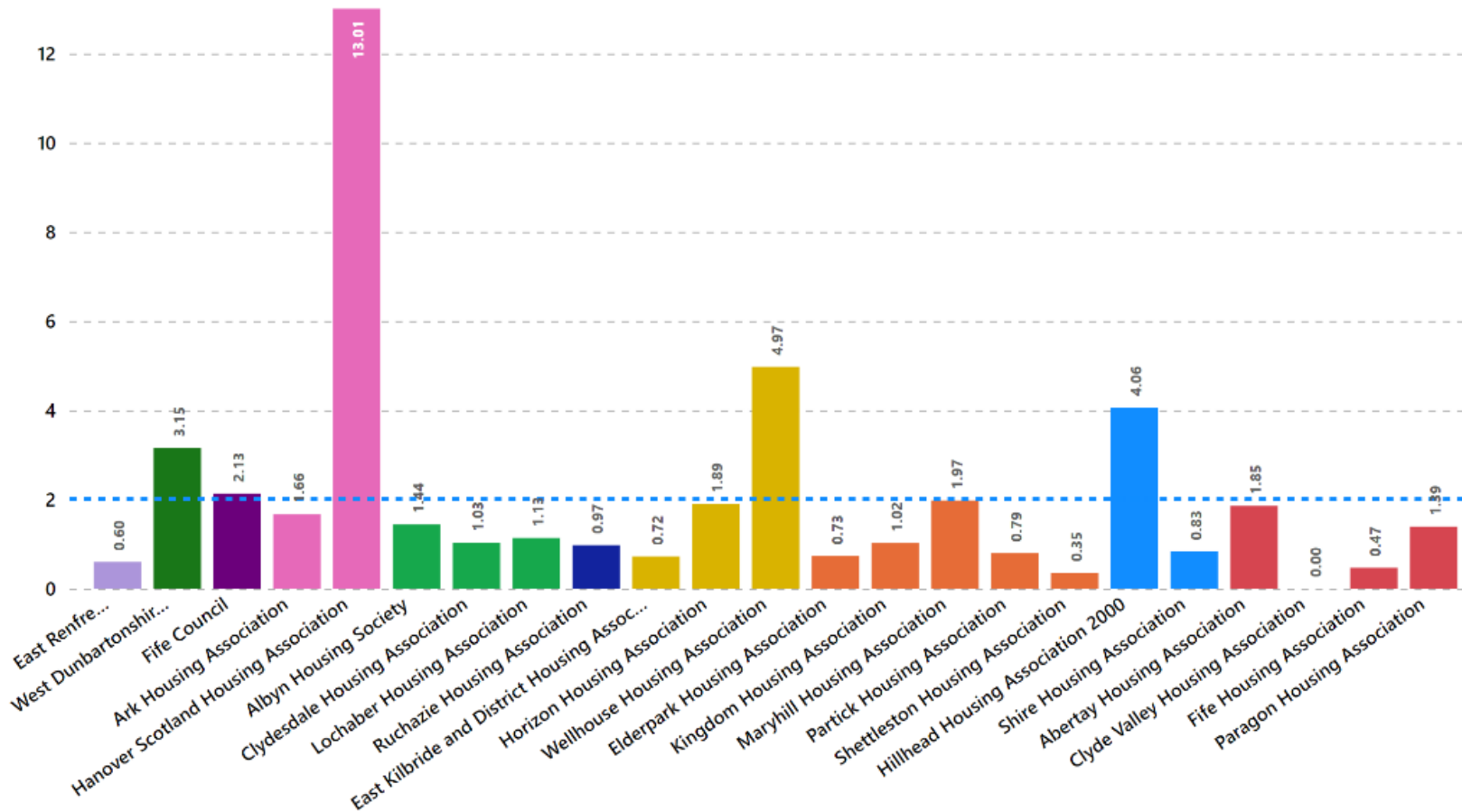
## FTE per 1000 units: estate management

**2.01**  
Average FTE

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



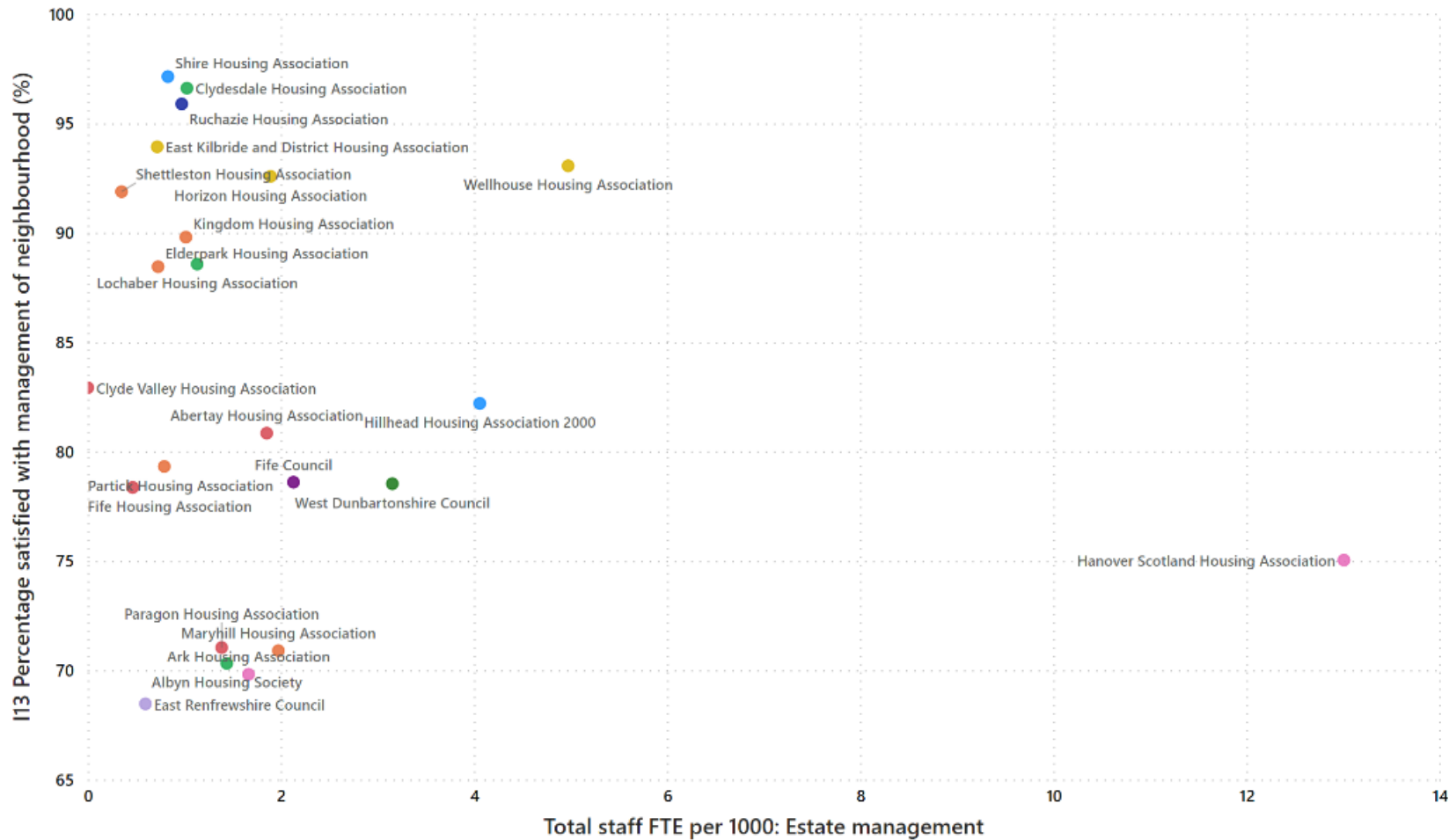
### Notes



## V1 Estate management cost per unit vs I13 Percentage tenants satisfied with management of neighbourhood



## Total staff FTE per 1000: Estate management vs I13 Percentage tenants satisfied with management of neighbourhood



### Notes



## Activity costs and staffing – Anti-social behaviour



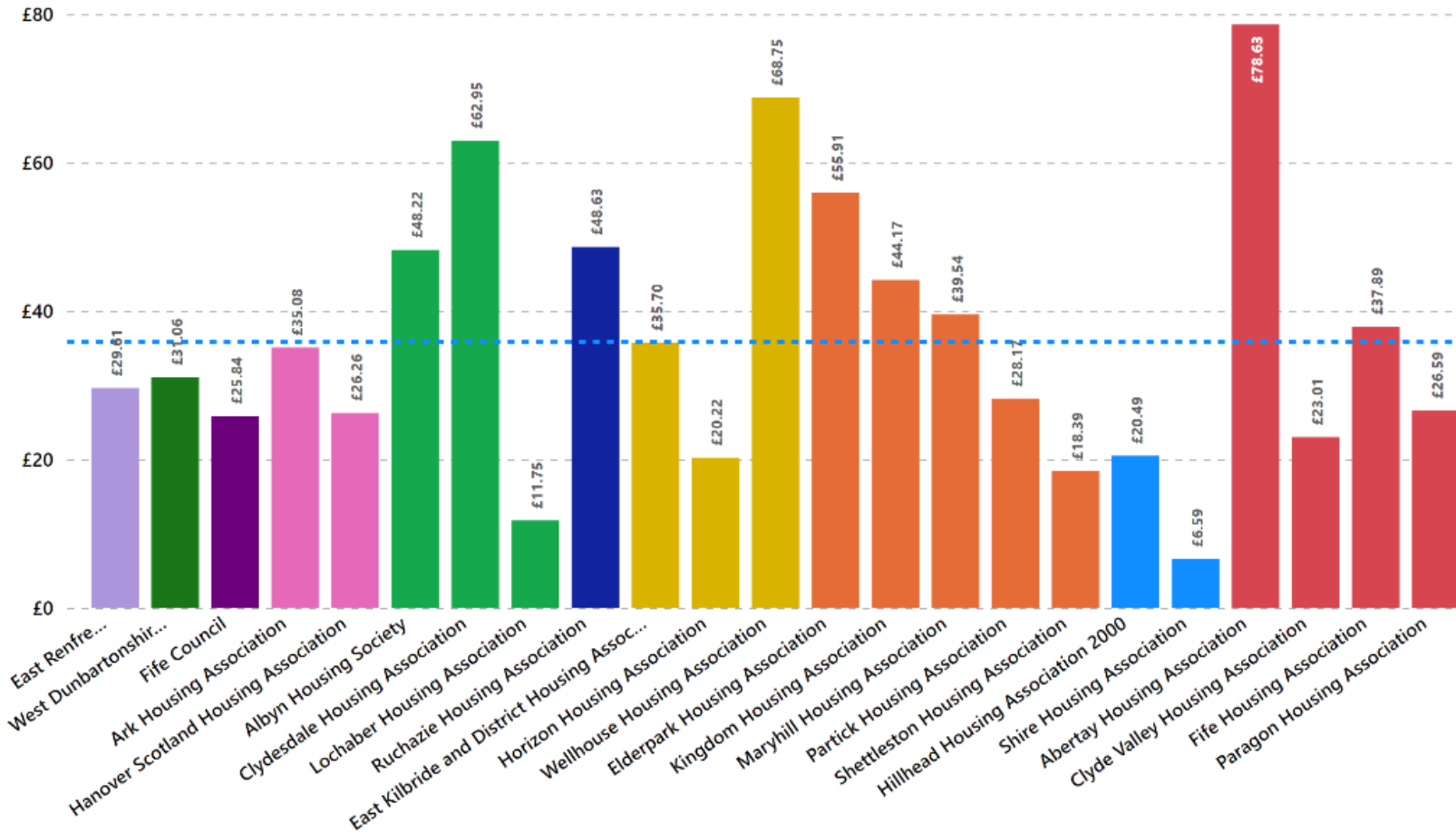


## V1 ASB cost per unit

**£35.80**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer

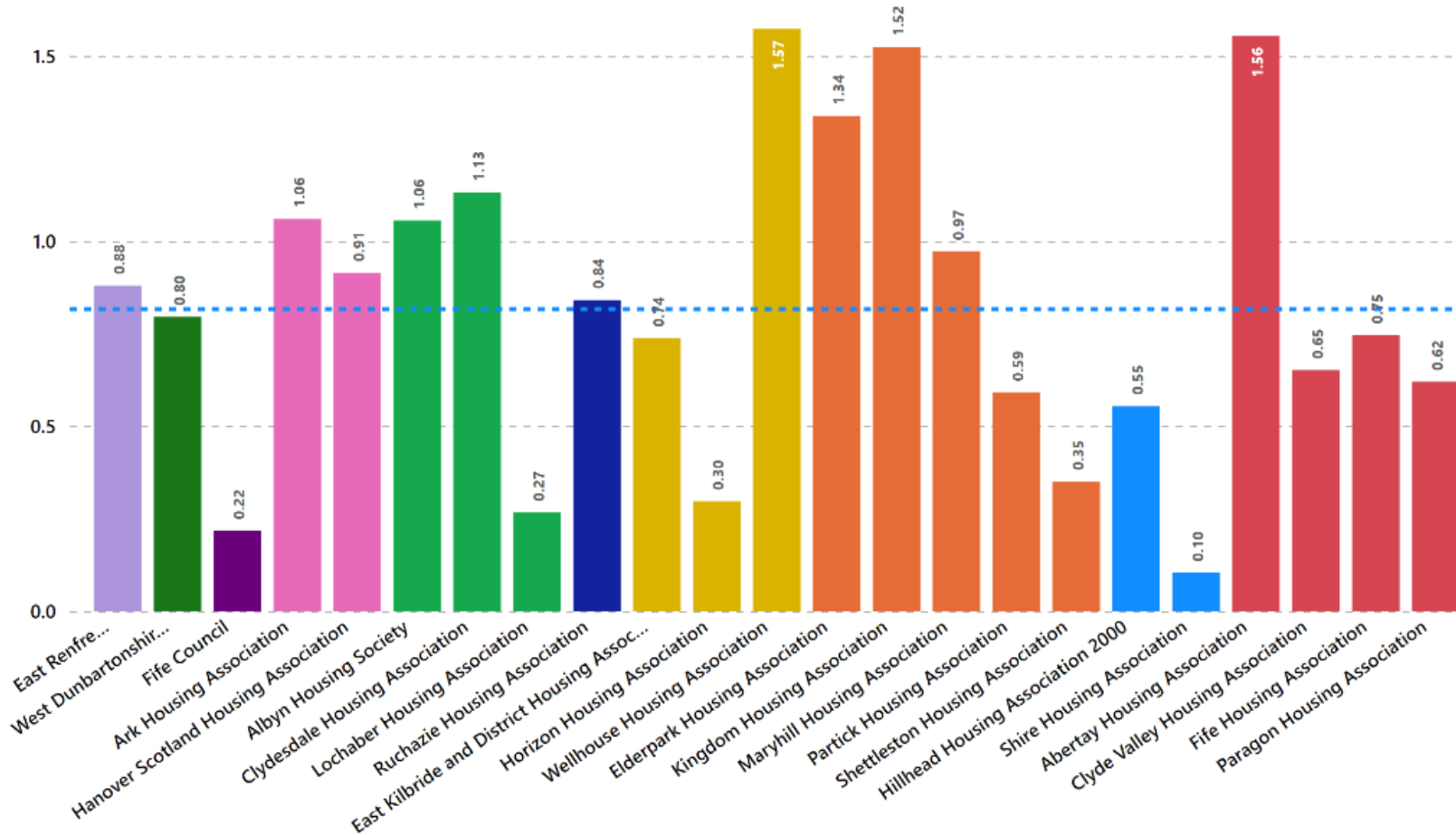


### Notes

## FTE per 1000 units: ASB

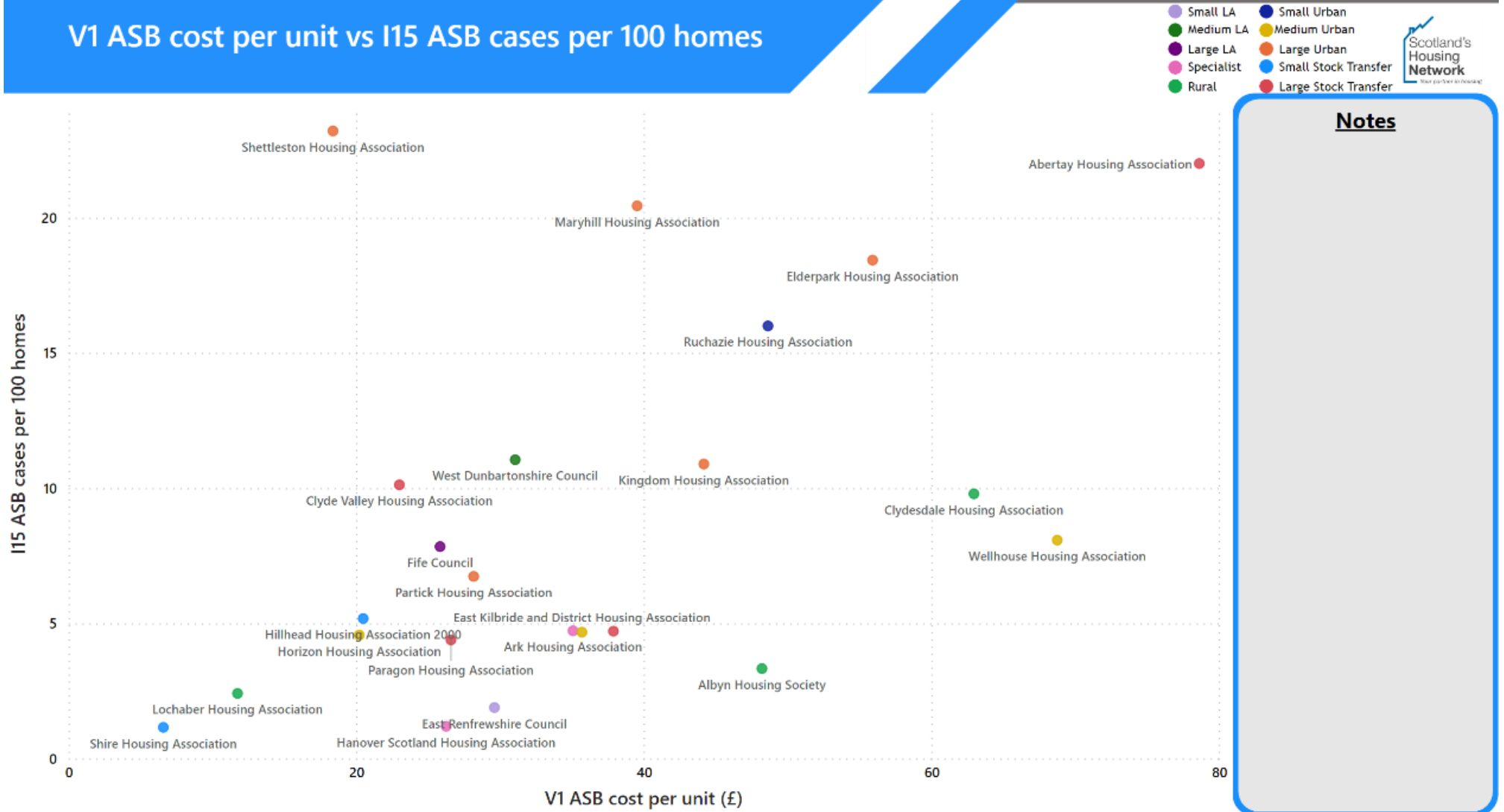
**0.82**  
Average FTE

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer

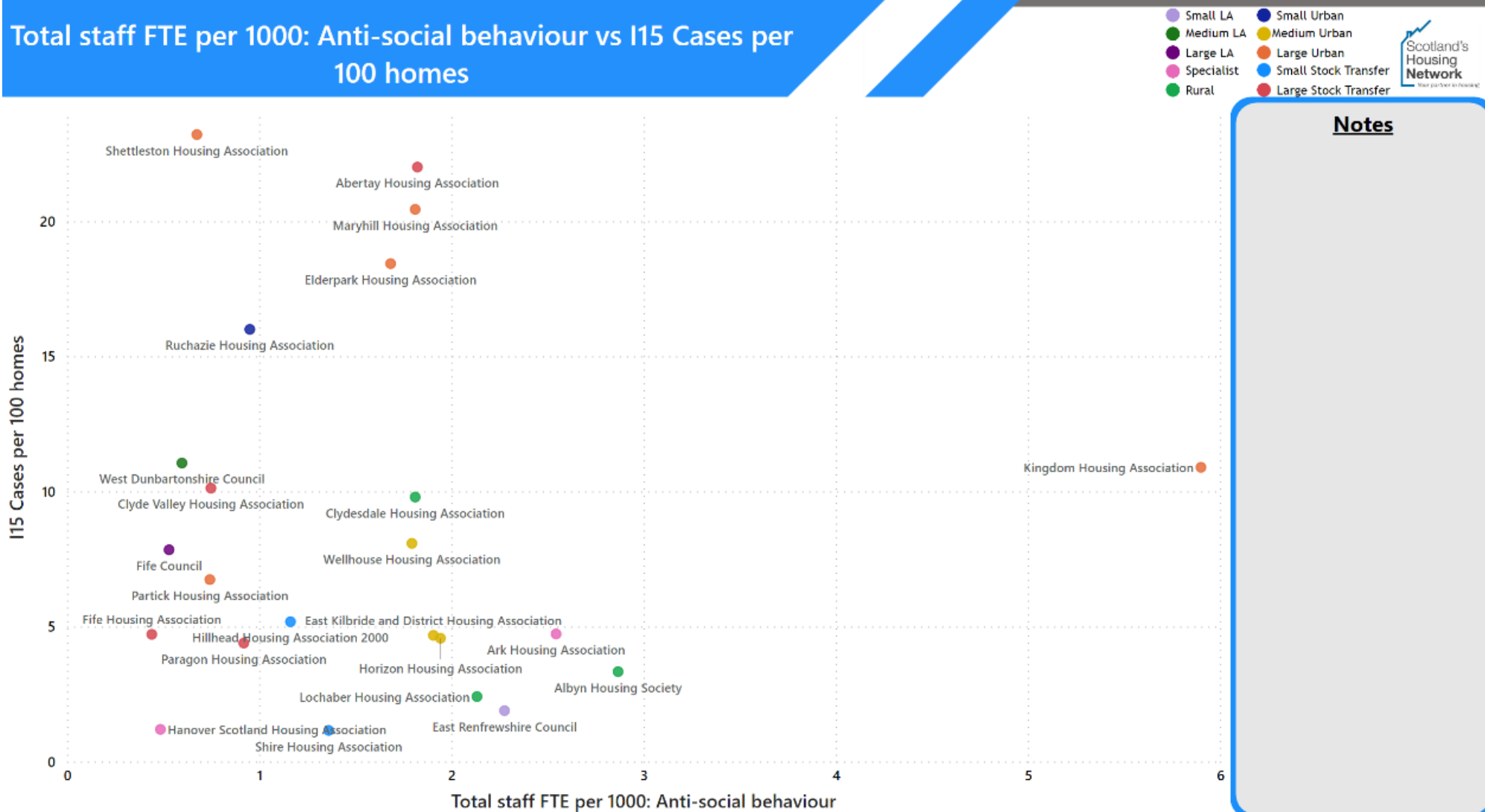


### Notes

## V1 ASB cost per unit vs I15 ASB cases per 100 homes



## Total staff FTE per 1000: Anti-social behaviour vs I15 Cases per 100 homes



Activity costs and staffing – Tenancy  
sustainment

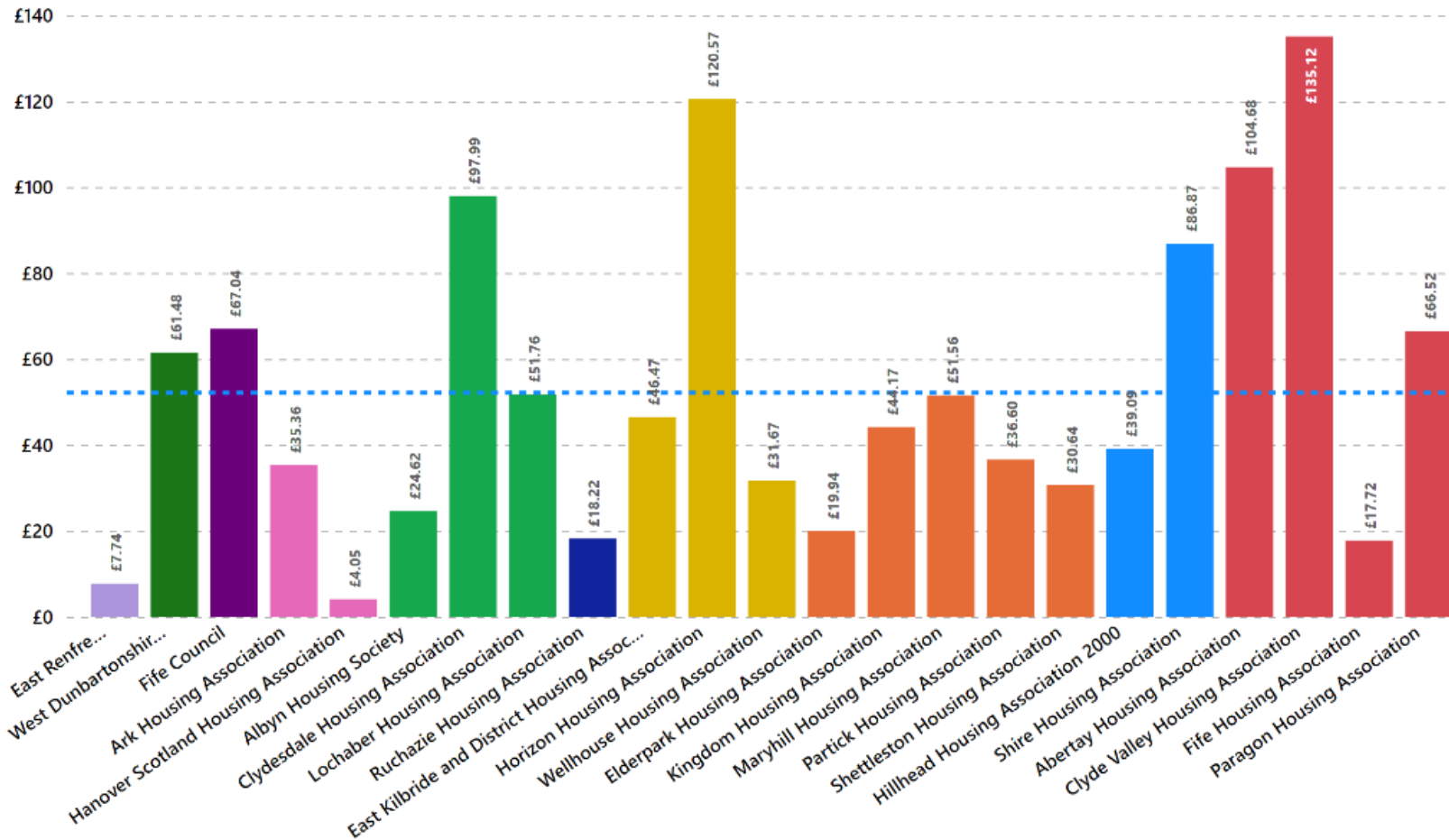


# V1 Tenancy sustainment cost per unit

**£52.17**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



## Notes

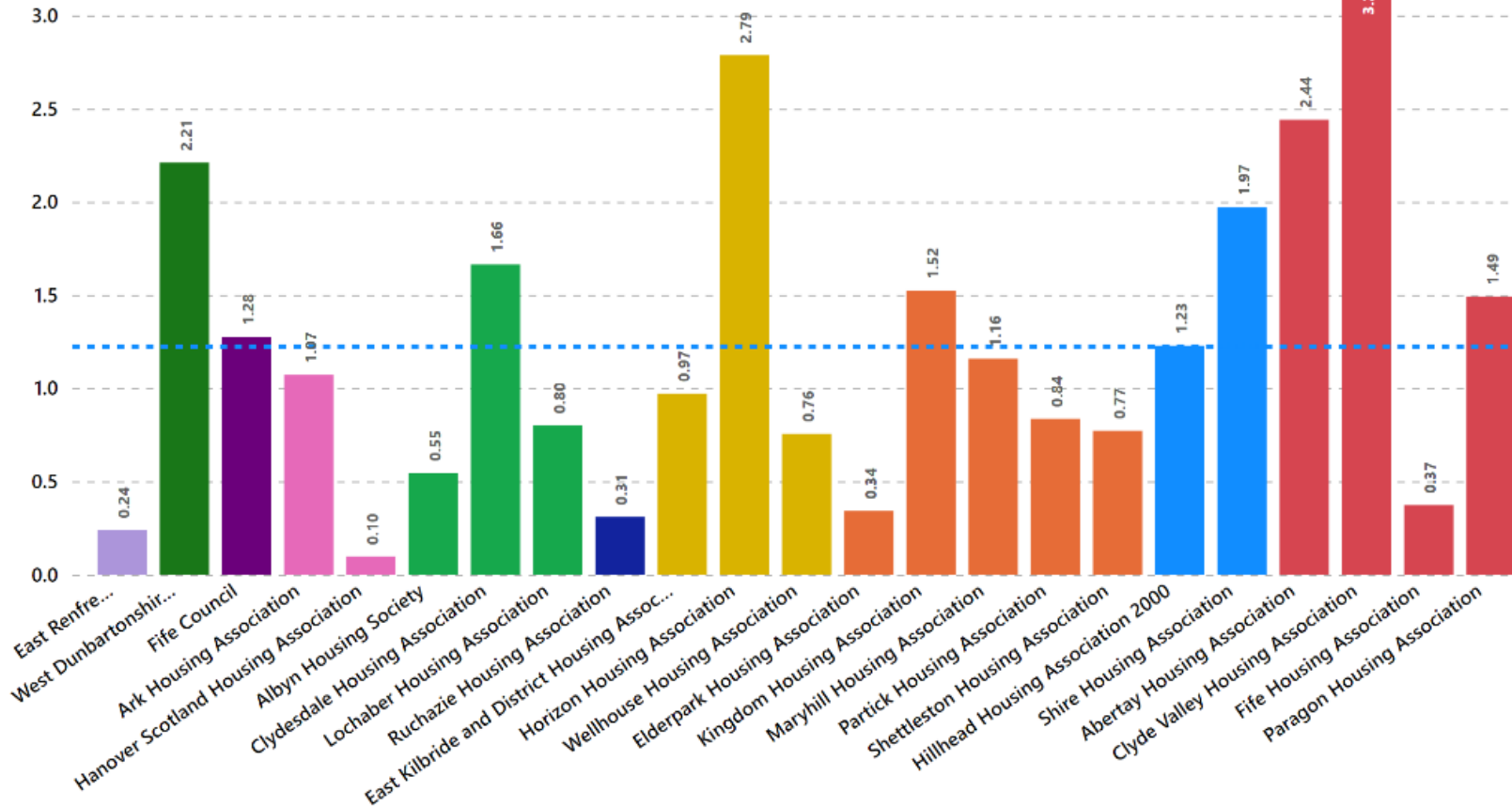
## FTE per 1000 units: tenancy sustainment

**1.22**  
Average FTE

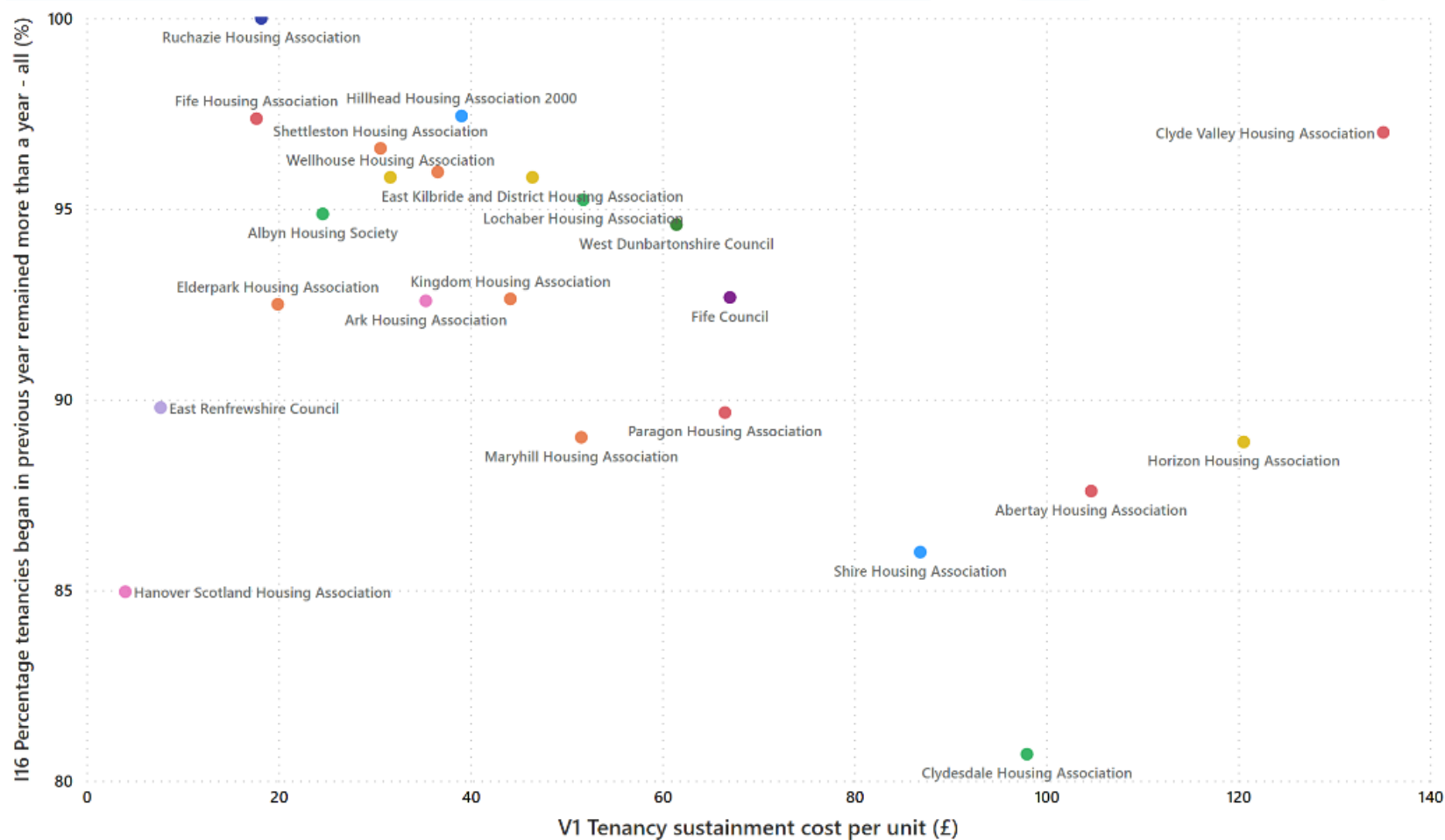
- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes



## V1 Tenancy sustainment cost per unit vs I16 Percentage tenancies began in previous year remained more than a year - all

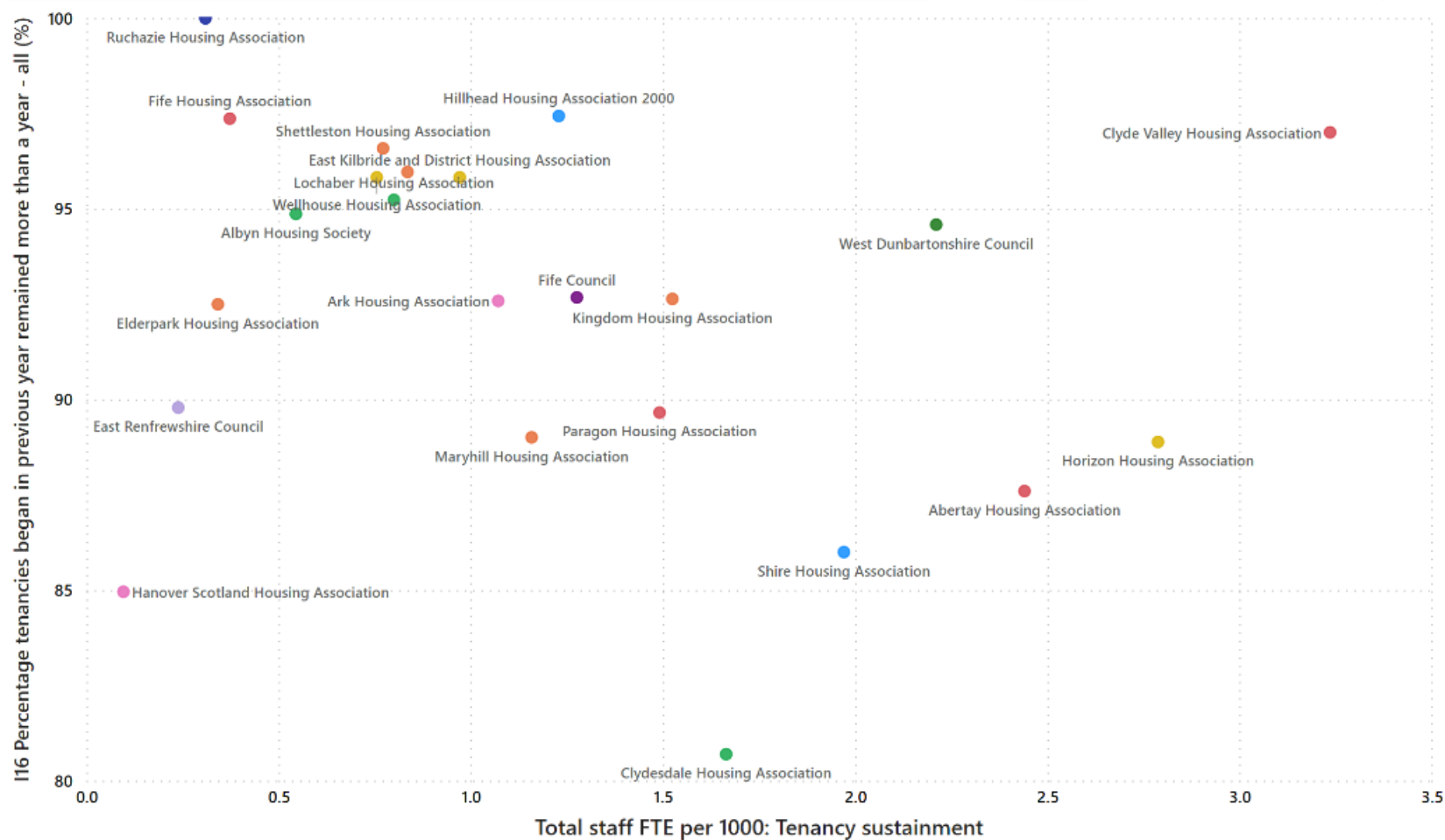


### Notes





## Total staff FTE per 1000: Tenancy sustainment vs I16 Percentage tenancies began in previous year remained more than a year - all



### Notes



Activity costs and staffing – Tenancy  
management



# V1 Tenancy management cost per unit

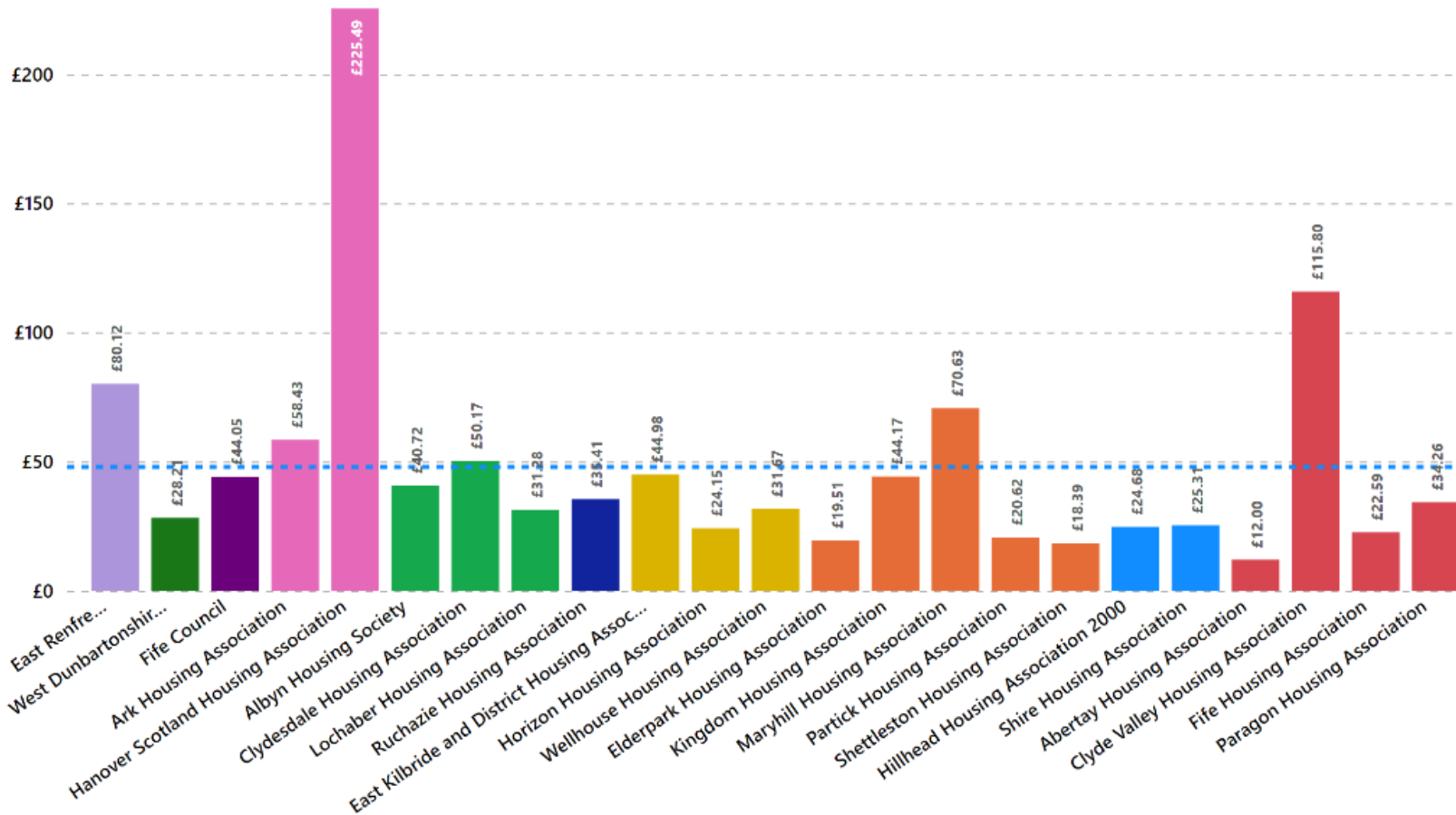
**£47.94**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



## Notes



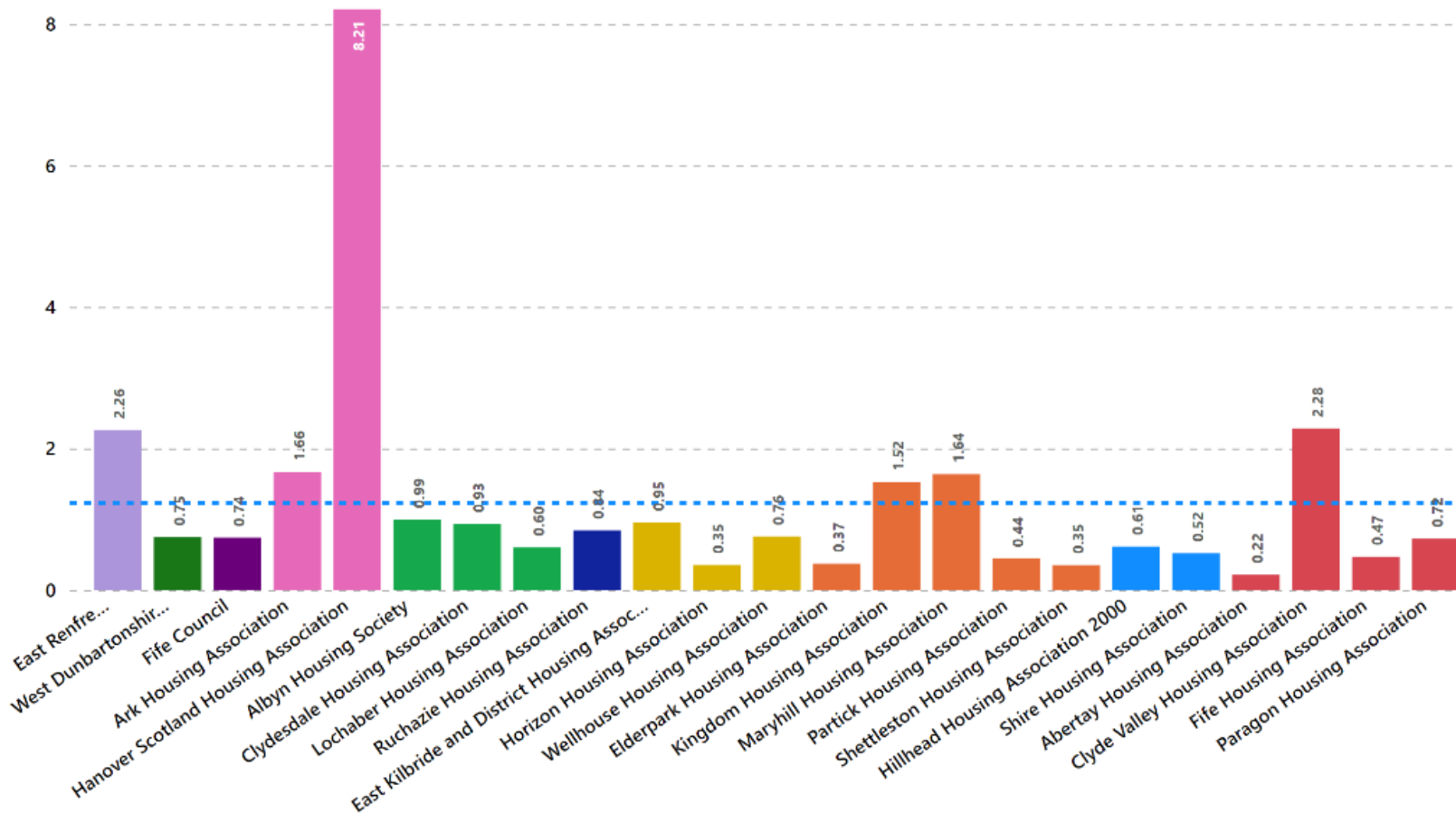
## FTE per 1000 units: tenancy management

**1.23**  
Average FTE

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes



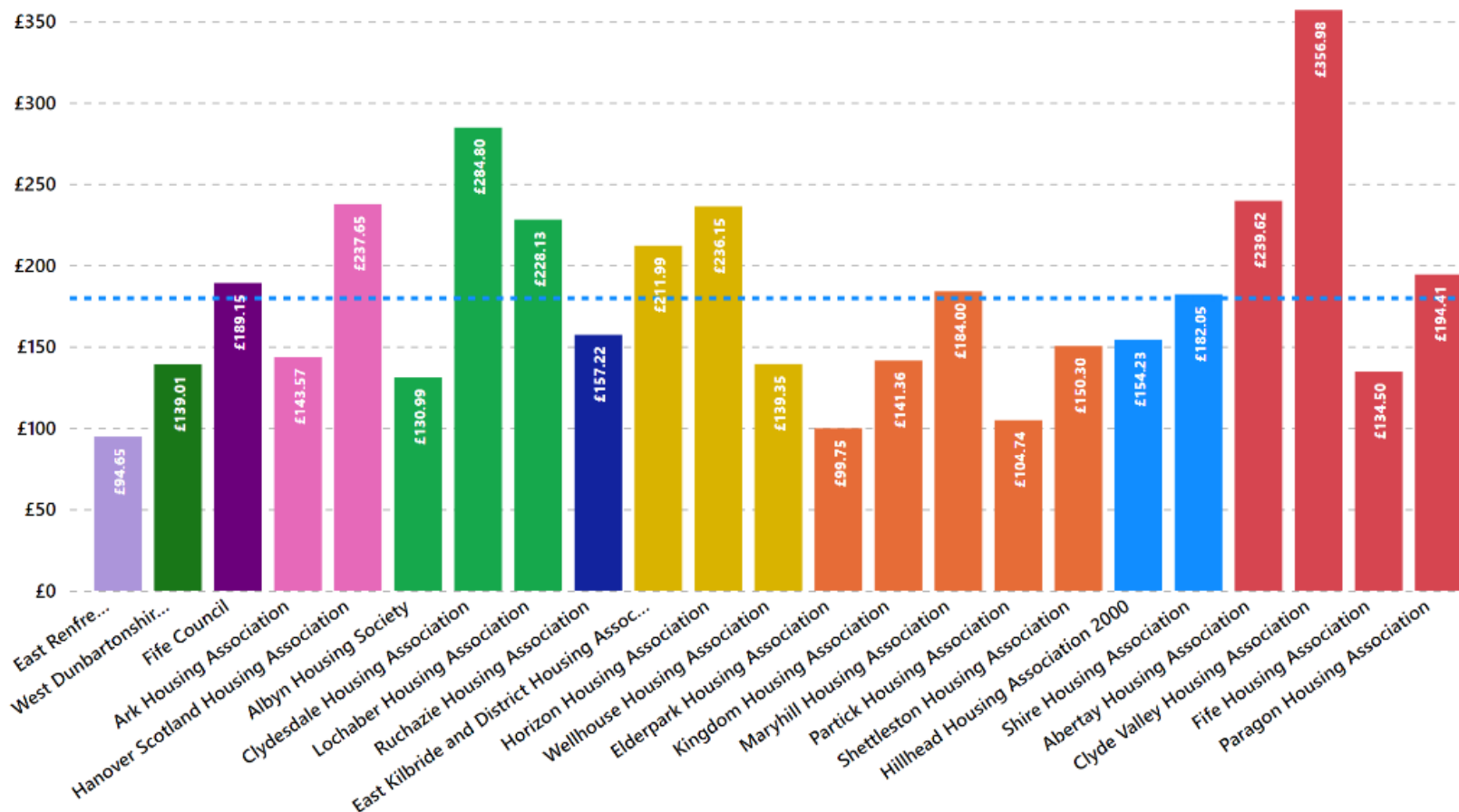
Activity costs and staffing – Combined arrears, tenancy sustainment and tenancy management activities



## Arrears, sustainment and management (Cost per unit)

**£179.76**  
Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



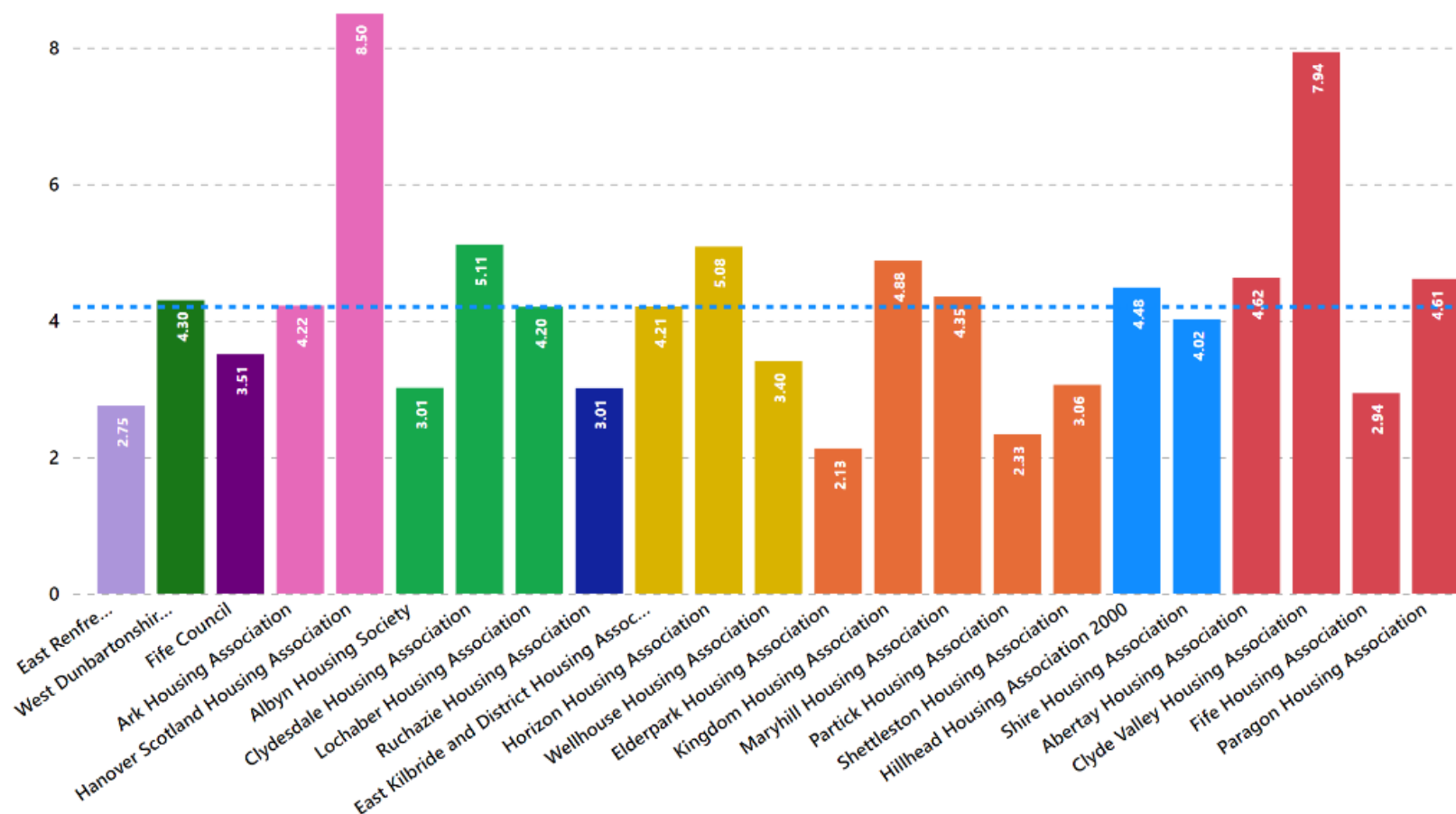
### Notes

Given the likely crossover between rent arrears, tenancy sustainment and tenancy management activities, this comparison has been produced to compare the total costs/FTE for all three activities per unit.

## Arrears, sustainment and management (FTE per 1000)

4.20  
Average FTE

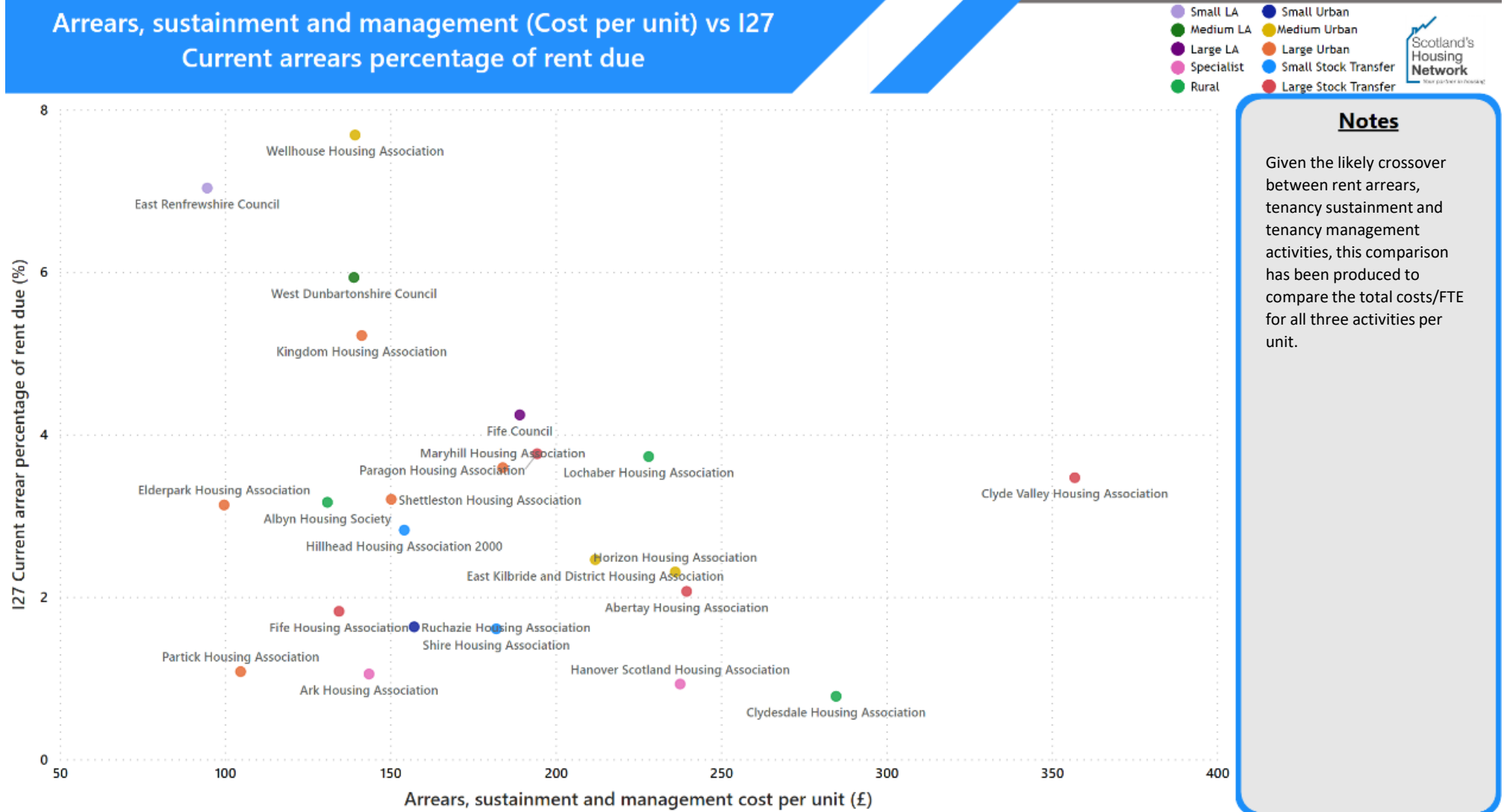
- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

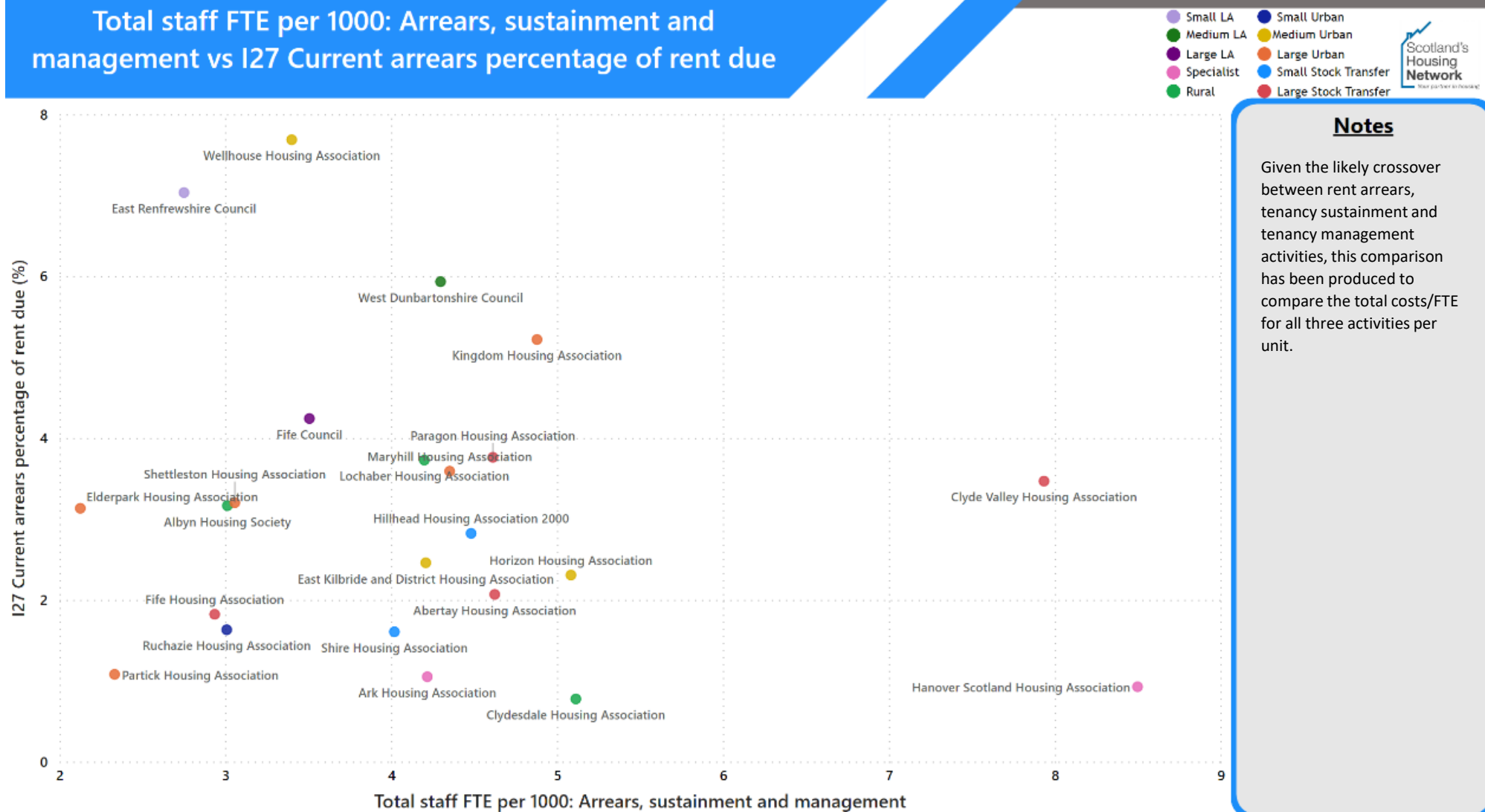
Given the likely crossover between rent arrears, tenancy sustainment and tenancy management activities, this comparison has been produced to compare the total costs/FTE for all three activities per unit.

## Arrears, sustainment and management (Cost per unit) vs I27 Current arrears percentage of rent due

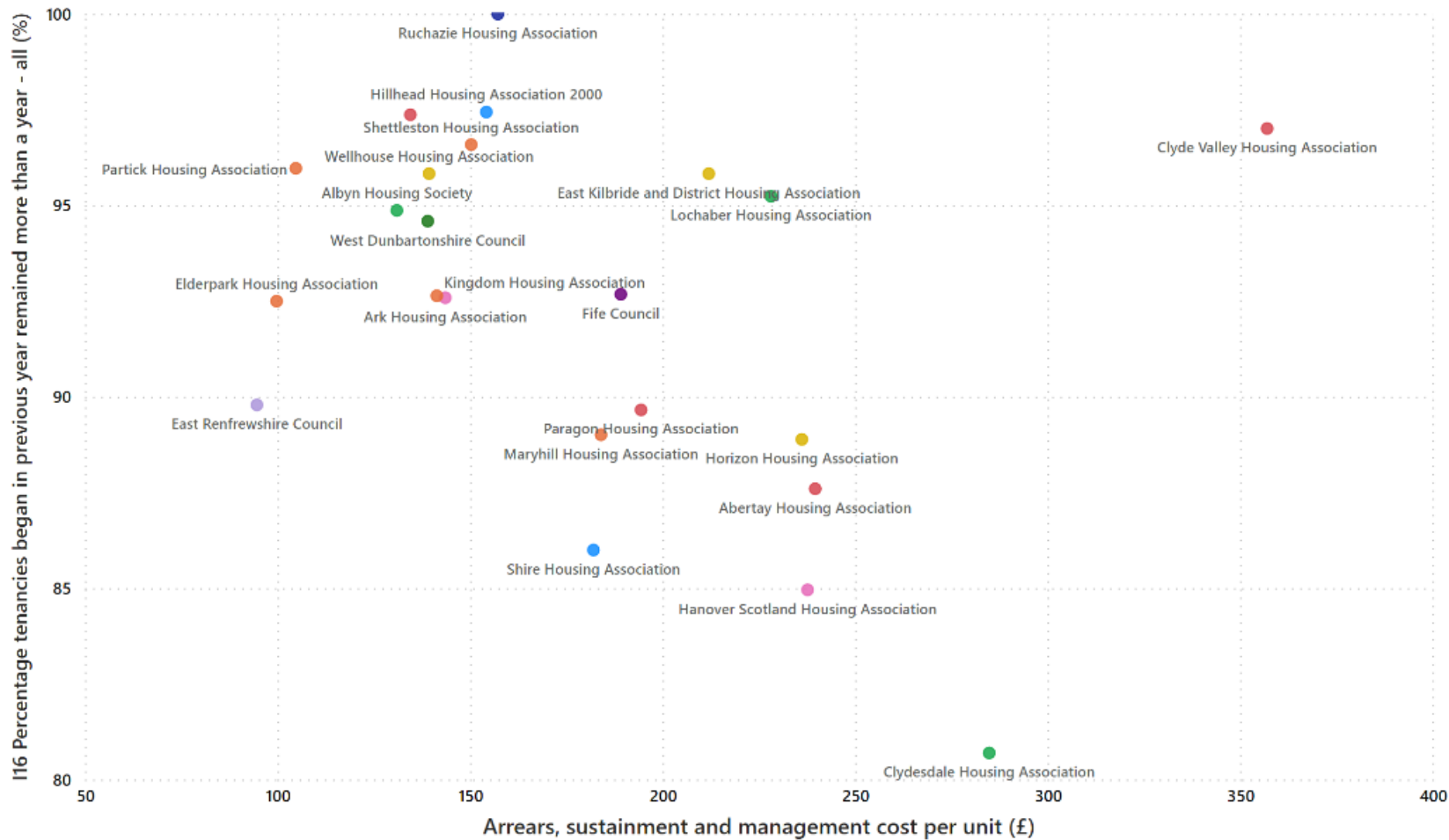




## Total staff FTE per 1000: Arrears, sustainment and management vs I27 Current arrears percentage of rent due



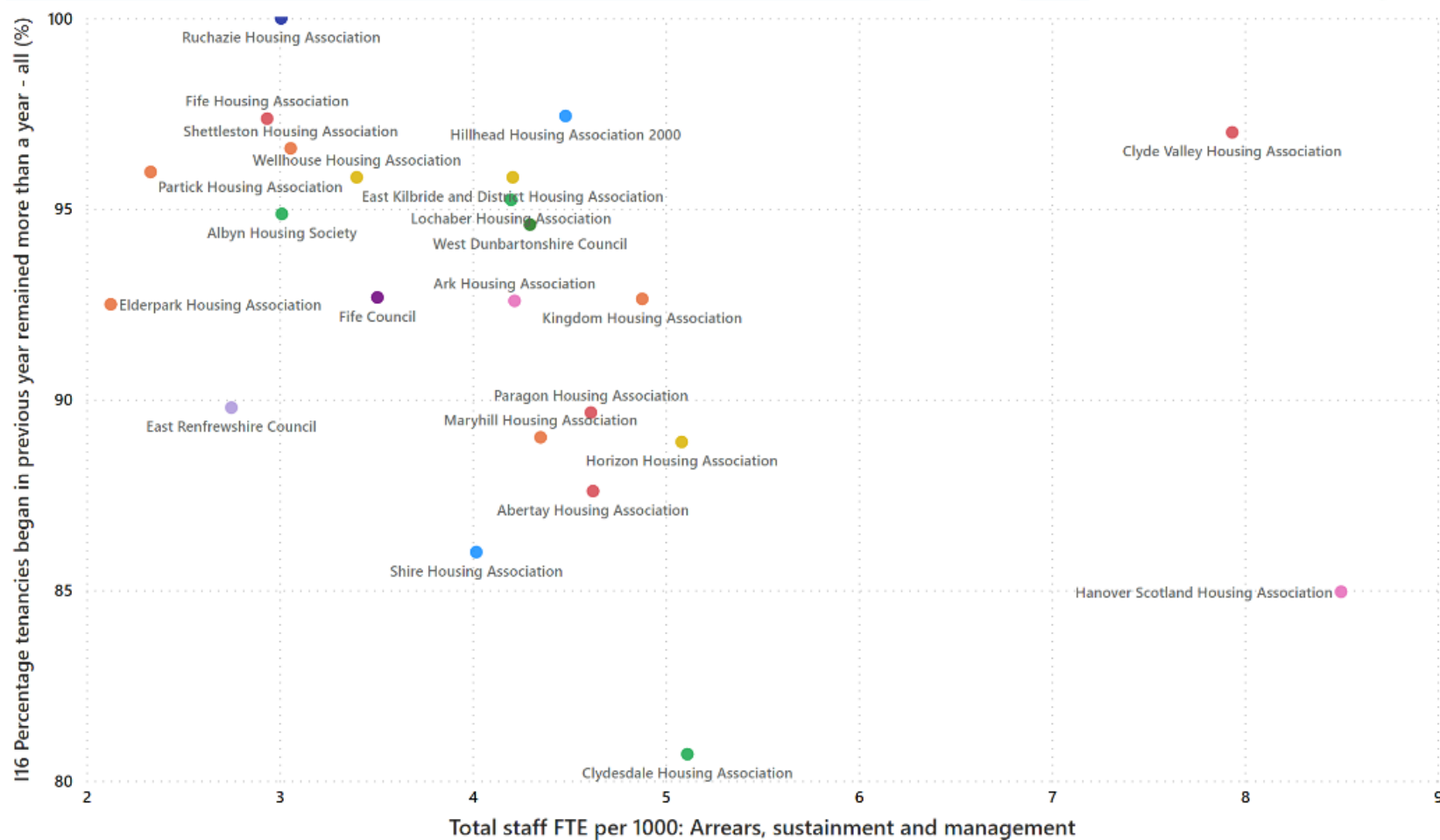
## Arrears, sustainment and management (Cost per unit) vs I16 Percentage tenancies began in previous year remained more than a year - all



### Notes

Given the likely crossover between rent arrears, tenancy sustainment and tenancy management activities, this comparison has been produced to compare the total costs/FTE for all three activities per unit.

## Total staff FTE per 1000: Arrears, sustainment and management vs I16 Percentage tenancies began in previous year remained more than a year - all



### Notes

Given the likely crossover between rent arrears, tenancy sustainment and tenancy management activities, this comparison has been produced to compare the total costs/FTE for all three activities per unit.

Activity costs and staffing – Miscellaneous costs

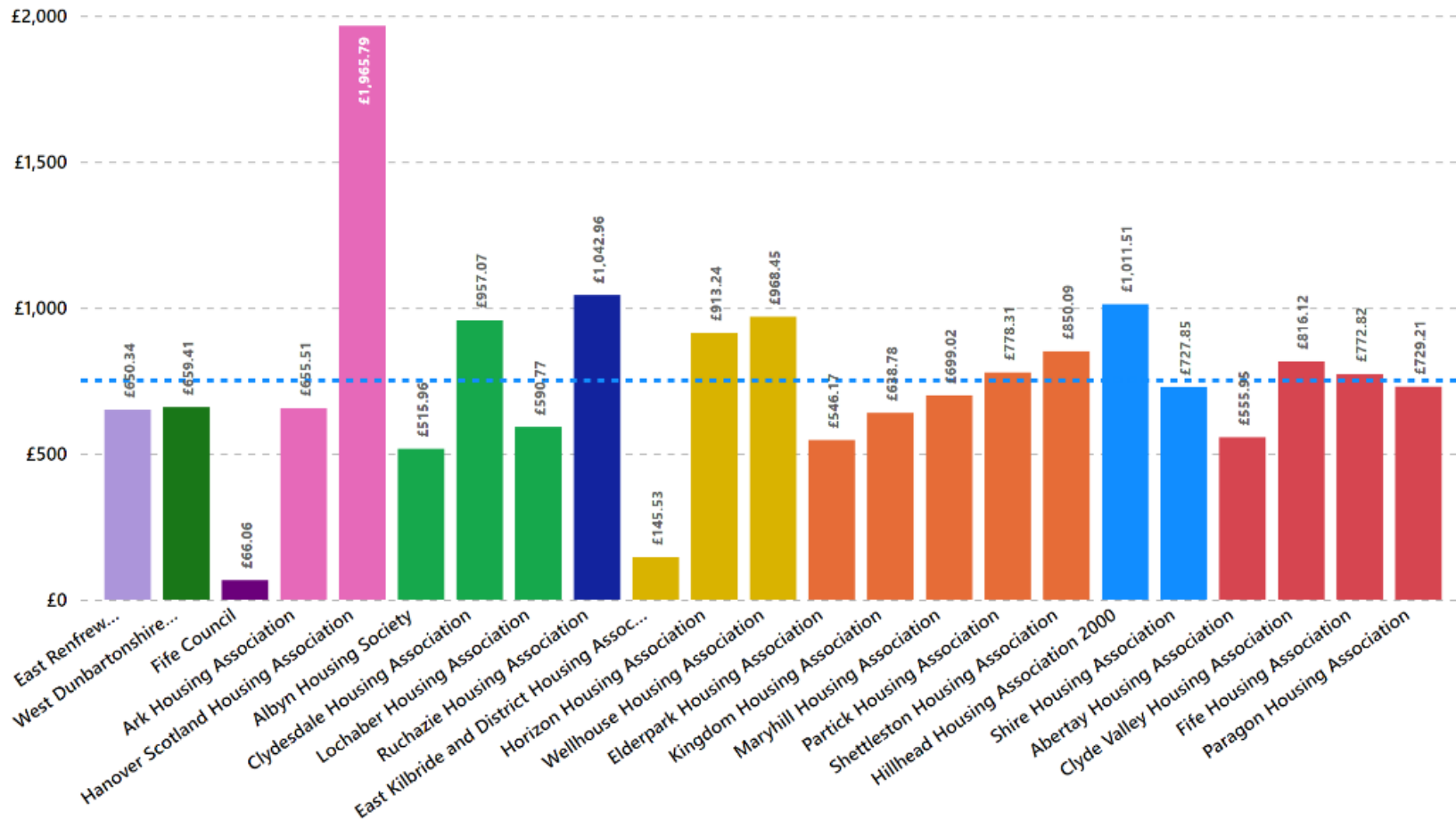


## V1 Back Office cost per unit

**£750.30**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

## Activity costs – Support functions cost comparison

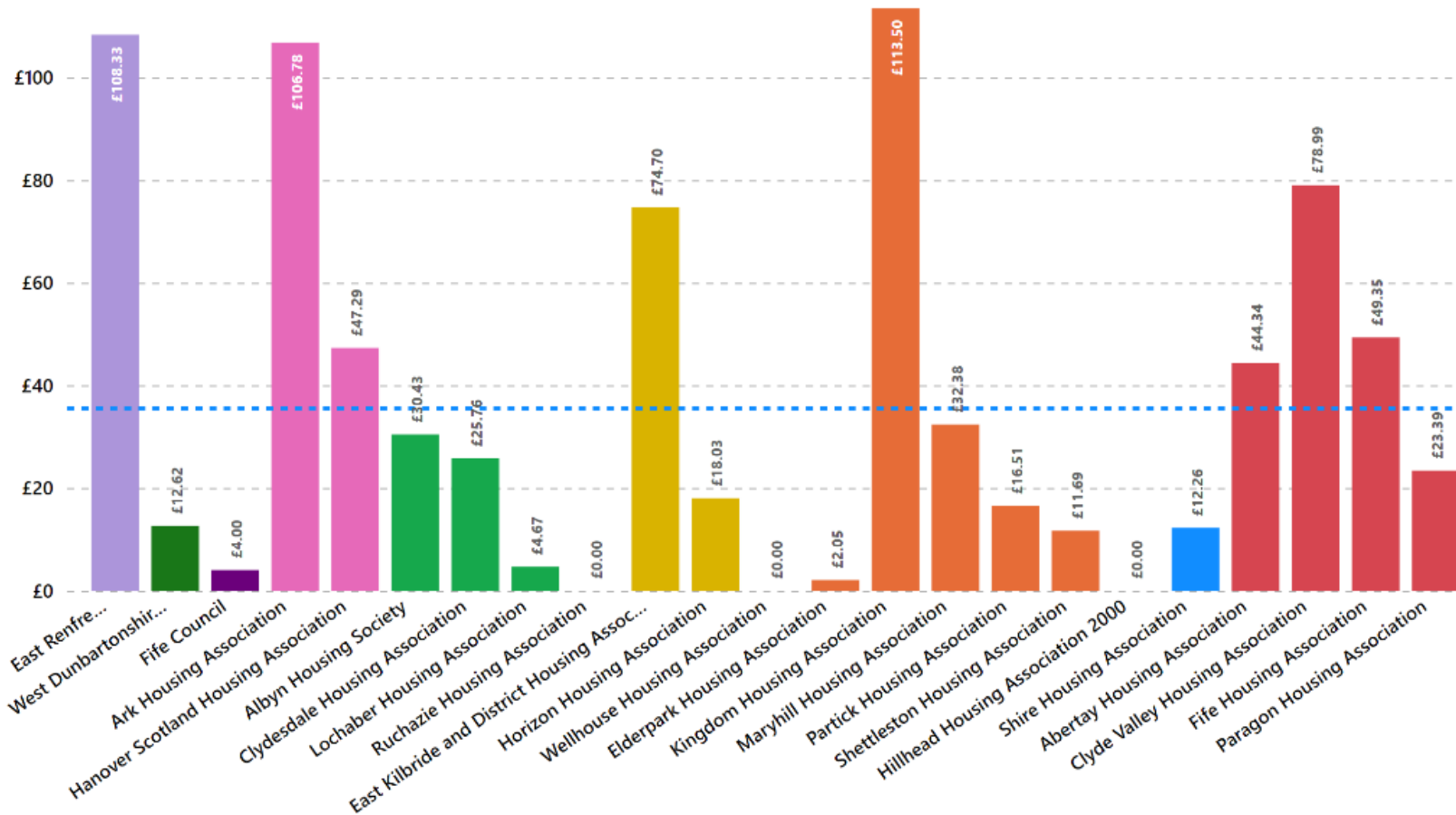


## V5 HR/Personnel Per Unit Costs

**£35.52**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

The "V5" indicators have been developed to allow for comparison between those who buy in various back office services with those who directly employ staff in the fields of HR, ICT, Finance, Corporate and Democratic Core and 'Other'.

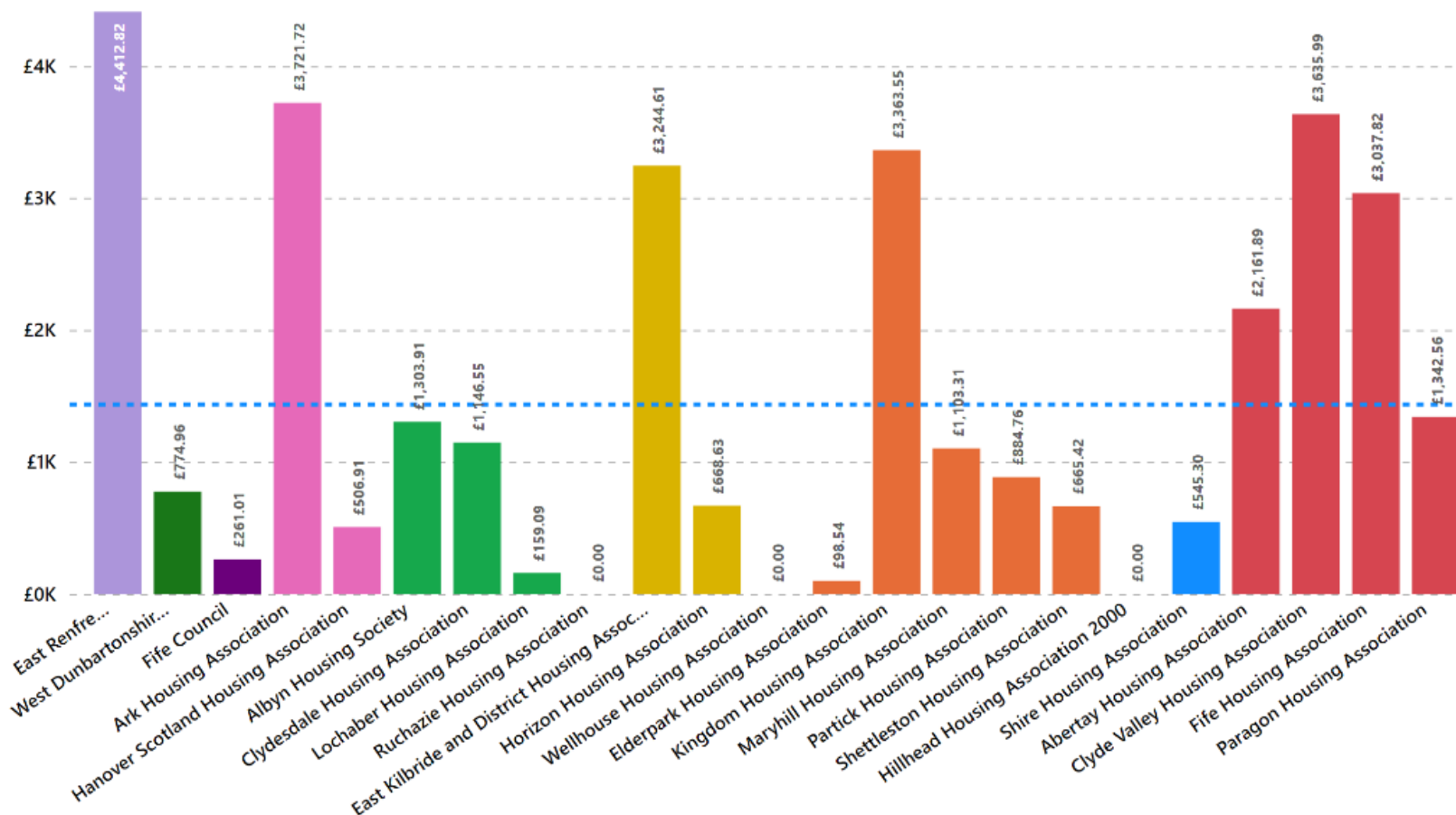
**Abertay: Training**

## HR Cost by FTE

**£1,436.49**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

The "V5" indicators have been developed to allow for comparison between those who buy in various back office services with those who directly employ staff in the fields of HR, ICT, Finance, Corporate and Democratic Core and 'Other'.

**Abertay: Training**



## V5 ICT Per Unit Costs

**£56.67**

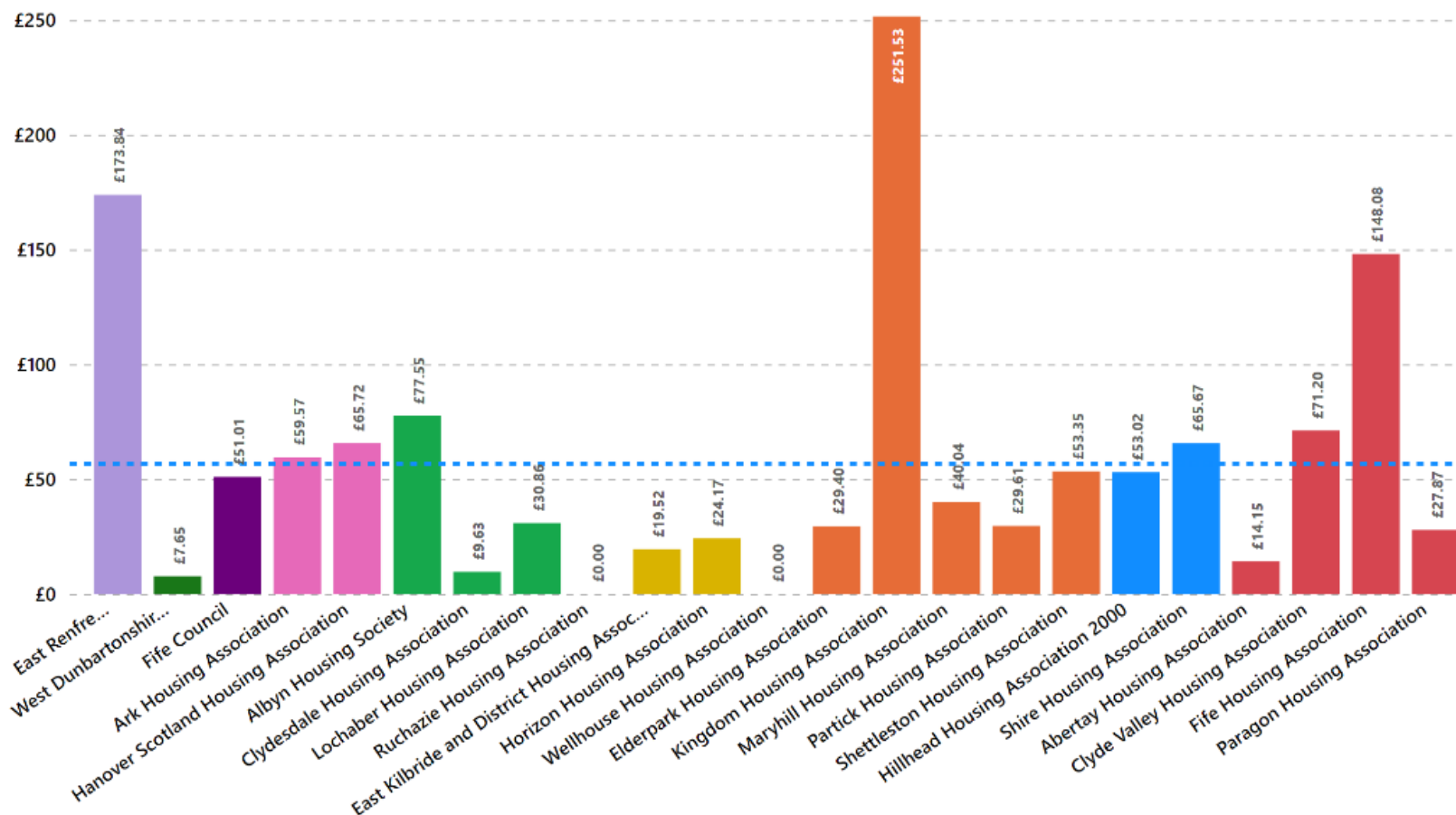
Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

The "V5" indicators have been developed to allow for comparison between those who buy in various back office services with those who directly employ staff in the fields of HR, ICT, Finance, Corporate and Democratic Core and 'Other'.



# ICT Cost per FTE

**£2,379.09**

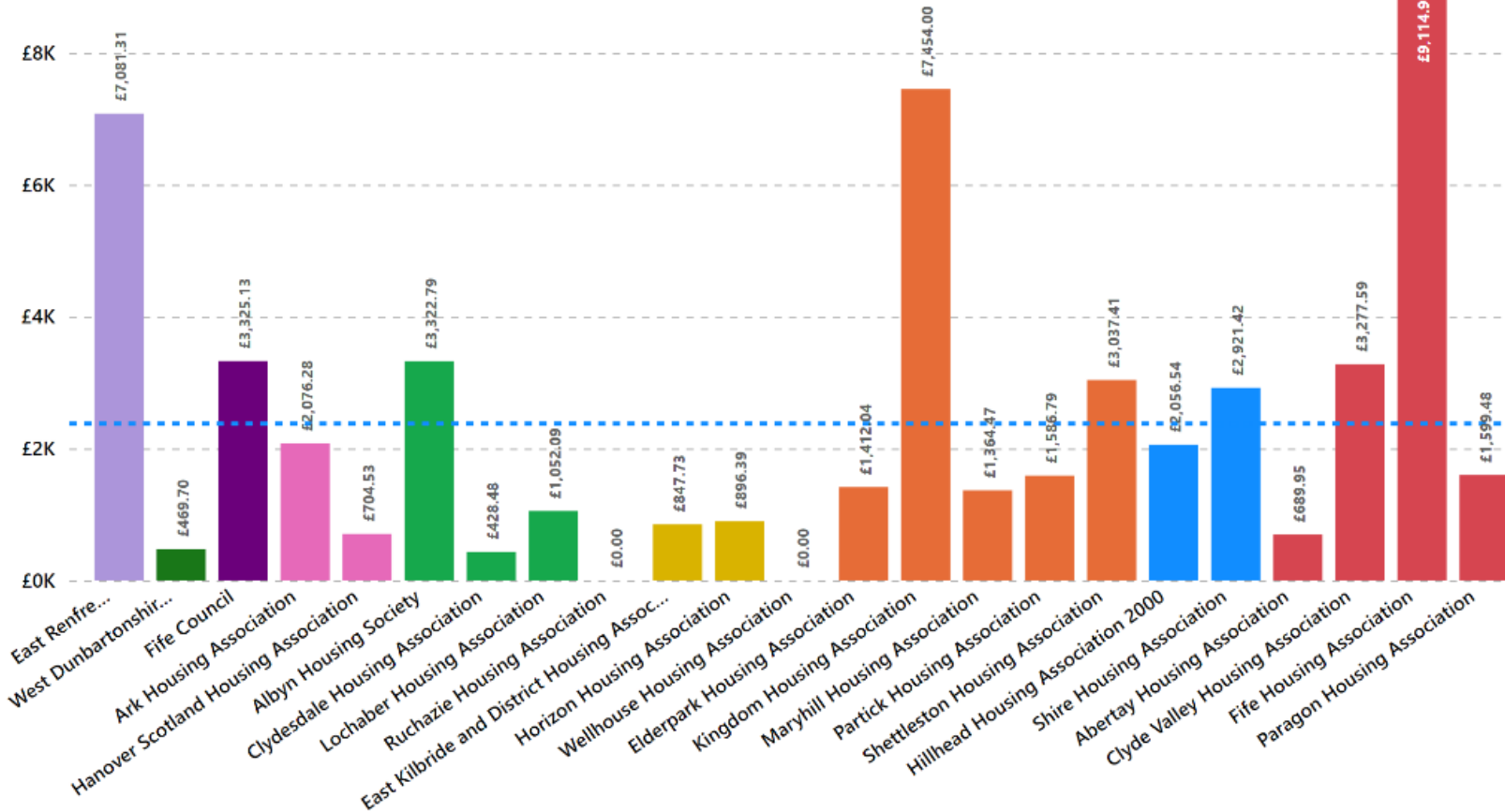
Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



## Notes

The "V5" indicators have been developed to allow for comparison between those who buy in various back office services with those who directly employ staff in the fields of HR, ICT, Finance, Corporate and Democratic Core and 'Other'.



## V5 Finance Per Unit Costs

**£117.80**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer

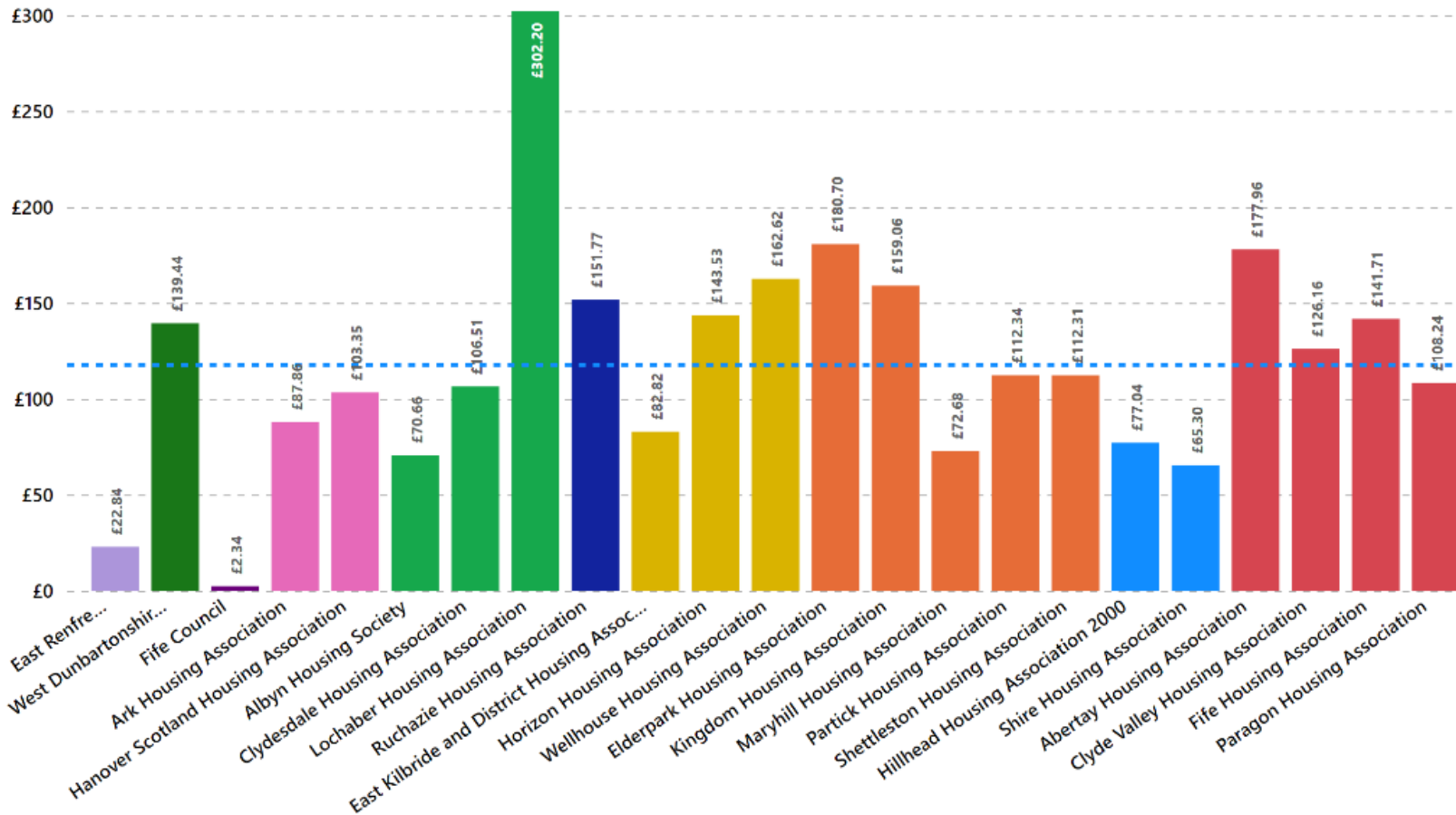


### Notes

The "V5" indicators have been developed to allow for comparison between those who buy in various back office services with those who directly employ staff in the fields of HR, ICT, Finance, Corporate and Democratic Core and 'Other'.

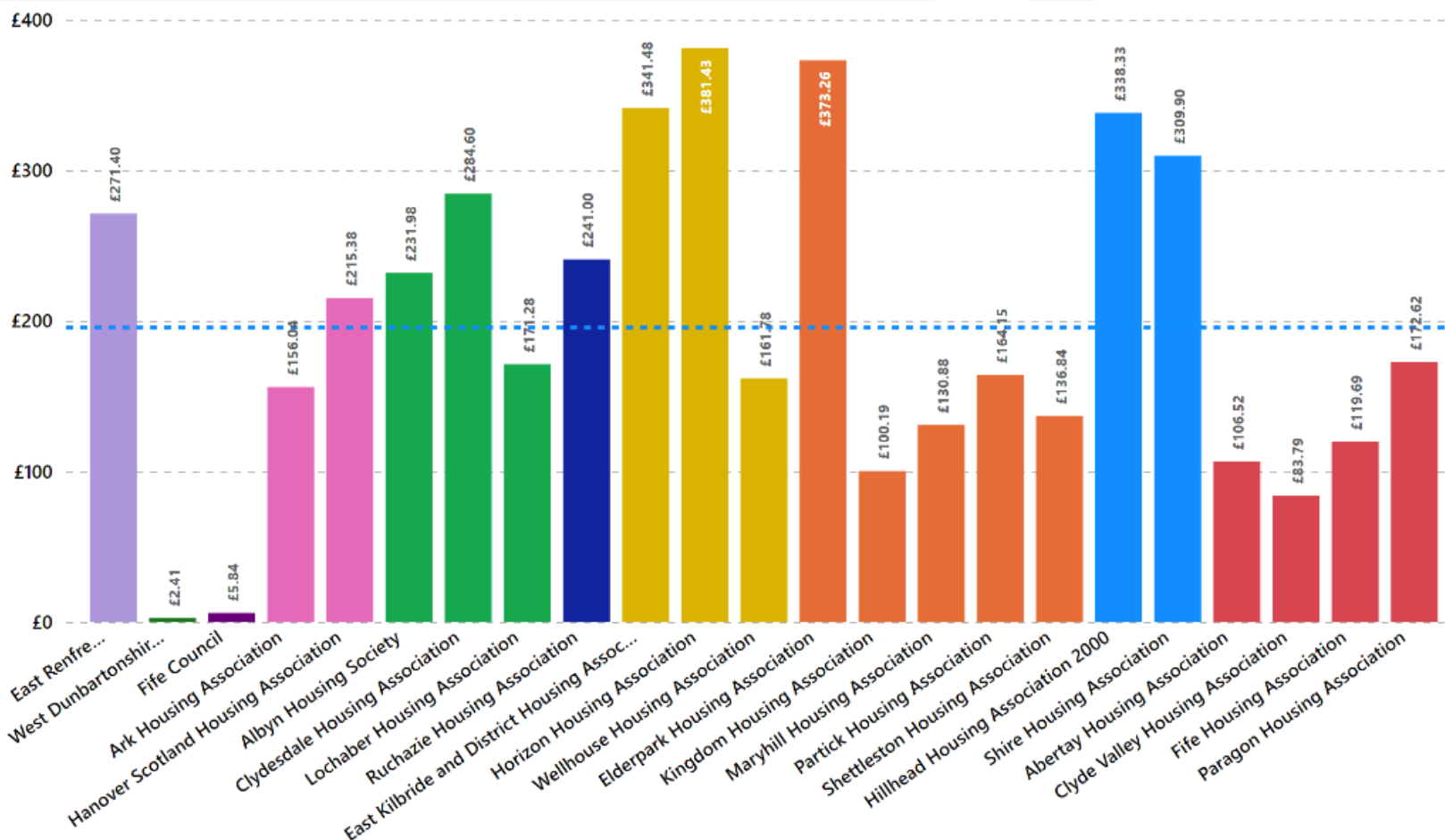
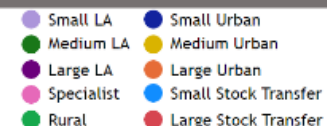
**Abetay:** Accountancy Fees, Internal Audit, Payroll, Bank Charges, Swipe card

**Hanover:** Agency staff



## V5 Corporate and Democratic Core Per Unit Costs

**£195.69**  
Average cost



### Notes

The "V5" indicators have been developed to allow for comparison between those who buy in various back office services with those who directly employ staff in the fields of HR, ICT, Finance, Corporate and Democratic Core and 'Other'.

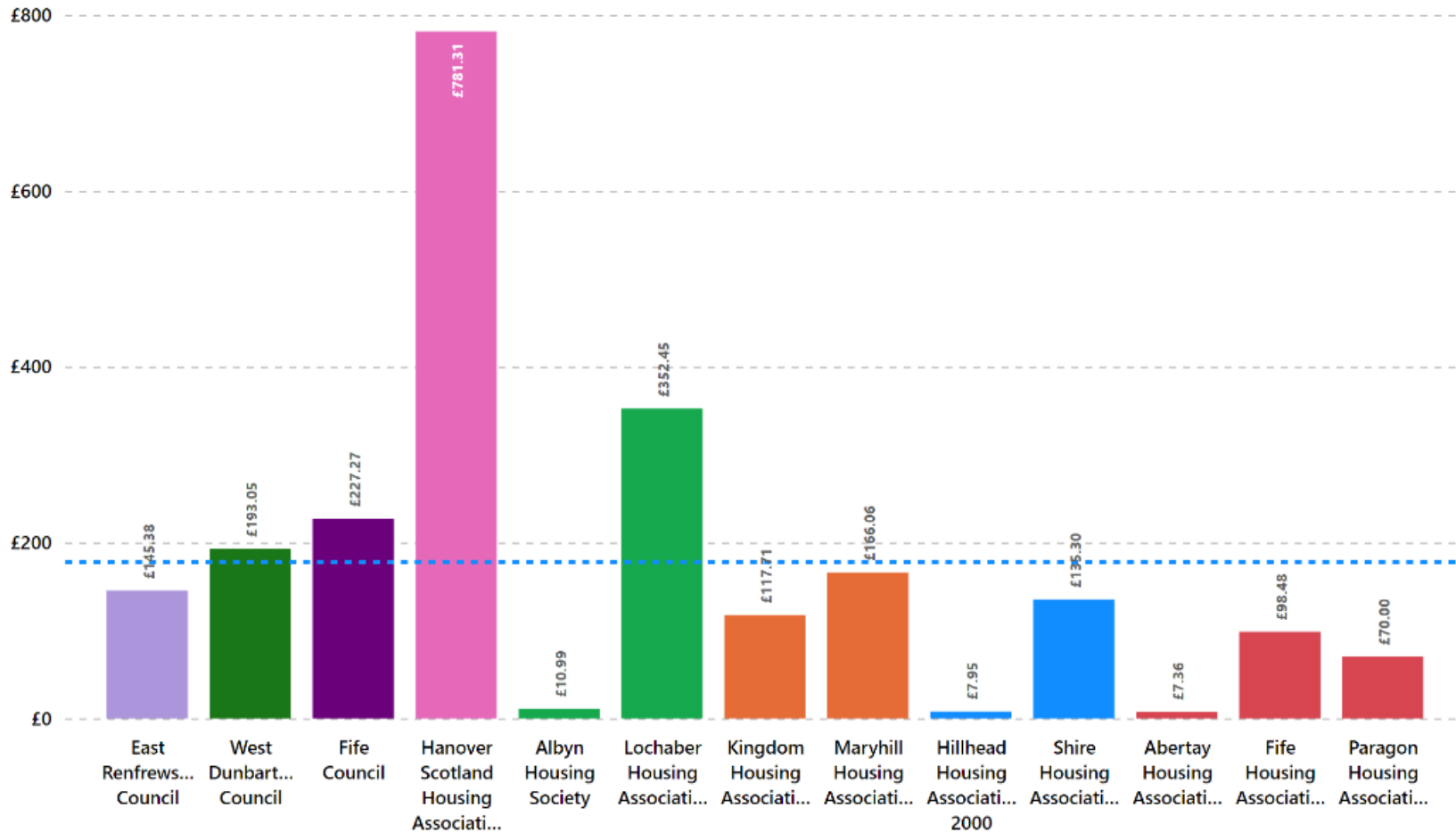
**Abertay:** External Audit, MC Expenses

## V5 Other not included above Per Unit Costs

**£177.95**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

The "V5" indicators have been developed to allow for comparison between those who buy in various back office services with those who directly employ staff in the fields of HR, ICT, Finance, Corporate and Democratic Core and 'Other'.

## Business plan assumptions



# Business plan comments

**Abertay:** These are business plan assumptions used in 2022/23 budget and 30 year plan agreed in February 2022. Those for 2023/24 plan have not yet been finalised.

**Albyn:** CPI Inflation assumption taken from the OBR fiscal forecast October 2021. This has substantially changed in the March 2022 update and indications of the next OBR forecast will likely move closer to the monthly Bank of England MPC forecasts. We will be using the MPC forecast for the 23/24 financial plan due to the volatile nature of forecasting assumptions in the past 18 months.

**East Kilbride Housing Association:** EK is in the process of updating its business plan assumptions to take into account the changes in the financial climate. Salaries/routine repairs & Major components are inflation + additional uplift

**Fife Council:** Assumptions based on long term business plan assumptions, but for rental inflation it's likely that actual rental increases for 2023-2024, 2024-2025 will be below the 3.50%. This has yet to be consulted with tenants and partners. Final sign off on rent increases will not take place until February 2023. In the short term, the majority of prices increasing above inflation.

**Fife Housing Group:** Only RPI uses a published Inflation Index - all other figures are based on advice received from consultants

**Hanover:** Key assumptions for inflation still to be agreed for 2023-24 onwards.

**Kingdom:** Cost inflation is based mainly on CPI + a certain percentage.

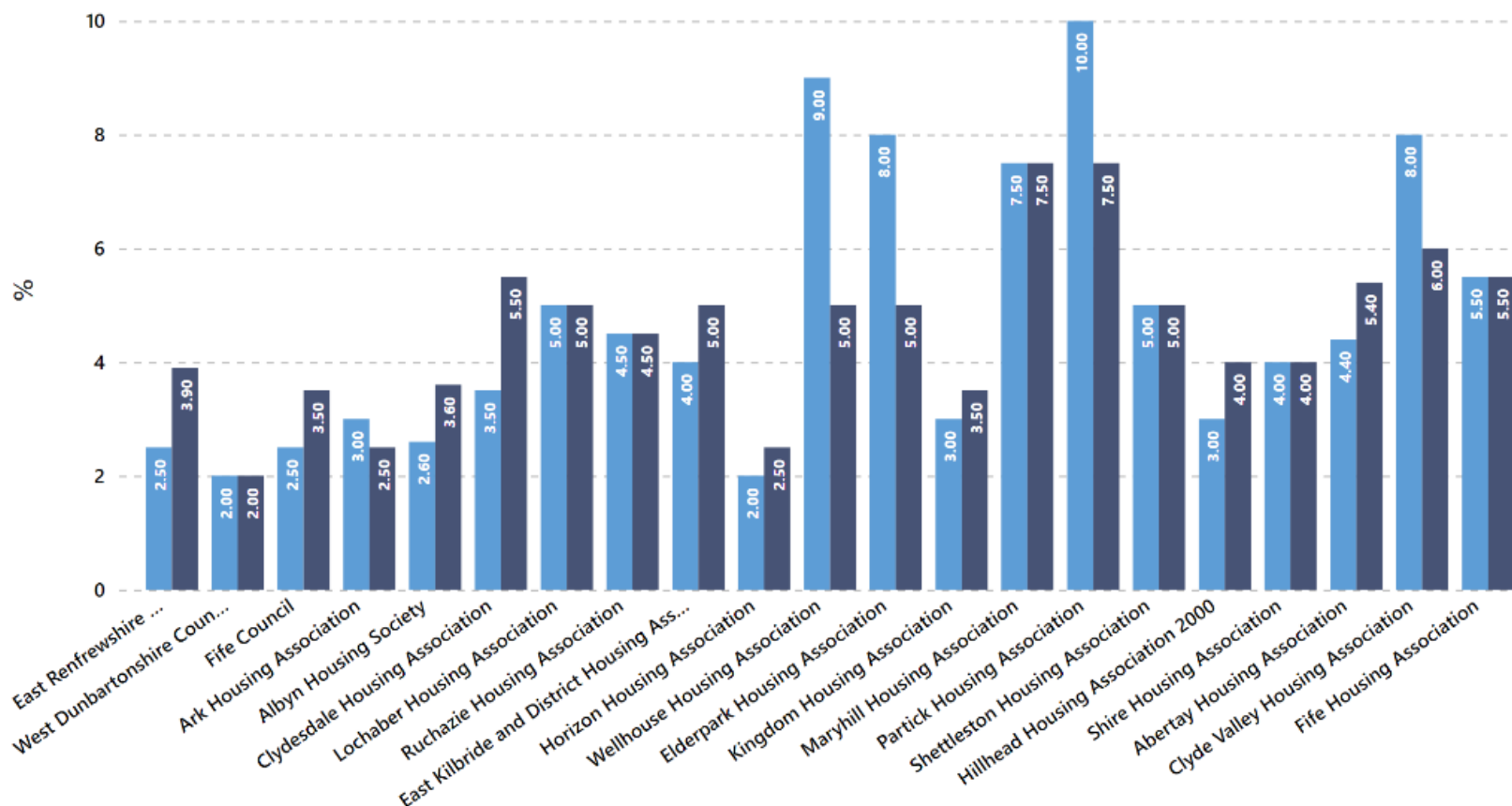
**Ruchazie:** Assumptions detailed formed the basis of the 5-year financial projections submitted to SHR in May 2022. The assumptions used were based on Bank of England and OBR reporting at time of preparing the projections. We are just commencing our 2022/23 budget process and given the current situation we expect these assumptions to significantly change. Void loss is historically low for the Association.

**Shettleston:** Assumptions from approved March 2022 business plan. Rental inflation 5% 23/24 & 24/25, dropping to 3.5% from 25/26 - 31/32 and then to 2.5% from 32/33 for the remainder of the plan.

**Shire:** Bank of England target inflation rate of 2% used as the long-term basis of inflation estimate.

## V3 Assumed general and rental inflation 2023/24

● V3 General Inflation ● V3 Rental Inflation



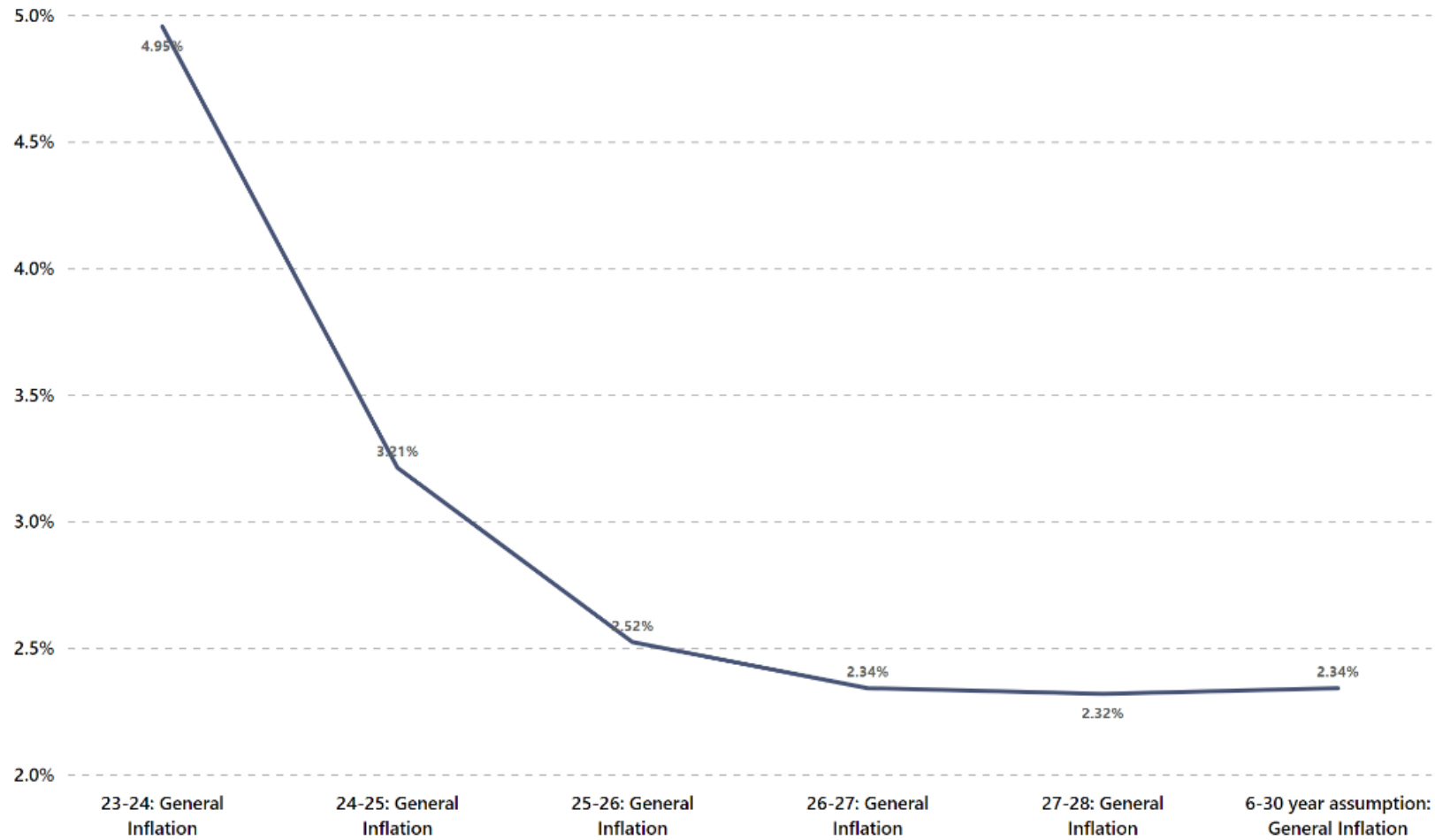
### Notes

**Kingdom:** Rent inflation applied to 2022-23 is 2%. 2023-24 rent inflation planned to be 2%, subject to CPI being below 4% in August 2022. Future rental increase now uncertain due Scottish Government rent freeze, which may be extended beyond 31 March 2023. Source: 30 year forecast.

**Partick:** No rent increase figure has been agreed for 2023/24 yet, so we have assumed a 7.5% increase for early planning. We are consulting tenants on service priorities to inform where savings can be made to deliver a below CPI rent increase, which may be below the 7.5% assumption used in the business plan. The 10.5% shown on the previous draft version reflected the previous business plan assumption for this year of CPI + 0.5%.



## General Inflation



### Notes

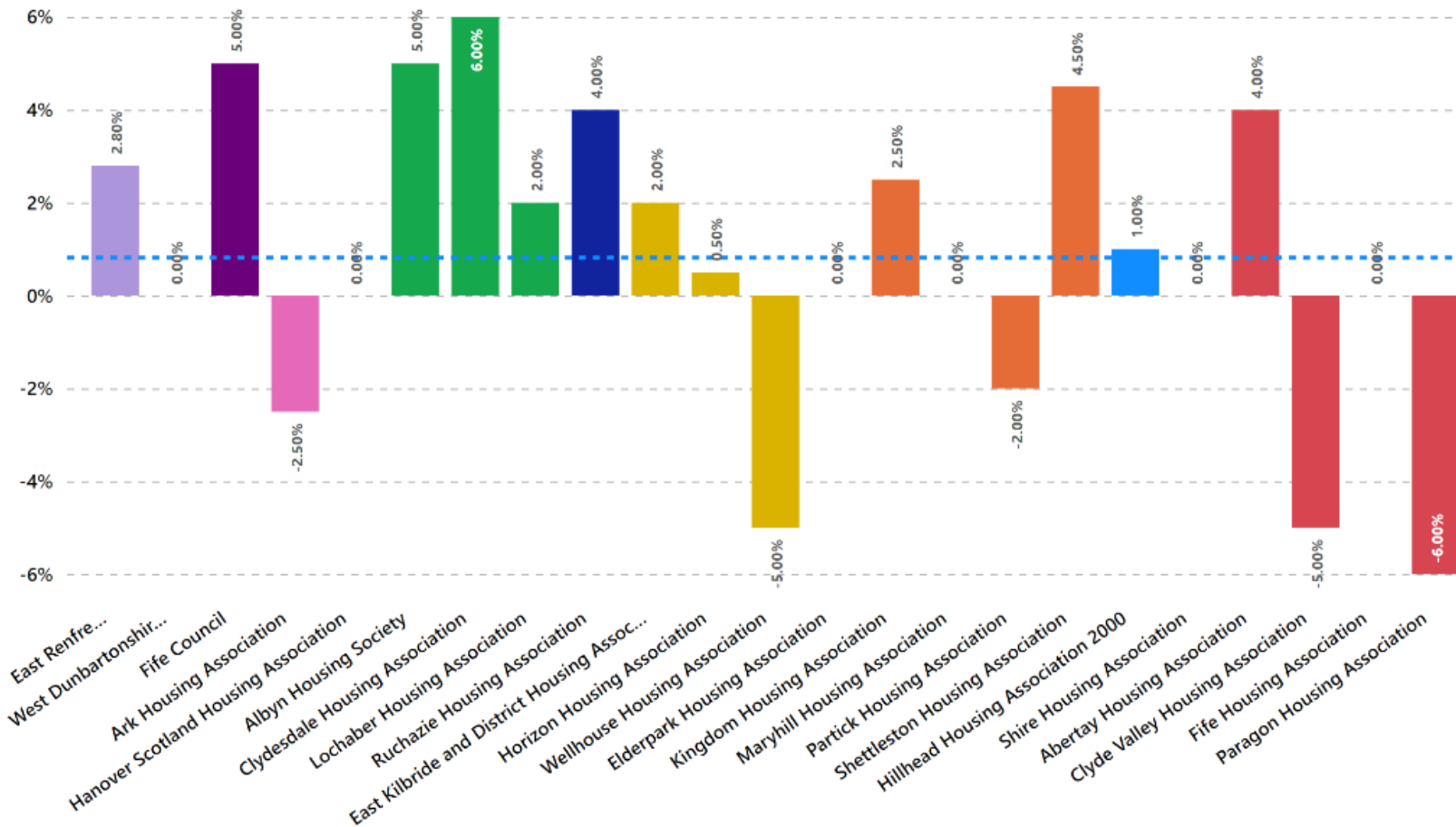
Derived from average of all general inflation assumptions.

Notes per Business Plan notes sheet (earlier slide)

## V3 5 year real rent increase

**0.82%**  
Average percentage

Small LA  
 Medium LA  
 Large LA  
 Specialist  
 Rural  
 Small Urban  
 Medium Urban  
 Large Urban  
 Small Stock Transfer  
 Large Stock Transfer



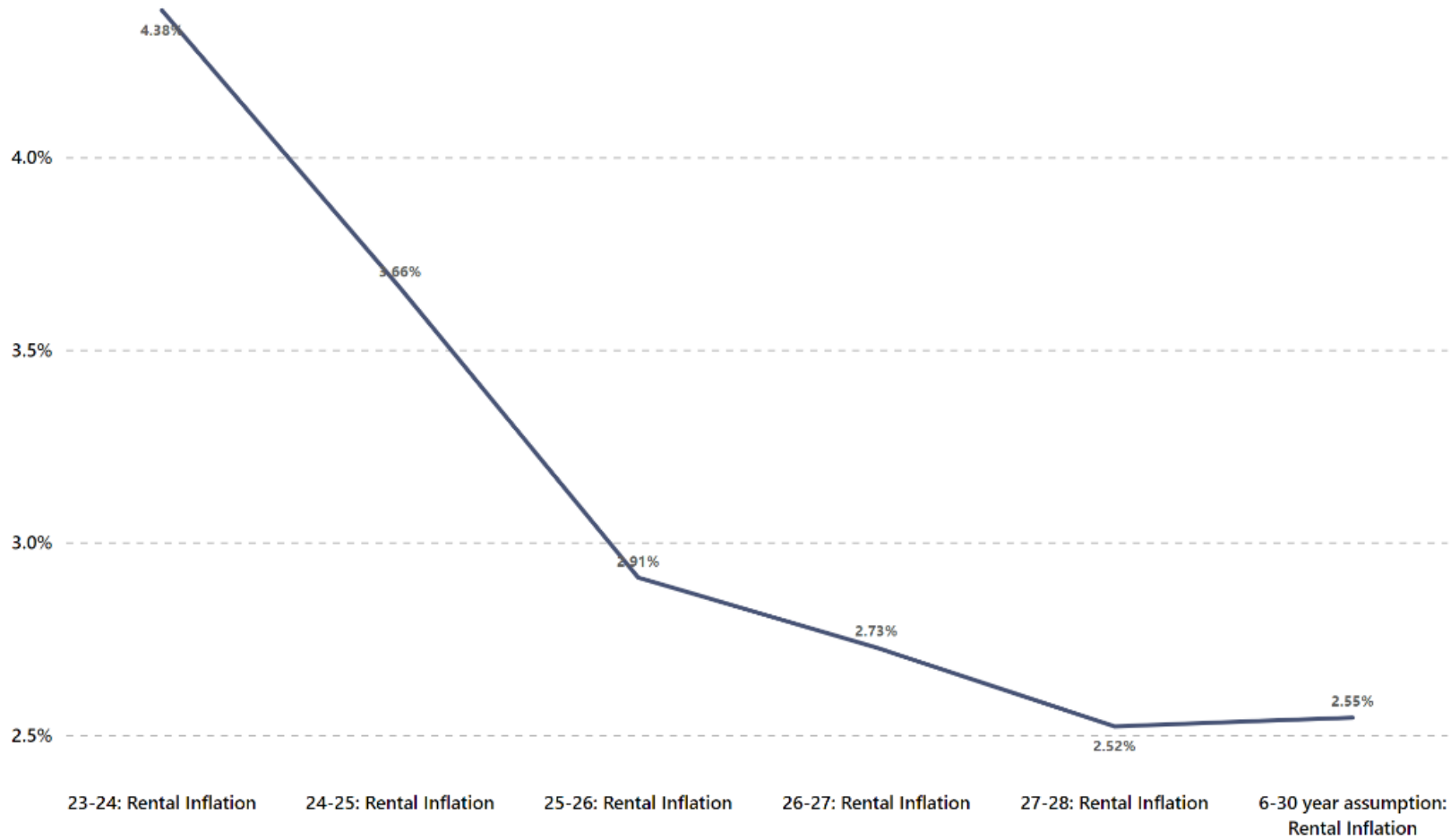
### Notes

**General inflation notes:** As per earlier slide.

**Kingdom:** Rent inflation applied to 2022-23 is 2%. 2023-24 rent inflation planned to be 2%, subject to CPI being below 4% in August 2022. Future rental increase now uncertain due to Scottish Government rent freeze, which may be extended beyond 31 March 2023.

**Partick:** No rent increase figure has been agreed for 2023/24 yet, so we have assumed a 7.5% increase for early planning. We are consulting tenants on service priorities to inform where savings can be made to deliver a below CPI rent increase, which may be below the 7.5% assumption used in the business plan. The 10.5% shown on the previous draft version reflected the previous business plan assumption for this year of CPI + 0.5%.

## Rental Inflation



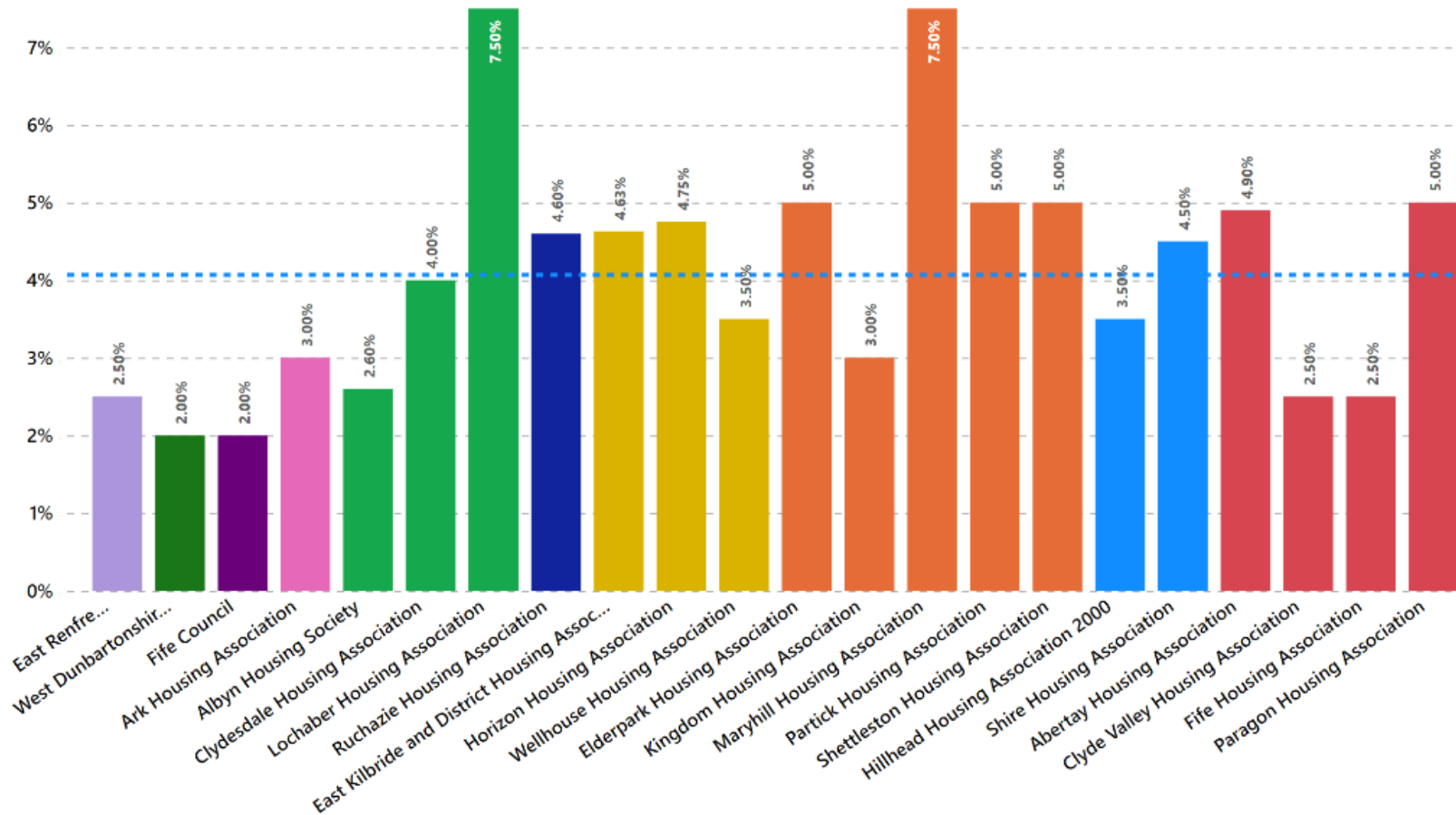
### Notes

Derived from average of all rental inflation assumptions.

## V3 Assumed staff cost inflation 2023/24

**4.07%**  
Average percentage

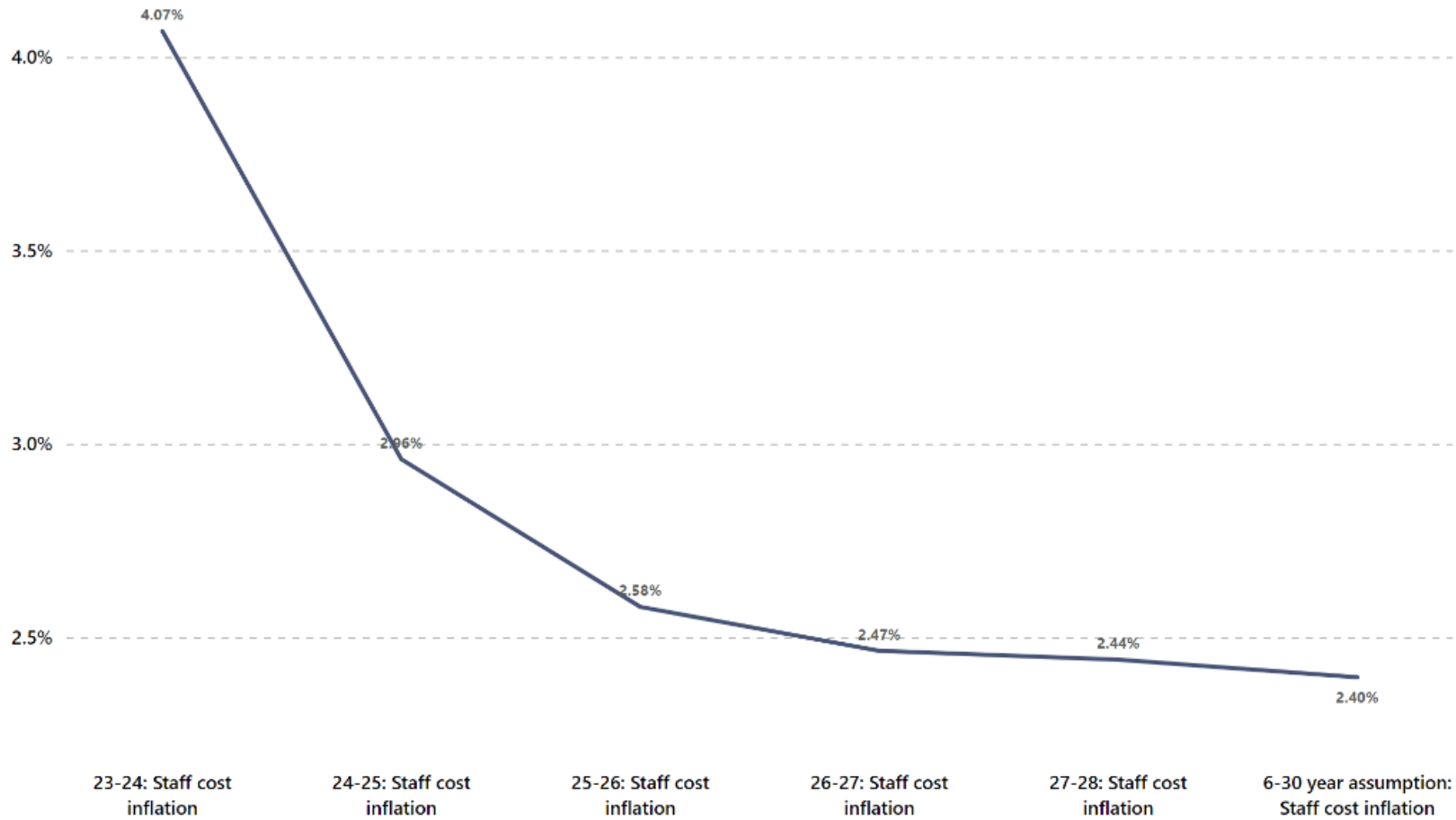
- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

**East Kilbride:**  
Salaries/routine repairs&Major components are inflation + additional uplift.

## Staff cost inflation

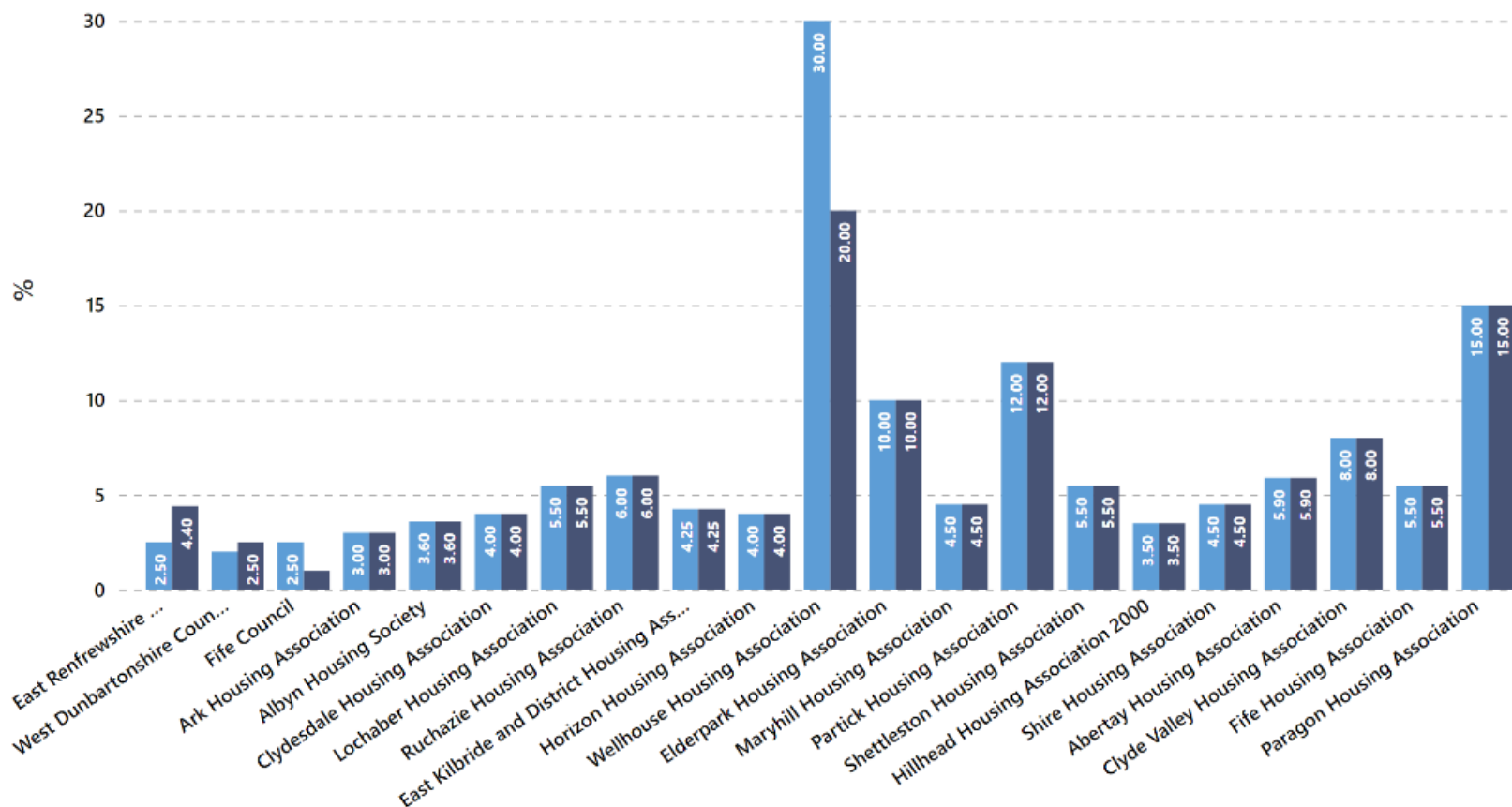


### Notes

Derived from average of all staffing inflation assumptions.

## V3 Assumed maintenance and major component replacement inflation 2023/24

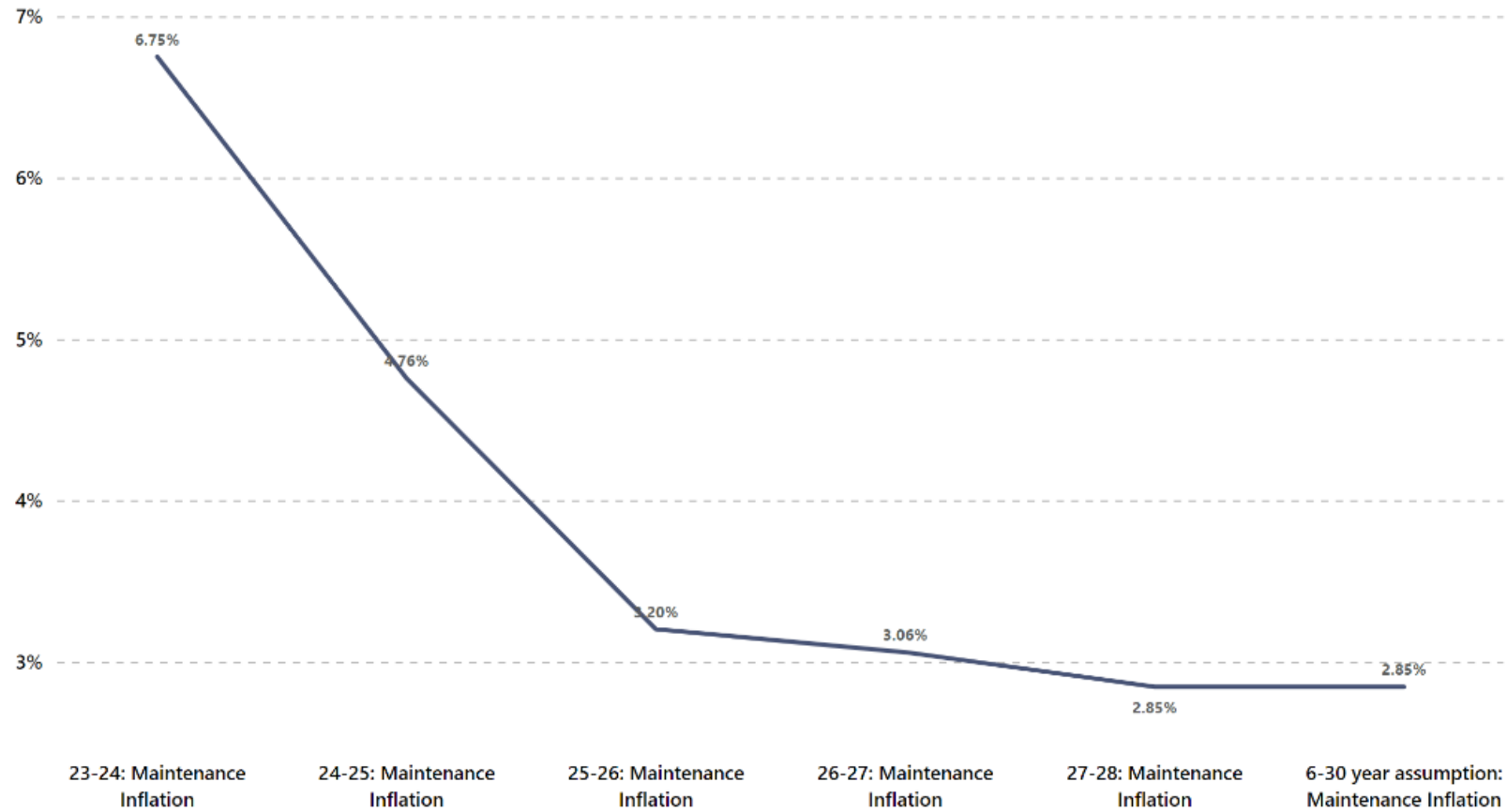
● V3 Maintenance Inflation ● V3 Major component Inflation



### Notes

**East Kilbride:**  
Salaries/routine repairs&Major components are inflation + additional uplift.

## Maintenance Inflation



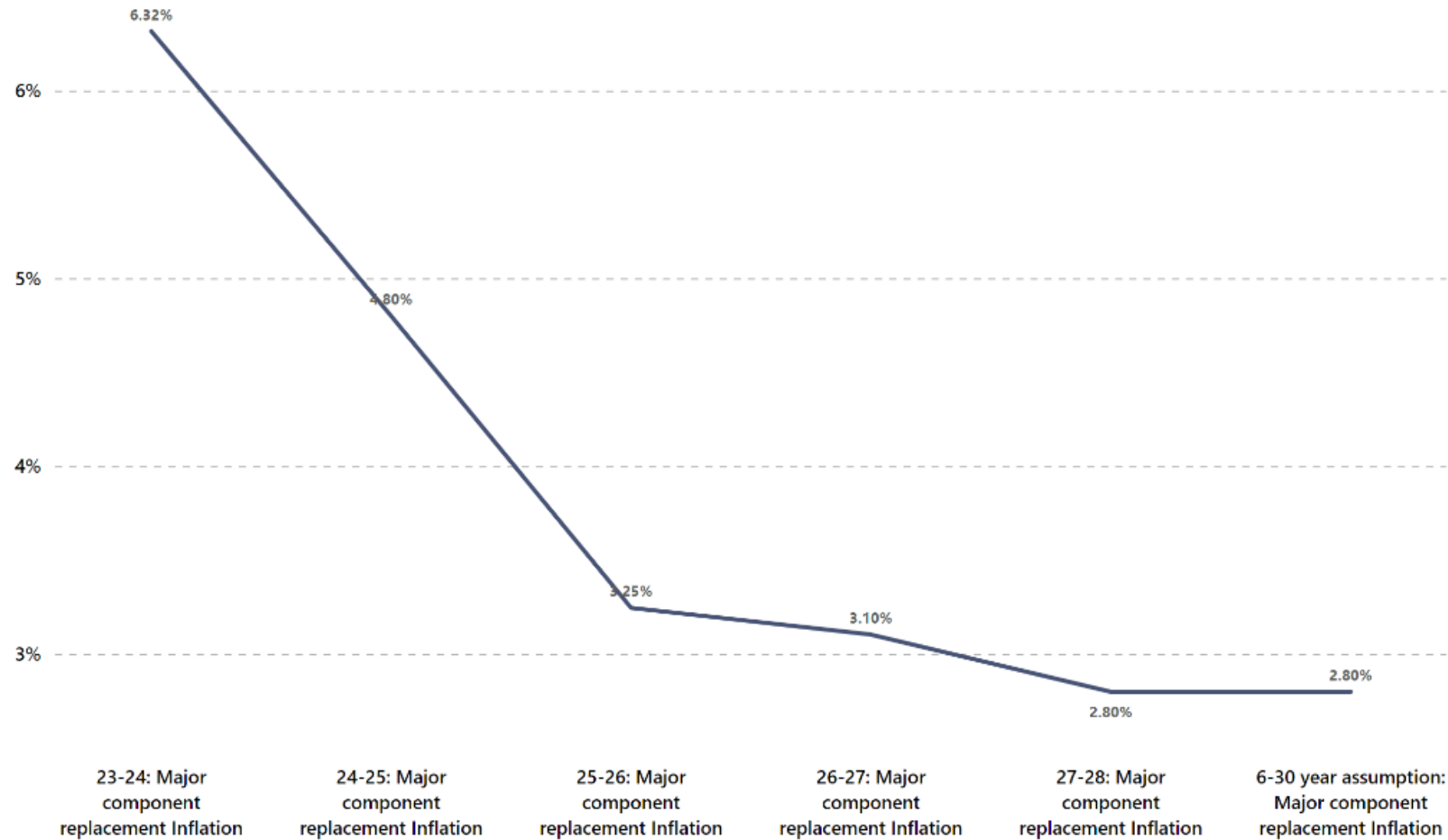
### Notes

Derived from average of all maintenance inflation assumptions.

#### East Kilbride:

Salaries/routine repairs&Major components are inflation + additional uplift.

## Major component replacement Inflation



### Notes

Derived from average of all MCR inflation assumptions.

#### East Kilbride:

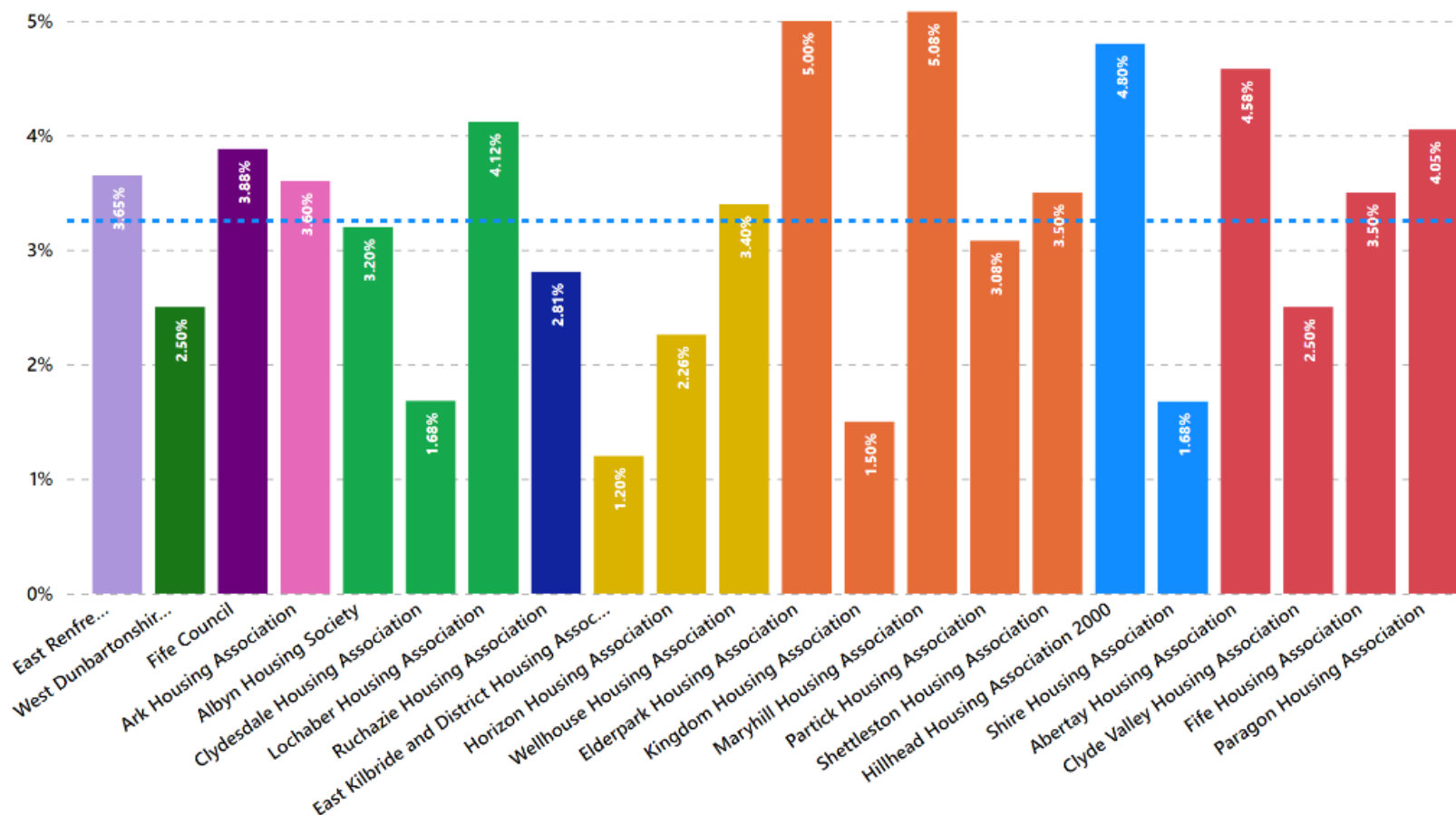
Salaries/routine repairs&Major components are inflation + additional uplift.



## V3 Assumed average interest rate on all debt 2023/24

**3.25%**  
Average percentage

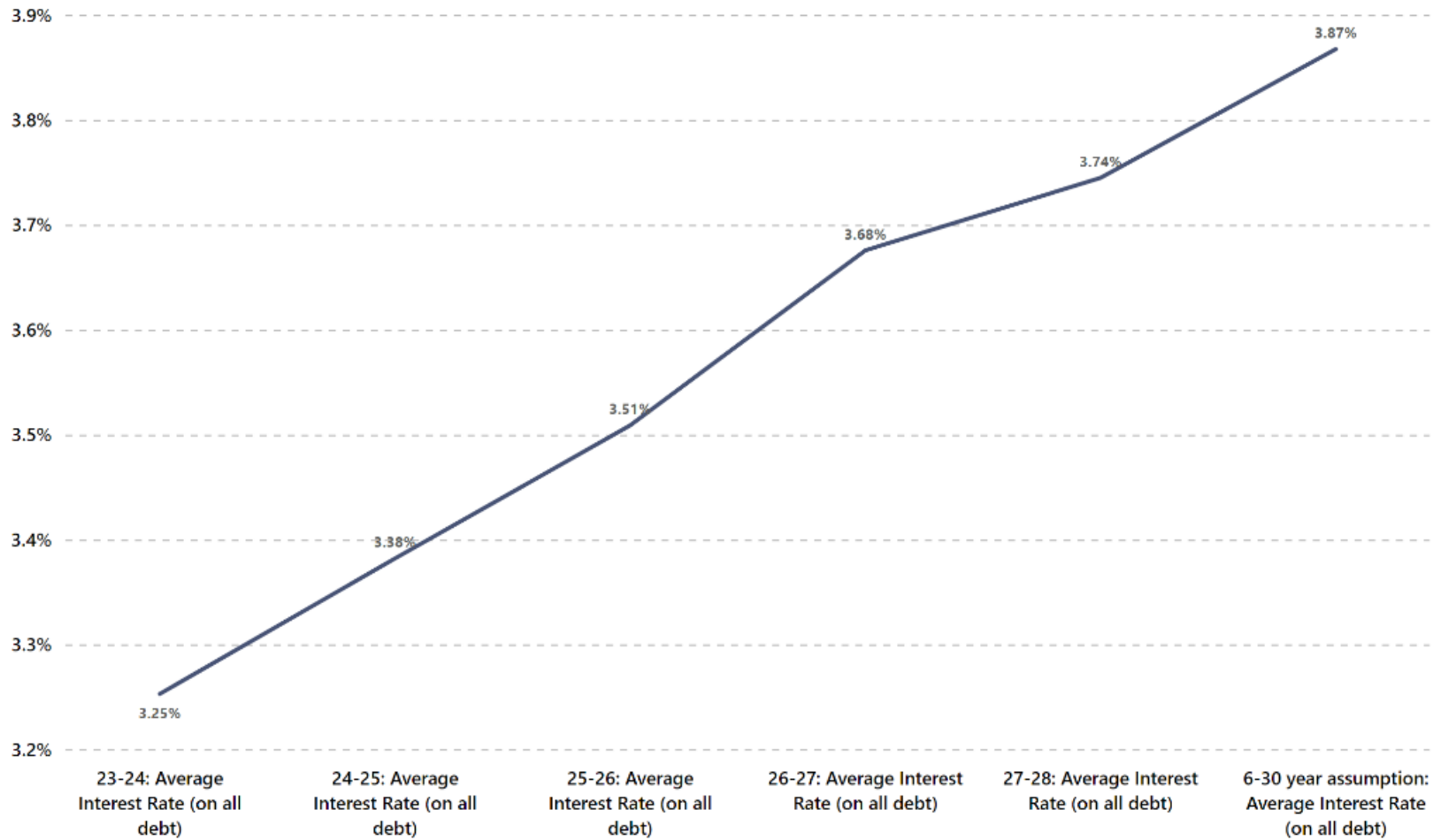
Small LA  
 Medium LA  
 Large LA  
 Specialist  
 Rural  
 Small Urban  
 Medium Urban  
 Large Urban  
 Small Stock Transfer  
 Large Stock Transfer



### Notes

**Hillhead:** 6.4% from year 6, then reducing to 5.5% until loans repaid in year 19

## Average Interest Rate (on all debt)



### Notes

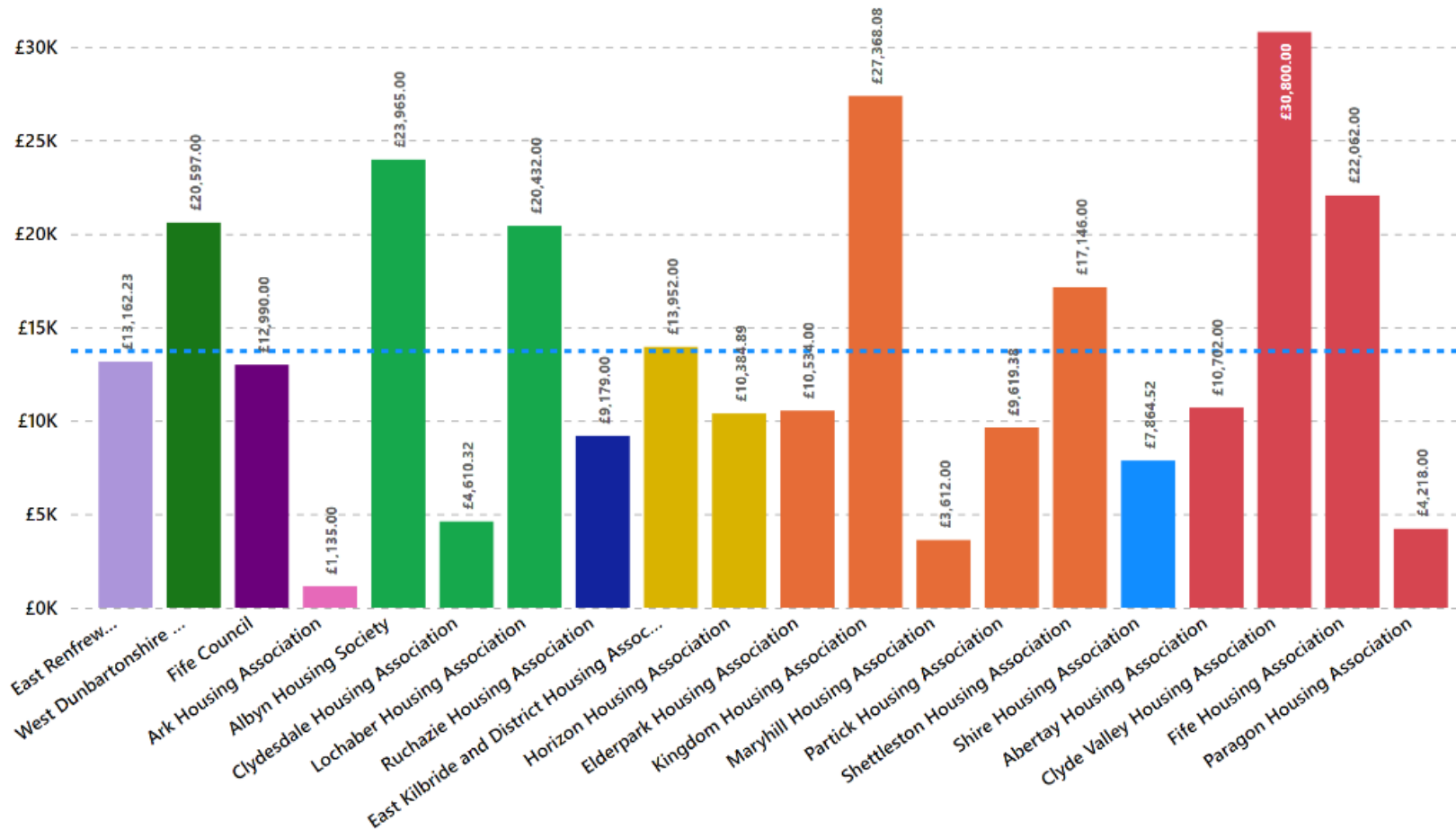
Derived from average of all average interest rate assumptions.

## Year 0 Debt per unit

**£13,716.67**

Average debt

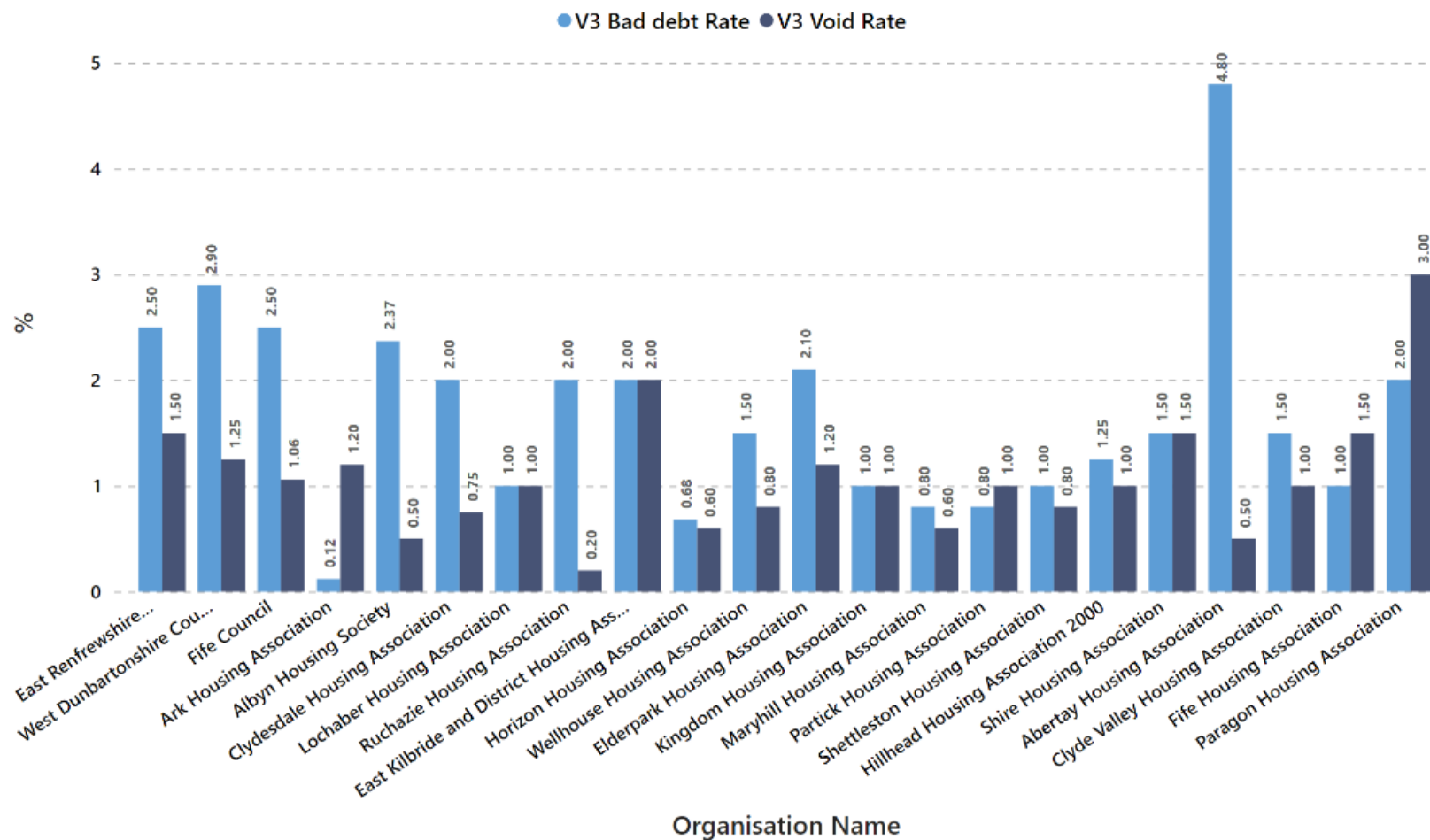
- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

Clydesdale: No debt from Y19 onwards

## Voids and bad debt rates

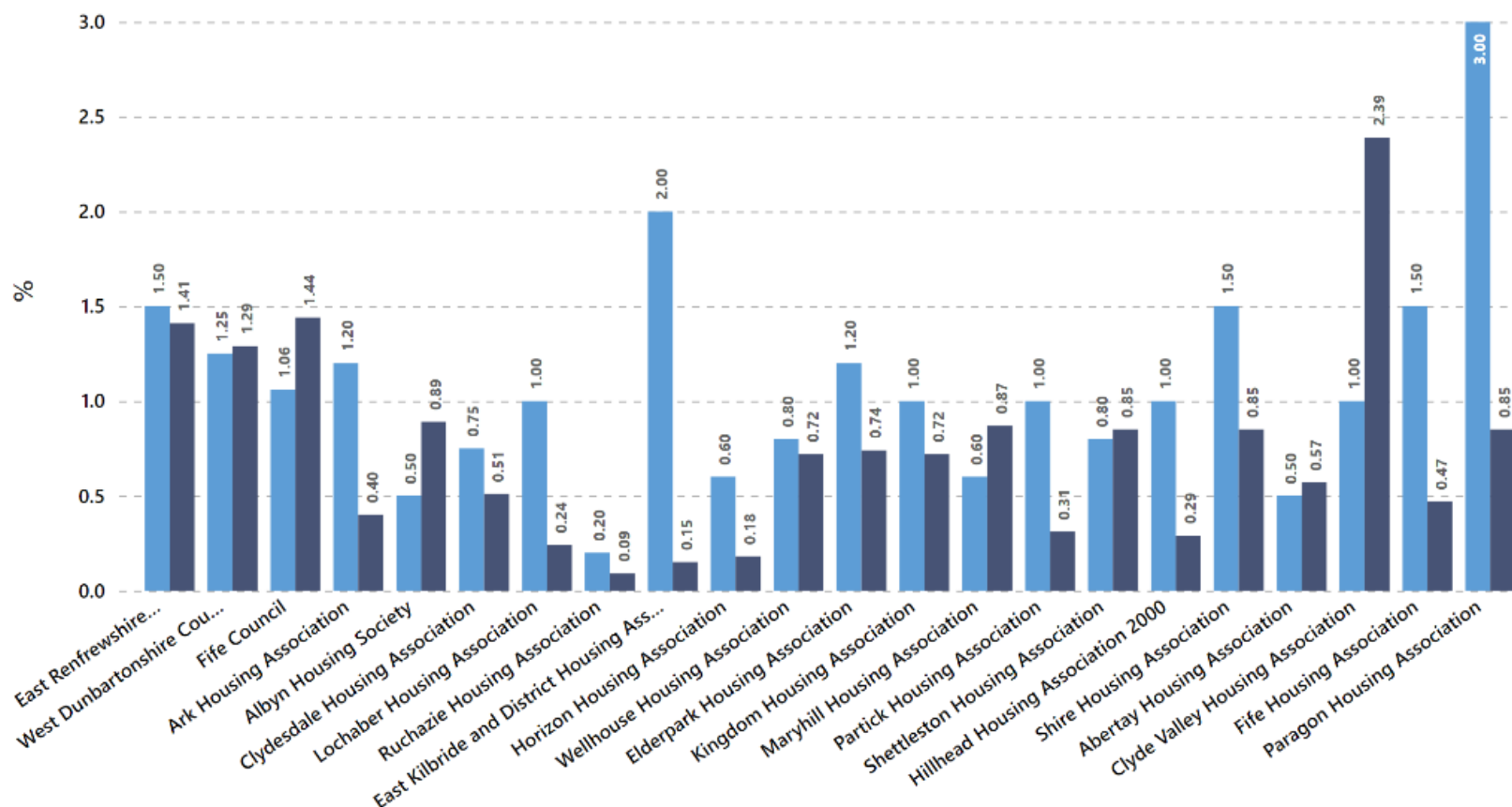


### Notes

**Partick:** Reduction in bad debt prov in the year - actual provision at year end £100,435

## V3 Void Rate vs I18 Percentage of rent due lost through properties being empty

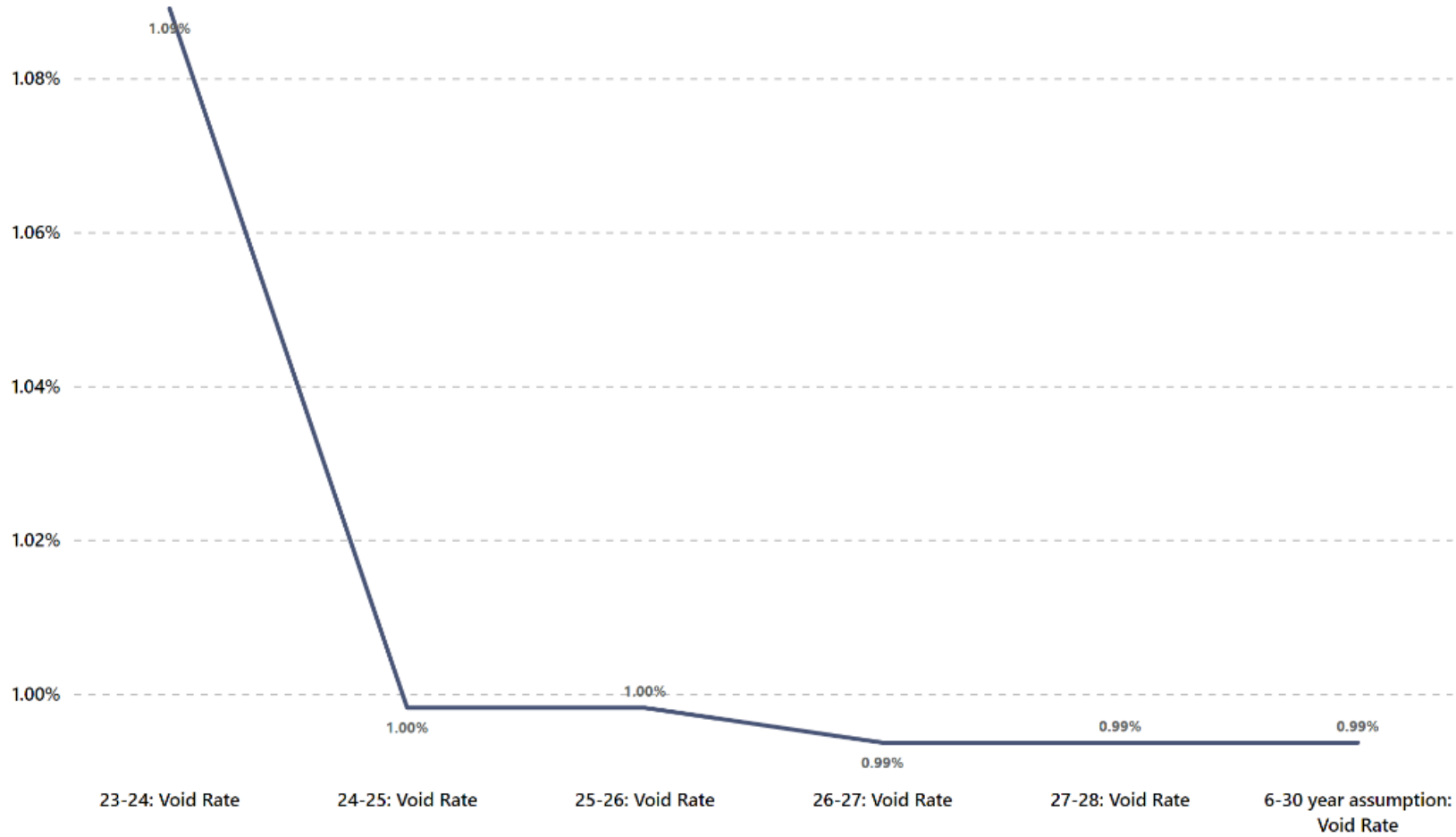
● V3 Void rate ● I18 Percentage of rent due lost through properties being empty



### Notes

Assumed void rate compared to actual void rent loss reported in the ARC, 2021/22

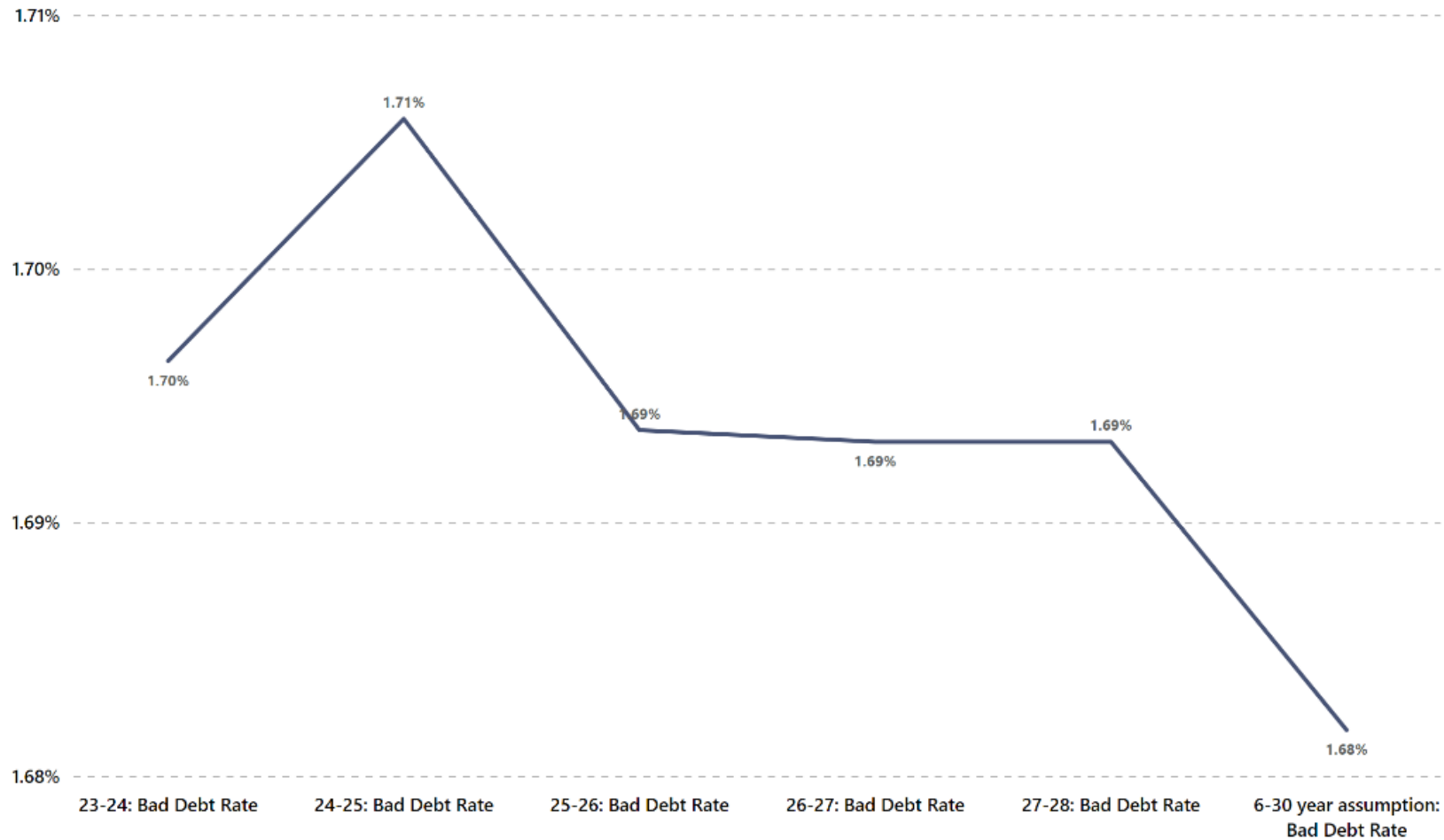
## Void Rate



### Notes

Derived from average of all void rate assumptions.

## Bad Debt Rate



### Notes

Derived from average of all bad debt rate assumptions.

## V3 Professional fees applied to capital programme

6.67%

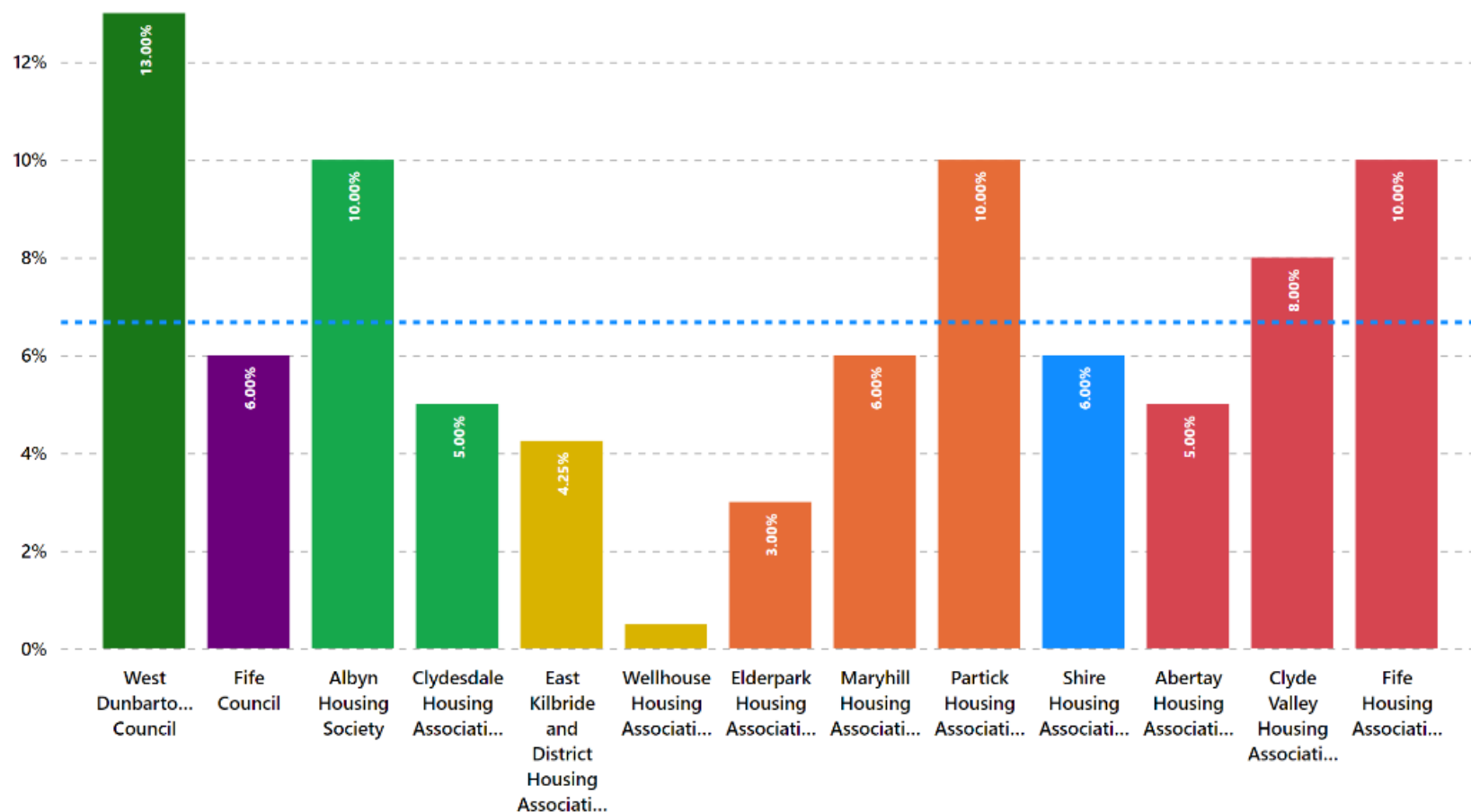
Average percentage

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



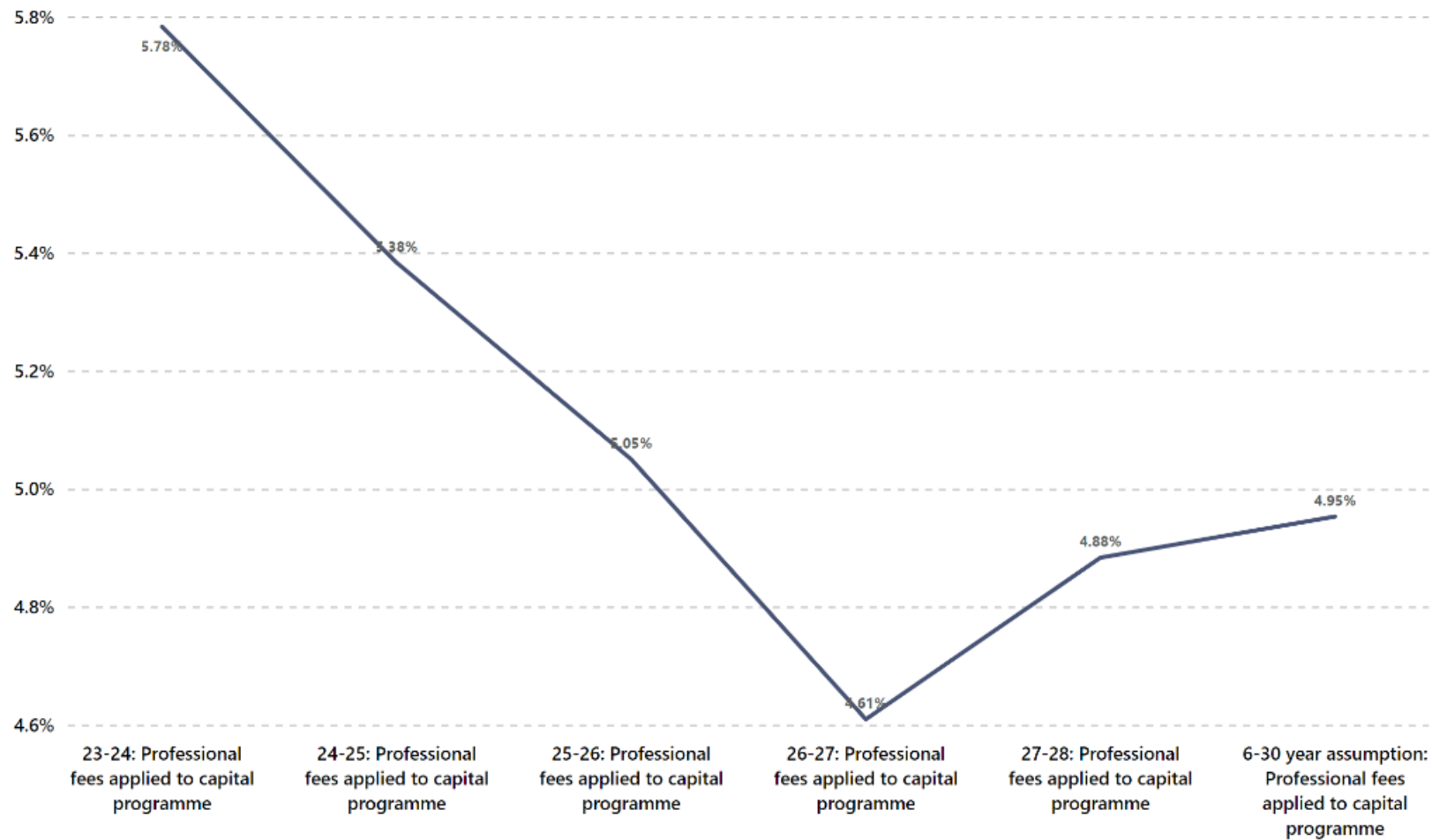
### Notes

**Hillhead:** Professional fees applied to capital programme are capitalised





## Professional fees applied to capital programme



### Notes

Derived from average of all professional fee assumptions.

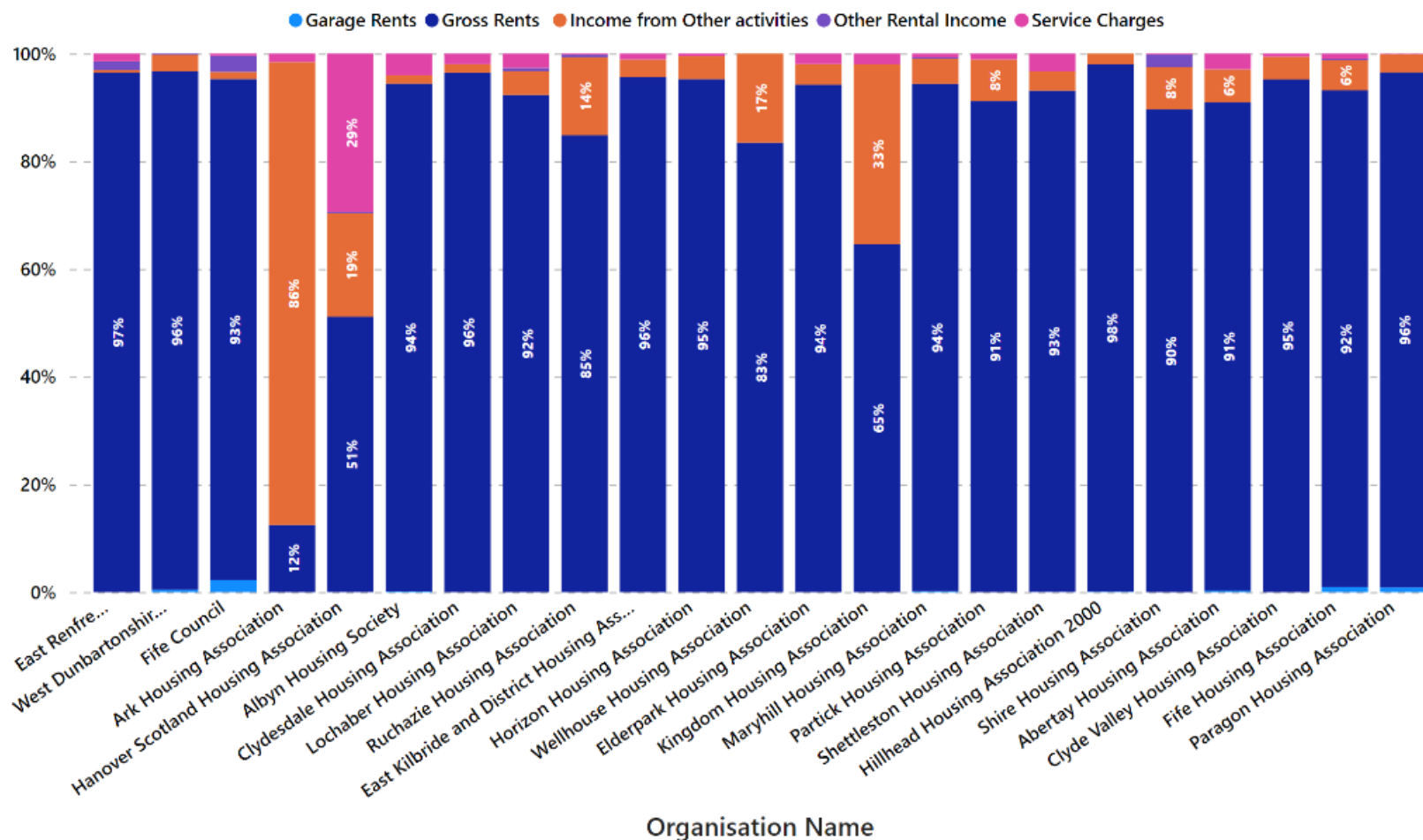
Income – Actual (2021/22) and Budgeted  
(2022/23)



# Income by source comments

Element of income	Comment
Gross Rents	<b>Kingdom:</b> RSL (i.e. Kingdom HA) only
Service Charges	<b>Fife Council:</b> Laundrette / Garden Maintenance - Heating charges in High rise & sheltered housing could be included but can't identify in ledger
Garage Rents	<b>West Dunbartonshire Council:</b> Garages and lockups
Other rental income	<b>Fife Council:</b> Includes Hostels, Shops & group Homes & MMR properties <b>Shire:</b> Medical Adapts and Refugee Funding <b>West Dunbartonshire Council:</b> Shops, offices, sites etc.,
Income from other activities	<b>Albyn:</b> Excludes Capital Grant Income and NSSE Sales <b>Ark:</b> Care & Support primarily <b>Clydesdale:</b> Actual - Factoring Income in Note 4 in financial statements & Adaptations Grants in Note 3 in financial statements. Budget - assumed no adaptations <b>Kingdom:</b> This is not entirely rental income <b>West Dunbartonshire Council:</b> Factoring/property maint, Rev Int, Other

## Income by source, 2021/22 (actual)

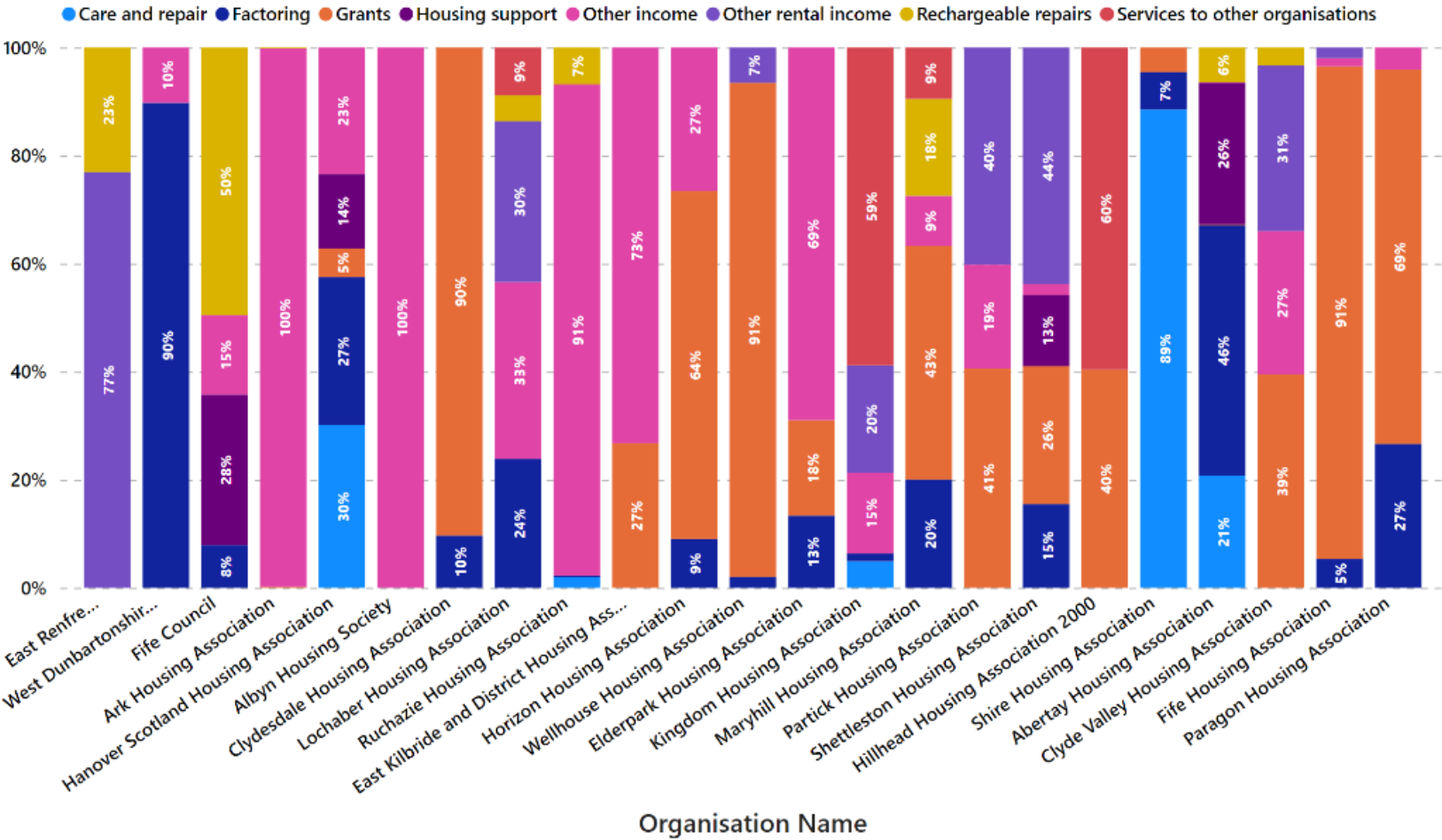


### Notes

# Income from other sources comments

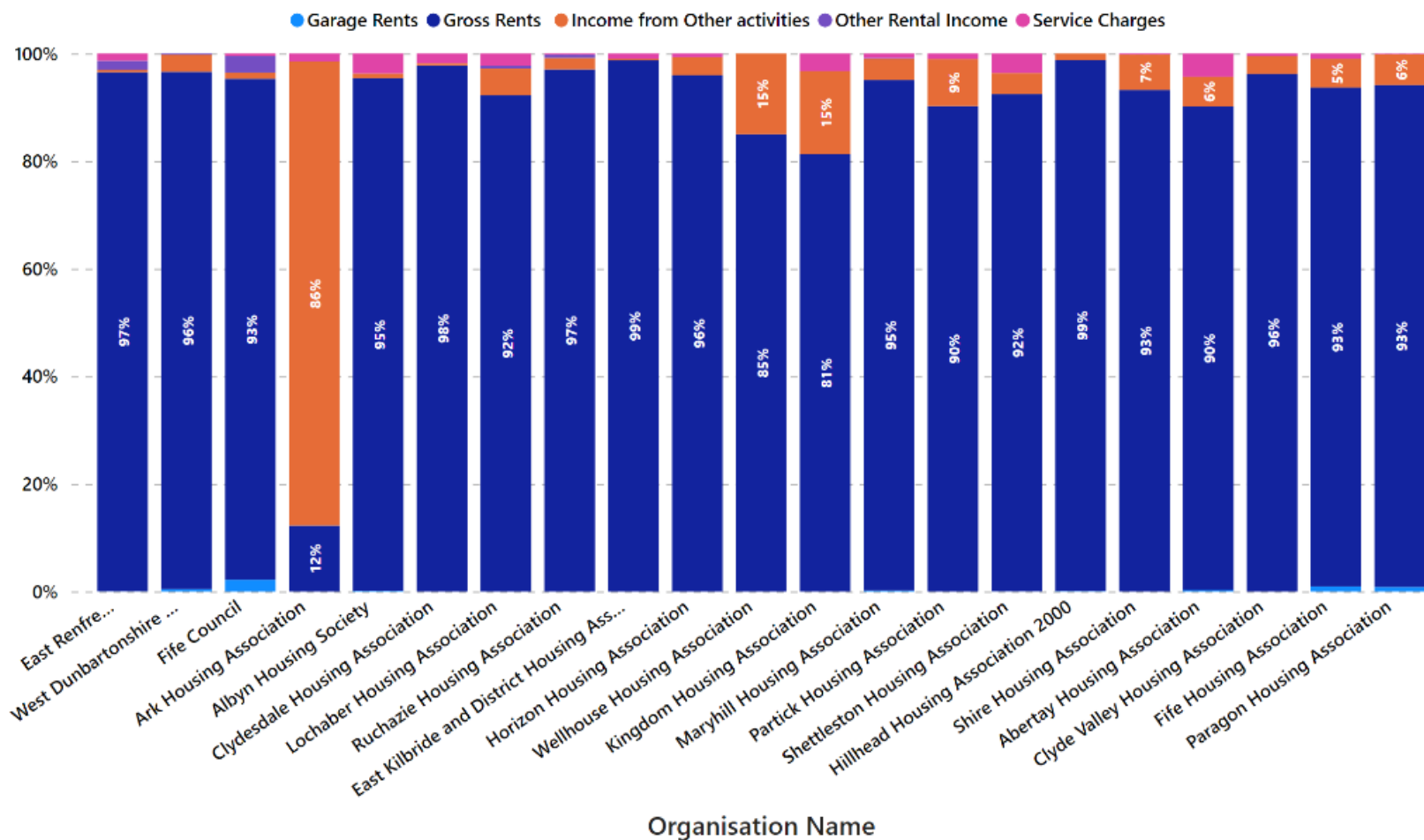
Element of income	Comment
Factoring	<b>West Dunbartonshire Council:</b> Insurance & property maintenance
Care and Repair	<b>Fife Council:</b> All of GFH Revenue <b>Ruchazie:</b> Medical adaptation funding
Housing Support	<b>Fife Council:</b> Cross charge income from GFH
Grants	<b>Ark:</b> medical adapts <b>Clydesdale:</b> Actual - Adaptations grant, Budget - assumed no adaptations
Services to other organisations	<b>Hillhead:</b> Welfare rights and director services <b>Kingdom:</b> Developments for other RSLs, agency svcs
Other rental income	<b>Ark:</b> Subsidiary let (let rent free in py) <b>East Renfrewshire Council:</b> Shop & lockup rents <b>Kingdom:</b> lease rent from MMR subsidiary
Other income	<b>Ark:</b> Care & Support services + gift aid from subsidiary <b>Hanover:</b> Telecare and other activities <b>Kingdom:</b> Kingdom Works, renewable energy, intercompany charges, other <b>Partick:</b> Wider role grants & Gift Aid donation from subsidiary <b>Ruchazie:</b> Cash for Kids; pantry lottery funding; SFHA COVID support <b>West Dunbartonshire Council:</b> Revenue interest

# Income from other sources, 2021/22 (actual)



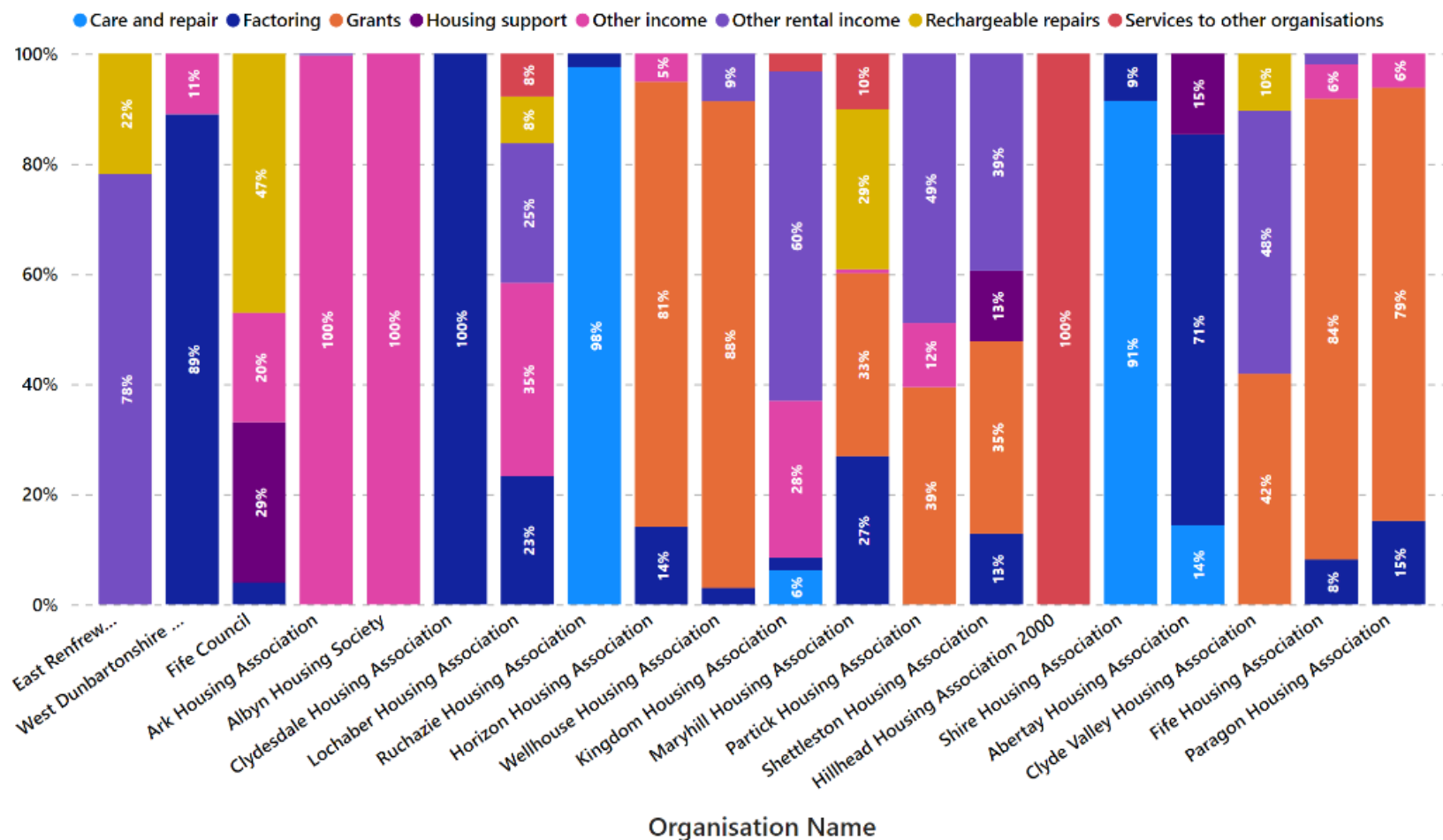
## Notes

## Income by source, 2022/23 (budgeted)



### Notes

## Income from other sources, 2022/23 (budgeted)



### Notes



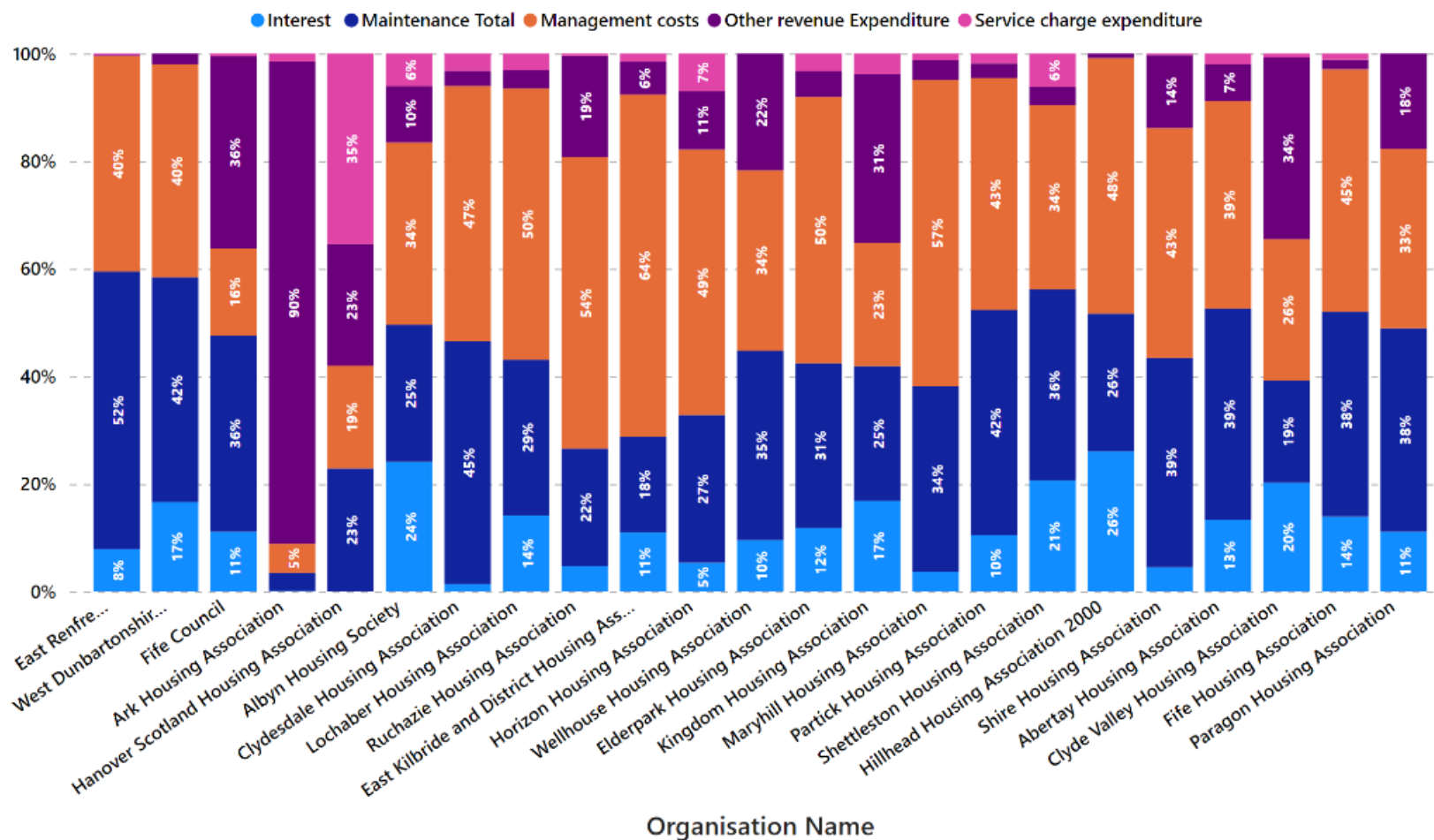
## Expenditure – Actual (2021/22) and Budgeted (2022/23)



# Revenue expenditure comments

Element of expenditure	Comment
Responsive repairs	<b>Kingdom:</b> 2023 budget not split (into different repairs spend)
Cyclical maintenance	<b>Shettleston: (Budget)</b> Catching up to cyclical maintenance not completed 2021/22 <b>West Dunbartonshire Council:</b> Gas, lifts, CCTV
Open space maintenance	<b>Clydesdale:</b> Inc in service charge expenditure <b>West Dunbartonshire Council:</b> Garden tidy scheme <b>Shettleston: (Budget)</b> Additional works around landscaping
Other maintenance	<b>Clydesdale:</b> Non component/revenue major repairs + adaptations spend included together in Note 3 in financial statements but stripped out and included under Breakdown of Other Revenue Expenditure below to match it against the grant income <b>Shettleston: (Budget)</b> Catching up to planned maintenance not completed 2021/22 <b>West Dunbartonshire Council:</b> Close cleaning, Decants, Alarms, Pest Control etc
Other revenue expenditure	<b>Ark:</b> Care & Support and SHAPS past service pension deficit costs <b>Clydesdale:</b> Budget - No spend on re adaptations <b>West Dunbartonshire Council:</b> Tenants Sustainability, Void Council Tax
Interest	<b>Kingdom:</b> Net interest
Principal	<b>Kingdom:</b> Principal is a balance sheet item. Per 2021 accounts, debt due within one year, which is the principal repaid in 2022. However new debt raised so net debt increased by £15,389k. Similar for 2022/23 budget. <b>West Dunbartonshire Council:</b> Inc Principal, expenses & CFCR

# Revenue expenditure by cost type, 2021/22 (actual)

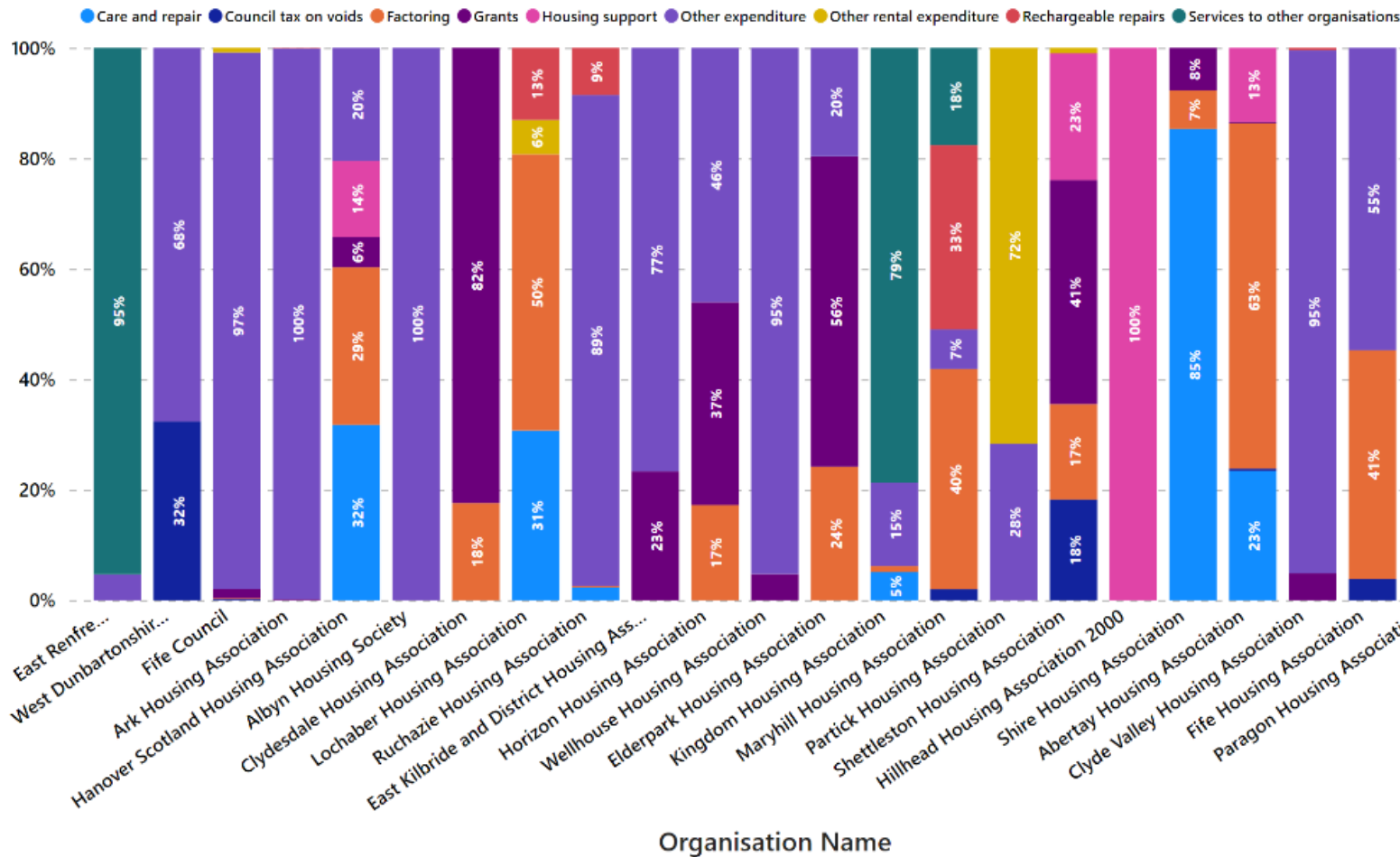


## Notes

# Breakdown of other revenue expenditure

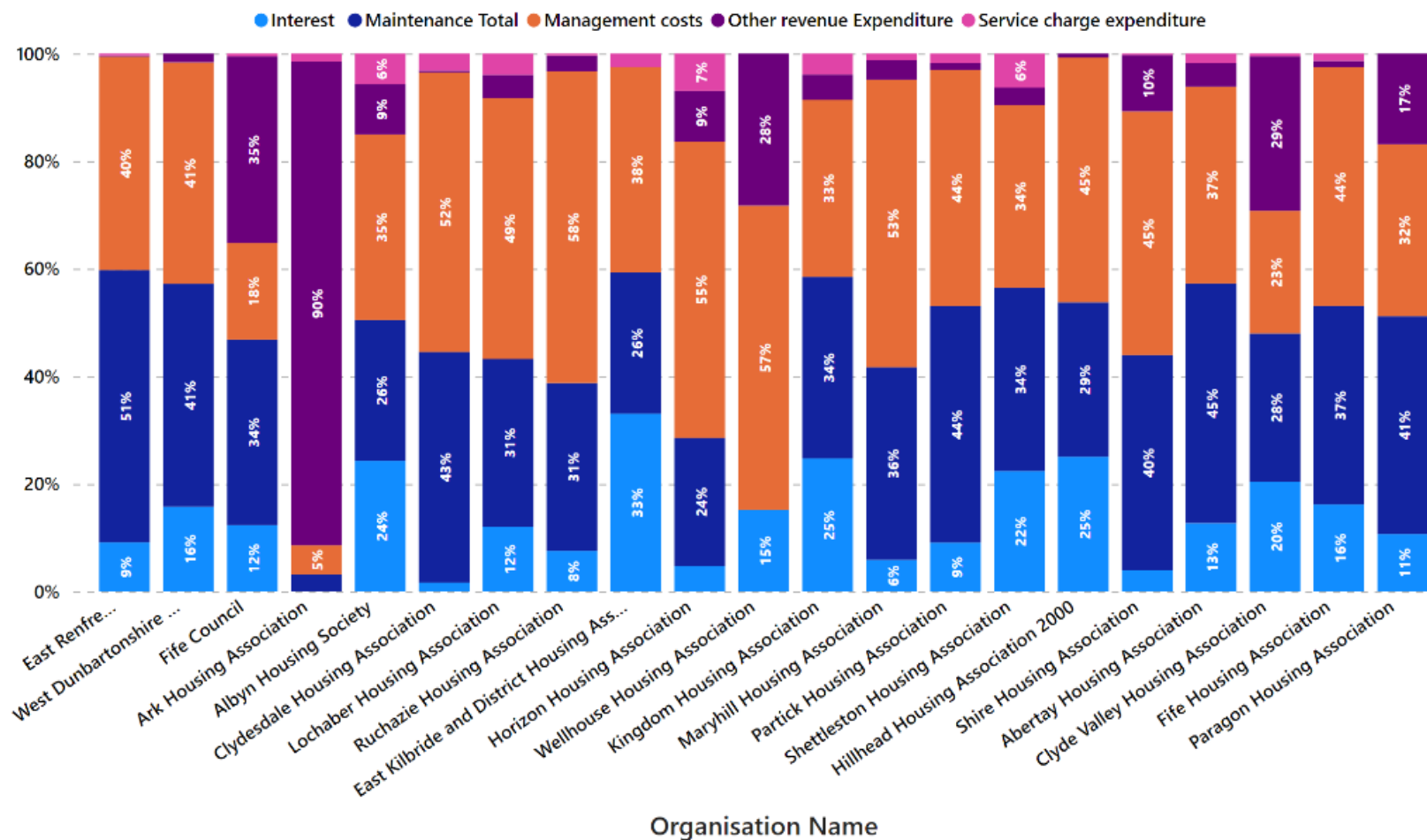
Element of expenditure	Comment
Factoring	<b>Fife Housing Group:</b> 21/22 100% of Factoring Officer Costs, 22/23 50% <b>Kingdom:</b> Bad debts and other factoring costs
Care and Repair	<b>Ruchazie:</b> medical adaptation costs
Housing Support	<b>Fife Council:</b> No expenditure tagged specifically as housing support
Grants	<b>Ark:</b> medical adapts <b>Clydesdale:</b> Spend on adaptations shown here instead of with planned maintenance to match with grant income <b>Shire:</b> Community engagement spend
Services to other organisations	<b>East Renfrewshire Council:</b> Assistance to tenants groups <b>Kingdom:</b> Developments for other RSLs and other property
Rechargeable Repairs	<b>Fife Council:</b> Not able to strip out cost from ledger as part of wider repairs works costs
Council tax on voids	<b>Shettleston:</b> High in 2021/22 due properties under going major repairs
Other expenditure	<b>Ark:</b> Care & Support expenditure & SHAPS past service pension deficit costs <b>East Renfrewshire Council:</b> Pre disposal costs <b>Fife Housing Group:</b> No Wider Action 22/23 <b>Hanover:</b> Telecare and other activities <b>Kingdom:</b> Kingdom Works, intercompany costs, other <b>Ruchazie:</b> Depreciation; revenue grant expenditure; movement in provision held against rechargeable repairs <b>West Dunbartonshire Council:</b> Tenants Sustainability

## Other revenue expenditure, broken down by type, 2021/22 (actual)



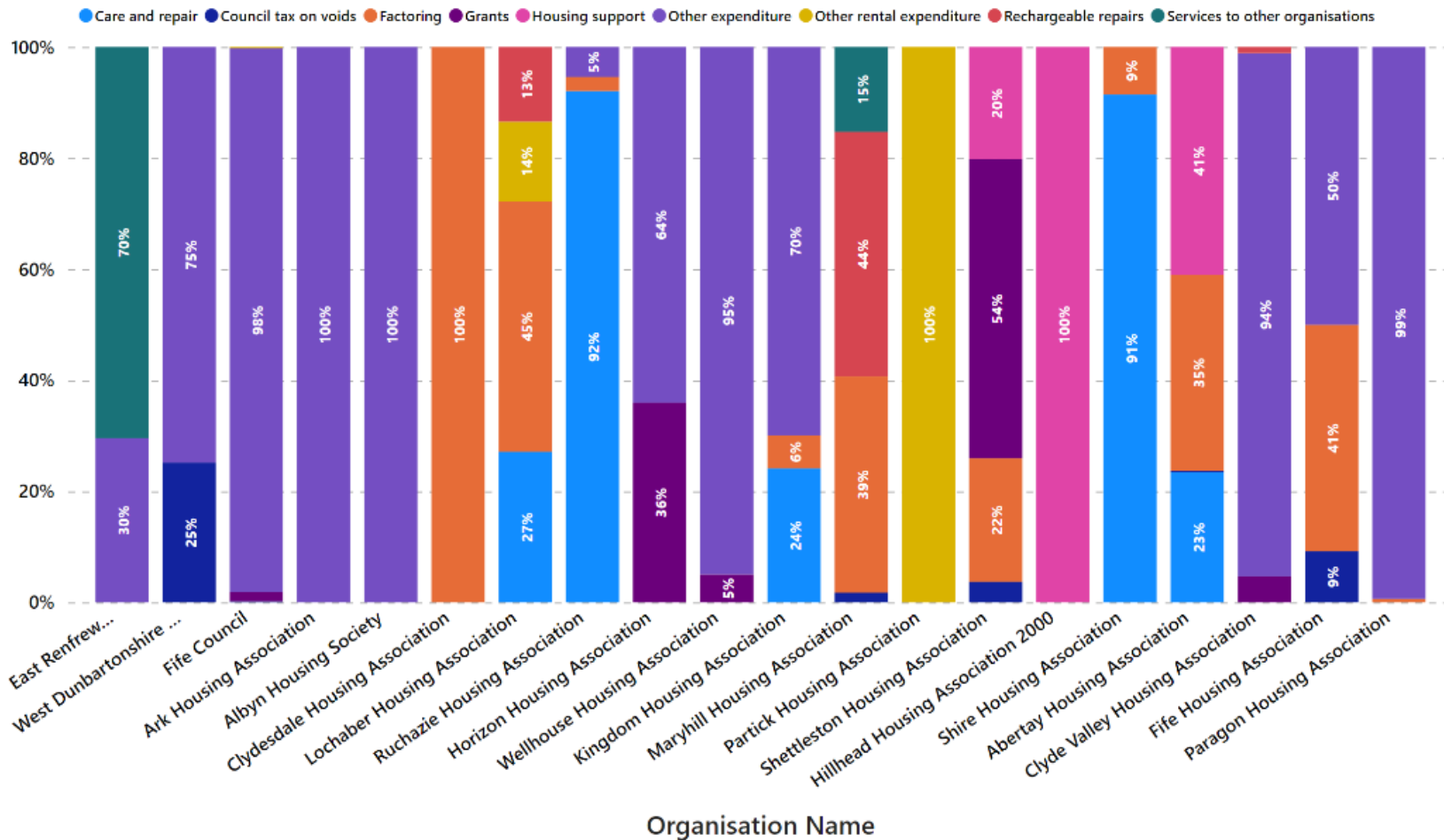
### Notes

# Revenue expenditure by cost type, 2022/23 (budgeted)



## Notes

## Other revenue expenditure, broken down by type, 2022/23 (budgeted)



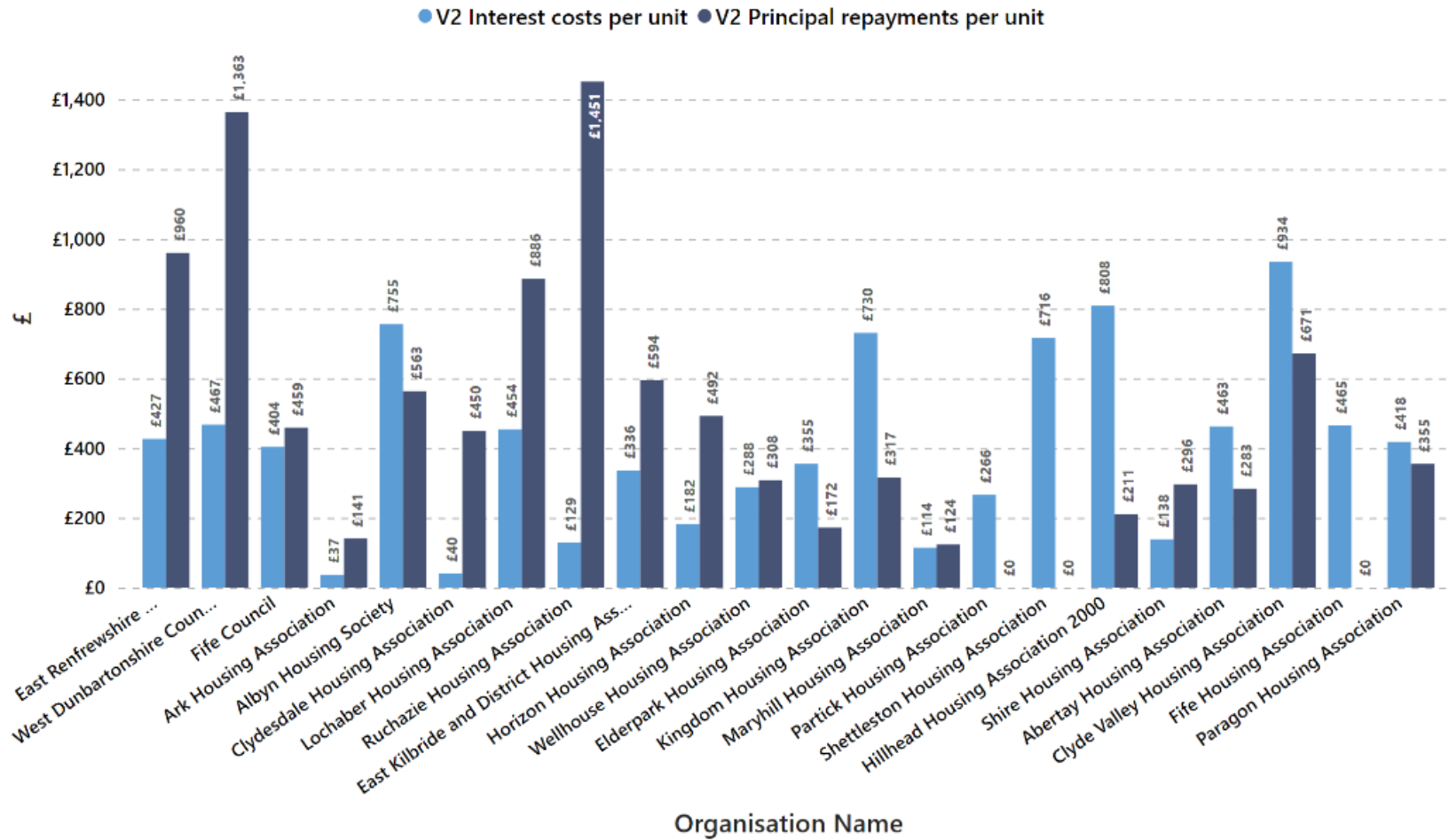
### Notes

Debt Repayments





## Interest and capital repayments per unit



### Notes

Maintenance Expenditure



## Reactive repairs as a proportion of maintenance spend

Organisation Name	V2 Total maintenance spend per unit	V2 Responsive repairs per unit	Responsive repairs as a proportion of total maintenance spend
▲			
East Renfrewshire Council	£2,796.06	£342.56	12.25%
West Dunbartonshire Council	£1,174.04	£632.35	53.86%
Fife Council	£1,324.82	£577.91	43.62%
Ark Housing Association	£1,347.99	£695.97	51.63%
Hanover Scotland Housing Association	£1,321.38	£658.49	49.83%
Albyn Housing Society	£797.63	£597.14	74.86%
Clydesdale Housing Association	£1,302.60	£672.95	51.66%
Lochaber Housing Association	£928.02	£459.24	49.49%
Ruchazie Housing Association	£600.82	£343.77	57.22%
East Kilbride and District Housing Association	£549.18	£253.96	46.24%
Horizon Housing Association	£931.86	£560.22	60.12%
Wellhouse Housing Association	£1,060.27	£347.77	32.80%
Elderpark Housing Association	£915.17	£467.81	51.12%
Kingdom Housing Association	£1,085.06	£916.84	84.50%
Maryhill Housing Association	£1,068.55	£435.78	40.78%
Partick Housing Association	£1,069.97	£549.62	51.37%
Shettleston Housing Association	£1,235.69	£406.81	32.92%
Hillhead Housing Association 2000	£794.32	£386.12	48.61%
Shire Housing Association	£1,187.07	£457.14	38.51%
Abertay Housing Association	£1,366.96	£650.86	47.61%
Clyde Valley Housing Association	£877.21	£360.78	41.13%
Fife Housing Association	£1,267.18	£855.84	67.54%
Paragon Housing Association	£1,420.07	£727.87	51.26%

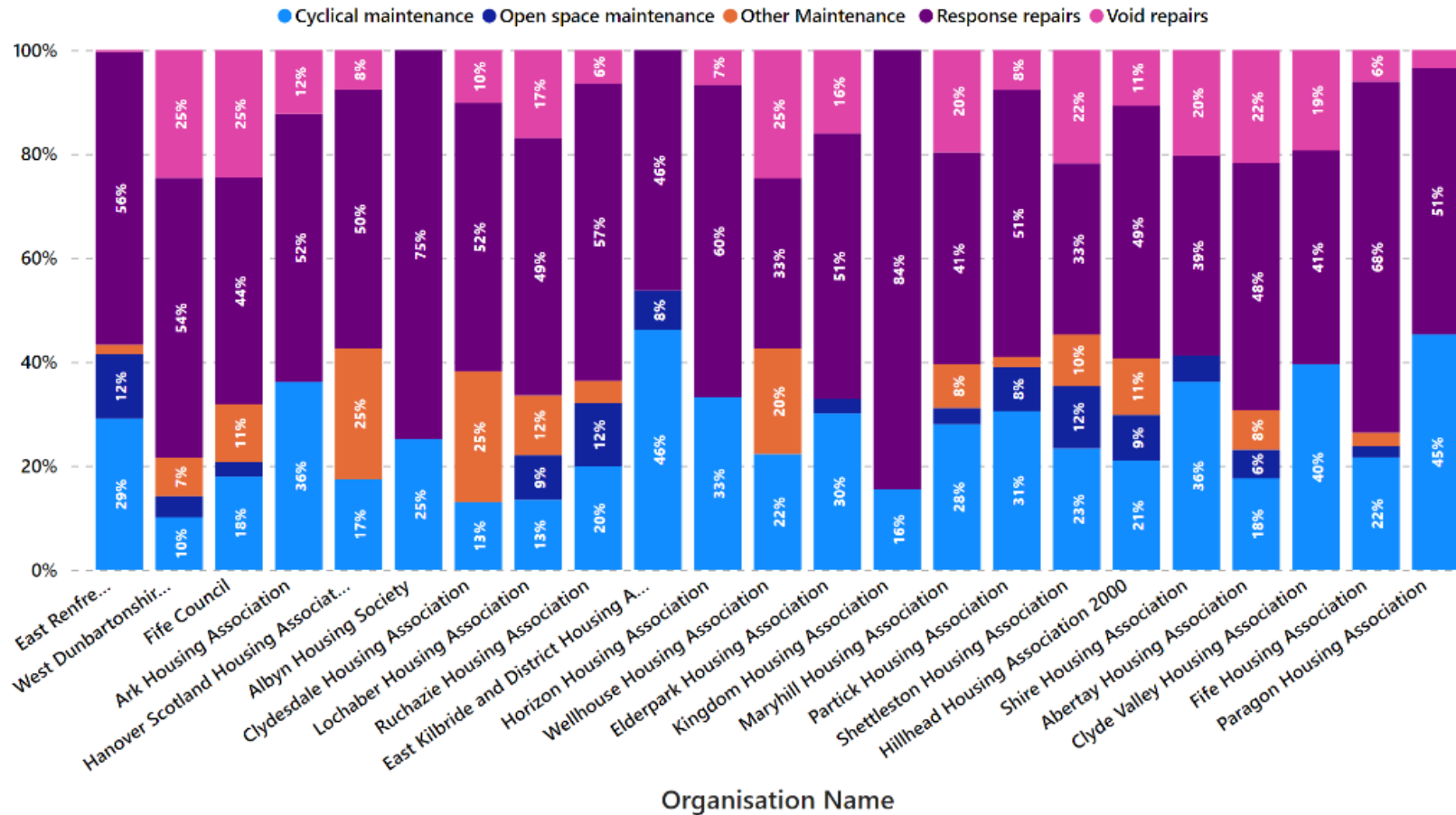
### Notes

# Maintenance expenditure notes

Element of income	Comment
Responsive repairs	<b>Kingdom:</b> 2023 budget not split (into different repairs spend)
Cyclical maintenance	<b>Shettleston: (Budget)</b> Catching up to cyclical maintenance not completed 2021/22 <b>West Dunbartonshire Council:</b> Gas, lifts, CCTV
Open space maintenance	<b>Clydesdale:</b> Inc in service charge expenditure <b>West Dunbartonshire Council:</b> Garden tidy scheme <b>Shettleston: (Budget)</b> Additional works around landscaping
Other maintenance	<b>Clydesdale:</b> Non component/revenue major repairs + adaptations spend included together in Note 3 in financial statements but stripped out and included under Breakdown of Other Revenue Expenditure below to match it against the grant income <b>Shettleston: (Budget)</b> Catching up to planned maintenance not completed 2021/22 <b>West Dunbartonshire Council:</b> Close cleaning, Decants, Alarms, Pest Control etc

# Maintenance expenditure breakdown

## Maintenance expenditure breakdown



### Notes

## Capital Expenditure – Actual (2021/22) and Budgeted (2022/23)

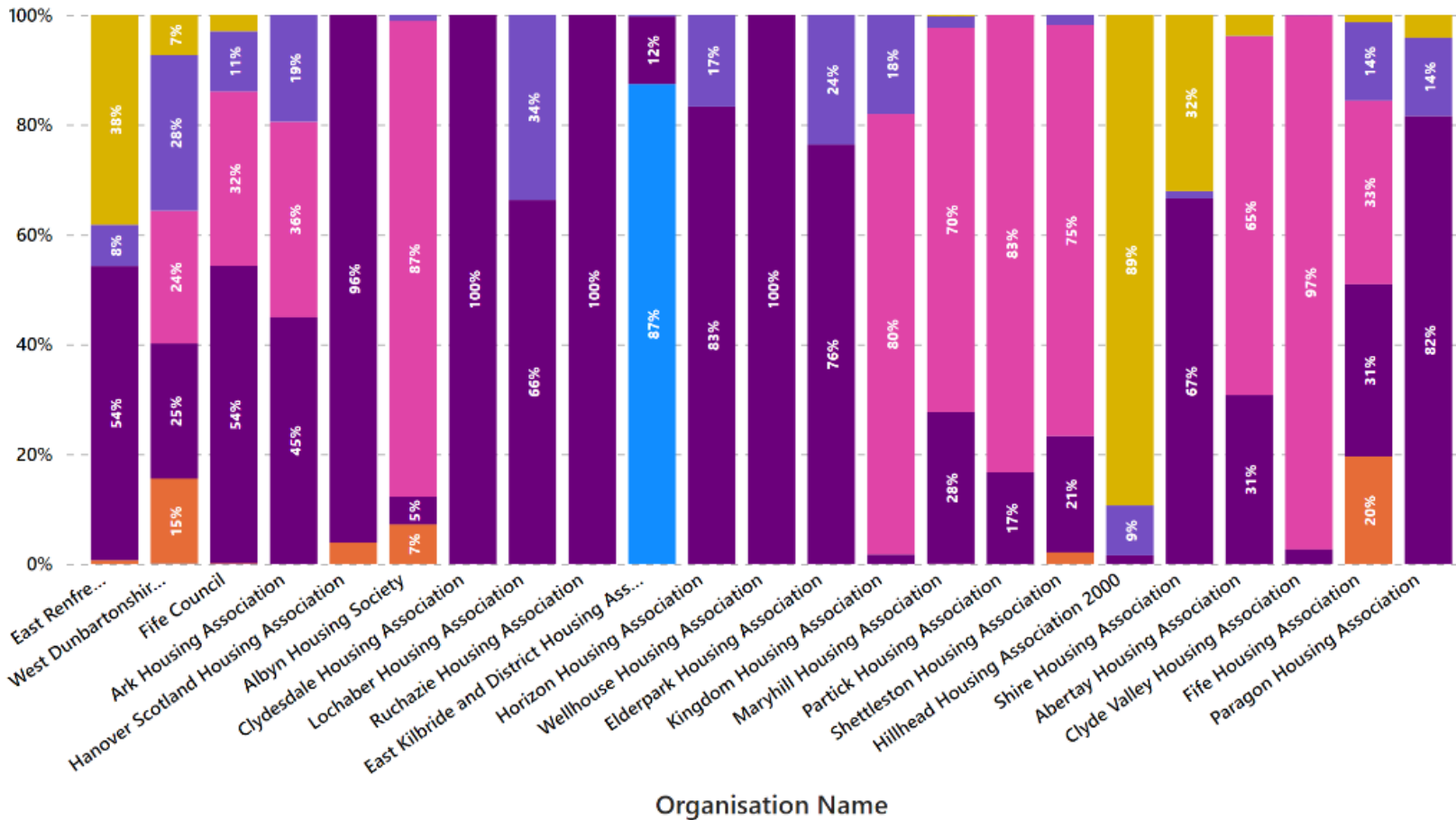


# Capital expenditure comments

Element of expenditure	Comment
Major component replacements	<p><b>Hanover:</b> boiler/kitchen/bathroom lifts</p> <p><b>Ruchazie:</b> kitchen &amp; boiler renewal</p> <p><b>Shettleston: (Budget)</b> More major maintenance works anticipated</p> <p><b>Shire:</b> Component spend exc. EWI</p>
EESHS Investment	<p><b>East Kilbride:</b> Included within component replacements 21/22</p> <p><b>Fife Housing Group:</b> External Wall Insulation, Central Heating/Boilers</p> <p><b>Shettleston: (Budget)</b> More EESHS maintenance works anticipated</p>
Structural and Environmental	<p><b>Fife Housing Group:</b> Roofing, Rendering</p> <p><b>Hillhead:</b> fencing</p> <p><b>Shire:</b> EWI</p>
Other capital expenditure	<p><b>Albyn:</b> Only includes non-housing (exc Development)</p> <p><b>Hillhead:</b> Stage 3 adaptations</p> <p><b>Kingdom:</b> 2022 Transfer from Fairfield HA plus other</p> <p><b>Shettleston:</b> More shared ownership acquisitions anticipated</p> <p><b>West Dunbartonshire Council:</b> inc Buy Backs, Void, Salaries/Central Support, IHMS</p>
New build	<p><b>Albyn:</b> Development Exp Only</p> <p><b>Kingdom:</b> Additions per accounts less major component replacement</p> <p><b>Shettleston (budget):</b> Anticipating completion of development started in 2021/22</p>

## Capital expenditure, 2021/22 (actual)

Contingencies Demolitions EESSH investment Major Component Replacements New Build Other capital Expenditure (Housing & Non Housing) Structural & Environmental

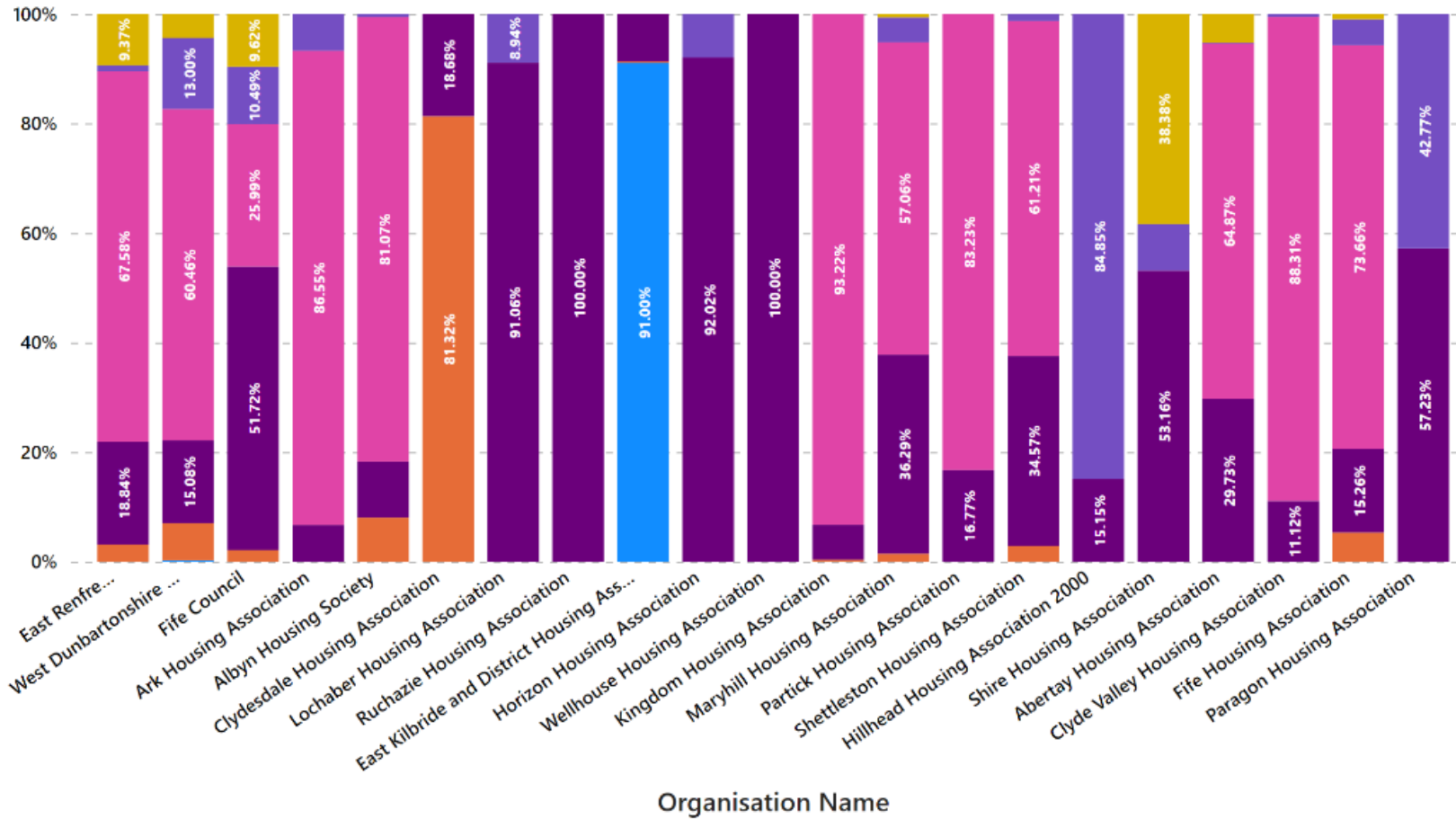


### Notes



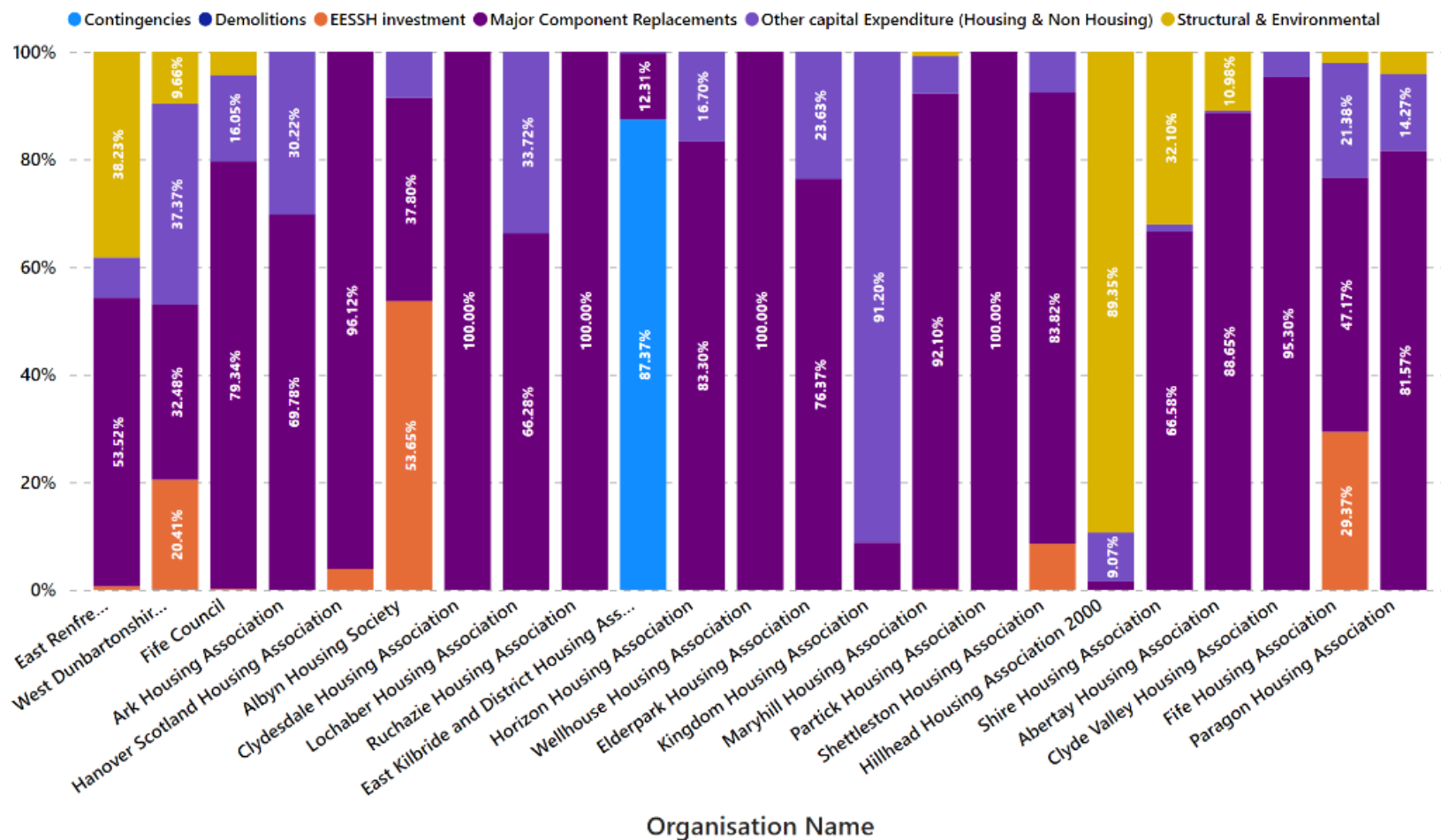
## Capital expenditure, 2022/23 (budgeted)

Contingencies Demolitions EESSH investment Major Component Replacements New Build Other capital Expenditure (Housing & Non Housing) Structural & Environmental



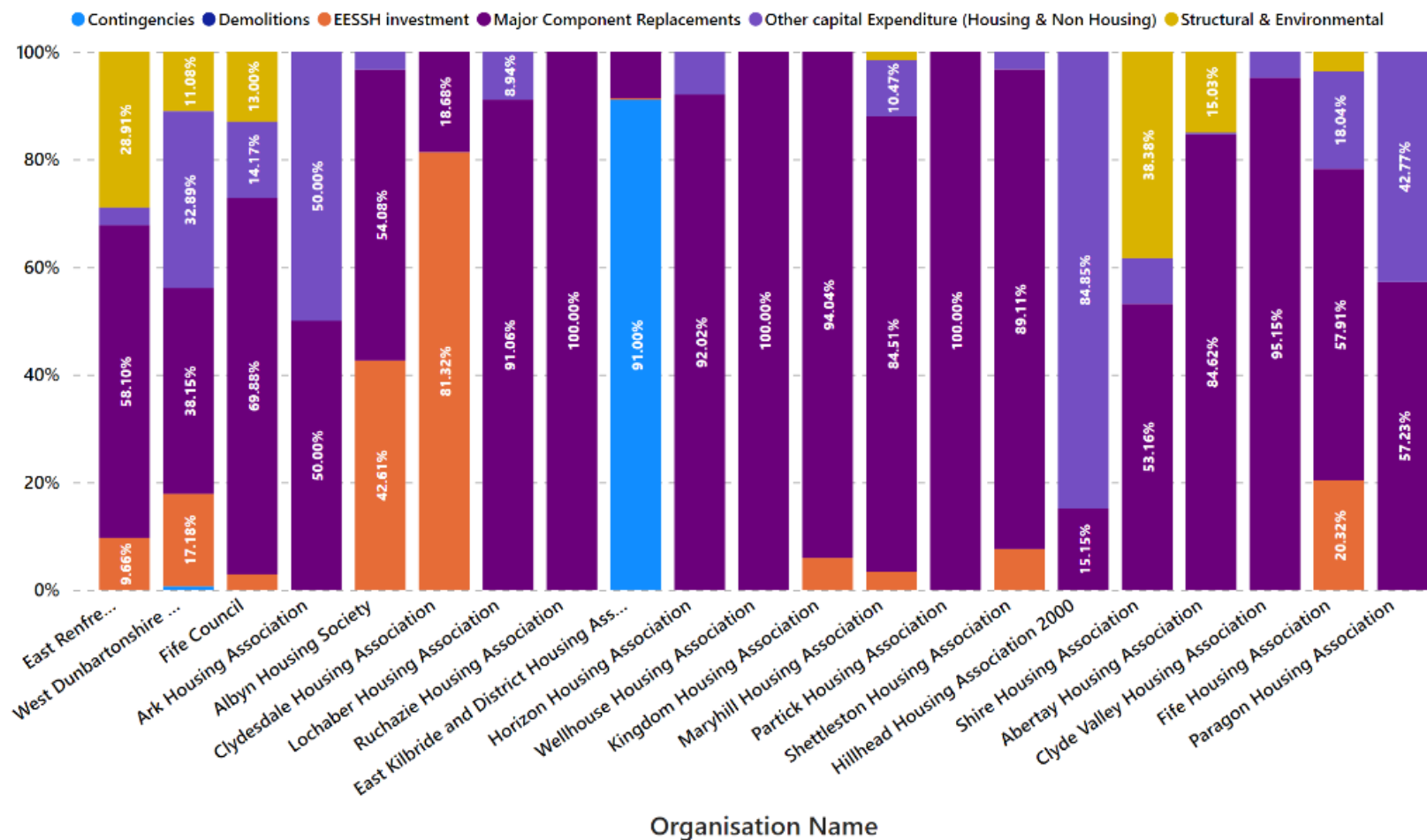
### Notes

## Capital expenditure excluding new build, 2021/22 (actual)



### Notes

## Capital expenditure excluding new build, 2022/23 (budgeted)



### Notes

## Component Replacements

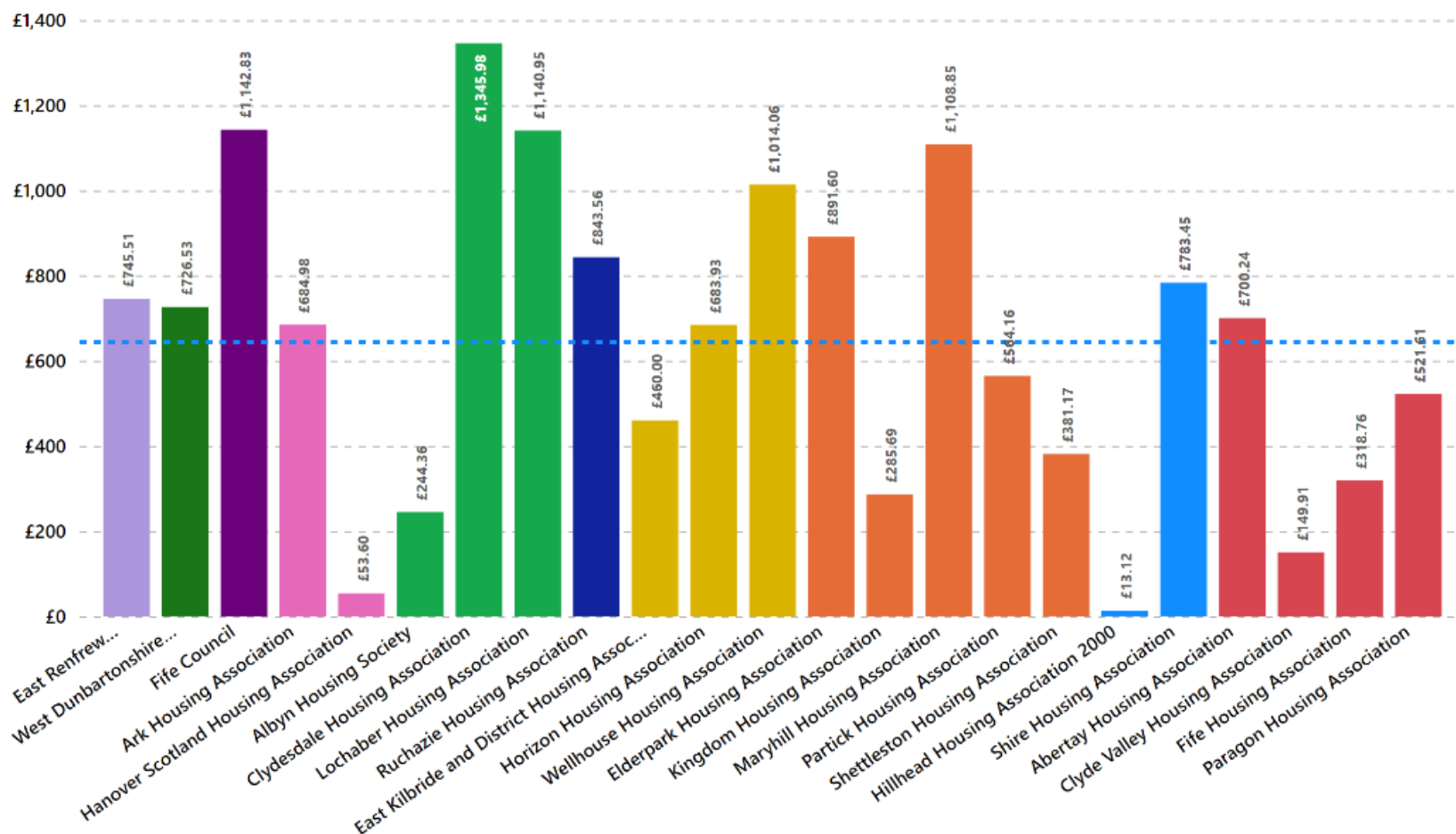


## V2 Capital spend on component replacement per unit

**£643.69**

Average cost

- Small LA
- Medium LA
- Large LA
- Specialist
- Rural
- Small Urban
- Medium Urban
- Large Urban
- Small Stock Transfer
- Large Stock Transfer



### Notes

# Component replacement comments

**Abertay:** These figures include VAT and fees

**Albyn:** Based only on component costs for replacements in the 2021/22 financial year.

**Ark:** Component costs adjusted based on frameworks and recent tenders

**East Kilbride:** These are the figures currently used in the business plan. Current Costs for replacement components. Bathroom - £2,900, Kitchen £5,000, Rewire £3,400. We are carrying out a further review of these figures Radiators are included within full heating system.

**Elderpark:** Roofs are £2k per unit £16k per tenement, £5k per terraced house. Downpipes & Gutters are £300 per plat £2.4k per tenement and £500 per terraced house.

**Paragon HA:** Costs shown as baseline costs as set December 2016 exc vat. There is a 2.5% compounded inflator added each year/annually to allow for increases. In addition to this, fees at 6% are added to each elemental costs and are included in the figures shown. All properties of non traditional construction (i.e No Fines) have had EWI completed at a cost of £10k. The sum of £4,240 is for standard re-rendering works under Structure & External Fabric. The Association only undertakes boiler replacement or full systems, radiators are done with the full system. No allowance/sum has been taken for ASHP/Renewables within the costs shown as 97% of the stock has gas heating/hot water.

**Shettleston:** Note that the lifecycle of a kitchen was extended from 15 to 18 years approximately 4 years ago. Since the March 2022 business plan update, it has been extended again to 20 years.




## Scotland's Housing Network

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# Contact Us



<b>Audit &amp; Risk Committee</b>	26 April 2023
<b>Agenda Item</b>	8
<b>Title of Paper</b>	Insurance Premium Update
<b>Author</b>	Robert Murray
<b>Attachment(s)</b>	Bruce Stevenson report

## FOR APPROVAL

### 1 PURPOSE

- 1.1 To present the Committee with detailed insurance report prepared by Bruce Stevenson

### 2 RECOMMENDATIONS

- 2.1 Management Committee accept the recommendation of Bruce Stevenson regarding the choice of NIG as the insurer for the buildings as per the email sent on 29<sup>th</sup> March 2023.

### 3 BACKGROUND

- 3.1 Since November 2022 while preparing the budget for Wellhouse Housing Association the Finance & Corporate Services Manager has had several meetings and telephone conversations with Bruce Stevenson regarding the insurance renewal.
- 3.2 Early indications from the broker was that the premiums would rise in the region of 20-30% and this figure was used in preparing the budgets.
- 3.3 During December and January, the broker was aware that our current insurance provider was subject to a restructure. While they were receiving positive vibes from the insurance provider that this would not impact current policies by late February Bruce Stevenson took the decision to seek alternative prices.
- 3.4 Bruce Stevenson worked behind the scenes on behalf of Wellhouse Housing Association regarding insuring the housing stock and did not make contact with Wellhouse Housing Association regarding the matter and the implications it may have
- 3.5 An insurance questionnaire had been issued by Bruce Stevenson in late December 2022. The contents of the questionnaire had been discussed verbally between The Finance & Corporate Services Manager and Bruce Stevenson. Due to sickness by the Finance & Corporate Services Manager in late January 2023 this form although completed had been overlooked and not returned to Bruce Stevenson.
- 3.6 Bruce Stevenson had not sent reminder emails or called looking for the form before 1<sup>st</sup> March 2023 and the Finance 7 Corporate Services Manager had responded to this prompt as soon as he was aware of his oversight in not sending the completed form to them.



- 3.7 On a telephone conversation with Bruce Stevenson on 9<sup>th</sup> March 2023, The Finance & Corporate Services manager and Bruce Stevenson discussed the form and the insurances. It was acknowledged by Bruce Stevenson that due to the conversations that had taken place Bruce Stevenson had been able to use their knowledge and what had previously been discussed with the Finance & Corporate Services Manager to approach insurance providers for the various policies in place. The requirement of the return of the form is essential for a regulatory requirement for Bruce Stevenson's records.

#### **4 MAIN ISSUES**

- 4.1 On 8<sup>th</sup> March 2023 the Finance & Corporate Services Manager emailed the completed form to Bruce Stevenson
- 4.2 On 9<sup>th</sup> March 2023 the Finance & Corporate Services Manager and Bruce Stevenson had a conversation regarding the insurance renewal. Bruce Stevenson made the Finance & Corporate Services Manager aware that the insurance market for social housing had once again changed significantly and after much negotiations an alternative insurance provider had been found to cover the Housing stock
- 4.3 The indicative price increase that Bruce Stevenson had previously provided and had been included in the agreed budget was now totally inaccurate and a price in the region of £84.3k for the building insurance would be considered the premium level compared to the £51.5k provided for. Overall the premiums for all policies are £109,726 compared to the £80,614 budgeted for so an increase in costs of £29,112
- 4.4 It was acknowledged by Bruce Stevenson that until early March 2023 he was not aware of level of the increase and therefore this could not have been foreseen by the Finance & Corporate Services Manager to have been included in the budgets presented to the committee.

#### **5 BUSINESS PLAN, VISIONS AND VALUES**

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

- Accountability
- Sustainability

#### **6 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES**

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

#### **7 CONSULTATION**

- 7.1 N/A

#### **8 FINANCIAL IMPLICATIONS**

The overall costs of the insurance has risen significantly with £29,112 now additionally required to be provided for

## **9 KEY RISKS**

- 9.1 A failure to properly insure against risks could lead to significant financial losses.
- 9.2 It is a legal requirement to have owners' liability in place
- 9.3 It is a requirement from the lenders to have appropriate insurance in place.

## **10. EQUALITY AND DIVERSITY IMPLICATIONS**

- 10.1 None apparent.

## **11 Conclusion**

- 11.1 A presentation of the Insurance renewals will be brought to this committee meeting by Bruce Stevenson Insurance Brokers.



**// A howden company**

**RENEWAL REPORT**  
**Wellhouse Housing**  
**Association**

**Client Ref: 23140660**

**Date Issued: 28<sup>th</sup> March 2023**

**'BROKER OF CHOICE'**

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### **Confidentiality**

This document contains confidential information and has been prepared solely for the Committee and Employees of Wellhouse Housing Association.

### **Terms of Business**

The insurance industry is regulated by the FCA (Financial Conduct Authority) and part of the regulatory standards require all firms to provide you with details of their regulatory status, complaints procedure and your cancellation rights. We attach a copy of our terms of business. This detailed document sets out important information about how we provide our services to you, including how we use your data, how we are paid and hold any premiums or claims money handled by us and the limit we apply to our liability. We would ask that you read the attached and contact us should you have any queries whatsoever.

Please take time to read our privacy notice which sets out how we process your data and this can also be found on our website. Let me know if you have any questions or concerns about this. You can also download our new Terms of Business via our website.

## Client Profile

Company Details	
Company Name:	Wellhouse Housing Association
Company Registration No:	SC036552
Year Established:	1990
Correspondence Address:	The Hub 49 Wellhouse Crescent Glasgow G33 4LA
Contact Email Address:	robert@wellhouseha.org.uk

### Business Description

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

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

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

#### Full Business Description

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

# Executive Summary

## Market Conditions, Premium Increases & Excess Changes

At the time of preparing this report, we still haven't received renewal terms from your incumbent provider, Avid Insurance. To prevent a Breach of Covenants, we have agreed to transfer your Social Housing and Commercial Combined policies to NIG Insurance which is part of the Direct Line Group.

Over the course of the last few weeks the repercussions of insurers exiting the Social Housing Buildings Insurance Market have become extremely apparent. For the first time in my career, I was genuinely worried that some RSLs would not be able to access insurance at any cost. We have reached the 'bottom' of the market cycle as insurers are no longer prepared to offer premiums at 2022 pricing. This is down to a number of factors including

- A higher cost of capital due to Solvency 2
- European Insurers no longer able to 'passport' into the UK as a consequence of Brexit reducing competition
- An increase in Catastrophic Weather events resulting in increased Re-insurance costs for insurers which is then passed onto policyholders
- Long term underwriting losses within the Social Housing Buildings Insurance market
- The damaging perception of Social Housing following Grenfell and the sad fatality in Rotherham
- A concern that liability disrepair claims for Mould, Dampness and Condensation will increase given the cost of living crisis and the decision to 'heat or eat' which will put pressure on future premiums.
- An increase in repair costs, salaries, index linking on sums insured which will put pressure on future premiums
- A higher cost of participation in Social Housing/Public Sector tenders due to formal Procurement requirements whereas a buoyant Commercial Sector will deliver the profitability that insurers seek.

In the next 12 to 18 months, we will need to engage with the insurer market to encourage competition in the Social Housing sector and RSL's will need to improve the quality of data that they present to insurers. Accurate reinstatement values for Blocks of Flats, Multi-Storeys and Listed Buildings will be requested by insurers as they look to understand their accumulation of risk in any one area. This is a complex project and I would encourage Calway to consider a project plan early in the new policy year.

Please find detailed below a summary of the key points from our report, our marketing and our comparison of the current insurance arrangements.

## Material Damage/Buildings Insurance

### Social Housing

Renewal Premium 2022:	£41,756.29 including Insurance Premium Tax
NB Premium 2023:	£81,131.90 including Insurance Premium Tax

Terrorism cover can be included subject to an additional premium of £3,153.21 including IPT

Renewal terms have been obtained based upon the alterations advised as per the Risk Questionnaire provided by you on 8<sup>th</sup> March 2023. Details as follows: -

Buildings including Rented, Factored & Commercial Retail Units: £134,264,596  
The Hub: £2,803,060

NIG have requested a split of Rented & Factored so they can apply the following excesses

All rented stock - £1,000  
 Residential Factored and Shared Owner – Escape of water £500 Subsidence £1,000 all Other perils £250  
 The Wellhouse Hub - £1,000

Property Owners Liability limit of indemnity £10,000,000. Nil Excess

Limit any one building £10,000,000 (including Loss Of Rent/Alternative Accommodation) unless higher limits are agreed for specific properties and noted in the policy.

Grade A or B listed buildings or any unoccupied buildings with a BDV of £500,000 or greater must be declared to insurers.

#### Subjectivities

- a. Buildings all Standard Construction/Brick Stone Slate Tile only - full construction details required for any variations and underwriting terms may be required for any other forms of construction.
- b. Single event clause included modified to apply a maximum of 15 excesses per event.
- c. 12 month policy only or 3 year LTA with 5% premium escalator clause (i.e. LTA will remain in force unless Insurer increases the premium rate by more than 5%)
- d. Wording to be agreed NIG Social Housing policy

As agreed DLG / BS and the Client will work in a tripartite manner during the policy year in order to determine how to best obtain granular information on rebuilding cost for all buildings with a BDV of £1m or greater.

We would recommend placing cover with NIG this year.

### **Commercial Combined**

Renewal Premium 2022:	£5,820.39 including Insurance Premium Tax
NB Premium 2023:	£6,246.51 including Insurance Premium Tax

Renewal terms have been obtained based upon the alterations advised as per the Risk Questionnaire provided by you on 8<sup>th</sup> March 2023. Details as follows: -

Contents at The Hub, 49 Wellhouse Crescent, Glasgow, G33 4LA: No change at £375,000  
 Portable Electronic Equipment: No change at £12,000  
 Tools and Gardening Equipment: No change at £10,000  
 External Storage Containers: No change at £6,000

Money Cover - no change

Employers Liability wage estimates:  
 Admin, Clerical etc: £819,374  
 Wardens/Concierge, Cleaners, Gardeners: £111,095

Public Liability:  
 Rent Roll: £3,520,636  
 Fee Income: £688,497  
 Total Income: £4,209,133

All remaining sums insured, and estimates remain as expiring and can be found on the attached "Summary of Cover".

Please take time to review the Bone Fide Sub Contractors Checking Clause in the Summary of Cover.



We would recommend placing cover with NIG this year.

### **Computers**

Renewal Premium 2022: £719.04 including Insurance Premium Tax  
Renewal Premium 2023: £719.04 including Insurance Premium Tax

Renewal terms have been obtained based upon the Risk Questionnaire provided by you on 8<sup>th</sup> March 2023.

These terms incorporate the following updates for renewal:

Hardware excluding portables: No change at £60,000  
Laptops and Portable equipment: No change at £12,000  
Corruption & Reinstatement of Data: No change at £100,000  
Increased Cost of Working: £200,000 24 months indemnity period

Please note with effect from renewal, insurers are, in line with current market practice, including a communicable disease exclusion within the policy. Copy Policy Wording attached.

We would continue to recommend renewal with Northern Marine Underwriting.

### **Engineering Insurance**

Renewal Premium 2022: £406.56 including Insurance Premium Tax  
Renewal Premium 2023: £406.56 including Insurance Premium Tax

Renewal terms have been obtained based upon the Risk Questionnaire provided by you on 8<sup>th</sup> March 2023. We note there are no alterations required at this time and note of the current sums insured can be found on the attached "Summary of Cover".

We would continue to recommend renewal with Northern Marine Underwriting.

### **Engineering Inspection**

Renewal Premium 2022: £383.68 including VAT  
Renewal Premium 2023: £395.18 including VAT

Renewal terms have been calculated as per the following plant list: -

#### **Insurance Cover on items:**

Risk Location 1	Item of Plant	Sum Insured
The Hub, 49 Wellhouse Crescent, Glasgow, G33 4LA	1 x Nami Hissen Platform Lift	Sudden and Unforeseen Damage / £500,000

We recommend renewal with Bureau Veritas for a further 12 months.

**Contract Works**

Renewal Premium 2022:	£1,296.11 including Insurance Premium Tax
Renewal Premium 2023:	£1,296.11 including Insurance Premium Tax

Renewal terms have been obtained based upon the Risk Questionnaire provided by you on 8<sup>th</sup> March 2023.

Required policy limits for the 2022/23 period is:

Maintenance and Planned Refurbishment Estimate: £901,000

We recommend renewal with Northern Marine Underwriting for a further 12 months.

**Personal Accident**

Renewal Premium 2022:	£959.28 including Insurance Premium Tax
Renewal Premium 2023:	£959.28 including Insurance Premium Tax

Renewal terms have been obtained from Royal & Sun Alliance based upon no changes to the limits as per your Renewal Questionnaire returned to us on 8<sup>th</sup> March 2023.

Full details of these limits are contained overleaf in the attached "Summary of Cover".

As you can see from the above, renewal terms have been invited with no increase to the premium from last year, we therefore recommend renewal with Royal & Sun Alliance for a further 12 months.

**PI Combined**

Renewal Premium 2022:	£2,032.80 including Insurance Premium Tax
Renewal Premium 2023:	£2,337.72 including Insurance Premium Tax

Renewal terms have been obtained from Royal & Sun Alliance based upon no changes to the limits as per your Renewal Questionnaire returned to us on 8<sup>th</sup> March 2023.

Full details of these limits are contained overleaf in the attached "Summary of Cover".

We recommend renewal with Royal & Sun Alliance for a further 12 months.

**Management Liability**

Renewal Premium 2022:	£2,800.00 including Insurance Premium Tax
Renewal Premium 2023:	£3,080.00 including Insurance Premium Tax

Renewal terms have been obtained based upon the updates provided within the proposal form returned to us on 8<sup>th</sup> March 2023. For ease of reference, I have detailed below the basis of the renewal for the forthcoming year: -

• Turnover	£4,209,133
• Trustees Liability	£1,000,000
• Employment Practices Liability	£250,000
• Charity/Clubs Liability	£1,000,000
• Crime	£1,000,000

We would continue to recommend renewal with AXA Insurance for a further 12 months.

**Cyber**

Renewal Premium 2022: £3,252.40 including Insurance Premium Tax/Insurers Fee  
 £150.00  
 Renewal Premium 2023: £3,185.20 including Insurance Premium Tax/Insurers Fee  
 £150.00

Renewal terms have been obtained based upon the completed Renewal Declaration returned to us on 27<sup>th</sup> March 2023.

This has been based on the following: -

- Cyber Limit of Indemnity £500,000
- Cyber Crime Limit of Indemnity £250,000
- Estimated Turnover £4,209,133

Renewal terms are subject to the following: -

- Satisfactory confirmation that you have downloaded & registered the CFC incident response mobile app, details of which can be found within your policy documents. (30 days post binding)
- Satisfactory completion of the cybercrime supplementary application form (as attached). (prior to binding)
- Cyber Crime Amendatory Clause added with effect from renewal

Based upon the above, we recommend renewal with CFC Underwriting Ltd for a further 12 months.

**Crime**

Renewal Premium 2022: £3,367.99 including Insurance Premium Tax  
 Renewal Premium 2023: £3,704.78 including Insurance Premium Tax

Renewal terms have been obtained based upon the completed Renewal Declaration returned to us on 8<sup>th</sup> March 2023.

We continue to recommend renewal with CFC Underwriting Ltd for a further 12 months.

**Commercial Vehicle**

Renewal Premium 2022: £925.85 including Insurance Premium Tax  
 Renewal Premium 2023: £1,115.20 including Insurance Premium Tax

Renewal Terms have been based on the following vehicles and basis of valid drivers:

**Vehicle(s)**

Registration	Valid Drivers
NA14XSW	Any Driver – Excluding Drivers Under 25

We continue to recommend renewal with Aviva Insurance Ltd for a further 12 months.

**Steven Young**

Social Housing Client Director  
 Bruce Stevenson Insurance Brokers

# Renewal Summary

From our previous discussions with you and from the information you have provided over the course of your relationship with us, we have sought terms on your behalf in relation to your business activities declared as:

## Premiums

Policy	Insurer	Existing / Alternative Insurer	Premium	IPT	VAT	Underwrite r Fee	Total
Social Housing	NIG	Alternative Insurer	£72,439.20	£8,692.70	£0.00	£0.00	£81,131.90
Commercial Combined	NIG	Alternative Insurer	£5,577.24	£669.27	£0.00	£0.00	£6,246.51
Engineering Computers	NMU	Existing Insurer	£642.00	£77.04	£0.00	£0.00	£719.04
Engineering Insurance	NMU	Existing Insurer	£363.00	£43.56	£0.00	£0.00	£406.56
Engineering Inspection	Bureau Veritas UK Limited	Existing Insurer	£329.32	£0.00	£65.86	£0.00	£395.18
Contract Works	NMU	Existing Insurer	£1,157.24	£138.87	£0.00	£0.00	£1,296.11
Personal Accident	Royal & Sun Alliance Insurance Ltd	Existing Insurer	£856.50	£102.78	£0.00	£0.00	£959.28
Professional Indemnity	Royal & Sun Alliance Insurance Ltd	Existing Insurer	£2,087.25	£250.47	£0.00	£0.00	£2,337.72
Management Liability Package	Royal & Sun Alliance Insurance Ltd	Existing Insurer	£2,750.00	£330.00	£0.00	£0.00	£3,080.00
Cyber Package	CFC Underwriting Ltd	Existing Insurer	£2,710.00	£325.20	£0.00	£150.00	£3,185.20
Crime	Royal & Sun Alliance Insurance Ltd	Existing Insurer	£3,307.84	£396.94	£0.00	£0.00	£3,704.78
Commercial Vehicle	Aviva Insurance Limited	Existing Insurer	£995.71	£119.49	£0.00	£0.00	£1,115.20
Bruce Stevenson Fee							£1,995.00
<b>Total</b>			<b>£93,215.30</b>	<b>£11,146.32</b>	<b>£65.86</b>	<b>£150.00</b>	<b>£106,572.48</b>

## Renewal Comparison

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

	Cover at Start of Last Year	Renewal Quote
Social Housing	£41,756.29	£81,131.90
Commercial Combined	£5,820.39	£6,246.51
Engineering Computers	£719.04	£719.04
Engineering Insurance	£406.56	£406.56
Engineering Inspection	£383.68	£395.18
Contract Works	£1,296.11	£1,296.11
Personal Accident	£959.28	£959.28
Professional Indemnity	£2,032.80	£2,337.72
Management Liability Package	£2,800.00	£3,080.00
Cyber Package	£3,252.40	£3,185.20
Crime	£3,367.99	£3,704.78
Commercial Vehicle	£925.85	£1,115.20
<b>Total</b>	<b>£63,720.39</b>	<b>£104,577.48</b>

## Your Demands and Needs

Our assessment of your insurance Demands and Needs has been based on the following:

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

2. The Risk Information that you have previously provided to us, any adjustments made during the last year and any new requirements identified in our pre-renewal discussions. This is summarised in the Risk Information Document / Statement of Fact enclosed.

We aim to provide policies that meet your Demands and Needs. For each policy referred to in this report we confirm the requirements that we have identified, make a personal policy recommendation and confirm the reasons why we are recommending the selected insurer.

It is important that you provide us with full and accurate information to ensure that we can assess your Demands and Needs appropriately. Please let us know if there is any change to the Business Description and/or Risk Information now and throughout the policy period – your Demands and Needs may need to be re-assessed accordingly.

You should also refer to the attached Essential Client Guide which reminds you of your duties and obligations to provide a fair presentation to insurers and declare all material facts.

# Social Housing Renewal Quotation

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

To obtain renewal terms including any changes noted in the completed Renewal Questionnaire

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
NIG	81,131.90	01 April 2023 - 31 March 2024

## Renewal Recommendation

We only use those insurers where we have confidence in their service and performance, especially when it comes to paying claims. We balance this with our obligation to find the right solution for you in terms of both cost and scope of cover. This year following a review of a selection of markets and in consideration of your insurance demands and needs, our personal recommendation is that you arrange a new Social Housing policy with a change of insurer to NIG for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

These terms incorporate the following changes for renewal:

Buildings including Rented, Factored & Commercial Retail Units: £134,264,596

The Hub: £2,803,060

We would recommend placing cover with NIG.

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

## Subjectivities

The quotation provided is conditional upon receipt of the following. Failure to provide your Insurer within the agreed timescale will allow your Insurer to increase the premium, restrict your cover or cancel your policy if cover is incepted:

### **Subjectivities**

- a. Buildings all Standard Construction/Brick Stone Slate Tile only - full construction details required for any variations and underwriting terms may be required for any other forms of construction.
- b. Single event clause included modified to apply a maximum of 15 excesses per event.
- c. 12 month policy only or 3 year LTA with 5% premium escalator clause (i.e. LTA will remain in force unless Insurer increases the premium rate by more than 5%)
- d. Wording to be agreed NIG Social Housing policy

# Social Housing

## Material Damage

### Cover

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

### Buildings

Description	Sum Insured (£)	Index Linked (%)	Property Damage Excess (£)	Subsidence Excess (£)
Buildings including Rented, Factored & Commercial Retail Units	134,264,596.00	18%	RSL 1000.00 Factored £500 EoW Factored £250 All Other	1,000.00
The Hub (Office/Community Hub & Children's Nursery)	2,803,060.00	18%	1,000.00	1,000.00

## Property Owners Liability

Limit of Indemnity (£)	10,000,000.00
Third Party Property Damage Excess (£)	0.00
Third Party Bodily Injury Excess (£)	0.00



# Commercial Combined Renewal Quotation

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

You require renewal terms to be obtained based upon the updates provided by you on 8th March 2023.

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
NIG	6,246.51	01 April 2023 - 31 March 2024

## Renewal Recommendation

We only use those insurers where we have confidence in their service and performance, especially when it comes to paying claims. We balance this with our obligation to find the right solution for you in terms of both cost and scope of cover. This year following a review of a selection of markets and in consideration of your insurance demands and needs, our personal recommendation is that you arrange a new Commercial Combined policy with a change of insurer to NIG for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

These terms incorporate the following changes for renewal:

Contents at The Hub, 49 Wellhouse Crescent, Glasgow, G33 4LA: No change at £375,000  
Portable Electronic Equipment: No change at £12,000  
Tools and Gardening Equipment: No change at £10,000  
External Storage Containers: No change at £6,000

Money Cover - no change

Employers Liability wage estimates:  
Admin, Clerical etc: £819,374  
Wardens/Concierge, Cleaners, Gardeners: £111,095

Public Liability:  
Rent Roll: £3,520,636  
Fee Income: £688,497  
Total Income: £4,209,133

We would recommend placing cover with NIG.

### Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

# Commercial Combined

## Material Damage

### Cover

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

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

### Contents

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

### Specified Contents Items

Description	Excess (£)	Sum Insured (£)
Portable Electronic Media	100	12,000
Tools and Gardening Equipment	100	10,000
External Storage Containers	100	6,000

## Material Damage - The Hub

### Endorsements

#### **N119S - Minimum Standards of Protection Condition Deleted**

For the period 31/03/2023 to 30/03/2024 Section 1: Material Damage Condition 2 Minimum Standards of Protection is deleted.

## Business Interruption

### Cover

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

Basis	Insured Risks	Period (Months)	Sum Insured (£)
Net Revenue/Income	As Material Damage section	36.00	20,000
Increased Cost of Working Only	As Material Damage section	36.00	330,000

## Endorsements

### N042S - Business Interruption Extensions Exclusion

In respect of Section 2 : Business Interruption Extensions A to W if stated in the Schedule are hereby deleted.

## DEFINITIONS / BASIS OF SETTLEMENT

<b>Gross Profit (GP)</b>	The total income less Specified Working Expenses. These Specified Working Expenses are typically defined as those expenses which would stop or reduce as a result of the loss or damage (cost of sales).
	NOTE: 'Insurance Gross Profit' is NOT the same as an Accountant's definition of 'Gross Profit'. 'Insurance Gross Profit' is different and the figure is normally higher than an Accountant's definition of 'Gross Profit'. You should ask us if you need any advice as to how to work out your Insurance Gross Profit.
<b>Gross Revenue (GR)</b>	The total income without deductions. This basis of settlement is suitable for businesses that do not manufacture, retail or distribute a product.
<b>Increased Cost of Working (ICOW)</b>	The additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in sales caused by the physical loss. ICOW will also have an economic limit (Insurers will pay a pound to save a pound).
<b>Additional Increased Cost of Working (AICOW)</b>	This cover has the same basic requirements as ICOW, but without the economic limit.
<b>Maximum Indemnity Period</b>	The maximum period, starting when the loss or damage occurs, for which Insurers will pay out under the insurance and during which period the financial results of your business are affected by the damage. It is important that this period is long enough to make sure that you can get back into the same trading position that you were in before the loss or damage (including anticipated growth through post-loss period).

## Money & Assault

### Cover

Loss involving any loss of Money and loss involving assault.

### Limits of Indemnity

#### Money

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

## Employers Liability

### Cover

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

### Limits of Indemnity

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

### Estimates

Description	Number of Employees	Wage Roll Estimate (£)
Administrative, Clerical, Professional, Technical & Other Salaried Staff operating in a non-manual manner	17	819,374
All Others - Estate Manager	4	111,095
Annual Estimated Payments to Bona Fide Sub Contractors		685,000

### Endorsements

#### C187S - Excluding Work at Specific Height

The Company shall not be liable under this Section in respect of any claim arising out of:  
a any external work at heights exceeding 20 metres from ground level; and  
b any internal work at heights exceeding 20 metres from the immediate floor below.

#### C188S - Excluding Work Below Specific Level

The Company shall not be liable under this Section in respect of any claim arising out of work carried out at a depth of more than 1 metres below ground level.

#### CC05P - Excluding Work On Specific Structures And At Specific Locations

The Company shall not be liable under this Section in respect of legal liability arising out of any work in or on or in connection with:

- a towers, steeples, chimney shafts, blast furnaces, dams, canals, viaducts, aqueducts, bridges or tunnels;
- b ships, docks, piers, wharfs, breakwaters or sea walls;
- c aircraft, airports;
- d collieries, mines, chemical works, gas works, oil refineries or power stations; or
- e offshore installations or bulk oil, petrol, gas or chemical storage tanks or chambers.

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

## Public Liability

### Cover

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

### Limits of Indemnity

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

### Turnover

Description	Estimate (£)
Rent Roll	3,520,636
Fee Income - Factoring	688,497
Total Income	4,209,133

### Endorsements

#### C187S - Excluding Work at Specific Height

The Company shall not be liable under this Section in respect of any claim arising out of:  
a any external work at heights exceeding 20 metres from ground level; and  
b any internal work at heights exceeding 20 metres from the immediate floor below.

#### C188S - Excluding Work Below Specific Level

The Company shall not be liable under this Section in respect of any claim arising out of work carried out at a depth of more than 1 metres below ground level.

#### CC05P - Excluding Work On Specific Structures And At Specific Locations

The Company shall not be liable under this Section in respect of legal liability arising out of any work in or on or in connection with:

- a towers, steeples, chimney shafts, blast furnaces, dams, canals, viaducts, aqueducts, bridges or tunnels;
- b ships, docks, piers, wharfs, breakwaters or sea walls;
- c aircraft, airports;
- d collieries, mines, chemical works, gas works, oil refineries or power stations; or
- e offshore installations or bulk oil, petrol, gas or chemical storage tanks or chambers.

#### CL87S - Bona fide Subcontractors Checking Condition

It is a condition precedent to the liability of the Company that in respect of liability arising from or caused by work undertaken on the Insured's behalf by bona fide subcontractors that the Insured has established and maintained an administrative procedure for obtaining evidence that bona fide subcontractors effect public liability insurance that:

- a covers the work to be undertaken by the subcontractor;
- b is subject to an Indemnity Limit of not less than that provided by this Section;
- c includes an Indemnity to Principals Clause; and
- d remains in force throughout the duration of the contract with the Insured.

#### C035S - Use of Heat - Restricted Limit of Indemnity

Notwithstanding the amount of the Indemnity Limit stated in the Schedule, the Company's liability under this Section for all Damages (including interest thereon) payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause due to the application of heat or the heating of bitumen or similar bituminous compounds away from the Premises is £5,000,000.

## General Clauses/Information

### Endorsements

#### **T179P - Play Equipment Condition**

It is a condition precedent to the liability of the Company that all play equipment within the grounds of the Premises is subject to an annual contract by a qualified person to inspect and maintain such equipment and to remedy promptly any defects found.

#### **PG51P - Composite Panels Non Polystyrene Condition**

It is a condition precedent to the liability of the Company that:

- a All Composite Panels are to be subject to a visual inspection quarterly and close checking of external panels in the roof and high walls once every 6 months, by a person or persons experienced in such inspections, to look for damage to facing sheets, coverings or joints;
- b Any damage or defect found must be immediately repaired or the panel replaced with an LPCB approved (LPS1181 or LPS1208) as appropriate;
- c A log of the inspections mentioned in a above and any action taken as a result of them is to be maintained;
- d If the sides or edges of any Composite Panel expose the Panel they must be closed off with steel or other appropriate metalappings or facings;
- e Any repairs to the Composite Panels must not be made using welding, grinding, cutting or any other process that generates heat or sparks;
- f No Plant, Machinery or Trade Fixtures shall be suspended from Composite Panels;
- g All wiring passing through Composite Panels must be sleeved in incombustible material;
- h When services that pierce Composite Panels are removed all openings must be capped in metal as part of the same operation and infilled with incombustible material; and
- i When frying operations are involved all Composite Panels surrounding the frying operations shall be replaced by mineral wool or glassfibre with a 60 minute fire resistance or a 30 minute fire resistance where the fryer has integral fire suppression.

For the purposes of this condition Composite Panels are defined as:

A building product consisting of two faces positioned on either side of a core of a thermally insulating material which are firmly bonded together so that the components act compositely when under load. Composite Panel systems comprise of the panels, their jointing methods and type of support provided.

For Information (this does not form part of the condition)

Composite Panels are also known as:

Sandwich Panels

Factory produced panels

Metal faced composite insulation panels

Site assembled panels

#### **T144P - General Waste Condition**

It is a condition precedent to the liability of the Company that:

- a all waste (including refuse) is swept up and bagged daily;
- b all waste kept within the Buildings is not to be kept within 2 metres of:
  - any process using heat; or
  - a source of heat or ignition;
- c whilst stored outside the Buildings waste is to be kept at a distance of at least 5 metres from any building; and
- d all waste is to be completely removed from the Buildings and any adjoining or surrounding yards, open spaces, alleyways and walkways at the Premises at least once per week.

#### **FW54P - Excluding Portable Heater other than Office and Restroom**

The Company shall not be liable under this Policy for any claim arising out of the usage of any form of portable heating appliance or any propane gas cylinders at the Premises other than in the office and restroom.

# Engineering Computers Renewal Quotation

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

You require renewal terms to be obtained based upon the information provided by you on 8th March 2023.

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
NMU	719.04	01 April 2023 - 31 March 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your Engineering Computers policy with your current insurer, NMU, for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

These terms incorporate the following updates for renewal:

Hardware excluding portables: No change at £60,000  
Laptops and Portable equipment: No change at £12,000  
Corruption & Reinstatement of Data: No change at £100,000  
Increased Cost of Working: £200,000 24 months indemnity period

We would continue to recommend renewal with NMU.

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.



# Engineering Computers

## Premises

### Address

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

## Total Static Equipment Breakdown by Type

### Sum Insured

Mainframe sum insured (£) 60,000.00

### Insured Risks

All Risks

## Portable Computers

### Sum Insured

Laptops sum insured (£) 12,000.00

### Insured Risks

All Risks

### Limits

Territorial limit: U.K.

## Increased Cost of Working

Limit of Indemnity (£): 200,000.00

### Insured Risks

All Risks

# Engineering Insurance

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

You require renewal terms to be obtained based upon the information provided by you on 8th March 2023.

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
NMU	406.56	01 April 2023 - 31 March 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your Engineering and Construction policy with your current insurer, NMU, for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

# Engineering Inspection

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## Engineering

### Cover

Inspection of plant at varying intervals to comply with statutory requirements.

### Covers selected

Sudden and unforeseen damage

### Endorsements

#### **Infectious or Contagious Disease Exclusion LMA5398 - 06 May 2020**

This Insurance does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from: a) infectious or contagious disease;

b) any fear or threat of a) above; or c) any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

#### **Malicious Cyber Exclusion**

1) In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system

2) Subject to the conditions, limitations and exclusions of the policy to which this clause attaches, the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm

# Engineering Inspection

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

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

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT , VAT) (£)	Cover Period
Bureau Veritas UK Limited	395.18	01 April 2023 - 31 March 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your Engineering and Construction policy with your current insurer, Bureau Veritas UK Limited, for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

# Engineering Inspection

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## Engineering

### Cover

Inspection of plant at varying intervals to comply with statutory requirements.

### Lifting and Handling Plant

Description	Items
Electric Passenger Lift	1

# Contract Works Renewal Quotation

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

You require renewal terms to be obtained based upon the information provided by you on 8th March 2023.

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
NMU	1,296.11	01 April 2023 - 31 March 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your Contract Works policy with your current insurer, NMU, for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

# Contract Works

## Cover

Loss of or damage to contract works and materials whilst on contract site or in transit anywhere within the Territorial Limits.

## Warranties

### Plant Security

Warranty The insured shall apply the following security practice whilst the insured property is left unattended overnight or at weekends:

A) Wheeled self propelled or tracked items of insured property are to be:

i) immobilised by the application and setting of a recognised physical security restraining leglock or installed engine immobiliser system

or

ii) secured within a locked building, compound or yard incorporating enclosed perimeter wall or fencing and padlocked points of access

B) Non driven and non propelled items or powered or mechanical Insured property are to be secured within a locked building compound or yard incorporating enclosed perimeter walls or fencing and locked points of access.

C) Machine attachments, power tools, hand tools, manually powered implements and other unpowered items of Insured property shall be retained:

i) within a locked building

or

ii) within a locked container or receptacle which must be retained within a secure compound or yard

or

iii) within a locked and alarmed vehicle which must be situated within a secure or attended garage or yard

### D) Unattended Vehicle Warranty

Whilst any item of Property is being carried in a vehicle which is left unattended:-

a) any such vehicle must be protected by an intruder alarm system which is in full and efficient working order and which will operate in the event of interference with the vehicle; and

b) the doors of the vehicle must be locked and all its windows and other openings fully closed and properly fastened; and

c) the vehicle must be in a locked garage or locked parking area if left overnight; and

d) the Property must be concealed from view in a locked boot where such facilities are available or concealed from view and secured by physically restraining security devices which have been approved by NMU where such facilities are unavailable.

"Unattended" shall mean all times when the driver does not have the vehicle under direct observation and is not close enough and fit and able to have a reasonable prospect of deterring or attempting to prevent any interference with or theft of or from the vehicle.

## Main Exclusions

### Malicious Cyber Exclusion

1) In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system

2) Subject to the conditions, limitations and exclusions of the policy to which this clause attaches, the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer system, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm

### Sanction Limitation and Exclusion

This insurance does not provide cover and NMU shall not be liable to pay any claim or provide any benefit

hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose NMU to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America.

Non-Ferrous Metals Excluding loss resulting from theft in respect of unfixed non-ferrous metals of any description unless at the time of theft either:-

- 1) An authorised employee of The Insured is actually on the site or
- 2) Such property is contained in a securely closed and locked hut or building.



# Personal Accident

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

You require terms to be obtained based upon existing limits. Cover should continue to include Personal Accident for Committee Members, Directors or Principals and Clerical Staff.

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
Royal & Sun Alliance Insurance Ltd	959.28	01 April 2023 - 31 March 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your RSA PA and Business Travel policy with your current insurer, Royal & Sun Alliance Insurance Ltd, for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

# Personal Accident

## Personal Accident Cover

Aggregate limit per insured person (£)	1,000,000
Accumulation limit any one single engine aircraft (£)	10,000,000
Accumulation limit any one multiple engine aircraft (£)	25,000,000
Accumulation limit any other occurrence (£)	25,000,000
Continental scale required	No

## Personal Accident - Committee Members/Volunteers of the Insured resident in Britain

Individual or group cover	Group
Persons insured	Committee Members/Volunteers of the Insured resident in Britain
Age limits	16 to 60 61 to 65
Activities	Clerical and non manual
Operative time	Occupational
Operative time including	Commuting

## Benefits

Benefit	Benefit amount (£)	Weeks payable	Deferment period (weeks)
Accidental Death Benefit	20,000.00		
Capital Benefits			
Permanent Total Disablement Benefit	20,000.00		
Temporary Total Disablement Benefit	100.00	104.00	0.00

## Capital Benefits

Benefit	Amount (£)
Loss of one or more limbs	20,000
Permanent loss of speech	20,000
Permanent loss of sight	20,000
Permanent loss of hearing	20,000

## Personal Accident - Any Director or Clerical Employee of the Insured resident in Britain

Individual or group cover	Group
Persons insured	Any Director or Clerical Employee of the Insured resident in Britain
Age limits	16 to 60 61 to 65
Activities	Clerical and non manual
Operative time	24 Hour

### Benefits

Benefit	Benefit amount (£)	Weeks payable	Deferment period (weeks)
Accidental Death Benefit	2 x salary		
Capital Benefits			
Permanent Total Disablement Benefit	2 x salary		
Temporary Total Disablement Benefit	1% of weekly wage	104.00	0.00
Temporary Partial Disablement Benefit	0.50% of weekly wage	104.00	0.00

### Capital Benefits

Benefit	Multiple of annual salary
Loss of one or more limbs	2
Permanent loss of speech	2
Permanent loss of sight	2
Permanent loss of hearing	2

# Professional Indemnity

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

You require renewal terms to be obtained based upon the updates provided by you on 8th March 2023.

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
Royal & Sun Alliance Insurance Ltd	2,337.72	01 April 2023 - 31 March 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your PI Combined policy with your current insurer, Royal & Sun Alliance Insurance Ltd, for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

# Professional Indemnity

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## Client details

Wageroll (£)	930,469
Turnover (£)	4,209,133

## Turnover breakdown

From UK (%)	100.00
From EU (%)	0.00
From USA/Canada not subject to USA/Canada jurisdiction (%)	0.00
From USA/Canada subject to USA/Canada jurisdiction (%)	0.00
From rest of world (%)	0.00

## Professional Indemnity

### Cover

Indemnity for any sum or sums which the insured may become legally liable to pay arising from any claim first made against them and notified to Underwriters during the period of insurance as a direct result of negligence on the part of the Insured in the conduct and execution of the professional activities & duties as defined below.

### Limit of Indemnity

£ 1,000,000.00 Any one claim

### Excess

£ 2,500.00

# Management Liability Package Renewal Quotation

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

You require renewal terms to be obtained based upon the updates provided by you on 8th March 2023.

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
Royal & Sun Alliance Insurance Ltd	3,080.00	01 April 2023 - 31 March 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your Management Liability Package policy with your current insurer, Royal & Sun Alliance Insurance Ltd, for the following reasons:

Renewal subject to: -

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

We are confident that these terms remain competitive with respect to cover and costs.

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

# Management Liability Package

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## Cover

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

## Employment Practice Liability

Limit of indemnity (£)	250,000.00
Excess (£)	5,000.00

## Pension Trustee Liability

Limit of indemnity (£)	1,000,000.00
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# Cyber Package Renewal Quotation

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

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

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
CFC Underwriting Ltd	3,185.20	10 April 2023 - 09 April 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your Cyber Package policy with your current insurer, CFC Underwriting Ltd, for the following reasons:

We recommend renewal with CFC Underwriting as they continue to offer a package that meets with your requirements.

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.



# Cyber Package

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## Client details

Turnover (next twelve months) (£)	3,875,959.00
Turnover (last completed financial year) (£)	3,759,659.00

## Turnover breakdown (Next twelve months)

From UK (%)	100.00
From EU (%)	0.00
From USA/Canada (%)	0.00
From rest of world (%)	0.00

## Turnover breakdown (Last completed financial year)

From UK (%)	100.00
From EU (%)	0.00
From USA/Canada (%)	0.00
From rest of world (%)	0.00

## Cyber

### Limit of Indemnity

£ 500,000.00

## Business Interruption

### Cover

Compensation for loss of income.

### Sum Insured

£ 500,000.00

## Crime

### Cover

Cover for theft, fraud or dishonesty by your employees or by third parties.

## Crime

### Limit of Indemnity

£ 250,000

### Excess

£ 1,000

### Benefits

Cover Type: Cyber	Limit of Liability
<b>Cyber Incident Response</b>	
Incident Response Costs	£500,000
Legal & Regulatory Costs	£500,000
IT Security & Forensic Costs	£500,000
Crisis Communication Costs	£500,000
Privacy Breach Management Costs	£500,000
Third Party Privacy Breach Management Costs	£500,000
Post Breach Remediation Costs	£50,000
<b>Cyber Crime</b>	
Funds Transfer Fraud	£250,000
Theft of funds	£250,000
Extortion	£500,000
Corporate Identity Theft	£250,000
Telephone Hacking	£250,000
Phishing	£250,000
<b>System Damage and Business Interruption</b>	
System Damage & Rectification Costs	£500,000
System Business Interruption	£500,000 / 12 months Indemnity Period / 8 hours Time Retention
Consequential Reputational Harm	£500,000 / 12 months Indemnity Period
Loss Adjustment Costs	£25,000
<b>Network Security &amp; Privacy Liability</b>	
Network Security Liability	£500,000
Privacy Liability	£500,000
Management Liability	£500,000
Regulatory Fines	£500,000
PCI Fines, Penalties & Assessments	£500,000
<b>Media Liability</b>	

Cover Type: Cyber	Limit of Liability
Defamation	£500,000
Intellectual Property Rights	£500,000
<b>Technology Errors and Omissions</b>	
Not covered	
Court Attendance Costs	£50,000

# Crime Renewal Quotation

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

You require renewal terms to be obtained based upon the updates provided by you on 8th March 2023.

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
Royal & Sun Alliance Insurance Ltd	3,704.78	01 April 2023 - 31 March 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your Crime policy with your current insurer, Royal & Sun Alliance Insurance Ltd, for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

Wageroll (£)	930,469
Turnover (£)	4,209,133

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

# Crime

## Cover Summary

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

## Client details

Wageroll (£)	930,469
Turnover (£)	4,209,133

## Crime cover

### Cover details

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

### RSA CR 2: Retroactive Exclusion

The Insurer shall not be liable to indemnify the Insured against any Loss or part of a Loss sustained prior to the Retroactive Date shown

### RSA CR 3: Impersonation Fraud endorsement with sub-limit

The Insurer shall indemnify the Insured against direct financial loss sustained by the Insured as a result of Impersonation Fraud first Discovered in the Policy Period or Discovery Period. The maximum amount payable under this endorsement shall be sub-limited to £250,000 in the aggregate and shall be part of the Limit of Liability. Impersonation Fraud means direct financial loss sustained by the Insured arising from the criminal, fraudulent or dishonest taking or appropriation of Money, Securities, Property or Funds to the deprivation of the Insured by a person, organisation or body purporting to be another person, organisation or body.

### RSA CR 4: Reduced First Retention

For the purpose of Section 5 – General Conditions, 5.18 Retention, the retention applicable to the first Crime payment for Loss under the Policy shall be reduced to £1,000. The reduced first retention shall only apply to the first payment of Loss for a Crime whether or not the Crime is Discovered under this Policy or any subsequent direct renewal of this Policy. Thereafter Item 5. Retention/Excess stated in the Schedule shall apply to each and every Crime.

### RSA CR 6: Ransomware Exclusion

The Insurer shall not be liable for any loss, damage, costs, expenses, Ransom or any other amount caused by, resulting from or arising out of Ransomware or Denial of Service or the threat or hoax thereof.

#### Definitions

Ransom means a demand for payment of money, including cryptocurrency or digital currency, or other valuable consideration, made by a third party holding itself out as responsible for an actual or threatened

Ransomware or Denial of Service attack.

Ransomware means the introduction of malware or code directly or indirectly causing unauthorised:

1. total or partial blocking of access to, disruption of normal operations of, Computer System(s); or
2. encryption, corruption, acquisition transmission or publication of, Data
3. connected with a demand for payment of a Ransom.

Denial of Service means an attack implemented over the internet or network to disrupt the normal operations of, or the total or partial blocking of access to,

Computer System(s) through excessive network traffic connected with a demand for payment of a Ransom.

Data means information used, accessed, processed, transmitted or stored by a Computer System.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party

#### **RSA CR 7: Crime Territorial Exclusion (Absolute)**

The following is added to Section 3 - Exclusions

##### **3.11 Territorial Exclusion**

sustained and Discovered by the Insured which arises directly or indirectly from Ukraine, Crimea Belarus and Russia or for any Subsidiary located therein.

Furthermore, in respect of the territories named in this endorsement, its agreed that the provisions of Section 5 – General Conditions 5.2 Acquisition or Creation

of Subsidiaries or Associated Companies shall not apply

# Commercial Vehicle Renewal Quotation

## Statement of Policy Demands and Needs and Personal Recommendations

We understand that you wish to arrange insurance for:

You require renewal terms to be obtained based upon the updates provided by you on 8th March 2023.

**Note:** the sums insured, limits of indemnity, cover levels, extensions, endorsements and benefits shown in the policy document confirm your specific insurance requirements.

## Recommended Quotation

We recommend the following renewal quote for your consideration:

Insurer	Premium (including IPT ) (£)	Cover Period
Aviva Insurance Limited	1,115.20	01 April 2023 - 31 March 2024

## Renewal Recommendation

We believe in the benefit of continuity with an insurer and only using those insurers where we have confidence in their service and performance, especially when it comes to paying claims.

Our personal recommendation is that you renew your Commercial Vehicle policy with your current insurer, Aviva Insurance Limited, for the following reasons:

- This policy meets your demands and needs as noted above/below
- Compared to other products in the market to which we have access, this product is priced competitively
- The terms, conditions and limitations are in line with alternative products
- In our experience this insurer provides excellent service including claims handling
- The insurer has a strong financial rating

## Cover Details

The renewal documentation issued by your insurers is attached which details the cover you have selected. You should examine this very carefully, especially the Statement of Fact as the information shown must be accurate. If any amendments are required, please inform us straight away. Failure to do so could mean that a claim is refused, or the policy made void.

A Policy Summary of our recommendation is enclosed which is designed to provide you with a quick and easy guide to the extent of your cover, policy conditions and your obligations. It is not a substitute for the Insurance Policy Schedule and Wording which should be carefully read and fully understood. If you require copies of your documentation at any time, please do contact us.

## Commercial Vehicle

### Cover

Comprehensive

### Vehicle(s)

Registration	Make/Model	Overnight Postcode	Year	Current Value (£)	Valid Drivers	Named Drivers	No Claims Bonus (Years)
NA14XSW	FORD TRANSIT 350 LWB MEDIUM ROOF RWD	G33 4LA	2014	15,000	Any Driver - Excluding Drivers Under 25	William Paul Black	0.00

### Driver(s)

Name	D.O.B	Sex	Relationship to Proposer	Class of Use	Licence Status
William Paul Black	06/08/1963	Male	Proposer	Carriage of Own Goods	Full UK Car Licence

### Excesses

Accidental Damage (£):	250
Fire & Theft (£):	250
W/S (£):	150



## Premium Payment

You currently settle the premium(s) by the following method(s):

Policy	Current Method of Payment
Social Housing	Cash
Commercial Combined	Cash
Engineering Computers	Cash
Engineering and Construction	Cash
Engineering and Construction	Cash
Contract Works	Cash
RSA PA and Business Travel	Cash
PI Combined	Cash
Management Liability Package	Cash
Cyber Package	Cash
Crime	Cash
Commercial Vehicle	Cash

Bruce Stevenson offer a number of payment options to suit you. You can pay your premiums by any of the following methods:

- Flexible monthly instalments by Direct Debit (via Premium Finance) are available
- Direct to Insurer Facilities
- Bank Transfer to Bruce Stevenson Insurance Brokers Ltd, as per invoice details
- Debit / Credit Card (please contact your Account Handler or pay online at [www.brucestevenson.co.uk](http://www.brucestevenson.co.uk))

## Providing you with excellent service

We pride ourselves on the service we provide our clients, your dedicated team



Steven Young, Social Housing Client Director  
T: 0141 354 4487  
M: 07467 952700  
[Steven.Young@brucestevenson.co.uk](mailto:Steven.Young@brucestevenson.co.uk)



Laura Turnbull Cert CII, Account Handler  
T: 0141 354 4489  
[laura.turnbull@brucestevenson.co.uk](mailto:laura.turnbull@brucestevenson.co.uk)

### Your Bruce Stevenson Office

Bruce Stevenson Insurance Brokers Ltd  
144 West George Street  
Glasgow  
G2 2HG  
Telephone: 0141 353 3539

# Claims Procedure

## Claims contact

To report or discuss any new or existing claims, please contact your Bruce Stevenson Claims Team using the contact details below:

T: 0131 553 2293

E: [claims@brucestevenson.co.uk](mailto:claims@brucestevenson.co.uk)

## Key requirements for new claims



**All losses**, which may or are likely to give rise to a claim under any of your insurance policies must be reported immediately to Bruce Stevenson. If in doubt as to whether your insurance policy will cover a loss, please contact Bruce Stevenson by telephone, for advice.



**Any loss involving theft must be reported to the Police immediately** and a crime report number should be obtained from them.



**Any major claim should be reported immediately** by telephone. Loss Adjusters may need to be appointed or other investigations may need to be conducted in order to examine the damage before repairs proceed.



**No admission of liability** should be made or assumed to any Claimant or anyone acting on their behalf. No costs should be incurred without insurers prior agreement.



**All correspondence should be passed immediately**, unanswered, to Bruce Stevenson.

# Transparency Disclosure

## Our Capacity & Services

### A. Sourcing a suitable policy:

Policy	The capacity in which we act
Social Housing	Your agent
Commercial Combined	Your agent
Engineering Computers	Your agent
Engineering and Construction	Your agent
Engineering and Construction	Your agent
Contract Works	Your agent
RSA PA and Business Travel	Your agent
PI Combined	Your agent
Management Liability Package	Your agent
Cyber Package	Your agent
Crime	Your agent
Commercial Vehicle	Your agent

### B. Placing the insurance:

Policy	The capacity in which we act
Social Housing	Your agent
Commercial Combined	Your agent
Engineering Computers	Your agent
Engineering and Construction	Your agent
Engineering and Construction	Your agent
Contract Works	Your agent
RSA PA and Business Travel	Your agent
PI Combined	Your agent
Management Liability Package	Your agent
Cyber Package	Your agent
Crime	Your agent
Commercial Vehicle	Your agent

### C. In the event of a claim:

Policy	The capacity in which we act
Social Housing	Your agent
Commercial Combined	Your agent
Engineering Computers	Your agent
Engineering and Construction	Your agent
Engineering and Construction	Your agent
Contract Works	Your agent
RSA PA and Business Travel	Your agent
PI Combined	Your agent
Management Liability Package	Your agent
Cyber Package	Your agent
Crime	Your agent
Commercial Vehicle	Your agent

## Important Considerations

### Setting your sums insured correctly

The sum insureds you select must be sufficient to deal with the full cost of reinstating your property in the event of a total loss. Failure to maintain your sums insured at the correct level may result in a claim not being fully paid. The attached Essential Client Guide provides useful information on setting sums insured and the factors you should consider.

### Adequate Indemnity Limits

It is extremely important that you select indemnity limits that will be sufficient for the potential level of exposure that your business faces now and in the future. Often existing limits of indemnity may appear plentiful; however, these amounts may not be enough if there is a major incident or substantial connected claims. In recent years the costs of settling serious personal injury claims has increased substantially and can run into many millions of pounds which may exceed existing limits of indemnity. If your insurance cover is not sufficient to meet a claim against you, your business assets might be at risk. We strongly recommend that you consider increasing your indemnity limits. Please contact us for further details of the options available.

## Our Remuneration

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

# Very Important Notices

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## Warranties, Conditions and Conditions Precedent

Where Warranties or Conditions apply to your policy, they must be complied with strictly and in full. Any breach could result in the policy cover being voided by the Insurer. We have highlighted the salient Warranties or Conditions that apply to each policy in the relevant pages within this Summary. It is vitally important that for insurance cover to respond as required, you fully understand and comply with any Conditions or Warranties imposed by Insurers.

## Your Duty of Disclosure and Making a Fair Presentation

When entering into an insurance contract you must disclose all material facts and circumstances which ought to be known by you. This is anything which might influence an insurer as to whether to insure you or not, or continue with any insurance that you have, what premium to charge or conditions to impose. This information must be presented to insurers in a clear and structured manner so that the insurer can readily assess it.

You must undertake a reasonable search of your organisation so that the facts disclosed are accurate and complete thereby providing your insurers with a fair presentation of what you do. As well as Senior Management, your search should include, but not be limited to:

- Persons responsible for key functions
- Parties who are beneficiaries of your policies including separate or subsidiary business units
- Third party service providers or customers

It is important to note that entering into an insurance contract includes not only the inception and each renewal of it, but any variations or amendments. Your duty arises each time a policy is varied.

Examples of 'material facts' that need to be disclosed include (but are not limited to):

- any incidents of loss or damage at the premises, or claims or incidents that might give rise to a claim (whether or not any loss, damage or liability is covered by insurance, or whether an insurance claim is made or not)
- whether an insurer has declined a proposal for insurance, cancelled cover, refused to renew a policy etc.
- alterations to the normal form of business that you have told the insurers about, including the use of hazardous procedures or materials (e.g. use of heat or chemicals, etc.)
- construction of the buildings, e.g. use of composite panels which present a higher fire risk
- changes in occupation (if other parties occupy the premises, or part of the premises, this will have an effect on insurer's assessment of the risk)
- changes in security of any premises, or in the existence, type, and operation of alarms and extinguishers
- changes to location (including additional or replacement premises), purchases (equipment or vehicles), acquisitions or new subsidiaries – if these are not disclosed, they won't be covered under the policy
- overseas activities (different territories have different rules and propensities for litigation and hence trading overseas may increase the level of risk for insurers)
- new products or activities (the activities you undertake are used to assess the perceived risk presented)
- criminal convictions or disqualification as a director in respect of anyone involved in the business,
- whether any director or partner has been involved in a business that has gone into liquidation / administration, has been dissolved or similar, or if they have personally been bankrupt or been subject to a County Court Judgement or similar
- official notices or warnings from Councils or any other local or statutory authorities

It does not matter that insurers have not asked for any information – you must still disclose it. Ask us for any advice you need as to whether something is material.

You must maintain a documented paper-trail (paper or electronic communications) to demonstrate that a reasonable search has been undertaken, including how such responses were verified as being correct

If you do not disclose all material facts the policy can be terminated from inception and the insurer may retain the premium. Other remedies may be available to your insurer depending on the circumstances of the non-disclosure.

Please see the enclosed Essential Client Guide which provides important information about the Insurance Act 2015 and further details of what insurers may do.

## Client History

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

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



## TERMS OF BUSINESS AGREEMENT

This Agreement is between 'You' the client or potential client 'You, Your' and Bruce Stevenson Insurance Brokers Ltd 'We, Us, Our', and applies to all work that We carry out on Your behalf. Please read this Agreement carefully and contact Us if there is anything in this Agreement with which You disagree or do not understand.

### 1. INTRODUCTION

We are part of the Aston Lark group of companies and are authorised and regulated by the Financial Conduct Authority (FCA) and bound by its rules in respect of insurance distribution activities. Our Financial Services register number is 307415 and Our registered address is 76 Coburg Street, Edinburgh, EH6 6HJ.

You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. The Financial Services Register also sets out Our permitted activities.

We are not tied to any insurer and no insurer holds any shareholding in Us or any of Our subsidiaries or associated companies. We do not have any holdings or voting rights in any insurer.

### 2. OUR SERVICE TO YOU

We will act as an insurance broker to arrange and administer contracts of insurance on your instructions.

We will normally provide a personal recommendation to You on the basis of a fair and personal analysis of the market, as distinct from using only a single or limited number of insurance undertakings. Where Our service differs to this, either because We only consider one or a restricted number of insurers, or if We do not give You a personal recommendation about the insurance products offered (in which case You are responsible for ensuring that it is suitable for You), We will advise You accordingly and, in the former case, We will provide You with the names of those insurers with which We conduct business.

We will provide You with details of the cover effected on Your behalf, including the insurer(s) who are underwriting the risk, and will clarify the scope of the advice given and explain the reasons. This will be provided in a durable medium (which includes email, unless You tell Us otherwise). We will provide You with evidence of cover and all relevant documentation promptly after inception of a policy. On occasion We may arrange insurance on Your behalf with insurers that have granted us a delegated underwriting authority. This authority may extend to the management of Your claims. We will notify You in the event We are acting under a delegated authority. Although Our letter/report will set out key aspects of the cover, this is not intended to be a substitute for the insurer(s) policy wording, which will take precedence in setting out the terms of the cover. We will use Our reasonable endeavours to place cover on Your behalf, but We do not guarantee to be able to do so.

While We take care to ensure that the information contained on Our website is accurate and up to date, We give You no promises, representations or warranties about the accuracy, completeness, reliability or suitability of any information on Our website.

Where We offer an instalment facility to You in order to pay Your insurance premium by regular instalments, We do not offer advice in relation to this, but We may ask some questions to narrow down the selection of options available; You must make Your own choice on which option to accept.

We only act as a credit broker when arranging instalment facilities on Your behalf, and not as a lender.

We aim to treat You fairly and to meet the following outcomes in all Our dealings with You:

- You can be confident that the fair treatment of customers is central to Our corporate culture.
- The products and services that We have recommended to You and You have chosen are designed to meet Your insurance needs as far as reasonably possible.
- We will provide You with clear information and keep You appropriately informed before, during and after the point of sale.
- You will not face unreasonable post-sale barriers to submit a claim or make a complaint.
- We will give You appropriate information about the products and services We recommend, including details of any costs or charges (if any) in addition to Your premiums.

#### Motor Insurance Database (MID)

In accordance with the 4th European Union Motor Insurance Directive as codified by Directive 2009/103/EC (and any subsequent legislation), where We have agreed with You to provide this service, We will endeavour to assist You in complying with the legislation surrounding the notification of vehicles to the MID. We may charge for this assistance. It should be noted that the responsibility for notification of vehicles or information remains with You. We cannot accept responsibility for any item either incorrectly registered or not registered on the database, whether notified to Us or not.

### 3. CONFLICTS OF INTEREST

We are committed to providing a professional standard of service to Our clients, and accordingly We endeavour to manage any conflicts of interest that may arise. Conflicts can arise in the course of Us providing any service between:

1. Bruce Stevenson Insurance Brokers Ltd, including Our managers, employees and appointed representatives, or any person directly or indirectly linked to them by control, and a client of Ours; or
2. One or more of Our clients.

We will inform You in the event that a conflict situation occurs and agree with You the most appropriate way of dealing with it. It may be necessary for information to be handled by different departments within Bruce Stevenson Insurance Brokers Ltd (commonly referred to as Information Barriers).

This will require that persons employed in one department of Our business withhold the information held from those in another department of Our business. However, some circumstances may require that We do not act for one (or both) of the parties if the conflict cannot be adequately addressed by Our internal controls. We will discuss this with You, where this is the case.

For further details please request a copy of Our Conflicts of Interest Policy

#### **4. SECURITY**

Whilst We make every effort to place cover with financially strong companies, We do not guarantee the solvency of any insurer We place business with. If a participating insurer becomes insolvent, You may still be liable to pay the premium, whether in full or pro-rata. For this reason, unless advised otherwise separately in writing, We will not recommend, or place Your business with, insurers that do not have an adequate financial strength rating (BBB- or better from Standard and Poor's or equivalent) from an independent rating agency such as Standard and Poor's or A M Best. If You want unrated insurers to be considered You must explicitly request this, and whether We agree to such request is at Our sole discretion and subject strictly to Our requirements as in force from time to time. Alternatively, You may be able to access unrated insurers either direct or via an alternative Insurance Intermediary.

#### **5. YOUR OBLIGATIONS**

When instructing Us to place or to renew insurances, Your obligations will differ depending on whether You are classed as either a consumer or a commercial client.

##### **Consumer**

If You are a consumer (defined by the FCA as: any natural person acting for purposes outside his trade, business or profession) You must use reasonable care not to make a misrepresentation to insurers (which includes a failure to comply with the insurer's request to confirm or amend particulars previously given). Failure to comply with this duty may mean that the policy is void and the insurer may not be liable to pay all or some of Your claim(s).

##### **Commercial client**

If You are a commercial client, You must make a fair presentation of the risk to insurers.

A fair presentation of the risk involves disclosing:

- every material circumstance which any individual who is part of senior management or responsible for arranging your insurance knows or ought to know (including what should reasonably be revealed by a reasonable search of information available, including, for example, by making enquiries of Us); or
- sufficient information to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances,

in a manner (i) that is reasonably clear and accessible to the insurer, and (ii) in which every material representation as to a matter of fact is substantially correct, and every material representation as to a matter of expectation or belief is made in good faith. A material circumstance is one that would influence the insurer's judgment in determining whether to take the risk and, if so, on what terms.

This duty continues throughout the term of Your insurance. You should familiarise Yourself with Our Insurance Act guide for further information about Your obligations and insurer remedies, which is available at [www.brucestevenson.co.uk](http://www.brucestevenson.co.uk) or contact Your usual advisor for details.

All answers or statements given on a proposal form, claim form or other document relevant to Your insurances will be Your responsibility and You should always check the accuracy of the information You provide to Us and/ or insurers. Failure to comply with Your duty of fair presentation of the risk may mean that the policy is void and the insurer may not be liable to pay all or some of Your claim(s).

You should seek Our advice if You are in any doubt as to Your obligations.

When a policy is issued, You must check this carefully to confirm that it meets Your needs, and ensure that You are able to meet the policy terms and conditions. Please seek Our advice promptly if You are in any doubt over any of the policy terms and conditions.

#### **6. RENEWALS**

Once We have arranged a policy to which You have agreed, the placement of that policy will not automatically be reviewed at each renewal unless You request it and/or We deem it necessary in accordance with the paragraph below.

Whilst We will make reasonable efforts to contact You prior to renewal to obtain Your instructions, if for whatever reason We are not in receipt of Your instructions by Your renewal date, in order to protect Your position, We may at Our absolute discretion renew Your policy on the basis of Our recommendation. Such renewal will be based on the information You have previously provided to Us, and You should therefore advise Us immediately of any changes. However, We reserve the right not to renew Your policy if We do not receive Your instructions by the renewal date, and We will not be held liable for any loss You may suffer if You fail to provide the necessary instructions in sufficient time before renewal.

#### **7. CLAIMS**

You must tell Us as soon as possible of any incident or circumstance which may result in a claim under any insurance arranged by Us and of all relevant facts relating to it. Failure to do so may result in the insurer not paying the claim. This is in addition to any obligations imposed by insurers, details of which will be set out in the policy wording. We will notify insurers in accordance with the circumstances notified by You. You will be required to give all necessary information and assistance required by insurers in order to deal with Your claim.

In some circumstances, claims will be dealt with directly by Your insurer or by someone appointed by them. We will let You know if that is the case.

#### **8. LANGUAGE OF COMMUNICATIONS**

All communications between You and Us, including all communication of terms and conditions, will be in English, unless otherwise agreed in writing.

#### **9. ELECTRONIC COMMUNICATIONS**

Both parties may communicate with each other using electronic mail and attachments. Both parties accept the inherent risks of using such means of communication. Both parties are responsible for checking that messages received are complete and both agree that in

the event of a dispute neither will dispute the legal evidential standing of an electronic document. Any agreement reached using electronic mail will be binding on both parties.

Although We have in place virus protection software You should use Your own virus protection software. Neither We nor You accept any responsibility to the other for viruses that may enter Our respective systems or data via Our electronic communications.

We are unable to accept instructions from You by means of text messages or other electronic messages or messages received other than via Our corporate email addresses or, where relevant, by any software We have asked You to use for the purposes of providing information relevant to Your insurances.

#### **10. TELEPHONE COMMUNICATIONS**

Both parties may communicate by telephone, but it is agreed that no instructions that require action will be left on any messaging service since neither party can guarantee that they will be received or actioned. Telephone conversations may be recorded by Us for training or monitoring purposes.

#### **11. BRIBERY ACT**

You agree to comply at all times with all laws and regulations that apply to You related to anti-bribery and corruption, including the UK Bribery Act 2010. We fully comply with the Bribery Act 2010, and will not accept any form of payment, gift or service, the intention of which could be considered to result in the improper performance of Our obligations to You. If We reasonably believe that You have attempted to offer a bribe or engaged in activities contrary to applicable anti-bribery and corruption law and regulation, We have the right to terminate Our agreement with You immediately.

#### **12. SANCTIONS**

We shall not provide any services and shall not be liable to pay any sums or provide any benefit to You to the extent that the provision of such services, payment of such sums or provision of such benefit would breach or expose Us to any enforcement or other adverse action under sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. If You have any concerns in relation to any of the above, You should let Us know.

#### **13. DATA PROTECTION**

##### **Definitions**

"Data Protection Laws" means:

- the Data Protection Act 2018;
- the General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation as amended or updated from time to time in the United Kingdom ("GDPR");
- the Privacy and Electronic Communications (EC Directive) Regulations 2003 ("Privacy Regulations"); and any legislation which supersedes, updates or amends the GDPR, Data Protection Act 2018 or Privacy Regulations;

The terms "**Controller**", "**Data Subject**", "**Personal Data**", "**Personal Data Breach**" and "**Processing**" have the meanings given in the GDPR.

We are committed to keeping Personal Data confidential and process all Personal Data in accordance with the Data Protection Laws. Our Privacy Notice, which explains how and why we process Personal Data, including what rights individuals have under the Data Protection Laws, can be viewed on Our website or a copy can be provided on request.

We shall, and if you are a commercial client, you shall, comply with all applicable requirements of the Data Protection Laws. This clause 13 is in addition to, and does not relieve, remove or replace, a party's obligations under the Data Protection Laws.

If you are a commercial client, both parties acknowledge their intention to process the Personal Data as independent Controllers.

If you are a commercial client, where You collect Personal Data which You subsequently transfer to Us in order for Us to provide You with any services under this Agreement, You will ensure that:

- all fair processing notices have been given (and/or, as applicable, valid consents obtained that have not been withdrawn) and are sufficient in scope and kept up to date in order to meet the transparency requirements set out in the Data Protection Laws to enable Us to Process such Personal Data in accordance with this Agreement and the Data Protection Laws. Each party acknowledges and agrees that You will have met such transparency requirements by making reference to Us and including a link to Our Privacy Notice in the information that You provide to Data Subjects about the Processing of Personal Data under this Agreement;
- such Personal Data is adequate, relevant and limited to what is necessary in relation to the services being provided by Us;
- such Personal Data is accurate and, where necessary, up to date;
- such Personal Data has been collected by You lawfully and, where appropriate, the necessary consents have been obtained from the Data Subject.

If you are a commercial client, each party will promptly notify the other on receipt of any requests, inquiries or complaints from Data Subjects and/or supervisory authorities (as defined in the Data Protection Laws) received by that party which are relevant to any Personal Data Processed under this Agreement and will provide the other party with reasonable assistance, upon request, in dealing with any such requests, inquiries or complaints.

If you are a commercial client, each party shall comply with its obligations to report a Personal Data Breach relating to any Personal Data Processed under this Agreement to the appropriate supervisory authority and Data Subject(s) (where applicable) under Articles 33 and 34 of the GDPR and shall inform the other party promptly of any Personal Data Breach which is notifiable to the supervisory authority under Data Protection Laws. Without undue delay, the parties agree to provide reasonable assistance as is necessary to each other to facilitate the handling of any Personal Data Breach in an expeditious and compliant manner.

##### **Data Principles**

We will abide by the following principles:

- process Personal Data lawfully, fairly, and in a transparent manner;
- collect Personal Data for specified, explicit, and legitimate purposes and not further process it in a manner that is incompatible with those purposes;
- ensure that Personal Data is adequate, accurate, relevant and limited to what is necessary in relation to the purposes for which it is processed;
- Personal Data will be kept in a form which permits identification of Data Subjects for no longer than is necessary;
- Personal Data is processed in a manner that ensures appropriate security.

Our Data Protection Compliance Officer can be contacted at; Bruce Stevenson Insurance Brokers Ltd, 76 Coburg Street, Edinburgh, EH6 6HJ, or by email at [scott.fairgrieve@brucestevenson.co.uk](mailto:scott.fairgrieve@brucestevenson.co.uk).

#### 14. CONFIDENTIALITY

We agree to keep all Your confidential information in strict confidence and not disclose such information except:

- (a) to the extent necessary to provide Our services to You under this Agreement, including (i) the sharing of information to implement or administer a syndicated placement; and (ii) to Your legal and other professional advisors or experts giving professional advice, or other service providers providing services in connection with the insurance We place for You;
- (b) to law enforcement and/or regulatory authorities, to the extent we determine We are required to do so;
- (c) to other companies within the Aston Lark group of companies;
- (d) to Our legal or other professional advisers or experts giving professional advice or reinsurers; and
- (e) other persons with Your written consent.

#### 15. COMPLAINTS

It is always Our intention to provide You with a quality service. However should You have cause to complain please send Your complaint to the Compliance Officer, Bruce Stevenson Insurance Brokers Ltd, 76 Coburg Street, Edinburgh, EH6 6HJ ([scott.fairgrieve@brucestevenson.co.uk](mailto:scott.fairgrieve@brucestevenson.co.uk)). Your complaint will be acknowledged within five (5) working days advising who will be handling the complaint. You will then receive a detailed response within eight weeks, unless We write to You advising that a response will be delayed.

If You are not satisfied with Our response, You may be eligible to refer Your complaint to the Financial Ombudsman Service (FOS) The Financial Ombudsman Service, Exchange Tower, London E14 9SR (<https://www.financial-ombudsman.org.uk/>).

If Your policy is insured in the Lloyd's market, We will provide You with Our response within two weeks. If You are unhappy with Our response You are entitled to refer Your complaint to Lloyd's and they will provide You with their response within eight weeks, but if You are not happy with the response You get from Lloyd's, You may be entitled to refer the matter to the FOS. You can refer a complaint to Lloyd's by contacting them at Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN, or by email at [complaints@lloyds.com](mailto:complaints@lloyds.com).

A full copy of Our complaints procedure is available on request.

Your right to complain to Us and/or to refer Your complaint to the FOS is without prejudice to Your right to take legal action.

#### 16. COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme should We be unable to meet Our obligations. This depends on the type of insurance policy and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS. The FSCS can be contacted at;

[www.fscs.org.uk](http://www.fscs.org.uk)

or

Financial Services Compensation Scheme

PO Box 300

Mitcheldean GL17 1DY

#### 17. PAYMENT OF PREMIUM AND OTHER MONIES

Unless payment is made direct to the insurer or to a premium finance company, You must pay Us all amounts due in accordance with the terms and the payment date specified on Our invoice or other documentation. As We are under no obligation to fund premium to insurers on Your behalf, failure to pay the monies due by the payment date may lead to a policy not being inceptioned or insurers cancelling Your policy.

We reserve the right to make charges, in addition to any insurance premiums, for the arranging, amending, renewing and cancelling any policy of insurance as well as the handling of claims. Please see Section 19 (Our Remuneration) below for further details in respect of this. However, You will not incur a liability to pay a fee unless We have given You prior notice of this.

#### 18. CLIENT MONEY

We, in the course of carrying on insurance distribution, handle client money in accordance with the FCA Client Assets Sourcebook (CASS) rules, which are designed to protect You. A copy of the CASS rules is available on request.

We handle client money in either one of the following ways, both of which are described in more detail below:

- i. it is held on Your behalf in a segregated bank account that is subject to a non-statutory trust; or
- ii. it is held by Us as agent of the relevant insurer ("risk transfer").

#### *Non-Statutory Trust*

The aim of the trust is to protect You in the event of Our financial failure, or the failure of the bank or a third party at which the money may be held. In such a circumstance, Our general creditors (or those of the bank or third party) should not be able to make claims on client money, as such money will not form part of Our (or the bank's or third party's) property. The fact that We will hold money on trust

gives rise to fiduciary duties which will be owed to You until the client money reaches the insurer, at which time Our fiduciary duties with regard to Your money will cease.

By holding client money subject to a non-statutory trust, We are entitled to and may make advances of credit from the trust to enable a client's premium obligation to be met before the premium is remitted to Us. Similarly, it allows claims and premium refunds to be paid from the trust to a client before receiving remittance of those monies from the insurer.

#### **Risk Transfer**

Risk transfer applies where money is held by Us as agent of a relevant insurer in accordance with a written agreement with that insurer. The written agreement will specify the extent to which risk transfer will apply and whether it includes all items of money or is restricted for example, to the receipt of premiums.

Where risk transfer applies, You will be protected to the extent that any premiums We receive from You are treated as having been received by the insurer when they are received by Us. Where the agreement extends to premium refunds and/or claims, any premium refunds or claims will be treated as received by You only when they are actually paid to You.

#### **Segregation of Bank Accounts**

Client money is kept separate from Our own money. Client money will be deposited into a client bank account with an authorised UK clearing bank. Any interest earned on client money that is subject to a non-statutory trust will be retained by Us.

#### **Segregation of Designated Investments**

We may also arrange to hold client money, that is subject to a non-statutory trust, in separately permitted designated investments with a value at least equivalent to the money that would otherwise have been paid into a client bank account. If We do this, We will be responsible for meeting any shortfall in Our client money resource which is attributable to falls in the market value of a segregated investment. Any investment returns on any segregated designated investments will be retained by Us.

#### **Commission**

Where client money is held on a non-statutory trust, We can only withdraw commission from the client bank account in the following circumstances:

- i. when We actually receive the premium as cleared funds from You (or from a third-party premium finance provider on Your behalf); and
- ii. at the point at which the commission becomes due and payable to Us for Our own account provided this is consistent with the terms of business of the insurer to whom the premium is payable.

Until that point commission will remain client money.

Where risk transfer applies, commission will become due and payable to Us for Our own account immediately on receipt of the premium, provided this is consistent with the terms of business of the insurer to whom the premium is payable.

#### **Payment to Third Parties**

We may transfer client money to another person, such as another intermediary, for the purpose of effecting a transaction through that person. Where We transfer client money that is subject to a non-statutory trust, to another person, We will remain liable to You for such money for as long as it remains client money.

### **19. OUR REMUNERATION**

We are remunerated for Our services in the following ways:

#### **Commission**

When We arrange a policy with an insurer on Your behalf, We may receive commission from the insurer which is a percentage of the total annual premium. Any commission is considered to be fully earned when Your insurance(s) incepts. We will tell You in writing (where applicable, upon request) whether we receive such a commission or any other remuneration, including indirect remuneration (and including the source of such remuneration) for arranging Your insurance or providing You with any other services.

#### **Fees**

We may negotiate a fee with you for Our services, however You will not incur a liability to pay a fee unless We have given You prior notice of this. Where We are not able to supply you with the actual fee, We will supply you with the basis of calculation of any such fee. Occasionally We may charge a fee in addition to any commission We are paid by an insurer, and if this is the case, We will inform You. We will also advise You in advance in the event third party providers that We use to arrange Your insurances charge a fee. Any fee is considered to be fully earned when Your insurance(s) incepts.

#### **Administration Fees**

We will inform You separately of any administration fees that may apply to Your policy. In the event of policy cancellation, any cancellation fee may be deducted from any refund of premium due to You. Subject to Your policy terms and conditions, no refund will be issued in the event of a policy cancellation if a valid claim has been made (or is intended to be made) or a circumstance has been notified under that policy. We reserve the right to deduct any unpaid premium from any claim settlement.

#### **Other Income**

In addition to commission, fees and administration fees, We may receive other income from insurers or third parties, including but not limited to additional payments from insurers based upon pre-agreed criteria.

For arranging premium instalment facilities, We earn a variable amount of commission from Our premium finance provider which is usually a percentage of the interest that You pay. This means that the amount You pay for credit and the overall cost of arranging Your insurance will vary according to the interest charged by the lender and the amount of commission We earn. There may be occasions where there is a choice of instalment payment options which may charge different interest rates. Typically, if Your policy is paid via a direct debit instalment arrangement directly with the insurer, We will not receive any additional payments outside of the commission/fees earned for arranging Your policy.

Using premium finance rather than paying the premium in one amount makes the overall cost of the insurance more expensive.



A full breakdown of the cost of Your insurance and the cost of credit will be provided as part of Your new business or renewal quotation before You decide whether to proceed. Please be assured that the way in which We are remunerated will not at any time conflict with Our responsibilities to meet Your needs and treat You fairly.

#### **Services on Behalf of Insurers**

We have agreements in place with certain insurers that We will undertake certain activities on their behalf which may include producing policy documentation, compilation of risk data, risk identification surveys, and claims management. In return for these services certain insurers will make a payment to Us. These payments are separate, and in addition to, any commissions, or fees and administration fees that You pay Us.

#### **Our Commitment to Transparency**

You are entitled at any time to request information regarding any commission or other income which We may have received as a result of placing Your insurance business or arranging Your premium finance. We will provide full details in writing where such request is made within seven (7) working days.

#### **20. LIMITATION OF LIABILITY**

Nothing in this Agreement shall limit or exclude Our liability for personal injury or death caused by negligence, or fraudulent acts, or any liability to You arising under our regulatory obligations insofar as we are prohibited from limiting our liability to You in relation to the same.

In respect of all other claims arising out of or in connection with this Agreement, We will not be liable for any loss or damage where there is no breach of a legal duty owed to you by Us, where such loss is not a reasonably foreseeable result of any such breach, or for any increase in loss or damage resulting from breach by You of any term of this Agreement. We will have no liability in respect of losses relating to Your business such as lost data, lost profits or business interruption. For commercial clients, our total aggregate liability in respect of all claims arising out of or in connection with this Agreement shall be limited to the sum of £10 million, unless otherwise agreed in writing.

You acknowledge and agree that You shall only be entitled to make a claim against Us, and not against any individual employee, director or officer of Ours.

#### **21. GOVERNING LAW**

This Agreement is governed by and construed in accordance with the laws of Scotland. If there is a dispute, it will be subject to the jurisdiction of the courts of Scotland.

#### **22. THIRD PARTY RIGHTS**

No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement other than any associated and/or subsidiary companies, parent undertakings of Bruce Stevenson Insurance Brokers Ltd, and/or individual employees, directors or officers of Ours. This provision shall not affect any right or remedy of a third party which exists or is available apart from the Contracts (Rights of Third Parties) Act 1999.

#### **23. SEVERABILITY**

If any provision of this Agreement is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of this Agreement which will remain in full force and effect.

#### **24. ENTIRE AGREEMENT**

This Agreement sets out the entire agreement between Us in relation to the subject matter within the scope of this Agreement and supersedes any previous agreement, representations and understandings between Us in such respect with effect.

#### **25. AMENDMENT TO TERMS**

We may amend the Terms of this Agreement at any time by giving You fourteen (14) days' notice in writing. If You do not agree to the amended terms, You may cancel this Agreement from the date when the new terms would otherwise take effect.

#### **26. NOTICES**

Any notice given under or in connection with this Agreement shall be in writing and shall be:

- a) delivered by hand or by prepaid first-class post or other next working day delivery service to the other party's registered office (if a corporate entity) or last known address (in any other case); or
- b) sent by email to Our account executive that You normally deal with (in respect of notices sent by You to Us) or to You or Your nominated individual (in respect of notices sent by Us to You).

Any notice shall be deemed to have been received:

- a) if delivered by hand, on signature of a delivery receipt; or
- b) if sent by prepaid first-class post or other next working day delivery service, at 9.00 am on the second Business Day after posting; or
- c) if sent by email, at the time of transmission, or, if this time falls outside business hours in the place of receipt, when business hours resume. In this clause, "business hours" means 9.00am to 5.00pm Monday to Friday on a day that is not a public holiday in the place of receipt.

#### **27. DURATION**

This Agreement shall commence from the date that We advise You, or from the date You appoint Us to act as Your intermediary or You instruct Us to arrange insurances on Your behalf, whether at renewal of Your insurances or otherwise, whichever of these dates is the earlier. This Agreement shall then continue until cancelled in accordance with the Termination Clause below.

#### **28. TERMINATION**

You or We may terminate this Agreement by giving thirty (30) days' notice in writing. This Agreement shall automatically terminate on the date that any policies arranged by Us for You are terminated or are not renewed such that there are no such active policies.

In the event of termination by You, We will be entitled to receive all fees or brokerage due and payable (whether or not these have been received by Us) in relation to policies placed by Us prior to the termination of this Agreement, other than where such termination

is in relation to Our breach of this Agreement or as a result of Us not providing the Services in accordance with any specific additional service agreement entered into with You.

Either party may terminate this Agreement immediately, by giving notice in writing to the other party, if the other party:

- is in material, or repeated, breach of this Agreement, and if such breach is capable of remedy does not rectify such breach within thirty (30) days of receipt of written notice of it;
- in the event, or suspicion, of fraud, non-disclosure, misrepresentation, or dishonesty (including acting in contravention of the Bribery Act or similar legislation);
- immediately, without notice, should either party become the subject of voluntary or involuntary liquidation or administration proceedings or (if applicable) become the subject of an action in bankruptcy or make or propose any composition with creditors or otherwise acknowledge its insolvency, suspend its activities or upon a resolution being passed or an order made for its winding up.

In the event that this Agreement is terminated, We will cease to be Your agent. As a consequence of this We will no longer provide You with any services, including claims handling where this service is provided to You prior to termination, except where We are required to continue handling Your claim under the terms of Our delegated authority granted by certain insurers.

Any commission or fee is considered to be fully earned when Your insurance(s) incepts and any unpaid commission or fee will be due and payable to Us upon termination. Any unpaid fees may also be due and payable prior to inception of Your insurance(s) subject to the terms of the relevant fee agreement.

Where a policy or policies is cancelled (if permitted in accordance with its terms), We will deduct a proportion of the commission element from any return premium provided by the insurer(s) as reasonably necessary to sufficiently cover our costs.

If after termination of this Agreement You still require services from Us, these will be subject to a new written Agreement and We reserve the right to make an additional charge for these services, however there is no obligation on Us to agree to perform such services.

Nothing in this section will affect Your ability to terminate Your insurance in accordance with the terms of Your agreement with the terms of the policy, or (if you are a consumer) Your right to cancel without giving any reason and without penalty within 14 days from the conclusion of the contract (or, if later, receipt of the terms and conditions).

Bruce Stevenson Insurance Brokers TOBA (January 2022)



Bruce Stevenson Insurance Brokers Ltd is registered in Scotland. Registered No. 207315.  
Registered Office: 76 Coburg Street, Edinburgh, EH6 6HJ.  
Bruce Stevenson Insurance Brokers Ltd are authorised and regulated by the Financial Conduct Authority.

[www.brucestevenson.co.uk](http://www.brucestevenson.co.uk)





<b>Management Committee</b>	26 April 2023
<b>Agenda Item</b>	9
<b>Title of Paper</b>	Rent Arrears Update
<b>Author</b>	James Wilson, Housing & Customer Service Manager
<b>Attachment(s)</b>	Arrears performance report
<b>Executive summary</b>	<p>The following information is recorded at the end of Period 12, that is 31 March 2023:</p> <ul style="list-style-type: none"> <li>• Gross current tenant rent arrears are £307,284 - 8.81% of annual income.</li> <li>• Net arrears are £270,495 – 7.76% of annual income.</li> <li>• Former Tenant's arrears are £71,268.</li> <li>• Rent collection is currently 97.30% (cumulative 12 months to end March 2023, based on rent charged and payments collected)</li> <li>• 95 tenants (12% of all tenants) owing £1,000+ now owe £213,293 collectively – 69.41% of current arrears and 6.12% of annual rent income.</li> <li>• 57 (7.20% of all tenants) of those owing £1,000+ are UC recipients</li> <li>• 48 tenants (6.06% of all tenants) owe £2,000+</li> <li>• The number of tenants claiming UC is 272 (35 % of tenants).</li> <li>• The amount of UC arrears figure is £163,501 (53.21% of the current arrears) or (4.69% of annual income)</li> </ul>

## 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 January 2023 position.

## 5. MAIN ISSUES:

5.1 Since the last Committee update, gross current tenant rent arrears have increased by £1,681 to £307,284 (8.81%). However, at the end of period, some £2,034 of payments could not be posted, being from DWP without a remittance statement. This would have reduced the balance to £305,250 (8.75%).

5.2 During the same period, net current arrears decreased by £2,327 to £270,495 (7.76%). However, the non-posted payments noted above would have reduced this balance to £268,460 (7.70%).

5.3 The Former Tenant Arrears have increased by £4,813 to £71,268.

5.4 We are still working to resolve issues with backdated payments on HomeMaster. The system has now been updated amending the way the technical arrears are calculated. However, prior to us moving to using Auto – Entitlements, which will calculate the technical arrears based on actual payments received, as opposed to expected payments – work remains to be done creating entitlement cards for all UC cases. These have been done to date for cases where old entitlements required to be removed or where technical arrears balances had required adjustment.

5.5 95 tenants owe more than £1,000, which is 2 less than reported at last Committee meeting, and those owing more than £2,000 have remained at 48.

5.6 Universal Credit (UC) is now claimed by 272 WHA households according to the Universal Credit Portal, however, there are 238 UC recipients recorded on our internal HomeMaster system which records cases where payments are paid direct to WHA. UC arrears accounts for 53.21% of the total gross current rent arrears.

5.7 Officers are continuing to make new payment arrangements, or alter previous arrangements, as tenants are dealing with the cost of utility bills and the cost of living generally.

5.8 The collection rate is 97.30%, including the non-posted payments due for the period. This figure will be adjusted to match ARC reporting requirements, but is currently based on rent charged and rent collected figure.

5.9 We had given a support group that lease one of our properties until mid-January 2023 to clear their arrears. The account has not been cleared and the balance now stands at £3,522.74. However, they have indicated that, following the meeting with Glasgow City Council, they should be able to clear the account this month.

## 6 ARREARS CASE BREAKDOWN BY VALUE AND QUANTITY

6.1 At the last Committee meeting it was requested a breakdown was provided of cases or particular balances, I have detailed below case load by amount and relating information.

6.2 Cases over a months rent in arrears and under £1000 is 89 cases which accumulate £57,903.29 of arrears. Of these 89 cases we have 51 cases with an arrangement in place.

6.3 Cases over £1000 and under £2000 is 47 cases which accumulate £66,616.54 of arrears. Of these 47 cases we have 27 cases with arrangements in place.

6.4 Cases over £2000 is 48 cases which accumulate £146,676.83 of arrears. Of these 48 cases we have 26 cases with arrangements in place.

## **7 Discussion**

7.1 Following previous meetings in January 2023, the 3 cases logged in court which were granted for eviction, of these cases only 1 eviction has been carried out. 1 case had a significant backdate and the other case has had a minute of recall submitted which recalls in May. Currently there are 17 cases in the court system.

## **8 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES**

8.1 ARC report will include our performance.

## **9 FINANCIAL IMPLICATIONS**

9.1 Dealt with in the body of the report.

## **10 KEY RISKS**

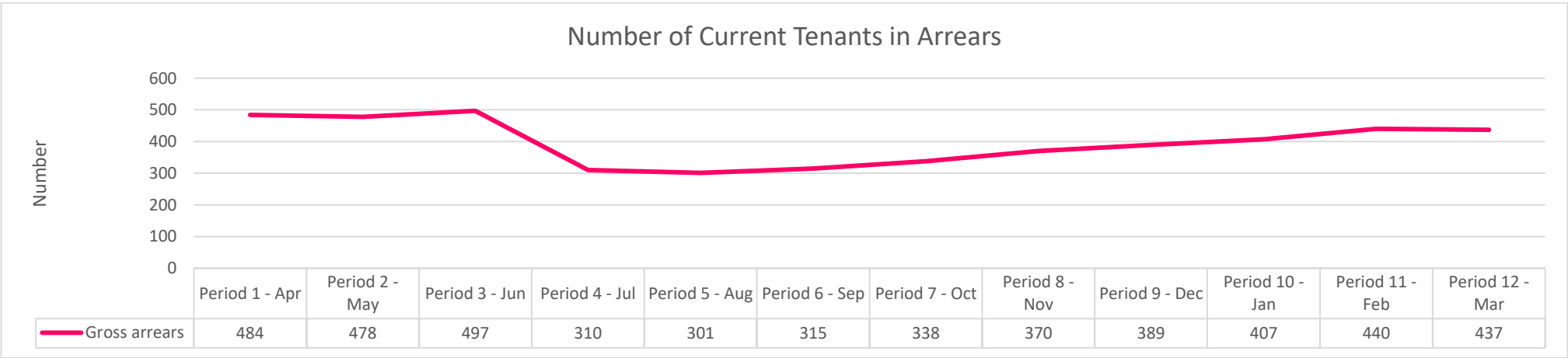
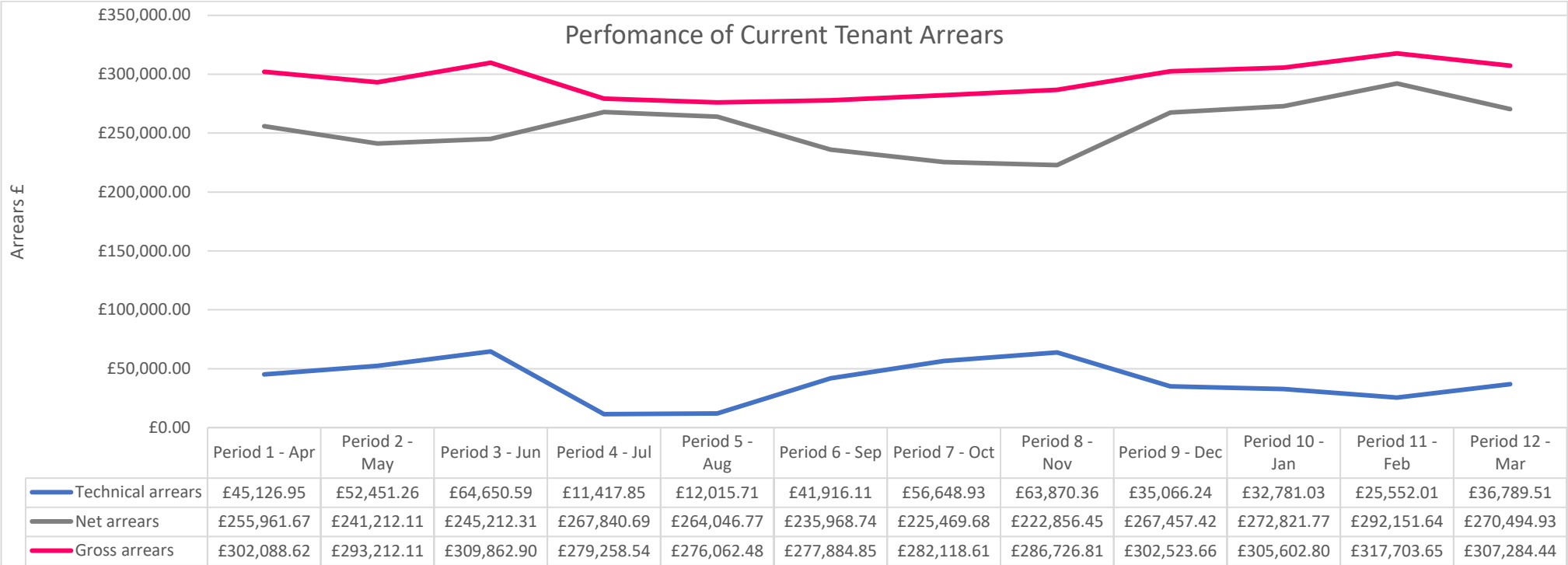
10.1 Failure to robustly manage arrears is a failure to deliver on core KPI and reduces income to the Association. Mitigation – persistent and consistent application of policy and staff performance management.

10.2 Any rise in evictions may lead to reputational damage. Mitigation- use only as a last resort.

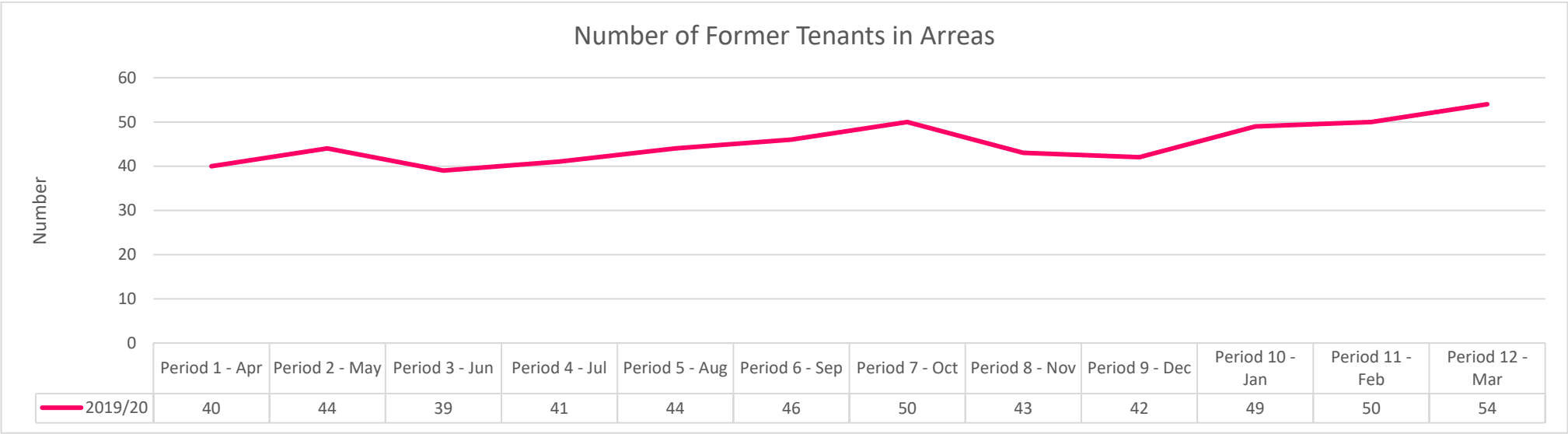
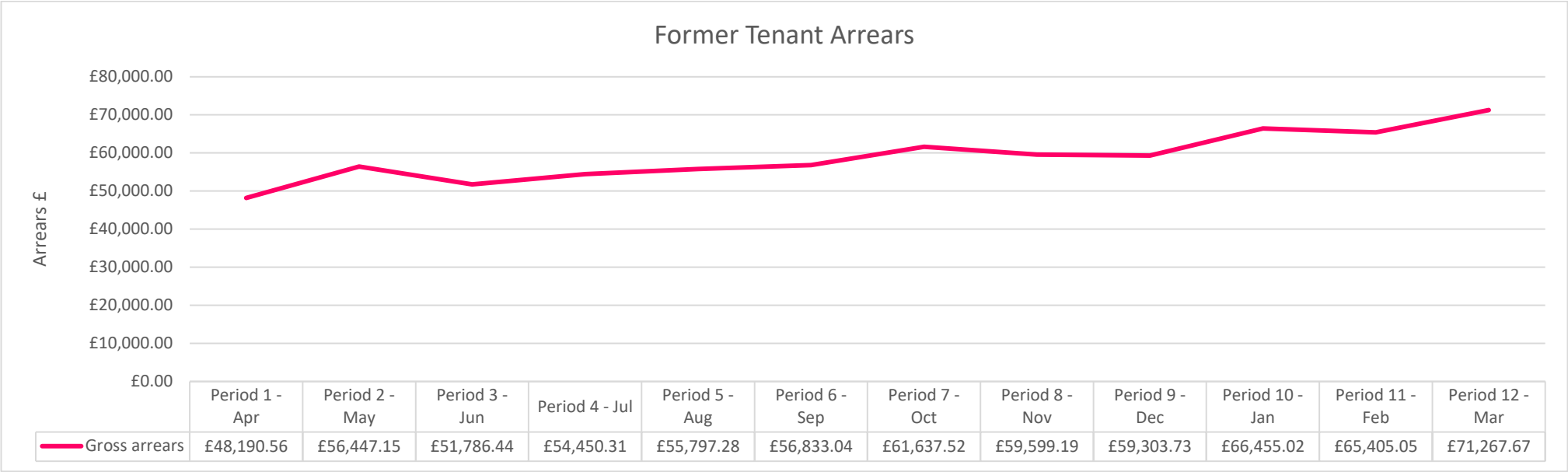
## **11 EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS**

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

CURRENT TENANT ARREARS PERFORMANCE

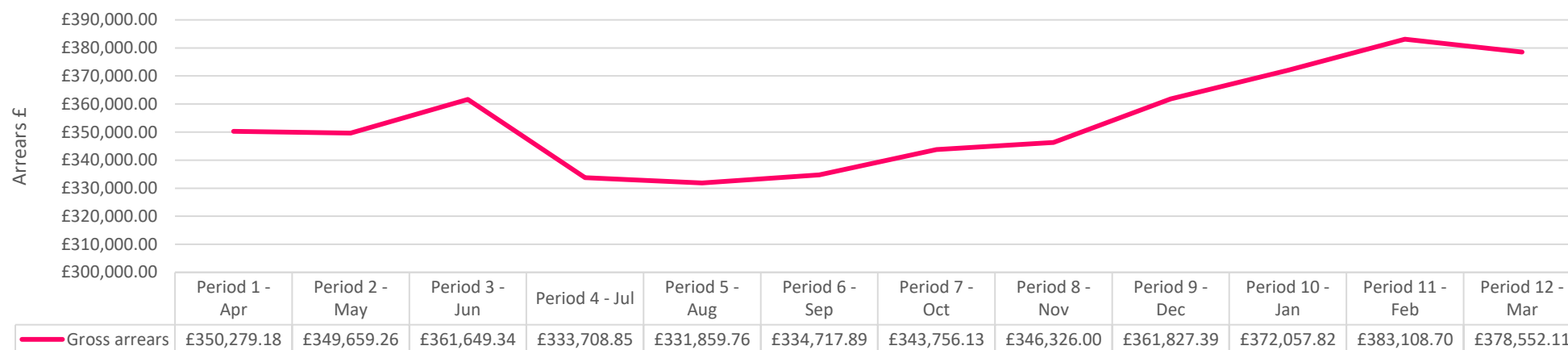


FORMER TENANT ARREARS PERFORMANCE

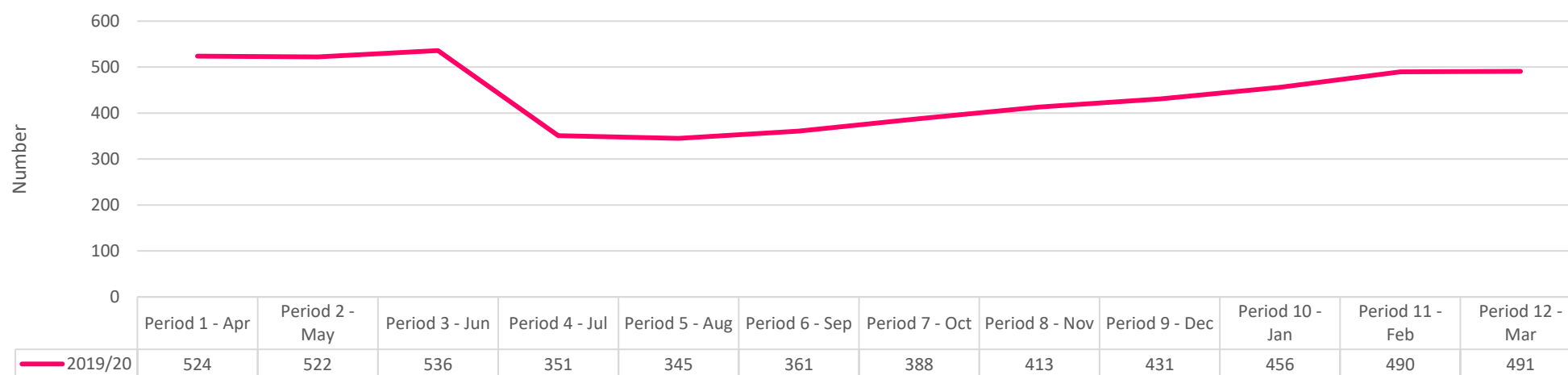


## COMBINED PERFORMANCE

Combined gross arrears owed (Current & former)



Combined number of cases being managed



<b>Management Committee</b>	26 April 2023
<b>Agenda Item</b>	10
<b>Title of Paper</b>	Homelessness and Allocation Request
<b>Author</b>	James Wilson, Housing & Customer Services Manager
<b>Attachment(s)</b>	Email from David Bookbinder, GWSF Ending homelessness - implementation of LLP 2023-24
<b>Executive summary</b>	<ul style="list-style-type: none"> <li>• There are a projected 6,721 homeless applications recorded for 2022/23.</li> <li>• There are a projected 2700 for 2022/23 for homeless lets.</li> <li>• The combination of a lack of voids, increase from war in Ukraine and increase in homelessness applications has resulted in a huge shortfall of accommodation.</li> <li>• Wellhouse Letting Plan for 2022/23 is to offer at least 40% of all lets to homeless applicants.</li> <li>• Glasgow City Council and the Health and Social Care Partnership are requesting confirmation of our in-principal support that we will consider maximising offers to homeless applicants to 60% net of transfers for 2023/24.</li> <li>• Wellhouse had 58 lets 2022/23 and 8 were let to homeless applicants via the homelessness process (13% of lets)</li> <li>• We currently have 408 applicants on our waiting list for various property sizes and types</li> </ul>

## FOR INFORMATION

### 1 PURPOSE

- 1.1 To update Committee of a request by Glasgow City Council (GCC) and the Health and Social Care Partnership (HSCP) to maximise our lets to homeless applicants to offering 60% of all lets, net of transfers for 2023/24, as a result of an increase and lack of lets within homeless.

### 2 RECOMMENDATIONS

- 1.1 Committee are asked to discuss and note the content of the email and letter from HSCP attachments.
- 2.1 Committee are asked to approve the recommendation that we refuse the request and remain with 40% let's.

### 3 BUSINESS PLAN, VISION AND VALUES

3.1 The production of this report is consistent with our strategic objectives:

- 1: Deliver excellent services,
- 2: Provide good quality homes,
- 3: Anticipate, understand and respond to local needs.

### 4 BACKGROUND

4.1 On 27 March 2023, Pat Togher, Assistant Chief Officer, Public Protection & Complex Needs, wrote to all RSLs, as did Elected Members of GCC previously, to outline the current homelessness and allocation challenges in Glasgow. The executive summary above, sets out some of the challenges.

4.2 The letter further advised that there has been an unprecedented increase on the homelessness services and emergency accommodation. This is due to Ukraine war, increase in homeless applications and presentations and lack of lets.

4.2 As a result, it has been requested that RSLs increase our lets to homeless applicants to 60% net of transfers.

4.3 The letter sets out recognition of supports/resources for GCC HSCP to assist with the 60% request. Such as:

- Transfer Hardship Fund
- Housing First
- City-wide Transfer Scheme
- Acquisition Scheme

### 5. MAIN ISSUES:

5.1 At the moment we are struggling to meet the demand of 40% of homeless lets. This is due to lack of referrals sent to the team.

5.2 Historically, resettlement plans prepared by the Casework Team for individuals or families do not contain sufficient information and background details therefore the ability to successfully sustain a tenancy is often impaired. Support after a homeless referral is rehoused is lacking.

5.3 We normally have to request sec 5 referrals retrospectively which causes delays which in turn increase our void times.

5.4 We often receive referrals where the applicants are not wanting to live in Wellhouse which causes further delay.

5.5 Communication with the Casework team is generally weak although we are working together with the homeless team to improve this.

5.6 We are working with the Casework team to improve the service delivery by both parties however this is a work in progress and is at early stages.



**5.6** The general consensus of other EHRA organisations is that it is unlikely that they will be able to commit to offering more lets than they have already agreed. EHRA have still to take a similar paper to their committee but this was the general feedback.

**5.7** It is unlikely that the community will support a very much higher level of lets to homeless applicants given the pressure on the waiting list for those with un-met housing needs.

## **6. DISCUSSION**

**6.1** Taking the above into account, agreeing to increasing our lets to homelessness to 60% could lead us to fail. This would create a change in Wellhouse community as a whole and take re-housing controls away from the Housing Team. Failed support packages could result in unsustainable tenancies and generate a higher void loss.

## **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 void turnaround and tenancy sustainability is a failure to deliver on core KPIs. Mitigation: to have a robust agreement and process in place whereby an offer of a property is withdrawn should swift referrals and sufficient support plans not occur.

## **10 EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS**

**10.1** This update has been written with our commitment to diversity included.



**Chief Officer**  
Susanne Millar  
MA (Hons) CQSW

**Glasgow City Health and Social Care Partnership**  
Commonwealth House  
32 Albion Street  
Glasgow  
G1 1LH

[www.glasgow.gov.uk](http://www.glasgow.gov.uk)  
[www.nhsggc.org.uk](http://www.nhsggc.org.uk)

RSLs

Dear Colleague,

### **Ending Homelessness Together - Implementation of the Local Letting Plan (LLP) 2023/24**

I am writing to update you on our progress to date while setting out key challenges which will impact on our ability to provide emergency accommodation without a sustained increase in settled lets being available for those who are experiencing homelessness.

Throughout the public health emergency, we have worked together to address the shared challenges we face in responding to the ongoing pressures the HSCP faces in relation to the supply of temporary and settled accommodation for homeless households.

There is no doubt that we continue to face significant challenges in relation to the operation of the social housing system and the delivery of services to people affected by homelessness within the city. Given the economic forecasts it is unlikely that the challenges will abate in the coming financial year with increasingly more pressures likely for 24/25. Hence why we write to you to set out our views in relation to how we continue to work together to address the challenges in relation to homelessness.

Before we set out our ask of RSLs in relation to the allocation of settled lets for homeless households for 2023/24 we would like to highlight the progress we have made together to address homelessness in Glasgow and the continued challenges.

**Working Together** - Through our established framework we continue to jointly discuss and implement solutions on a range of key matters. Through this joint work we have made progress in identifying as well as addressing the challenges we face in relation to homelessness within the city. These include:

- **Homelessness Prevention:** Throughout the public health emergency we have continued to provide additional funding for homelessness prevention, increasing access to money advice and debt management services. We have also invested significant additional resources in homelessness prevention through the development of Health and Social Care Connect which commenced operation in Nov 2022.

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Moving forward we will continue to invest additional resources in homelessness prevention activity, wherever possible. In particular, we wish to take forward measures to enhance access to housing support for tenants at risk of losing their home. We will also work with partners to implement the revised homelessness prevention duties being brought forward in the Housing Bill that will shortly come before the Scottish Parliament. In particular we are keen to continue to enhance joint working arrangements in order to take advantage of the proposed new 'Ask and Act' Duty.

The table below highlights the number of approaches over the past 6 years for people seeking homelessness assistance to the HSCP and the associated number of homelessness applications that were progressed.

As the social distancing measures have eased the HSCP and partners have been able to support increasing numbers of households to sustain their accommodation.

	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23 (projected)
No. of approaches	9,300	9,750	10,075	9,265	10,585	12,223
No. of homelessness applications	5,248	5,682	6,075	6,417	6,995	6,721
% of cases progressing to application	56.4%	58.2%	60.2%	69.2%	66.1%	54.9%

- **Tenants Hardship Fund:** Aligned to wider homelessness prevention we have worked well together to deliver the Tenants Hardship Fund which has allowed the Council to distribute appropriately £1.1m of funding and helped to sustain over 600 RSL tenancies.
- **Housing First:** We have continued to work with you to establish a pathway to upscale Housing First as the optimum model for many homeless households with complex needs to access settled accommodation. As at the time of writing we have worked with partners to secure Housing First tenancies for 288 homeless households and look forward to progressing this further in keeping with the key objectives of our strategic Rapid Rehousing Transition Plan.
- **City-wide Housing Transfer Scheme:** As the scheme is available to provide access to larger properties, the documentation has recently been amended following RSL input and circulated to RSLs in order to provide greater clarity for staff and customers on the process.
- **Acquisition Scheme** In light of the ongoing pressures within the local housing system NRS have released £10m funding for 2022/23 for RSLs to acquire properties on the open market. Each property has a requirement to be used for the provision of a settled let for a homeless household.
- **Improving the Operation of the Section 5 Process:** During 2022/23 we have improved the routine sharing of void turnover data. This has improved the targeting of Section 5 referrals against available stock and will improve the number of settled lets to homeless households.

## OFFICIAL

**Outcomes 2018-2023** - Before explaining the LLP for 2023-2024 in more detail, we would firstly like to take this opportunity to formally thank you for your continued support as we have worked to address the challenges placed on our organisations during the public health emergency.

Our joint focus resulted in a total of 3311 homeless households securing settled lets to during 2021/22.

During 2022/23 we have seen a reduction in the number of settled lets to homeless households. We are currently projecting an outturn figure of approximately 2700. This is approximately 1800 less than 4500 that we set out within the Temporary Accommodation strategy. We understand that the reasons for this reduction are complex and relate to the pressures being faced by the social housing system and would welcome further dialogue with regards this matter moving forward.

Table 1 Lets to Homeless Households per year					
Years	2018/19	2019/20	2020/21	2021/22	2022/23
<b>Lets</b>	<b>2322</b>	<b>2412</b>	<b>3288</b>	<b>3311</b>	<b>2700 Projected</b>

Whilst there is no doubting our joint commitment to improving outcomes for homeless households the reduction in lets and the increase in demand for homelessness assistance has increased the pressure on emergency accommodation. On 1 March 2023 the HSCP were utilising 620 bed and breakfast places per evening to provide emergency accommodation which represents an almost 3-fold increase from 220 prior to the public health pandemic. As a result, the Health and Social Care Partnership are routinely reporting over 500 breaches of the Unsuitable Accommodation Order each evening.

This has increased pressure on the Council's ability to discharge its statutory duties and increased the volume of legal challenges as a consequence of the amendments to the Unsuitable Accommodation Order by the Scottish Government.

The Scottish Housing Regulator continues to engage with the HSCP and has acknowledged the progress that the HSCP and its RSL partners have made regarding the delivery of homelessness services however their Annual Engagement Plan reflects their ongoing concern in relation to the challenges the HSCP faces with regards our ability to discharge statutory duties.

The HSCP has also had additional statutory duties placed upon it by the Scottish Government. The modification of the Local Connection Power within the Housing (Scotland) Act 1987 and the suspension of the Local Authorities to refer a household back to a Local Authority when there is no local connection to the city has placed additional demand for temporary accommodation. In the first full month of this change Glasgow HSCP were required to provide emergency accommodation for 30 households who would otherwise be re-routed towards the local authority they have a primary connection.

Given the extent of the pressures that the HSCP/GCC faces in relation to the provision of homelessness services we have engaged with the Scottish Government to seek legislative reforms to assist us to manage demand for homelessness

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services. We are seeking Scottish Government views on a proposed pause to legislation that directly impacts on the existing pressures while also making suggestions on how legislation could assist with easing the burden

**Proposed Local Letting Plan 2023-2024** - As we continue to work together to address the homelessness challenges in Glasgow following the impact of the public health emergency, we require to progress a new Local Letting Plan. Delivery of a new LLP will focus on increasing the number of households accessing settled accommodation whilst reducing our reliance on bed and breakfast type accommodation. Successful delivery of the LLP is a fundamental building block to achieving many of the aims of the Rapid Rehousing Transition Plan and Local Housing Strategy for the city.

The LLP for 2023-2024 has been developed using our demand and your supply data as its cornerstones. The LLP includes enhanced modelling achieved through the supply of greater information from RSL partners' datasets (to the SHR) and the more detailed version you have given us. The LLP reflects the following assumptions in relation to supply and demand: -

- A one-year annual lettings target for 2023/24
- Projected annual demand of 6,500
- 2022/23 lettings figures
- The current backlog of 4,400 homeless households where the HSCP has accepted a duty to provide settled accommodation

Since the Russian invasion of Ukraine and the commencement of the Scottish Government's responses, Glasgow HSCP and the Council have been working closely with the Scottish Government to ensure a humanitarian response to the war in Ukraine. The Council and HSCP are clear that the Scottish Super Sponsor Scheme is a Scottish Government Scheme and that any attempts to secure move on accommodation for UDPs will need to reflect the existing pressures on Glasgow City's Social Housing System. The ask of RSLs for the 2023/24 LLP reflects the accommodation needs of the statutory homeless population. Any provision of move on accommodation for UDP remains outside the LLP framework. However, in light of the war in Ukraine and the potential impact of the Scottish Super Sponsor Scheme on the social housing system we would propose to have a six month review of this years LLP target.

**Implementing the LLP** - We are acutely aware that a fundamental aspect of the successful delivery of the LLP is effective joint working between our local Community Homelessness Teams and RSL partners to maximise the number of households resettled from homelessness. To this end we have continued to increase the staffing resource within the Community Homelessness Service. In addition, processes continue to be reviewed through a Vanguard approach with identified improvements implemented on an on-going basis. We are also working to further expand the resettlement of homeless households through a property matching approach. An implementation plan has been developed with each of the Community Homelessness Teams enabling a phased approach with Housing Associations to expand the property matching approach across the City.

We are seeking the support from all Housing Associations to provide 60% of their total lets in 2023-2024. However, given the continued challenges and the uncertainty

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regarding the pressures on the HSCP's Homelessness Service to discharge its statutory duties and the uncertainty in relation to the war in Ukraine we will carry out a review of the LLP in September 2023. The outcome of the review will likely lead to a revision of the target and the approach to the resettlement of homeless households taken by the HSCP.

Community Homelessness Services are now engaging with RSLs across the city in a variety of ways. This has improved communication, understanding and promoted better joint working. Closer working relationships have helped us work together to provide offers of settled accommodation for people for whom a statutory homelessness duty has been accepted in Glasgow.


We will continue to ensure that during the coming year that the number of resettlement plans sent to each RSL, each month, reflects our demand for settled accommodation from homeless households against projected turnover in order that we can secure the target of 60% of all RSL lets. We will actively work together to ensure effective operational inter-faces, to monitor progress with the delivery of this target and engage with individual RSLs to secure the number of settled lets requested of each RSL and ensure equity of contribution across the city. We believe that this approach is in line with the current section 5 guidance.

We would greatly appreciate it if you can contact Jim McBride, Head of Homelessness Services, ([jim.mcbride@glasgow.gov.uk](mailto:jim.mcbride@glasgow.gov.uk)), to advise if you are able, subject to adequate stock turnover and supply of Resettlement Plans, to meet the LLP request of 60% of your total lets in 2023-2024.

Should your Board/Management Committee prefer further discussion with Glasgow Homelessness HSCP/GCC please do not hesitate in contacting Jim McBride Head of Homelessness at your earliest convenience to make the necessary arrangements.

Finally, we would like to thank you for your ongoing commitment and involvement in the various groups and meetings that enable us to further enhance our partnership approach through meaningful and constructive dialogue to achieve the best and most sustainable outcomes for people affected by homelessness in Glasgow.

Yours Sincerely



Pat Togher  
ACO Public Protection and Complex Needs



Jennifer Sheddan  
Head of Housing

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**Email from David Bookbinder sent 11 April 2023**

To: All GWSF members in Glasgow

Aimed mainly at: Senior staff; housing managers

Hi all

I'm aware that you should all by now have received the attached letter from the HSCP/GCC about the 'ask' in terms of lets your association makes to homeless households during this year 23/24. I thought it might be helpful to offer some narrative on how the Forum sees things.

I'd firstly want to note that the challenges facing both the Homelessness Service and our member associations are as never before, just in terms of the numbers alone. Current homeless cases are touching 5,000, even after prevention work leads to around 50% of initial applications not progressing to a full application.

So numbers wise, I can see why, with an expectation of a need for 4,500 settled lets in 22/23, the ask was for 60% of all your lets to homelessness, and the same for 23/24. However, after historically high lets to homeless households (exceeding 3,300 in both 20/21 and 21/22), the number of lets in 22/23 looks likely to fall to around 2,800.

At a meeting on 24 March, where the HSCP brought various parties together to look at the crisis faced in terms of lack of sufficient homes and the cost of hotels used as temporary accommodation (around £50,000 daily), GWSF offered a number of thoughts:

- There can be unique circumstances with a few HAs where something may not be working well and a decent flow of referrals from the Homelessness Service is not being responded to or actioned: there can be many reasons for this and we're always keen to use the generally good working relations which now exist to iron out particular issues/bottlenecks with individual HAs
- Lower turnover rates for some HAs in 22/23 (up to 25% lower in some cases), and void re-let delays because of ongoing issues with energy companies, haven't helped this past year. Regarding the latter point, it is hoped that this situation may improve at least partly, as individual HAs seek to make improvements with their contractors and issues are raised, both locally and nationally, with utility companies
- At a Casework Team level, relationships with HAs have improved significantly, and I note the commitment in the LLP letter to generate the demand required to secure the target of RSL lets equitably across the city. This will need further work to ensure an appropriate volume and timing of referrals (i.e. evenly spread across the year), as well as significant input around the further roll-out and effective implementation of the matching process

- All this said, with continued good partnership working, and ironing out of specific local bottlenecks, the 22/23 expected lets total of 2,800 could well be improved upon in 23/24.

In terms of the letter you'll have received, each HA will consider it individually and respond accordingly. I would, though, urge you to respond and in doing so to advise the HSCP of any potential barriers you are aware of, in order to prompt discussion with them to identify solutions for your association.

My colleague Paul Tonner, who you'll know works within the Homelessness Service as Housing Association Liaison Manager, is always happy to talk with individual associations about local issues and circumstances - please feel free to contact Paul (email as above or 07778 127701) or myself to discuss anything related to homelessness referrals/lets.

With thanks and best wishes,

David



Management Committee	26 April 2023
Agenda Item	11
Title of Paper	Policy Review Report
Author	Linda Logan, Corporate and Governance Officer
Attachment	1. Flexible Working Policy 2. Remote Working Policy 3. Homeworking Policy 4. Sabbatical Policy <b>Policies will be sent under separate cover for consideration</b>

## FOR APPROVAL

### 1 PURPOSE

- 1.1 To provide the reviewed Flexible Working, Remote Working, Homeworking and Sabbatical Policies to the committee for consideration and approval.

### 2 RECOMMENDATIONS

- 2.1 That the Management Committee approves the reviewed Flexible Working, Remote Working, Homeworking and Sabbatical Policies and three yearly thereafter.

### 3 BACKGROUND

#### Dignity at Work:

The Flexible Working, Remote Working, Homeworking and Sabbatical Policies had previously been approved by the Committee. The three yearly review has been completed and the policies amended as outlined in ***bold face type and italics*** at item 4 of the report.

### 4. MAIN CHANGES

#### 4.1 Flexible Working Policy.

Page 3 – Policy Aims – amended to include – ***Incorporates learning from the national lockdowns during the Covid 19 pandemic.***

Page 5 – Types of Flexible Working – amended to include – ***A combination of these options may be used. Each request is considered on its own merit. The needs of the business remain paramount, especially for tenants and other customers and it is noted that this may influence request from front line workers.***

Page 5 – Working from Home – amended to include – An approach whereby an employee carried ***out either a proportion of, or all, of his/her duties from home rather*** than on Wellhouse Housing Association premises.

#### 4.2 Remote Working Policy.

Page 4 – Contractual: employees that work off-site as defined in their contract of employment for a specified period of their working week. Wellhouse does not believe that permanent/ full-time, contractual home working is compatible with our role as a Community Controlled Housing Association or our overall staffing compliment ***however, this may be appropriate for some very few roles: each case will be considered on its merits.***

Page 7 – Technical Support - Wellhouse HA's IT infrastructure can support remote working and gives employees remote access to ***calendars, phones, mails, our CRM, MS teams, Office 365 and all documents.*** Employees are required to have their broadband at sufficient speed in place. Wellhouse HA will, where practical, provide the appropriate equipment and/or software to allow people to work remotely.

#### 4.3 Home Working Policy.

There were no amendments required to the policy.

#### 4.4 Sabbatical Policy.

There were no amendments required to the policy.

#### 4.5 All our HR Policies will assist to deliver our commitment and enable staff/organisation to live up to all our values of;

Trust  
Honesty and Integrity  
Excellence  
Accountability  
Sustainability

### 5. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 5.1 The main body of the policies taken from EVH website have had minor amendments or have not been changed, they have only been adapted to Wellhouse HA format, and are compliant with current legislation.

### 6 FINANCIAL IMPLICATIONS

N/A

## **7 KEY RISKS**

- 7.1** Having HR policies in place helps the organisation take the key actions needed for compliance with the law and best practice. Without these, it could leave everything open to interpretation as situations arise, which can put Wellhouse HA and employees at risk.

## **8. EQUALITY AND DIVERSITY & HUMAN RIGHTS ISSUES**

- 8.1** The policies have been written with our commitment to diversity and there are no adverse implications for any identified group.

## **9. SWOT ANALYSIS**

- 9.1** Not required.

## **10. CONCLUSION**

- 10.1** It is recommended that Management Committee approves all the revised Flexible Working, Remote Working, Homeworking and Sabbatical Policies and three yearly thereafter.



**POLICY**

**FLEXIBLE WORKING  
POLICY**

**REVIEWED POLICY APRIL 2023**

**Wellhouse - The Place To Be**

Policy Created:	April 2019
Policy Approved	April 2019 (Reviewed December 2022)
Policy Reviewed	29 April 2023
Date of Next Review:	April 2026

<b>Section</b>	<b>Content</b>	<b>Pages</b>
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### **Linked Policies/Procedures**

1.	Working from Home Policy
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## 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 policy has been produced as Wellhouse Housing Associations response to the legislation brought in by the Employment Rights Act 1996, Employment Act 2002, Work and Families Act 2006.
- Aims to provide workers with the opportunity to request to change their standard working arrangements to strike a better balance between their home and work responsibilities and for Wellhouse Housing Association to retain talent and skills in the workforce and react effectively to changing market conditions.
- Details the flexible working procedure that must be followed and also provides standard letter templates and forms to use.
- Details the employers' responsibilities contained in the Act and the recommendations to consider workers' request for a flexible working arrangement.
- Is only applicable when the employee instigates the request to work flexibly (and not when it is instigated by the employer).
- Re-emphasises a desire to create a good place to work for everyone by aiming to retain skills and experience and adapt to changes in society.
- Incorporates learning from the national lockdowns during the Covid 19 pandemic.

## 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

Wellhouse Housing Association recognises that introducing a flexible working policy will help to ensure compliance with the right to request flexible working brought in by the Employment Act 2002 and Work and Families Act 2006. The policy has also been introduced to help ensure equality and fairness throughout the process and aid employees work life balance. Employees have the right to request changes to their working hours or place of work under the statutory right in the Employment Rights Act 1996 to request flexible working.

## 6. The Policy

Wellhouse Housing Association believes its staff members are its most valuable asset and is committed to attracting and retaining the very best and utilising all talent and experience available. Wellhouse Housing Association understands that it is important for staff members to establish a work – life balance as many individuals have personal responsibilities outside from work. Flexible work may allow more freedom for employees to organise their employment to fit in with other parts of their life.

### Legal Framework

#### Employment Rights Act 1996

In August 1996 the Employment Rights Act was introduced to set out statutory employment rights of workers and employees.

#### Employment Act 2002

In April 2003, the Employment Act introduced the right for parents of young and disabled children to apply to work flexibly in order to strike a better balance between their home and work responsibilities.

#### Work and Families Act 2006

The Act builds on the right to request flexible working as introduced in April 2003. The Work and Families Act extends this right to include employees who care for or expect to care for adults.

## Eligibility

Under provisions set out in the Employment Rights Act 1996 every employee with 26 weeks' continuous service has the right to request a change to their contractual terms and conditions of employment. An employee can only make one statutory request within a 12-month period.

## General

To be eligible, staff members must:

- Be an employee.
- Have worked for their employer for a continuous period of 26 weeks from the date of application.
- Not be an agency worker.
- Not have made another application to work flexibly under the right during the past 12 months.

## Types of Flexible Working

Some examples of flexible working are documented below, however please note this list is not exhaustive. A combination of these options may be used. Each request is considered on its own merits. The needs of the business remain paramount, especially for tenants and other customers and it is noted that this may influence requests from front line workers.

### Part time working

A system whereby the employee is contracted to work fewer than the standard full-time hours. There are many variations to part time working such as later start or earlier finish times, afternoons or mornings only and fewer working days in the week.

### Job-sharing

An arrangement whereby two part time (or occasionally more) employees share the responsibility of a position. In a 'shared responsibility' arrangement the individuals both carry out all the duties of the job simply by picking up the work where the other employee left off. A 'divided responsibility' arrangement is when the duties of the position are divided between the two individuals, with each being able to provide cover for the other as and when necessary.

### Term time working

The employee remains on a permanent contract, but can take unpaid leave of absence as agreed.

### Working from home

An approach whereby an employee carries out either a proportion of, or all, of his/her duties from home rather than on Wellhouse Housing Association premises.



### Compressed Hours

A system permitting employees to work their total number of contractual hours over fewer working days. For example, a five day working week may be compressed into four days.

### **Flexible Working Procedure**

Wellhouse Housing Association aims to deal with requests as soon as possible and within 3 months of first receiving the request, including any appeal.

If for some reason the request cannot be dealt with within the 3-month period then the employer can extend this time limit provided the staff member agrees.

### **Application for flexible working**

To apply for flexible working, employees need to follow the steps below:

- Apply in writing.
- State the date of the application, the change to working conditions the employee is seeking and when they would like this change to come into effect.
- Explain what effect, if any, the change applied for would have on Wellhouse Housing Association and how such effect might be remedied.
- State that it is a statutory request.
- State whether a previous application has been made to Wellhouse Housing Association and the date of the application.
- Sign & date it.

### Once the request is received

If employers are happy to accept the request, they can confirm it in writing without a need for a meeting. Alternatively, a meeting should be arranged.

### The Meeting

- Employee will be invited to a meeting in writing and informed they can be accompanied by a fellow employee or trade union representative of their choice.
- The companion can address the meeting and confer with the employee during the meeting but cannot answer questions on the employee's behalf.
- At the meeting employee's proposals will be discussed.
- If the employee's proposal is not suitable to the business, alternative solutions will be discussed.
- If an employee fails to turn up for a meeting without prior notification on more than one occasion and fails to provide a satisfactory explanation, Wellhouse Housing Association will treat the application as withdrawn. This will be confirmed in writing informing the employee will be unable to make another request for another 12 months.
- After the meeting the manager will inform the employee of their decision in writing, along with all details of the change.

Flexible working Acceptance

Once both sides have agreed to the changes requested, a permanent variation of the employee's terms and conditions will be issued. The employee has no automatic right to return to the original arrangement.

A trial period for a specified time may be applicable to establish if the new arrangement is suitable for the needs of the business.

Flexible working rejection

If the employee's application is declined, it will be confirmed in writing, specifying the business reasons for rejection.

One (or more) of the following reasons may apply:

1. Burden of additional cost
2. Inability to reorganise work amongst existing staff
3. An inability to recruit additional staff
4. A detrimental impact on quality
5. A detrimental impact on performance
6. Detrimental effect on ability to meet customer demand
7. Insufficient work for the periods the employees proposes to work
8. A planned structural change to the business.

Withdrawal of application

Wellhouse Housing Association can treat an application as withdrawn under the statutory provisions where the employee has:

- Notified Wellhouse Housing Association, verbally or in writing, that the application is withdrawn.
- Without a reasonable explanation failed more than once to attend a meeting or appeal meeting
- Refused to provide Wellhouse Housing Association with information required in order to assess whether the contract variation should be agreed to.

Appeal Process

An employee no longer has the automatic right to appeal but Wellhouse Housing Association may consider hearing the appeal as best practice.

- The staff member can appeal against Wellhouse Housing Association's decision to refuse an application.
- The appeal should be made in writing to the same manager and then a meeting will be held to discuss the appeal and any options available.
- The employee will be informed they can be accompanied to the meeting by a fellow employee or trade union representative of their choice
- After the meeting, the employee will be notified in writing, confirming the grounds for decision.

Responsibilities

Both the employee and the employer have certain responsibilities within this procedure as follows below:

Employee's responsibilities

- To provide a careful thought out application.
- To ensure their application is valid by checking that all the eligibility criteria are met and that they have provided all necessary information.
- To ensure the application is made well in advance of when the change is proposed to take effect.
- To arrive at meetings on time and to be prepared to discuss their application in an open and constructive manner.
- If necessary, be prepared to be flexible themselves in order to reach an agreement with the employer.
- If the employee wishes to be accompanied by a representative, the employee must ensure that their representative can attend on the date proposed by the employer or an alternative date within the time frame previously stipulated

Employer's responsibilities

- To consider requests thoroughly and in good faith in accordance with the set procedure
- To deal with requests as quickly as possible and within 3 months.
- To decline a request only where there is a recognisable business ground and to explain to the employee why it applies
- To ensure that any variation of the procedure is agreed in advance with the employee and recorded in writing
- Not to subject an employee to detriment or dismissal for making a flexible working request.

**General Data Protection Regulations**

The organisation will treat your personal data in line with our obligations under the current data protection regulations and our own policy GDPR Policy. Information regarding how your data will be used and the basis for processing your data is provided in Wellhouse HA's employee privacy notice

## POLICY

### REMOTE WORKING

REVIEWED POLICY APRIL 2023

## Wellhouse - The Place To Be

Policy Created:	January 2021
Policy Approved	January 2021 (Reviewed January 2022)
Date to be Reviewed:	April 2023
Date of Next Review	January 2026* review brought forward after learnings from Covid lockdown experience.

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#### Linked Policies/Procedures

1.	Flexible working policy
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## 1. Vision and values

### **Wellhouse – the Place to Be.**

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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

Wellhouse Housing Association's Remote Working Policy aims to:

- Benefit the business from creative solutions, ideas and projects by allowing staff to do these remotely, without interruptions.
- Ensure our high level of service is maintained at all times.
- Better meet the demands of our service requirements.
- Promote our culture of inclusion.
- Integrate into and complement our health and wellbeing strategy.
- Support and embed our commitment to our environmental sustainability practices.
- Set out the parameters to ensure the above conditions are met.

## 4. Equal Opportunities, Diversity & Human Rights 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

Remote working is where an employee works away from their employer's location for all or part of their working week on a permanent or ad hoc basis. The practice has been around for a long time but has become increasingly popular used to promote flexibility within the workplace, attract, and retain talent within the workforce.

Remote working can be:

- an original contractual arrangement from when the employee commenced employment,
- requested by an employee as part of a flexible working statutory entitlement,
- a reasonable adjustment,
- a change in organisational culture to provide employees with choice and utilise the benefits of remote working
- implemented by Wellhouse HA, following the necessary consultation and contractual change processes.

There are two types of remote working:

- Occasional: employees have a contractual work base (i.e. office location), but work remotely on an ad hoc basis, through informal arrangements with their team and line manager.
- Contractual: employees that work off-site as defined in their contract of employment for a specified period of their working week. Wellhouse does not believe that permanent/ full-time, contractual home working is compatible with our role as a Community Controlled Housing Association or our overall staffing compliment **however, this may be appropriate for some very few roles: each case will be considered on its merits.**

## 6. The Policy

### Occasional Remote Working

For occasional remote working, an employee works their contracted hours from the location specified in their contract of employment. However, on occasion, it may be more effective if an employee has an ad hoc day working remotely. This can be effective when managing certain situations such as:

- Disruptions to dependants care arrangements,
- Project work,
- Adverse weather,
- Commuting disruptions,
- An injury where the employee is fit to work but is unable to commute to their contractual work location.

In all the above situations, work will be carried out effectively and efficiently with the appropriate resources, including an electronic device, e.g. laptop or tablet with sufficient broadband speed and functioning phone.

All situations for occasional remote working will be discussed individually with the employee's line manager, and they will consider the request balancing employee and business pressures and provide a decision.

### Costs/Allowances

Employees who on occasional working remotely will not have expenses approved for items such as for paper/ink/subsistence/internet service/wear and tear on equipment. The saving in time and money getting to/from work is a reasonable notional offset to any minimal personal cost of occasionally working remotely.

## contractual Remote Working

Contractual remote working can occur by:

- Making a Flexible Working Request: An employee with the required continuous service can request via their statutory entitlement to request Flexible Working.

## Flexible Working Request

Employees wishing to request remote working as a contractual arrangement can discuss the request with their line manager and follow up with a formal request in writing following Wellhouse HA's Flexible Working Policy. The process outlined in the policy will be followed. Any decision to accept or reject the application **will be based on Wellhouse HA's business needs and requirements at the time of the request and, in line with Wellhouse HA's Flexible Working Policy.** Any change to the employee's working arrangement would be regarded as a permanent contractual change and therefore, must be confirmed in writing. Due to the change being permanent, a 3-6 month (depending on the nature of the role) trial period will take place first before any permanent change takes effect.

## Organisational Culture

Wellhouse HA wishes to embrace the significant benefits remote working can bring such as:

- the efficiency of performance,
- health and wellbeing of employees and,
- the positive environmental impact through reduced commuting.

Wellhouse HA supports, in principle, a culture of remote working as a permanent contractual arrangement **as long as business and service delivery needs are met and enhanced.** Wellhouse HA trusts its employees to fulfil their contractual obligations concerning their job role. Whether an employee is working remotely or, at Wellhouse HA's location/s, the expectation on performance standards remains the same.

Wellhouse HA believes a model of blended working is best. This means a mixture of remote and onsite working, which brings the most benefits for both business and employees. It allows for continuing face to face social interaction, collaboration, along with enjoying the benefits of remote working. For this reason, remote working will be for between 1-3 maximum days per week (pro-rata), as long as business and service delivery needs are met and enhanced.

Wellhouse HA appreciates that not all employees would like to work remotely, some employees may prefer to attend the office for their working week. Any employee who wishes to continue to come to their original work location can continue to do so. Office working remains our default.

Section managers will discuss with employees how remote working arrangements will work within teams and sections, including any rota for office cover and existing working patterns - business and service delivery



needs must be met and enhanced. Once the agreed between employees and the appropriate manager confirmation will be provided in writing.

Any permanent changes to a work location is a contractual change of employment and agreement will always be sought in the first instance.

### **Trial Periods**

At the end of a trial period, the arrangement will either be amended or confirmed. The decision at the end of the period will not be a surprise; this will be due to regular communication on the effectiveness of the working arrangement throughout the trial. Any adjustments can be made during the trial and can be put forward by the line manager or by employees.

### **Contractual changes**

If contractual remote working has been agreed, Wellhouse HA will write to the employee to confirm the change and any associated terms with the change.

### **Costs/Allowances**

Wellhouse HA will contribute towards remote working expenses such as:

- Costs to upgrade home wifi – e.g. router extender to other parts of the home;
- Office chair/ desk;
- Paper, ink, etc as may be needed.

Ongoing expenses such as heat and light, lunches, etc will not be contributed to.

There may be expenses that can be claimed directly by employees from HMRC. Please refer to HMRC website for the most up to date information.

### **Travel Expenses**

Work-related travel expenses will be paid at the rate stated in your terms and conditions of employment, and as specified in Wellhouse HA's Expenses policy.

Travel between home/ work will not be refunded as an expense.

### **Performance Management**

Wellhouse HA has a culture of trust and respect for all. Performance Management will be carried out in the same way as if employees were in the office. As in the office, if the quality or volume of work while working remotely is not at the required standard, this will be addressed via Wellhouse HA's performance management process initially on an informal basis. Matters will be managed confidentially with individual employees.

## Health & Safety

A health and safety assessment will be carried out according to Wellhouse HA's health and safety checklist (Appendix 1), which covers VDU risks and general precautions for house-holder electrical safety. Domestic electrical supply configurations are outwith the control of the employer and are the responsibility of the staff member. Employees will perform their assessment, and their line manager will then validate results during a discussion or remote visit. The employees will be expected to report any changes that may affect the arrangements in the future (in which case another assessment may be necessary).

## Technical Support

Wellhouse HA's IT infrastructure can support remote working and gives employees remote access to **calendars, phones, mails, our CRM , MS teams, Office 365 and all documents**. Employees are required to have their broadband at sufficient speed in place. Wellhouse HA will, where practical, provide the appropriate equipment and/or software to allow people to work remotely.

It will be required that employees have the necessary firewall and anti-virus software installed on their remote computers, to protect Wellhouse HA's office IT system from any harm.

## Monitoring the Policy

The policy will be reviewed 3 yearly with the amendments being made as appropriate and communicated to all staff and relevant stakeholders.

## General Data Protection Regulations

The organisation will treat your personal data in line with our obligations under the current data protection regulations and our own policy GDPR Policy. Information regarding how your data will be used and the basis for processing your data is provided in Wellhouse HA's employee privacy notice

## Freedom of Information

As at November 2019, the Association is subject to FOI and all enquiries with respect to Notifiable Events will be handled strictly in line with FOI and confidentiality policies

## Appendix 1 – Home Working Health and Safety Checklist:

Wellhouse HA's health & safety checklist for employees working remotely. This list is not exhaustive and should be used in conjunction with section 3.20 of the Health and Safety Manual.

#	General	Yes	No
1	Workspace is away from noise, distractions, and is devoted to your work needs?		
2	Workspace accommodates workstation, equipment, and related material?		
3	Floors are clear and free from hazards?		
4	File drawers are not top-heavy and do not open into walkways?		
5	Phone lines and electrical cords are secured under a desk or along wall, and away from heat sources?		
6	Temperature, ventilation, and lighting are adequate?		
7	All stairs with four or more steps are equipped with handrails?		
8	Carpets are well secured to the floor and free of frayed or worn seams?		
#	<b>Fire Safety</b>		
9	There is a working smoke detector in the workspace area?		
10	A home multi-use fire extinguisher, which you know how to use, is readily available?		
11	Walkways aisles, and doorways are unobstructed?		
12	Workspace is kept free of rubbish, clutter, and flammable liquids?		

#	General	Yes	No
13	All radiators and portable heaters are located away from flammable items?		
14	You have an evacuation plan so you know what to do in the event of a fire?		
#	Electrical Safety		
15	Sufficient electrical outlets are accessible?		
16	Computer equipment is connected to a surge protector?		
17	Electrical system is adequate for office equipment?		
18	All electrical plugs, cords, outlets, and panels are in good condition? No exposed/damaged wiring?		
19	Equipment is placed close to electrical outlets?		
20	Extension cords and power strips are not daisy chained and no permanent extension cord is in use?		
21	Equipment is turned off when not in use?		
#	Computer Workstation	Yes	No
22	Chair casters (wheels) are secure and the rungs and legs of the chair are sturdy?		
23	Chair is adjustable?		
24	Your back is adequately supported by a backrest?		
25	Your feet are on the floor or adequately supported by a footrest?		
26	You have enough leg room at your desk?		

27	There is sufficient light for reading?		
28	The computer screen is free from noticeable glare?		
29	The top of the screen is at eye level?		
30	There is space to rest the arms while not keying?		
#	<b>Other Safety/Security Measures</b>		
31	Files and data are secure?		
32	Materials and equipment are in a secure place that can be protected from damage and misuse?		
33	You have an inventory of all equipment in the office including serial numbers?		
34	If applicable, do you use up-to-date anti-virus software, keep virus definitions up-to-date, and run regular scans?		

## Appendix 2 - Electrical Equipment

The safety and maintenance of the domestic electrical supply/installation is the responsibility of the householder. Wellhouse HA will only take maintenance responsibility for any equipment it directly supplies.

### House-holder checklist:

- Ensure electrical equipment is turned off when not in use and before performing any checks
- Check plugs are not damaged
- Check domestic electrical supply is suitable for the equipment in use
- Check plugs are correctly wired and that the outer cable covering is gripped at the point it enters the plug or equipment.
- Check outer covers of equipment are sound and have no loose parts or missing screws
- Check all leads and cables routinely against damage to the outer covers
- Check for burn marks or other signs of overheating
- Repair any electrical equipment with the potential to harm
- Check and secure all trailing wires – the best way is to use power outlets nearest to the equipment. Where this is not possible tuck trailing wires securely under desks etc. and out of typical walkways
- Do not have young children unsupervised in any area where you are using electrical equipment

## **Self Assessment – Working with VDU's - Appendix 3**

### **DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT**

**Wellhouse Housing Association Staff**

**CONTENTS****SECTION 1** INTRODUCTION**SECTION 2** ASSESSMENT METHODOLOGY**SECTION 3** DSE ASSESSMENT**APPENDIX 1** HEALTH AND SAFETY FACTORS IN DSE USE**APPENDIX 2** HEALTH AND SAFETY (DISPLAY SCREEN EQUIPMENT) REGULATIONS 1992, AS AMENDED



## **1 INTRODUCTION**

### **WHAT IS DISPLAY SCREEN EQUIPMENT (DSE)?**

DSE includes any graphic or alphanumeric display screen (regardless of the technology of the display) and includes computers, microfiche readers, radar screens and process control screens. A 'workstation' consists of:

- the screen, keyboard and software which the user interacts with on screen
- any accessories to the screen
- any disk drives, telephones, modems, chairs etc. used at the workstation
- the immediate work environment around the equipment

### **WHAT ARE THE RISKS ASSOCIATED WITH DSE USE?**

The health risks associated with DSE use fall under the following three categories:

- upper limb disorders (neck, arm, elbow, wrist, hand and finger pain)
- temporary eyestrain (but not eye damage) and headaches
- fatigue and stress

**Appendix 1** provides information on the Health & Safety factors associated with DSE use.

### **WHAT LEGISLATION COVERS DSE USE?**

The *Health and Safety (Display Screen Equipment) Regulations 1992* lay down minimum Health & Safety requirements for work with DSE. The employer's principal duty is to assess the risks to 'users' of DSE and to reduce the risks to the lowest level reasonably practicable. The employer is also under a duty to effectively manage four principal issues, namely:

- the design, set-up and use of the workstations, furniture etc.
- the work routine of operatives
- eye and eyesight care
- training and information provision

**Appendix 2** provides a summary of the Regulations.

## 2 ASSESSMENT METHODOLOGY

The DSE User completes an initial self-assessment of health, safety and welfare factors associated with their workstation and DSE use. This is carried out in their own time by completing column 3 of the table set out in Stage 4 of the DSE Assessment form (Section 3 of this report).

Following completion of the self-assessment, an ACS Risk Assessor conducts a one-to-one assessment, once again working through the questionnaire originally completed by the User. This assessment is completed at the User's normal workstation and allows any concerns to be discussed and a visual observation of the working practises, surrounding environment and available equipment to be made. During the assessment, information pertaining to general working practices, eye tests and the provision of information and training is also obtained to determine legal compliance.

The observations made and action points identified during the assessment are recording in the tables set out in Section 3 of this report.


**Section 3** then acts as a **Safety Improvement Plan**, allowing the User or their Manager to record what actions are taken to rectify problems identified during the assessment.

## DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT

### 3 DSE ASSESSMENT



STAGE 1 – ASSESSMENT DETAILS			
Name of DSE user		Date of self assessment	
Location of workstation		Desktop or laptop?	
Name of assessor		Date of assessment	
Signature of assessor		Date of review <sup>1</sup>	

STAGE 2 – DSE ACTIVITIES
Provide a summary of your DSE activities – e.g. type of use; number of hours used each day, length of continuous use, etc.


STAGE 3 – PHOTOGRAPHS OF WORKSTATION	
	

<sup>1</sup> Any assessment made by an employer shall be reviewed by them if –  
 (a) there is reason to suspect that it is no longer valid; or  
 (b) there has been a significant change in the matters to which it relates;


## DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT

STAGE 4 – ASESSMENT AND ACTION PLAN					
Nº	Question	Self-Assessment – to be completed by the DSE User	Assessment – comments (including actions taken)	Further Actions Required	Actions Completed (person and date)
1	Do you feel any pain, discomfort or stiffness in your neck, shoulders, arms or hand(s) during or after using IT equipment?				
2	Have you felt any of the above when working with IT equipment in the past?				
3	Do you / have you had any health problems that could affect your work with IT equipment? (For example: epilepsy, back problems, poor circulation)				
4	Are the words on your screen clear, easy and comfortable to read?				
5	Is the image on the screen stable and flicker- free?				
6	Can you adjust the brightness and / or contrast?				
7	Does your screen:  swivel? 				


## DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT

STAGE 4 – ASSESSMENT AND ACTION PLAN					
Nº	Question	Self-Assessment – to be completed by the DSE User	Assessment – comments (including actions taken)	Further Actions Required	Actions Completed (person and date)
	 <p>tilt?</p>				
8	Are there any reflections on the screen? (For example from windows or lights)				
9	Is the keyboard separate to the screen?				
10	Can you tilt the keyboard?				
11	Can you easily read the letters, numbers and symbols on the keyboard?				
12	Do you have a comfortable keying position?				
13	Is the mouse suitable for your needs?				
14	When using a mouse do you: a) Keep it close to the keyboard?				

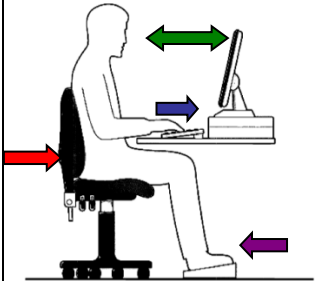
## DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT

STAGE 4 – ASESMENT AND ACTION PLAN					
Nº	Question	Self-Assessment – to be completed by the DSE User	Assessment – comments (including actions taken)	Further Actions Required	Actions Completed (person and date)
	b) Have a straight wrist and relaxed hand?				
	c) Take your hand off the mouse when you are not using it?				
	d) Support your wrist and forearm while using the mouse?				
15	Does the mouse work smoothly at a speed that suits you?				
16	Is the software you use suitable and can you use it comfortably?				
17	Is your work surface large enough?				
18	Can you comfortably reach and use the equipment / papers etc. on your desk?				
19	Are your work surfaces free from reflections? (For example from windows or lights)				
	a) Can you adjust your seat's: <div style="text-align: center;">  </div> <p style="text-align: center;"><b>Back tilt?</b></p>				

## DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT

STAGE 4 – ASESSMENT AND ACTION PLAN					
Nº	Question	Self-Assessment – to be completed by the DSE User	Assessment – comments (including actions taken)	Further Actions Required	Actions Completed (person and date)
	 <p>Back height?</p> <p>Seat height?</p>				
	b) Does your seat have wheels / glides?				
21	Is your chair adjusted as follows:				

## DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT

STAGE 4 – ASESMENT AND ACTION PLAN					
Nº	Question	Self-Assessment – to be completed by the DSE User	Assessment – comments (including actions taken)	Further Actions Required	Actions Completed (person and date)
	 <p>The small of your back supported</p> <p>Forearms horizontal</p> <p>Eyes level with the top of the screen</p>				
	Feet flat on the floor without too much pressure from the seat on the backs of the legs?				
22	Do you have enough room under your desk to move your legs and change position?				
23	How long do you work at a computer before taking a break?				
24	How often do you have an eyesight test?				
25	When was your last eyesight test?				
26	Do you wear glasses <b>only</b> when you are working with IT equipment?				



## DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT

STAGE 4 – ASSESSMENT AND ACTION PLAN					
Nº	Question	Self-Assessment – to be completed by the DSE User	Assessment – comments (including actions taken)	Further Actions Required	Actions Completed (person and date)
27	Do you feel that the lighting levels are suitable?				
28	Do you have comfortable levels of ventilation?				
29	Is the workplace at a comfortable temperature?				
30	Are there comfortable noise levels in the workplace?				
31	Do you have any other concerns or comments regarding your workstation or DSE use?				
32	Have you received any training on the following: a) The risks from DSE work?				
	b) The importance of good posture and changing position and how to adjust furniture to avoid risks?				
	c) Organising the workplace to avoid awkward or frequently awkward movements?				
	d) Avoiding reflections and glare on or around the screen?				
	e) Adjusting and cleaning the screen and mouse?				
	f) Organising work for activity changes or breaks if necessary?				

## DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT

STAGE 4 – ASSESSMENT AND ACTION PLAN					
Nº	Question	Self-Assessment – to be completed by the DSE User	Assessment – comments (including actions taken)	Further Actions Required	Actions Completed (person and date)
	g) Who to contact for help and to report problems or symptoms?				
33	Who to contact for DSE and office furniture faults?				
<b>General Recommendations</b>					

**APPENDIX 3  
HEALTH AND SAFETY FACTORS IN DSE USE****Equipment****Chairs**

Chairs should support the worker in a position that allows required tasks to be done comfortably and efficiently. The chair should have a stable base, be height adjustable, comfortably support the buttocks and thighs and allow for changes in position.

**Tables and Work Surfaces**

As a general rule, the work surface area should allow space for all computer equipment, paperwork and equipment. It should also be non-reflective, height adjustable and allow the operator to work at an optimum position with suitable clearance for legs and changes in position. Tabletops, if used, should be the size of a “standard” office desk - 30 by 60 inches wide.

**Monitors**

The top of the screen should be at eye level, or not more than 15 degrees below eye level, and the monitor should generally be positioned 18 - 24 inches away from the operator. Closer positioning magnifies possible eyestrain and dust and radiation exposures. DSE operators should also be made aware of the need to keep monitor screens dust free as they attract dust and repel it towards the face with the potential to cause allergic reactions.

**Computer Keyboard Placement**

Keyboards are best operated from elbow height, with a slight incline towards the elbows. They should be capable of being operated with a light touch. Typing with the wrists in a neutral position reduces this pressure and its possible consequences.

**Ergonomic Keyboards**

These types of keyboards are thought to facilitate a more natural position whilst typing. Opinion is divided on their effectiveness in preventing cumulative stress disorders.

**Mice**

Ideally, the mouse should be used with a neutral wrist position, without force. The whole arm should be used rather than the forearm alone, which can put strain on the hand and wrist muscles. The mouse should be in the immediate reach zone on a platform slightly above the keyboard, for comfort and hand eye co-ordination. Mouse wrist rests are also useful as is occasionally changing the mouse to the other hand.

**Environment****Temperature and Humidity**

The workplace should be at least 16°C and a maximum of 24°C for work that is largely sedentary.

The level of humidity within the workplace should be between 30% and 50% relative humidity. It is important to maintain a good circulation of air (but not draughts), especially around machines such as copiers and printers.

**Lighting and Screen Glare**

Adequate illumination levels should be maintained, with an appropriate contrast between the screen and the background environment. Screen glare can be reduced by repositioning monitors, using indirect lighting, blinds and anti-glare screens.

### **Human Factors**

#### **Exercise**

Exercise is one of the key elements in an ergonomics programme. Ideally, DSE users should move around the workplace once an hour if doing intensive computer work. Work routines should also be varied, i.e. mixing computer work with non-computer work.

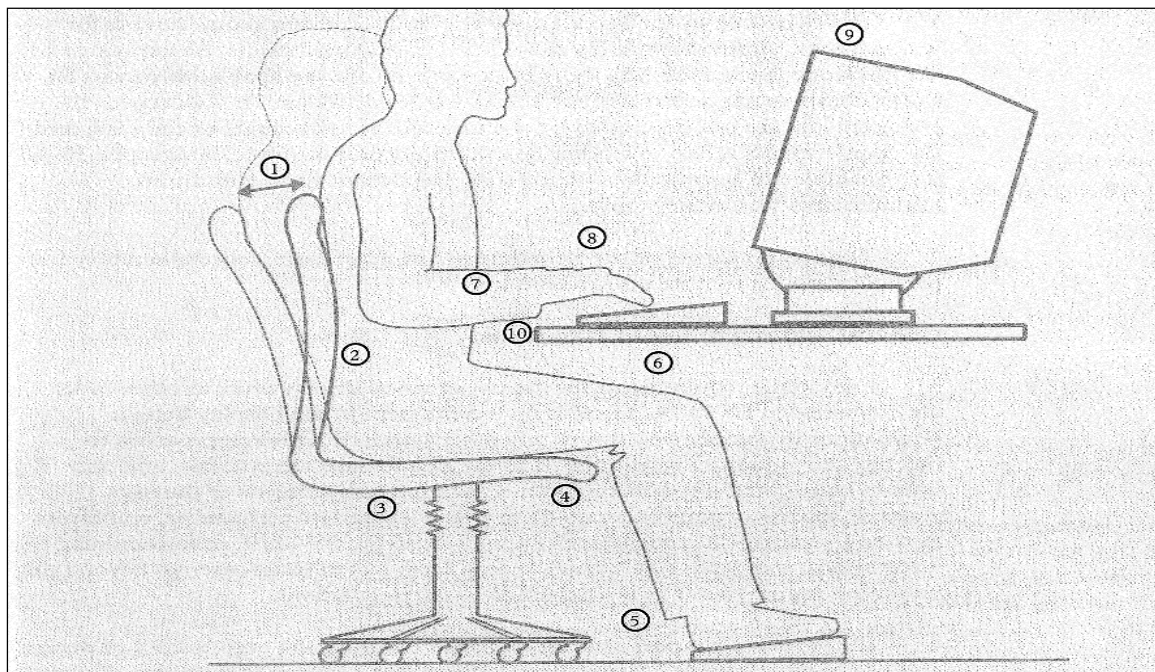
#### **Eye Care**

Simple strategies can be used to prevent eyestrain, for example, minimising exposure to DSE screens, resting the eyes **before** they get tired and closing the eyes for a few seconds at regular intervals. Other measures include choosing a distant focal point and looking at that on a regular basis. Eye moisturising drops can also be used to help soothe strained or dry eyes.

#### **Radiation**

Electromagnetic radiation from computer screens is currently not believed to adversely affect users, including pregnant employees. Existing skin conditions may be aggravated in conditions of low humidity.

The following HSE diagram illustrates good seating and posture:



**FIGURE 2**

## SEATING AND POSTURE FOR TYPICAL OFFICE TASKS

- ① SEAT BACK ADJUSTABILITY
- ② GOOD LUMBAR SUPPORT
- ③ SEAT HEIGHT ADJUSTABILITY
- ④ NO EXCESS PRESSURE ON UNDERSIDE OF THIGHS AND BACKS OF KNEES
- ⑤ FOOT SUPPORT IF NEEDED
- ⑥ SPACE FOR POSTURAL CHANGE, NO OBSTACLES UNDER DESK
- ⑦ FOREARMS APPROXIMATELY HORIZONTAL
- ⑧ MINIMAL EXTENSION, FLEXION OR DEVIATION OF WRISTS
- ⑨ SCREEN HEIGHT AND ANGLE SHOULD ALLOW COMFORTABLE HEAD POSITION
- ⑩ SPACE IN FRONT OF KEYBOARD TO SUPPORT HANDS/WRISTS DURING PAUSES IN KEYING



### APPENDIX 2

#### HEALTH AND SAFETY (DISPLAY SCREEN EQUIPMENT) REGULATIONS 1992, AS AMENDED

The *Health and Safety (Display Screen Equipment) Regulations 1992, as amended* (DSE Regulations) lay down minimum health and safety requirements for work with display screen equipment. The following definitions are given with respect to the Regulations:

- **display screen equipment:** any alphanumeric or graphic display screen, regardless of the display process involved
- **operator:** a self employed person who habitually uses display screen equipment as a significant part of his normal work;
- **user:** an employee who habitually uses display screen equipment as a significant part of his normal work;
- **workstation:** an assembly comprising display screen equipment disk drive, telephone, modem, printer, document holder, work chair, work desk, work surface or other item peripheral to the display screen equipment; and the immediate work environment around the equipment

The principal duties of the employer and employees under the Regulations may be summarised as follows:

#### **Regulation 2: Analysis of workstations to assess and reduce risks**

Employers should perform a suitable and sufficient analysis of workstations used by operators and users to assess health and safety risks to such persons using them, and reduce identified risks to the lowest extent as reasonably practicable. Assessments should be reviewed if there is reason to believe they are no longer valid or there has been significant change in the workstation / environment.

#### **Regulation 3: Requirements for workstations**

Employers must ensure that workstations meet the minimum requirements laid down in the Schedule. These include:

- Stability, legibility and appearance of the screen image
- Tilt and swivel of the screen, which must be capable of use on a separate base
- Keyboards, work desks and chairs
- The workstation environment including space, humidity and lighting, as well as more specific requirements concerning glare, interference and non-visible radiation.
- Software design including: user friendliness, display of and application of software ergonomics

#### **Regulation 4: Daily work routine of user**

Employers should plan users' activities so that DSE work is periodically interrupted by breaks or changes in activity. Jobs that are based solely on data / text entry or screen monitoring must have deliberate breaks or pauses built into them.

#### **Regulation 5: Eyes and eyesight**

Users are to be given the right to an eye and eyesight examination at the employer's expense. The right can be exercised on taking up employment as a user, at regular intervals or whenever a work related visual defect is suspected. Employers are required to meet the cost for basic frames and lenses where spectacles are needed **specifically** for working with DSE. Employees cannot be instructed to have an eye and eyesight examination against their will.

## DISPLAY SCREEN EQUIPMENT (DSE) RISK ASSESSMENT

### Regulation 6: Provision of training

Where a person is, or is about to become, a user, the employer shall ensure that adequate health and safety training, which should cover:

- The user's role in correct and timely detection and recognition of risks
- An explanation of the causes of risk, and how harm is caused
- User actions and procedures to control risks Means of alerting management to ill health symptoms or problems with workstations
- Information on the DSE Regulations, particularly regarding eyesight, breaks and the users contribution to assessments

### Regulation 7: Provision of information

Employers shall ensure that operators and users at work are provided with adequate information on health and safety relating to workstations and measures taken to comply with the Regulations.

Information the employer has to provide to users and operators:

	Does employer have to provide information on:					
Category of person	Risks from DSE and workstations?	Risk assessment and measures to reduce the risks?	Breaks and activity changes?	Eye and eyesight tests?	Initial training?	Training when workstation modified?
Users employed directly by the company	Yes	Yes	Yes	Yes	Yes	Yes
Users employed by another company	Yes	Yes	Yes	No	No	Yes
Operators – self employed people	Yes	Yes	No	No	No	No

## POLICY

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## HOMEWORKING

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REVIEWED POLICY MARCH 2023

# Wellhouse - The Place To Be

Policy Created:	September 2016/ reviewed March 2023
Policy Approved	September 2016 (Reviewed 2017)
Policy Reviewed	March 2023
Date of Next Review:	March 2026



<b>Section</b>	<b>Content</b>	<b>Pages</b>
1.	Vision and values	3
2.	Governance	3
3.	Policy Aims	3
4.	Equal Opportunities Statement	3
5.	Introduction	3
6.	The Policy	4

#### **Linked Policies/Procedures**

1.	Disciplinary Policy
2.	Health & Safety Manual
3.	Remote Working Policy

## 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

- Benefit the business from creative solutions, ideas and projects by giving staff the opportunity to do these at home, without interruptions
- Not to compromise the usual level of service offered to our customers
- Set out the parameters to ensure the above conditions are met

## 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

Home working is a type of employment arrangement where staff members can do work at home instead of their workplace. It is an increasingly popular arrangement in the UK and realising the potential benefits from it, many employers operate it on various conditions.

There are two types of home working:

- *Contractual* home workers are employees based at home on a regular basis either for all their working week or part of it.
- *Occasional* home workers spend the majority of their time at their workplace but now and then may work from home, normally to perform a specific non-routine task that requires a high level of concentration with minimum interruptions. It can also be used in specific circumstances where an employee cannot get to their workplace but could still do the work (for instance an injury or bad weather). It is up to the employer to set parameters for occasional home working and determine each request on its own merit. This type of arrangement does not require contractual change and it can be withdrawn at any time.

Occasional home working is a much more common arrangement within British organisations with many employers recognising the flexibility and benefits it can bring to both the employer and the employee.

## 6. The Policy

### Policy Conditions

#### *Home Working Parameters*

There is a limit of 4 of working from home days per month maximum, only if the needs of the business permit. Those limits are absolute and cannot be breached. The only situation where they could be waived is if bad weather or injury prevents the employee from being able to commute to/attend but the work could be done at home.

### Line Manager's Approval

Each request for home working must be individually discussed with the employee's line manager, who will assess each request against the rules set out by this policy. Business pressures will also be assessed when considering an employee's request.

### Performance Management

Working from home presents a particular challenge to normal management controls but the risk of potential abuse can still be managed. To ensure Wellhouse Housing Association gets value for money, home working will be managed by results (rather than managing time and the way the task is done). The manager will therefore agree with the employee the outcomes of work to be produced at home and expect those to be delivered. As long as it brings the desired benefits to the business, it would not matter how many hours or at what time of the day the work is done.

Breaches of the policy will lead to the home working arrangement being withdrawn from the employee and potential formal disciplinary action. A review of the policy may also be carried out.

### Health & Safety

The health and safety assessment will be carried out according to Wellhouse Housing Associations health and safety checklist (Appendix 1), which covers VDU risks and general precautions for householder electrical safety. Domestic electrical supply configurations are outwith the control of the employer and are the responsibility of the staff member as home-owner/tenant. Staff will be asked to perform their own assessment and results will then be validated by their line manager during a discussion or home visit. The employees will be expected to report any

changes that may affect the arrangements in the future (in which case another assessment may be necessary).

### **Technical Support**

Wellhouse Housing Associations' IT infrastructure is capable of supporting this concept and gives employees remote access to all files, MS outlook, MS teams and soft phone. We have sufficient tech to lend staff whilst Wellhouse Housing Association does not commit to provide the installation of equipment and/or software to allow people to work from home. Wellhouse Housing Association will be able to supply mobile devices to allow employees to keep in touch when not in the office. This means that the company would not need to pay for installation of telephones or the bills, as the employees would be able to use the mobile devices provided for them.

It will be required that staff have basic fire wall and anti virus software installed on their home computers, in order to protect Wellhouse Housing Associations office IT system from any harm, if they use their own technology.

### **Costs/Allowances**

No allowance for paper/ink/subsistence/internet service/wear and tear on equipment will be considered or paid. It is considered that the saving in time and money getting to/from work is a reasonable notional offset to any personal cost of working from home.

### **Recording the days of working from home**

A record must be kept of all days worked from home and all staff will be issued with a template.

### **Policy Review**

This policy will be reviewed by the end of 2025. It is anticipated that the policy will in time be superseded by the flexible working policy.

Wellhouse Housing Association reserves the right to withdraw the home working arrangement for business reasons at any time, with immediate affect.

Wellhouse Housing Association's health & safety checklist for employees working from home. This list is not exhaustive and should be used in conjunction with the Health and Safety Manual.

### **Electrical Equipment**

The safety and maintenance of the domestic electrical supply/installation is the responsibility of the house-holder. Wellhouse Housing Association will only take maintenance responsibility for any equipment it directly supplies.

Householder checklist:

- Ensure electrical equipment is turned off when not in use and before performing any checks
- Check plugs are not damaged
- Check domestic electrical supply is suitable for the equipment in use
- Check plugs are properly wired and that the outer cable covering is gripped at the point it enters the plug or equipment.
- Check outer covers of equipment are sound and have no loose parts or missing screws
- Check all leads and cables routinely against damage to the outer covers
- Check for burn marks or other signs of overheating
- Repair any electrical equipment with potential to harm
- Check and secure all trailing wires – the best way is to use power outlets nearest to the equipment. Where this is not possible tuck trailing wires securely under desks etc and out of normal walkways
- Do not have young children unsupervised in any area where you are using electrical equipment

### **Working with VDU's**

Standard Wellhouse Housing Association Self-Assessment form from the Health & Safety Manual.

**POLICY****SABBATICAL****POLICY REVIEWED JANUARY 2023**

# Wellhouse - The Place To Be

Policy Created:	September 2016
Policy Approved	September 2016 (Reviewed January 2020)
Policy Reviewed:	January 2023
Date of Next Review	January 2026 *

<b>Section</b>	<b>Content</b>	<b>Pages</b>
1.	Vision and values	3
2.	Governance	3
3.	Policy Aims	3
4.	Equal Opportunities Statement	3
5.	Introduction	3
6.	The Policy	4

#### **Linked Policies/Procedures**

1.	Redundancy Procedure
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## 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 purpose of sabbatical leave is to enable members of staff to pursue initiatives related to education and/or other career development activities in order to achieve objectives that have been agreed with their line manager. Sabbatical leave releases staff from day-to-day duties for a specified period of time. Sabbatical leave may be used for travel in connection with the purposes for which it has been granted.

## 4. Equal Opportunities, Diversity & Human Rights 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

Wellhouse Housing Association recognises that many people, at some stage in their working life, wish to take time off work for a number of reasons.

A sabbatical which may also be referred to as a career break, is when an employee is guaranteed re-employment with the organisation at the end of the break, provided that they have adhered to the terms and conditions of the agreement. The job the staff member returns to will be of equal status but there is no guarantee of returning to the same post.



## 6. The Policy

### Eligibility

To be eligible for a Sabbatical an employee must

- Have completed at least 2 years continuous service
- Have a satisfactory performance record in line with Wellhouse Housing Association policy
- Have a satisfactory attendance record in line with Wellhouse Housing Association policy
- Indicate a firm intention to return to work
- Have no live disciplinary warning.

Each case will be considered on its own merits in light of personal circumstances and the businesses operational needs. The commencement and time allowed for each career break will be dictated by the needs of the business.

### Length of Career Break

A sabbatical is available for a minimum of 3 months to a maximum of 12 months.

An employee can take a maximum of 2 sabbaticals. If an employee wishes to apply for a second sabbatical, they must have a further 2 years continuous service from the first break.

### Application Procedure

An application for a sabbatical must be made to the senior officer at least 3 months before the requested start date of the sabbatical. The employee should complete a Sabbatical Form which is attached to this policy.

Confirmation of acceptance or non-acceptance will be made in writing, to the staff member, within 30 days of the application.

### Effects on Terms and Conditions of Employment

During the leave of absence employees will have no entitlement to payment of salary, holiday or sick leave or any other mandatory benefits.

**Death Benefit Scheme** – If the employee is entitled to the Death Benefit Scheme as per their terms and conditions it shall continue to apply during the employee's period of leave of absence and shall be calculated by reference to their earnings immediately before such period of absence commenced.

**Pension Scheme** – Employer pension contributions will be suspended for the duration of the leave and the period will therefore not count towards the pensionable service.

Upon return from the employees leave they will be entitled to make good all contributions to the Association's Pension Scheme omitted during the leave of absence within a period agreed by the Scheme Trustees. The employer will not however invoke contributions for that period.

**Professional Membership Fees** - During the period of unpaid leave of absence, Wellhouse Housing Association will not pay any professional subscriptions in respect of membership of professional bodies.

**Redundancy** - If redundancy should occur during a Sabbatical, the employee will be contacted, in writing, and the appropriate process will be used under Wellhouse Housing Association redundancy procedure.

**Increments** – Staff returning from sabbatical will not be entitled to an incremental increase unless they have been back at work for 6 months prior to 1<sup>st</sup> April. Staff, will however, be eligible to receive the Wellhouse Housing Association's cost of living rise in place at the time of their return to work.

Failure to return to work will be treated as a resignation.

The period of the sabbatical will not count towards calculating any statutory or contractual benefits. If the organisation makes any changes to the employee's post/grade/salary or any other conditions during the sabbatical break, they will write to the employee informing them of any changes.

### **Maintaining Contract**

Where possible regular contact should be maintained with the organisation throughout the break. The frequency and method of contact will be agreed between the employee and their line manager. A monthly information pack containing any circulars, newsletters and other relevant material will be sent to any employee on a sabbatical by their line manager. Any relevant information will be sent to the employee's home address.

### **Alternative Employment**

The period of unpaid leave of absence is granted on the understanding that the employee will not take up any paid work during this period. If they should do so then they will automatically lose their right to return to work unless previous approval is granted by the senior officer and confirmed in writing.

### **Postponing the Date of Return**

#### **By the Organisation:**

If there are no suitable vacancies the organisation may postpone the date of return for up to 28 days. The employee will be informed of the revised date in writing. If the organisation postpones the date of return, the employee will not be paid any salary or other benefits during the postponement. However, the period of postponement will count towards the continuous service.

#### **By the employee on Medical Grounds:**

The date of return may be postponed by the employee on medical grounds only. The maximum period of postponement allowed is 28 days. If an employee is unable to return to work after this period the organisation may review the right to return to work. The employee will not be paid any salary or other benefits during the postponement but the period of delay will count towards continuous service.

### **Returning to Work**

An employee must give 3 months notice in writing, to the senior manager of their intention to return to work. Failure to do that will be treated as a resignation.

If a member of staff fails to return to work after their sabbatical they will lose their right to return to work. Wellhouse Housing Association will assume that the employee has resigned from their post which will be effective from the end of their sabbatical.

When the employee returns to work their line manager will conduct a re-entry meeting and cover areas such as changes within Wellhouse Housing Association, salary and holiday entitlement. Wellhouse Housing Association reserves the right to alter or withdraw the scheme at any time.

### **Monitoring the Policy**

The policy will be reviewed 3 yearly with the amendments being made as appropriate and communicated to all staff and relevant stakeholders.

### **General Data Protection Regulations**

The organisation will treat your personal data in line with our obligations under the current data protection regulations and our own policy GDPR Policy. Information regarding how your data will

be used and the basis for processing your data is provided in Wellhouse HA's employee privacy notice

### **Freedom of Information**

As at November 2019, the Association is subject to FOI and all enquiries with respect to Notifiable Events will be handled strictly in line with FOI and confidentiality policies.

## **APPLICATION FOR A CAREER BREAK FORM**

## APPLICATION FOR A CAREER BREAK

**FULL NAME:** .....

**START DATE:** .....

**PRESENT POSITION & DEPARTMENT** .....

I would like to commence a Career Break on ...../...../..... and would like the break to last for ..... months.

I am requesting a career break for the following reason:

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I have read the organisations Sabbatical Policy and understand and accept the terms and conditions of Wellhouse Housing Association's sabbatical scheme.

**Signed:** ..... **Date:** ...../...../.....

<b>Management Committee</b>	26 April 2023
<b>Agenda Item</b>	12
<b>Title of Paper</b>	SFHA guidance on governance
<b>Author</b>	Martin Wilkie-McFarlane, Director
<b>Attachment(s)</b>	SFHA report
<b>Executive summary</b>	SFHA have produced updated guidance for SMT and, more importantly, Governing Body members on distinguishing between the strategic role and responsibilities of the governing body (GB) and the operational role and responsibilities of the CEO/Director (and senior staff).

## FOR INFORMATION

### 1 PURPOSE

- 1.1 To update Committee on the guidance

### 2 RECOMMENDATIONS

- 2.1 That committee note and consider the contents of the guidance when assessing reports from the SMT.

### 3 BUSINESS PLAN, VISION AND VALUES

The report is consistent with:

- our values of excellence, transparency and accountability.

### 4 BACKGROUND

- 4.1 The SFHA have produced a number of governance guidance documents which are relevant to both new and established committee members.
- 4.2 This guidance focusses on good practice in ensure the correct strategic/ operational balance is held between Committee/ SMT and that all parties are confident in reporting and decision making.

### 5. MAIN ISSUES:

- 5.1 Wellhouse HA has the main management committee and 2 sub-committees – Audit & Risk and Staffing. Audit and Risk carries more responsibility than staffing. A separate paper presented at this meeting suggests a third sub-committee – Development. The committee should reflect, using the guidance, if they feel this is an appropriate structure. For example, the staffing committee may only need to meet to discuss extraordinary staffing issues, e.g. recruitment of the Director, any proposed restructure, any serious performance or grievance matters, rather than quarterly meetings.

5.2 Using the guidance, Committee should reflect on the format of the reports and minutes you receive, i.e. is why something is being reported to the governing body and what the governing body needs to do with it clear?

5.3 Do committee feel overloaded with reports – for example is there a better way to deal with policy review: the guidance supports our previous way of taking policy reviews separately and emailing a basic update between committees for members to approve. This may be the best way to continue. Note that all policies have an expiry date but remain valid until reviewed and that SMT are looking at staggering the review dates, to avoid overload (for historical reasons, all policies expire at the same time).

## 6 Discussion

6.1 Good governance is an ongoing matter and is essential for Annual Assurance statements and effective running of the organization.

6.2 Committee should read and reflect on the guidance ahead of the meeting and comment accordingly. It is suggested that we include it in the committee handbook.

## 7 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

7.1 This guidance will help with our Annual Assurance statement to the Regulator. As at 1 April 2023, we are compliant with the Regulatory Standards.

## 8. FINANCIAL IMPLICATIONS

8.1 None – possible training for committee members and associated costs may arise.

## 9 KEY RISKS

9.1 Failure to remain focused on good governance and strategic/ operational split between SMT and Committee could lead to significant issues.

## 10.1 EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

10.1 This report been written with our commitment to diversity fully considered.

# Getting the balance right

Strategic and operational responsibility  
within your organisation

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April 2023

Drafted by Linda Ewart on behalf of SFHA. For further information of support from SFHA, contact: Alan Stokes, Policy Lead - [astokes@sfha.co.uk](mailto:astokes@sfha.co.uk)

This document can be made available in a range of different formats such as in larger print, Braille or audio-format; we can also translate the document into various languages, as appropriate.

[www.sfha.co.uk](http://www.sfha.co.uk)

**sfha**  
Scottish Federation of  
Housing Associations

We are housing Scotland



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*Getting the balance right: strategic and operational responsibility  
 in your organisation*

## 1. Introduction and background

Many RSLs find that there can be confusion and uncertainty when distinguishing between the strategic role and responsibilities of the governing body (GB) and the operational role and responsibilities of the CEO/Director (and senior staff). This can make it difficult for the RSL to confidently achieve the 'right' balance between the GB's role and that of officers, which can, consequently, undermine the effectiveness of the RSL's governance and the quality of the relationship between the GB and staff.

Although the components and requirements of 'good' governance and regulatory compliance are universal, each RSL has its own specific governance structure and priorities. This good practice advice aims to provide some practical tools, tips and techniques to support individual organisations to establish what the 'right' balance between strategic and operational responsibilities is for them.

The guidance is intended to be a resource that individual RSLs can use and adapt to take account of their own situations and requirements. It may be useful when reviewing existing governance structures and practices and it may also be helpful to inform induction training for new senior staff and GBMs, as well as forming part of ongoing training for more experienced members. Equally, staff may find it helpful to inform the format and structure of reporting and GBMs may find it a useful resource to support their assurance about the effectiveness of their organisation's governance arrangements.

The document is the latest in the [SFHA's Get Governance](#) series of guidance, and has been developed by Linda Ewart on behalf of SFHA. This subject was identified as a priority by the SFHA Governance Forum and a small working group of SFHA members fed into its production during the drafting process.

## 2. The distinction between strategic and operational responsibility

As a general principle, the distinction between strategic and operational responsibilities can be described as outlined in Table 1 below.

*Table 1 – Distinction between strategic and operational responsibility*

Strategic - GB	Operational – CEO/Senior Officer
Defining the RSL's purpose and objectives	Developing and implementing plans to realise agreed objectives
Setting the RSL's direction and priorities (informed by tenants' views) and overseeing their achievement	Allocating and managing resources to achieve priorities and targets
Maintaining assurance of legal, regulatory and financial compliance	Achieving, evidencing and maintaining compliance

Maintaining awareness of tenants' views	Managing, monitoring, reporting organisational performance; assessing and managing risk
Exercising performance oversight	Allocating and managing resources effectively
Ensuring adequate resourcing and financial sustainability	Leading staff
Carrying out role as employer	
Supporting and motivating senior staff, including carrying out senior officer annual appraisal	

Reporting to the GB should enable these responsibilities to be met, provide evidence of good governance and be structured to support one or more of these areas of responsibility. Consequently, the level of detail/volume of information must be consistent with one or more of these areas of responsibility.

### 3. An appropriate governance structure for your organisation

The scale and complexity of each RSL will inform and influence the most appropriate governance structure for the organisation. Individual governance structures will affect how responsibility is delegated and, consequently, how the respective roles of the GB and senior staff are balanced. Remits play a big part in determining what is considered/reported. [SFHA's model scheme of delegated authority](#) could be a useful starting point when considering the effectiveness of governance structures e.g. reviewing remits for the GB and sub-committees, considering reporting schedules, reviewing report templates.

Constitutionally, GBs must meet at least six times a year. Individual RSLs will determine the number and frequency of meetings that the GB and any sub-committees require to meet their responsibilities during the year, taking account of their specific circumstances.

Where the GB retains responsibility for all aspects of governance, with no or very few sub-committees, it is essential to structure the governance calendar to incorporate all necessary reporting, at the most effective time, whilst ensuring that the GB is not overloaded and scrutiny is effectively supported. Of course, it is essential that GBs are fully aware of the full range of information necessary to support them in their role: enabling them to lead the organisation to achieve its objectives successfully and to maintain evidence-based assurance of compliance.

*“Paisley Housing Association (PHA) has had an annual reporting plan for several years. It was introduced to capture all the many reports that need to go to Board on a cyclical basis. On top of that there are specific reports on issues unique to PHA. It is effective for managing Agendas and clarity on who is responsible for leading on what report. The plan is tweaked every year depending on what our focus is within the year.”* **Kathleen McCutcheon, Chief Executive, Paisley Housing Association**

Establishing sub-committees can support GBMs to fulfil their duties by delegating/ devolving specific responsibilities – but it is essential to ensure that the governance distinction between strategic and operational responsibilities continues to be respected. Remits for sub-committees should be drafted with this in mind. [SFHA's model scheme of delegated authority](#) may be a useful reference.

Ensuring that governance responsibilities are manageable is essential to maintain effective scrutiny and governance. Some suggestions are outlined in Table 2 below.

Table 2 - Governance responsibilities - aim to and aim to avoid

Aim to	Aim to Avoid
Structure agendas to reflect business /governance priorities	Complex/pressured agendas
Schedule meetings to accommodate key governance milestones	Frequent/long meetings
Ensure conduct of meetings complies with Standing Orders	Voluminous papers (electronic or paper)
Focus reports on specific aspects of GB responsibility	Regularly adding meetings to calendar

#### 4. Achieving the balance

Challenges in ensuring an appropriately strategic focus for GBs and sub-committees can be, at least partly, attributable to what is reported and how reports are prepared and presented. The level of detail, frequency of reporting and subject focus all contribute to, or compromise, the strategic focus that should underpin GB agendas. Equally, sub-committees are likely to require more detailed information, but should not stray into operational detail. Table 3 below highlights some considerations, using a small number of topics as examples only.

Table 3 – Reporting considerations

Type of Report	Considerations
Financial Reports	should be presented as soon after the end of the reporting period as possible, to ensure greatest usefulness (e.g. quarterly financial reports should be presented at the earliest opportunity following completion/closure so that any

Type of Report	Considerations
	significant variances, their causes and effects, can be assessed and, if necessary, mitigations considered and agreed).
Performance Reports	should be focussed on an agreed range of specific indicators that connect to the GB's responsibilities and should identify trends, outcomes and projections; comparative information should be provided (peer or benchmarking groups and national/ sector averages) to provide context to individual performance, rather than actual performance being measured only against internal targets.
Policy Reviews	should not dominate individual meetings; reports should highlight/ summarise key changes or the purpose of a new policy(e.g. meeting legal or regulatory requirements; framework for delivery of new objective); policies can be made available separately (e.g. as an appendix or via an electronic library/ portal/intranet)

Further examples are given in Table 4 (below) based on a sample of topics rather than specific or individual reports. These examples may be helpful in illustrating what this might look like in practice.

*Table 4 – The focus of reporting*

Reports about	Focus on
Potential issues relating to tenant safety e.g. <b>damp and mould</b>	<ul style="list-style-type: none"> <li>• Steps to identify whether issue; if so, assess scale/impact/level of harm</li> <li>• Remedial strategy and delivery</li> <li>• Compliance</li> <li>• Financial impact &amp; management</li> <li>• Business impact &amp; management</li> <li>• Reasons for failure to identify sooner &amp; changes implemented</li> <li>• Reputational consequences &amp; their management</li> </ul>
Reporting performance about <b>allocations</b>	should be able to tell the GB if:

Reports about	Focus on
	<ul style="list-style-type: none"> <li>the policy is meeting objectives;</li> <li>the RSL is meeting its legal requirements (homelessness);</li> <li>referral arrangements are working effectively</li> <li>voids are being managed efficiently and rental income is maximised;</li> <li>there is increased or reduced turnover in tenancies and or refusals and understand why;</li> <li>levels of tenancy sustainment are achieved and why</li> </ul>
Reporting risk	<p>Should inform GB of:</p> <ul style="list-style-type: none"> <li>key risks;</li> <li>emergence of new/anticipated risks, impact and proposed mitigations;</li> <li>escalation/reduction in risk exposure and reasons;</li> <li>effectiveness of mitigations and any changes</li> </ul>

The [SFHA model scheme of delegated authority](#) provides more information on the distribution of responsibilities between the Board and senior staff and about the delegation of responsibility from the GB to the senior officer. Individual RSLs may find it helpful to refer to the model SoDA when reviewing their delegations and/or governance structures.

[Appendix A \(p8\)](#) offers some examples of the relative governing body/senior staff interests in a small sample of business areas, simply to illustrate a sample of the respective responsibilities.

*“Grampian Housing Association has adopted a Board and Committee Procedures Manual and Scheme of Delegation. This ensures that there is clarity for Board and Officers alike in regard of what is reserved to the Board and what is delegated to officers. It also describes what is delegated to Sub Committees of the Board and also contains clear guidance for taking decisions required out with scheduled meetings where an urgent or immediate decision is required. In addition to the general delegated authority, a table has been produced which describes in one place all authority in a given policy area which is delegated and what is reserved to Board in that area.”* **Malcolm McNeil, Depute Chief Executive, Grampian HA**

## 5. Maintaining the balance

The starting point for agenda preparation, reporting cycles and reports structures/content is **why** something is being reported to the governing body and *what the governing body needs to do with it*. There should always be an *active* purpose to items being presented to the GB. Table 5 (below) describes potential categories/purposes and the nature of the reports that may be presented (individual RSLs may describe these differently). Reports may, of course, fulfil more than one purpose.

*Table 5 – Categories of reports and their content*

Category	Illustrative Topics/Content
Decision	Specific proposals requiring decision
Assurance	Evidence to support achievement of internal standards & targets; external requirements (legal & regulatory): narrative to explain improvement actions/outcomes; information in support of/preparation for/anticipation of future decisions
Oversight/Monitoring	Budget/Financial Performance – trends and outcomes; benchmarking Risk Internal audit Submission of statutory/regulatory returns
Consideration	Early proposals Relevant sector/wider environmental information and potential impact Highlighting/anticipating need for change; emerging issues
Approval	Statutory & Regulatory Returns Final proposals following previous consideration

The table at [Appendix B \(p9\)](#) provides some tips and techniques to help individual RSLs consider and achieve an effective/appropriate balance for their specific requirements – focussing on how reports can help to support operational and strategic balance.

The content and focus of reports should support their purpose and should concentrate on e.g. trends/forecasts/projections/analysis, rather than straightforward narrative. Including reference points to support the GB's ongoing priorities of

maintaining assurance and compliance, and locating the subject of individual reports within the GB's strategic responsibility fields, is likely to be helpful to the GB and organisationally. Some suggested techniques are offered at [Appendix C \(p10\)](#).

## 6. When additional reporting may be necessary

This document looks specifically at striking the right balance between the:

- GB's key role to lead, direct and exercise strategic oversight and maintain assurance
- Senior staff's responsibility to manage the RSL to achieve objectives and standards and maintain compliance

Whilst it is important to ensure that this balance is achieved and maintained, it is also important to recognise that situations can (and do) arise which may require a (temporary) modification to normal practice.

Such situations may mean it is appropriate/necessary for the GB to take a closer interest in a specific aspect of the RSL's business, in order to gain further strategic assurance of, for example, performance improvement, business recovery or restored compliance. These issues are likely to be temporary, until performance is improved or a problem is resolved and the GB's requirement for additional assurance has been met.

Even in exceptional circumstances, it remains important to recognise the distinctive roles of the GB and senior staff: the GB's temporary requirement for additional details will be to gain assurance that the RSL's response and actions are delivering the intended outcomes. In the event that further strategic assurance is required, it remains essential to observe these key requirements:

- Individual tenants are not identified
- Details should not suggest or enable identification of a specific case
- The GB focus should be on principles (e.g. capabilities of components (such as energy use/efficiency; durability of external coatings) rather than specifics (e.g. manufacturers; product types)
- Performance should be reported strategically (trends/forecasts/outcomes/achievement of service standards & KPIs/legal requirements), with statistics used as supporting evidence

*"Our Chair is great at keeping Board discussions at a strategic level, if she feels the Board are veering into Operational matters, she will bring the meeting back to a strategic focus."* **Calum Kippen, Head of Governance and Organisational Support, Kingdom Group**



## Appendix A – Responsibilities of governing body/senior staff

Business area	Board responsibility	Officer responsibility
Finance	<p>Approving budget</p> <p>Monitoring financial health: short/medium / long-term – trends; outcomes;</p> <p>Determining affordability</p> <p>Agreeing proposals for annual rent rise; considering consultation responses</p>	<p>Day to day management</p> <p>Regular operational reporting/monitoring</p> <p>Gathering information to inform affordability consideration; monitoring</p> <p>Managing consultation</p>
Housing Management	<p>Policies; implementation; outcomes</p> <p>KPIs; trends; outcome</p> <p>Complaints &amp; lessons</p>	<p>Drafting and advice</p> <p>Operational implementation &amp; monitoring; strategic reporting</p> <p>Managing, responding, resolving complaints; policy compliance; trend reporting</p>
Tenant & Resident Safety	<p>Level of compliance; measures to maintain</p> <p>Level of risk; measures to manage/mitigate</p> <p>Action to address weaknesses/failures</p> <p>Impact of changing requirements; measures to support implementation</p>	<p>Advising/informing of responsibilities</p> <p>Risk identification, monitoring, reporting</p> <p>Identifying, reporting, implementing remedies</p>

## Appendix B - How reports can support strategic/operational balance

Aim to	Aim to avoid
<ul style="list-style-type: none"> <li>• Respect delegated authority</li> <li>• Schedule meetings to accord with key reporting periods/ submission dates</li> <li>• Determine reporting frequency according to Board's role and report purpose</li> <li>• Ensure structure of Board reports focus attention on purpose e.g. performance trends and outcomes; risk escalation/reduction/mitigation</li> <li>• Ensure reports have an <i>active</i> purpose: decision; monitoring; consideration; approval</li> <li>• Report performance as close to the end of reporting period as possible</li> <li>• Include analysis/forecasts/impact assessments/ scenarios/alternatives</li> <li>• Specify relevant business plan objective(s) &amp; identify contribution report makes to achievement</li> <li>• Summarise the key points/advantages/disadvantages/ risks/financial implications of proposals (e.g. tender for proposed contract award; development-related technical reports)</li> </ul>	<ul style="list-style-type: none"> <li>• 'Repurposing' operational reports</li> <li>• Scheduling reports to accommodate meeting calendars</li> <li>• Reporting performance which is 'dated'/already been overtaken by more recent period/experience</li> <li>• Regular reports that only <i>state</i> performance</li> <li>• Reports for noting/information</li> <li>• Including significant documents as part of reports (e.g. contracts/tenders) as the base for GB approval (e.g. of contract award or increased development costs)</li> </ul>

## Appendix C – Reporting techniques

Technique	Example	Link to regulatory standards/compliance
Link reports to business objectives; specify how GB consideration and content of report contributes to achievement	Budget consideration links to objective to e.g. maintain financial viability; ensuring rents are affordable; delivering value for money.	Regulatory Standards 1.1, 1.2
Specify connection between GB consideration and assurance	Rent proposals/consultation - link to consideration of proposals and impact on budget and service delivery supports ensuring financial viability and affordability; consideration of outcome of consultation supports assurance that GB is informed about tenants' views and preferences	Regulatory Standards 1 (1.6); 2 (2.4); 3 (3.1, 3.4, 3.6, 3.6):
Prepare the GB for substantial proposals or issues (e.g. new activity; acquisition of site; significant rent proposals; cost reduction; organisational restructure)	Use briefing sessions to raise awareness, scope out options, gather sector and/or other relevant 'intelligence', support discussion and reflections – before formal proposals brought to GB for consideration and decision	Regulatory Standards 4 (4.1, 4.3); 6.5
Seek decisions over more than one meeting to support debate and review	introduce proposals with several options to support discussion and consideration of the respective 'fit' with relevant strategic/business objectives; identify 'preferred' option which is developed and presented at subsequent meeting(s) for consideration/decision	Regulatory standards (4.1, 4.2 & 4.3)

Technique	Example	Link to regulatory standards/compliance
Develop GB calendar which accommodates/highlights key reporting dates/requirements	having in place a robust GB calendar	Regulatory Framework requirements (assurance); ARC compliance; Regulatory Standard 1.3
Include strategic/sector awareness sessions in GB calendar (e.g. six-monthly)	hold six-monthly briefing sessions (perhaps as part of GB learning and development plan) that review/update on current sector and other relevant issues	Regulatory Standard 6.5
Provide detail as appendices/separate from reports	ensure reports contain all of the information the GB needs to fulfil their role/achieve the report's objective, without volumes of statistical and financial information: this could be provided as appendices or access signposted e.g. through an intranet or portal	Regulatory Standards (4.1 & 4.2)
Restrict the range of performance indicators used for reporting	adopt a 'hierarchy' of indicators to reflect the strategic/operational distinction (similar to the approach adopted for risk): reporting to GB should be based on the agreed indicators which are focussed on assurance, compliance and the achievement of strategy. This could mean re-structuring performance monitoring frameworks to create 'high-level' indicators that are reported to the GB and supporting indicators which are	Regulatory Standards (4.1 & 4.2)

Technique	Example	Link to regulatory standards/compliance
	used by senior staff to monitor and manage performance.	

<b>Management Committee</b>	26 April 2023
<b>Agenda Item</b>	13
<b>Title of Paper</b>	Operational Update Report
<b>Author</b>	Management Team
<b>Appendices:</b>	<ol style="list-style-type: none"> <li>1. SFHA – what they achieved in 22/23</li> <li>2. EHRA Senior Officers Meeting</li> <li>3. Regulator announces visits to landlords</li> <li>4. ALACHO update</li> <li>5. SHN 2022-23 Q3 LA Report</li> <li>6. SHN 2022-23 Q3 RSL Report</li> <li>7. Factoring Service &amp; New Owner Letter</li> </ol>

## FOR INFORMATION AND DECISION

### EXECUTIVE SUMMARY:

#### 1. Director – Main Issues

##### SFHA

- Please see attached summary of the headline achievements of the SFHA as our membership body. The main achievement was working with Government to ensure the rent freeze ended for social housing at the end of March 2023. Other key details are in the document.
- Please see separate report covering governance guidance produced by SFHA/ Linda Ewart.
- The annual conference is on 6 & 7 June this year. I will be attending and, as an SFHA board member, this will be free for Wellhouse HA. Please advise Linda Logan if you are interested in attending the conference.
- If any committee member wishes to know more about the SFHA, please let me know and I am happy to have a chat.

##### EHRA

- Committee should note that EHRA committee meetings have changed frequency to quarterly from monthly. The next one will be in June. Maureen Morris, Chair, remains our representative. The EHRA constitution permits two committee reps: if you are interested, please let the Chair know.
- The Senior Officers continue to meet monthly. The meetings are hybrid. At present, the technology of the host housing association partner isn't fully amenable to hybrid meetings, so Wellhouse is being represented on a rota basis by all SMT members. The most recent minutes are attached for your information.

## **SHR**

Committee are aware by now that we are fully compliant with the regulatory standards, congratulations to the committee. Please note that the SHR has (re)started visits to Housing Associations to support their regulatory framework (see attachment) and all staff and committee should be prepared for a future visit, should we be chosen.

## **ALACHO**

A briefing is included from the Association of Local Authority Chief Housing Officers for your information. To my knowledge, this is the first time we have received such a briefing from them. Of course, we are not in the local authority sector, but committee will find the information helpful.

## **EVH**

EVH monthly newsletter circulated separately.

## **CURB**

A separate report applies.

## **2. Housing & Customer Services Manager – Main Issues**

### **Benchmarking**

- Included with this report is a paper on the Scottish Housing Networks benchmarking stats. At the moment Wellhouse can only contribute to some performance indicators, this is because of limited information we could get from HomeMaster. This is something we will work in to be more inclusive with information to allow for improved benchmarking.

### **Training/HomeMaster**

- We role out and trial auto-entitlement this month. This is a function used for calculating technical arrears, this will take a few months before this is completely functional.
- We had a productive meeting with HomeMaster in our offices and will continue to meet regularly to ensure any problems are resolved.

### **Rent & Debt Management**

- We had a big year end push to pursue those not paying their rent. This was an all day exercise on 31 March 2023 and is now something we plan on the last working day of each month.
- Housing & Customer Services Manager is closely looking into £2000+ cases and managing each one, this is to get an understanding of case load and areas of improvements. Following this exercise will be further recommendations.
- We have had success with establishing contact with Real Life Options. We have begun regular 6 weekly meetings and this is to resolve outstanding issues such as arrears balances, signing of lease agreements and satisfying certificate requirements.

**Trust    Honesty    Integrity    Excellence    Accountability    Sustainability**

## Factoring

- We are continuing to review the Factoring service. We have liaised with peers of EHRA and are looking to revisit the current charges in place, we are also looking to improve welcome packs and possible newsletters. Factored properties will also be included in the satisfaction surveys. We will consult with owners with regards to services. We will keep Committee updated on this progress and papers will be submitted accordingly.
- Factoring Policy and Factoring Debt Policy is due for review with not much change and will be presented to Committee once the above changes implemented.

## Welfare & Advice update

- We managed to roll out the SFHA Winter Hardship fund of £25K, to support tenants experiencing food crisis / food insecurity. This was the joint bid with Easthall Park Housing Co-operative. The funding was used to purchase 500 x £50 local supermarket vouchers to distribute to tenants.

## Allocations & Voids

- Unfortunately, we had a fire in a property. No one was home or hurt as a result of the fire, but the property has been badly damaged as a result of the fire and smoke. We are liaising with our insurance a repair program is in place. We have been in contact with occupiers of the property every other day.

## Estate Management / Community

- We had a very successful community litter pick which took place on 29 March 2023. This was well attended by many – Committee and Customer Opinion Panel members, GCC, external partners and councillors.
- We had a successful Customer Opinion Panel meeting on 10/4/23 and will continue to work with the group for the benefit of the community.

## 3. Assets & Maintenance Manager – Main Issues

- Estates warden recruitment, The post has been filled David Bragg was appointed and started on the 4<sup>th</sup> of April.
- The list of addresses for 23-24 planned maintenance has been sent to the Housing Team
- Two suds planters have been installed at 2 Wellhouse Crescent one at the front and back to allow tenants to see how they would be situated at their properties as part of the flood mitigation works.
- ECIRs we have 4 outstanding which may go to forced entry as they received their 2<sup>nd</sup> letter week commencing 03/04/23 and will be reporting 9 were out with their renewal date for the ARC.
- Virtual College, we have signed up to an online service along with several other ERA members this covers around 300 courses and will be available to both staff and committee. Staff will be required to complete some core courses as agreed with their line Managers.



#### 4. Finance & Corporate Services Manager – Main Issues

- Due to the unbudgeted increase in the insurance premium for the buildings in 2023/24 a final updated budget (version 5) is a separate paper being discussed
- Internal audits on Factoring Services and the review of the recommendations from previous audits were carried out recently and will be presented by Wylie Visit at a future Audit and Risk Committee meeting in May 2023
- The Scottish Housing Regulator FYFP return is due by 31 May 2023 and is currently being worked on. This will be presented for approval at the meeting in May 2023.
- The Finance & Corporate services assistant resigned on 28<sup>th</sup> March 2023. The position is currently advertised with the closing date set for Friday 28<sup>th</sup> April 2023 and interviews planned for Thursday 11<sup>th</sup> May 2023.
- For the past few weeks, we have been able to obtain the help of staff from Elderpark Housing Association to carry out some of the tasks normally undertaken by the Finance & Corporate Services assistant. This equated to around about half the normal time the position would require. The Finance Officer and the Finance & Corporate Services Manager are currently having to take on additional duties to ensure the functions of the department can continue to meet the needs of the association. We have asked Elderpark Housing association if the help could continue until our recruitment is completed – they are unable to do this. We wish to record our thanks to them for their help.
- Although not being presented separately at this meeting Management Accounts to 28<sup>th</sup> February 2023 have been prepared. The key headlines of the figures are:
  - Surplus £90.6k more than budget at £562k
  - Voids are £12.7k above budget due to time being taken for meter resets and a flooded property that is still being repaired.
  - Staff costs are £35.4k under budget due to a vacant post for most of year within the estate wardens and a few staff not being members of the pension scheme
  - Management expenses are £56k over budget mainly due to higher energy costs and professional fees to implement the new housing management system
  - Reactive Maintenance costs £80k over budget due to volume of repairs and void conditions
  - Cyclical maintenance £161k underspend due to timing of some annual contracts
  - Planned Maintenance £77k underspend
  - Loan covenant cover at 354.74% (110% target)
  - There is a positive cash movement of £89k from 31 March 2022
  - Bank balance is £3.2m



# SFHA impacts

## What we achieved for you in 2022/23

**SFHA exists for our members:** we represent, connect and support the social housing sector for you and with you. We work to enable housing associations and co-operatives to thrive, so you can do the same for your tenants and communities.

The year 2022-23 brought with it many challenges, which required housing associations and co-operatives to be resilient, focused and hopeful. These highlights shine a spotlight on some of the successes we achieved with you during that time, covering three key areas. Thank you for your ongoing support.

**Together, we are housing Scotland.**

## Representing our members



**Reach:** we represent **136** of the **144** housing associations and co-operatives across Scotland: that's **ninety-four percent** of the whole sector.



# 136 > 94%



**Impact:** we secured agreement from Scottish Government to bring the review of **EESSH2** forwards, to give our members certainty on energy requirements as soon as possible.



# EESSH2



**Influence:** following an intensive campaign, we reached an agreement with Scottish Government not to extend restrictions on **social rent-setting** beyond March 2023.



Scottish Government  
Riaghaltas na h-Alba  
gov.scot

## Supporting members



**Funding:** by 31 March 2023, we will have distributed close to **£10m** to **124 SFHA members** to help you support your tenants stay warm and safe, through the Scottish Government's Homelessness Prevention Fund, Social Housing Fuel Support Fund and Winter Hardship Fund, as well as funding from Cycling Scotland.



**Information:** we published or updated **7 toolkits and major guidance**, including on rents and sustainability, digital impact, protecting homes and preventing evictions, self-assurance, treasury management, governance and energy: saving you money and helping you run your business efficiently, fairly and robustly.



## Connecting members



**Learning:** **Ninety-six percent, or 1751** of the **1,824 attendees** at our events said they gained new knowledge.



**Communicating:** we issued **421** e-newsletter and bulletin updates to our members, making sure you always have the information you need.



**Knowledge:** We maintained partnerships with **Changeworks** and **Warmworks**, **Technology Services Group**, the **Housing Support Enabling Unit at Community Care Providers Scotland** and the **Scottish Procurement Alliance**, and worked with **130 sector-leading associates**, making sure you get the very best knowledge and expertise across a range of topics.





Tuesday 28<sup>th</sup> February 2023

TO ALL SENIOR OFFICERS EASTERHOUSE HOUSING AND  
REGENERATION ALLIANCE

**The next meeting of the EHRA Senior Officers will be held on  
Monday 6<sup>th</sup> March 2023 at 2pm, at Blairtummock Housing  
Association, 45 Boyndie Street, Glasgow, G34 9JL.**

1. Apologies
2. Note of Meeting – 6<sup>th</sup> February 2023 *Copy Attached*
3. Matters Arising
4. Welfare Benefits and Money Advice
5. EHRA Planning Day Outcomes *Notes Attached*
6. SO Action Plan *Copy Attached*
7. EHRA Review *Notes Attached*
8. Connect Community Trust
9. Scottish Housing Regulator
10. Any Other Competent Business



**Note of EHRA Senior Officers hybrid meeting  
held on Monday 6th February 2023 @ 2pm  
at 45 Boyndie Street, G34 & via Microsoft Teams**

**Present:**

Roslyn Crawford

Kenny Mollins

Alan Hume

Martin Wilkie-MacFarlane

Shannon Anderson – Glasgow Helps

Jacqui O'Rourke (Mins)

Nick Dangerfield

Liz McEachran

James McCourt – Glasgow Helps

**Glasgow Helps**

James delivered a presentation and gave a brief history and overview of Glasgow Helps, (Jacqui will forward a copy of the presentation to everyone). James provided details on the funding, the type of services they offer and statistical information on the number of referrals, age group, tenure and funding sources. James explained that the project was initially set up to offer support to those people who were shielding because of the pandemic. Shannon went on to explain that often people are calling as they don't have anyone to talk to and in these circumstances she will find details of clubs/groups people can attend to reduce isolation. Shannon went onto explain that once they find services for callers to attend this usually results in them no longer calling the service.

James provided some information in relation to a study that was carried out by Glasgow University.

James advised that within the service, there is no specialist knowledge of housing and over the next few weeks, they will have someone on a secondment from an Association in Drumchapel. James also advised that whilst funding is only

**Action**

**JO'R**

secured until the end of March this year they do not see the project ending. James also advised that Associations can share with them on what is happening within their communities and they can pass this onto callers to Glasgow Helps.

## **1.0 Apologies**

- 1.1 There were no apologies.

## **2.0 Note of Meeting – 9<sup>th</sup> January 2023**

- 2.1 Noted.

## **3.0 Matters Arising**

- 3.1 Liz advised that Ian had left SDM but he was not gone to Homemaster.
- 3.2 There was some discussion around SDM and timescales for EHRA groups considering moving away given the increase costs and the number of staff that have left. Martin provided some information on Homemaster and how the migration worked at Wellhouse. Martin also explained how they dealt with the training issue and explained that they got support from staff at Clydebank H A as they use Homemaster. Martin also advised that Wellhouse staff would be happy to provide a demonstration on the system.

## **4.0 Welfare Benefits & Money Advice**

- 4.1 Staff are busy and services running well. It was agreed that JOR/RC/AH would discuss the issues with Connect in relation to the Energy Advisor at the end of the meeting.

## **5.0 EHRA Planning Day**

- 5.1 Kenny asked if everyone was happy with the draft programme and was there any additions/changes. It was noted that programme was heavy for a half-day session and a further session may have to be arranged if everything is not covered on Wednesday, confirmed that session will run from 10- 1 o'clock and lunch will be served at the end.

## **6.0 SO Action Plan**

- 6.1 Nick advised that he hasn't arranged any future speakers as this will be discussed as part of the planning day.

## **7.0 Any Other Competent Business**

- 7.1 Rent increase was discussed and Liz advised that GWSF had shared information on when rent increase letters can be issued and legal advice is to arrange for them to be hand delivered, due to postal strikes. There was further discussion around this and how this could be achieved whilst ensuring that tenants receive at least 28 days' notice before increase happens. There was also some discussion around using companies to deliver letters and data protection issues.
- 7.2 Kenny advised that Easthall Park are carrying out a re-structure and asked if EHRA members would be willing to share information on staff levels and job roles, there was some discussion around staff numbers and current recruitment difficulties within the sector.
- 7.3 Martin advised that there has been some changes to audit requirements and Wellhouse had been advised that as a result of this the audit fee would increase, Martin will forward email regarding this after the meeting ends.
- 7.4 There was a general discussion around the SHR and the increased requirements which it continues to apply to the sector and the difficulties this creates for both staff and recruiting Management Committee members.
- 7.5 Jacqui advised that Blairtummock has noticed an increase in difficult customers and the abuse some of them give to staff, as a result of this Blairtummock are undertaking training on dealing with difficult customers and resilience.
- 7.6 There was also a brief discussion on meter re-setting for voids and the amount of staff resources this takes up.

**As there was no further business to discuss the meeting closed at this point.**

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Jacqui O'Rourke  
February 2023



## **Feedback from the EHRA planning day – 8<sup>th</sup> February 2023 – 10am - 1 pm**

This note summarises the feedback from the EHRA planning day which was attended by senior staff, committee and board members from EHRA's member organisations and facilitated by Stuart Eglinton of SE Training.

This note outlines the feedback received in response to each of the exercises undertaken.

### **Exercise 1- What do you want from today?**

At the start of the day each delegate was asked to introduce themselves and highlight what they wanted from the day. Their responses are summarised below

- To review the current effectiveness, or otherwise, of EHRA as an Alliance
- To identify joint actions EHRA should undertake and ensure these are cohesive across its member associations
- To develop a clearer focus for the Alliance regarding key issues it wishes to lobby / campaign about
- To discuss how EHRA can become more effective as a lobbying / campaigning organisation
- To discuss how EHRA can ensure it provides a collective voice for its member organisations and their tenants and residents
- To ensure EHRA has a clear direction, and provides clear measurable outcomes / results
- To identify what EHRA does well, what needs to be improved and how to 'sell' the benefits of EHRA to committee members from the eight member organisations
- To discuss how to increase committee member attendance at meetings and training
- To discuss the make-up, frequency and remit of EHRA meetings
- To discuss and review EHRA's agenda, which one member felt led to meetings being 'samey'.
- To continue to provide effective informal support between member organisations for staff, board and committee members

## Exercise 2 - How is EHRA performing

In three groups, the delegates were asked to complete a STOP / START / CONSIDER / CONTINUE exercise to assess the EHRA's current activities and identify new activities which should be considered. The delegate's feedback is summarised below:

<p><b>START</b></p> <ul style="list-style-type: none"> <li>• Developing an information leaflet to highlight EHRA' work</li> <li>• Developing a list of EHRA's achievements</li> <li>• Using committee and staff members as EHRA advocates (including developing a short 'elevator pitch to promote EHRA)</li> <li>• Re-branding EHRA (new logo, website, etc.)</li> <li>• Reviewing EHRA's vision and objectives</li> <li>• Identifying EHRA's <b>Unique Selling Points</b></li> <li>• Re-building/re-establishing links with GCC</li> <li>• Reviewing and revising format of meetings</li> <li>• Restricting times for speakers to make meetings more focussed and interesting</li> <li>• Developing effective joint staff working across EHRA member organisations</li> <li>• To support directors / CEOs to take the lead on key EHRA issues</li> <li>• Agree a workplan to deliver key EHRA aims</li> </ul>	<p><b>CONTINUE / IMPROVE</b></p> <ul style="list-style-type: none"> <li>• Identification of EHRA's purpose</li> <li>• Lobbying / campaigning work, but with a clearer focus on 4 or 5 priority areas</li> <li>• Focusing on key issues / avoiding tackling too much</li> <li>• Communication with local politicians (i.e. MSPs, Councillors) regarding local issues and work with them to deliver resolutions to issues</li> <li>• Links with national organisations i.e. Scottish Housing Regulator, SFHA, etc.</li> <li>• Develop external relationships including taking a less combative approach</li> <li>• Attendance at meetings and training (consider alternative, additional delivery methods)</li> <li>• Commitment from all member organisations</li> <li>• Ensure the quality of speakers is appropriate and remits for speakers are clear in advance of meetings</li> <li>• Joint training for staff and committee members</li> </ul>
<p><b>CONSIDER</b></p> <ul style="list-style-type: none"> <li>• Re-evaluating the role of EHRA</li> </ul>	<p><b>STOP</b></p> <ul style="list-style-type: none"> <li>• Having too wide a focus for EHRA's work</li> </ul>

<ul style="list-style-type: none"> <li>• How to demonstrate EHRA remains 'fit-for-purpose'</li> <li>• Getting EHRA's website operational</li> <li>• The use of electronic lobbying of politicians to complement traditional lobbying</li> <li>• How to ensure issues raised with external organisations at meetings are 'followed-up'</li> <li>• Being open to associate members</li> <li>• Developing links with local community groups and RSLs from outwith EHRA</li> <li>• Holding an EHRA conference</li> <li>• Having EHRA stands at conferences</li> <li>• Developing effective joint procurement for common activities (i.e. committee appraisals)</li> <li>• Conducting a business / customer needs survey (of committee members)</li> <li>• Reviewing EHRA agendas</li> </ul>	<ul style="list-style-type: none"> <li>• Talking ourselves down / not realising how effective we are</li> <li>• Holding on to the past</li> <li>• Holding monthly meetings</li> <li>• The antagonistic perception of EHRA held by some external organisations</li> </ul>
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### Exercise 3 - Developing EHRA's plans

In three groups, delegates were asked to complete a SWOT and a PESTLE Analysis to identify key issues affecting EHRA and its members, and help the delegates review the EHRA's Vision and Objectives. The delegate response to both is summarised below:

#### SWOT Analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• A record of achievement / clear evidence of effectiveness</li> <li>• A record of spending funding effectively</li> </ul>	<ul style="list-style-type: none"> <li>• EHRA not promoting its good work effectively</li> <li>• Poor self-promotion of EHRA's successes</li> </ul>

<ul style="list-style-type: none"> <li>• EHRA's history / reputation / track record</li> <li>• An effective collective voice</li> <li>• Effectively representing the voice of its tenants</li> <li>• Commitment, and experience, of staff and committee members</li> <li>• Staff support for committees and tenants</li> <li>• Senior staff supporting each other</li> <li>• Senior officer contributions to EHRA's work</li> <li>• EHRA's housing management / maintenance staff</li> <li>• All members being community based</li> <li>• Providing good / best value / joint training</li> </ul>	<ul style="list-style-type: none"> <li>• Limited use of new technology Currently not having much momentum for its work</li> <li>• EHRA's recent loss of focus / commitment</li> <li>• Lack of clear EHRA outcomes</li> <li>• Low attendance at meetings and training</li> <li>• Limited time staff and committee members can devote due to demands of their own organisations</li> <li>• Competing priorities / amount of time available for EHRA, due to demands of their own organisations</li> <li>• Age profile of committee and attendees</li> <li>• The small size of the member organisations</li> <li>• Lack of funding available for development, wider role work, etc</li> <li>• Increased external pressures</li> <li>• The increased amount of compliance expected of EHRA members</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>• To develop a clearer focus</li> <li>• Using the perceived 'merger' agenda as an opportunity for EHRA to shape their members' futures</li> <li>• To survey committee members to find out what they want from EHRA and what it could do to encourage attendance / engagement</li> <li>• To develop a focused training programme</li> <li>• To re-launch / re-brand / re-promote EHRA</li> <li>• Use of new technology (i.e. social media) to improve community engagement</li> <li>• Joint working</li> <li>• Shared staff / services</li> <li>• Joint procurement</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>• The perceived 'merger' agenda</li> <li>• UK Government / Holyrood policies</li> <li>• The Scottish Housing Regulator's increasing expectations</li> <li>• Increased levels of compliance</li> <li>• Increased regulatory expectations and burden</li> <li>• Lack of community engagement</li> <li>• Lack of engagement with committee members from some member organisations</li> </ul>

## PESTLE analysis

<p><b>Political</b></p> <ul style="list-style-type: none"> <li>• Lack of funding for community based associations</li> <li>• Lack of general funding</li> <li>• Increasing regulatory expectations</li> <li>• The mergers debate and the need to identify added value of community based associations</li> <li>• Potential independence</li> <li>• Local and national elections</li> <li>• The Scottish Government's green agenda</li> <li>• SNP / Labour councillors not working together</li> <li>• GCC 'service creep'</li> </ul>	<p><b>Economic</b></p> <ul style="list-style-type: none"> <li>• Interest rates</li> <li>• Impact of a potential recession</li> <li>• Inflation and impact of increased costs on residents and associations</li> <li>• The 'cost of living crisis', including the impact of increasing energy costs on tenants and associations</li> <li>• Staff costs (especially recruitment costs)</li> <li>• High contractor prices and limited availability</li> <li>• Potential risk to any associations with high borrowing</li> <li>• Welfare reform</li> <li>• The relatively easy availability of credit for Easterhouse residents</li> <li>• Cost of over-regulation</li> </ul>
<p><b>Social</b></p> <ul style="list-style-type: none"> <li>• High deprivation in the area</li> <li>• Increasing poverty levels</li> <li>• Low paid jobs / zero hours contracts</li> <li>• Lack of engagement from local politicians</li> <li>• Ageing population</li> <li>• High levels of tenant expectation</li> <li>• Different expectations of different age groups</li> <li>• Apathy from residents (possibly due to the success of associations)</li> <li>• Changing attitudes towards community activism (apathy)</li> <li>• Reduction of personal responsibility within society</li> </ul>	<p><b>Technological</b></p> <ul style="list-style-type: none"> <li>• Expectations of instant service</li> <li>• Expected on-line services (24 hour access)</li> <li>• Need to develop accessible services on-line (i.e. reporting repairs – Blairtummock offer this)</li> <li>• Lack of use or understanding of the potential value of new technology within some organisations</li> <li>• Lack of on-line access to some member's services</li> <li>• How to promote EHRA and its members through social platforms</li> <li>• Potential use of technology for tenants to engage with associations and services</li> <li>• Remote working opportunities</li> <li>• SDM / IT Systems</li> <li>• Cyber threats</li> </ul>

	<ul style="list-style-type: none"> <li>• Artificial intelligence</li> </ul>
<b>Legal</b> <ul style="list-style-type: none"> <li>• High levels of regulation</li> <li>• Compliance issues / increased expectations</li> <li>• An increasingly litigious society</li> <li>• Impact of new housing legislation</li> <li>• Implication of rent freeze / rent cap</li> <li>• EESSH2</li> <li>• Delivering net zero</li> </ul>	<b>Environmental</b> <ul style="list-style-type: none"> <li>• ‘Mergers’ agenda and the threat ‘predatory takeovers’</li> <li>• Extreme weather events</li> <li>• Bulk uplift</li> <li>• Sustainability</li> <li>• Reducing member’s carbon footprints</li> <li>• EESSH2</li> <li>• Delivering net zero</li> </ul>

## Exercise 4 - Developing EHRA’s Vision and Objectives

### EHRA’s Vision

In three groups, delegates were asked to develop potential visions for EHRA to help develop EHRA’s vision statement. The three statements developed were as follows:

“Communities working together for positive change”

“A local, professional and tenant lead network for the promotion and improvement of Greater Easterhouse”

“A strong voice for our communities”

SE Training recommends these three visions should be used to develop EHRA’s vision statement and / or strapline.

### EHRA’s objectives

The delegates then worked together to identify key objectives they would like EHRA to adopt. These were as follows:

- To carry-out effective local and national Campaigning and Lobbying on behalf of their tenants and residents\*

- To develop effective joint working between EHRA's members, including joint procurement, shared staff and services, etc. \*\*
- To provide value for money and positive outcomes for its member organisations and their tenants and residents
- To provide joint training for EHRA's staff and committee members\*\*\*
- To ensure its members and those working their behalf (i.e. contractors) strive to provide community benefits and added values to their tenants and residents
- To ensure communications between members, and EHRA's structures are appropriate\*\*\*\*

\* The delegates highlighted of this objective should involve EHRA deciding when to feed into national campaigns / lobbying (i.e. conducted by SFHA, GWSOF, etc.) and when to campaign / lobby directly

\*\*The delegates agreed discussions of this objective should seek identify opportunities to achieve best value for money and deliver high quality services

\*\*\* The delegates agreed EHRA should discuss how to best support its members by identifying and addressing their needs. Delegates further agreed discussions should consider how to maximise training attendance and effectiveness

\*\*\*\* The delegates agreed EHRA's internal communications and structures should be reviewed as soon as possible

The delegates also highlighted that EHRA must discuss how best to deliver these key objectives, and this should be informed by the information from the "Stop/Start/Stop/Consider exercise" and SWOT and PESTLE analysis.

#### Other issues identified

Throughout the day the delegates also identified the following important principles which should underpin EHRA's vision and objectives:

- Striving to provide an effective voice for its tenants and residents
- Ensuring senior staff members continue to support each other and share information about key issues (i.e. regulatory expectations)

- Ensuring EHRA seeks to engage with external organisations (i.e. politicians, Glasgow City Council) in a non-antagonistic manner and identify what they want to achieve in advance of meetings
- Discuss and identify EHRA's **Unique Selling Points (USPs)**
- Develop a clear focus for EHRA by identifying a small number of key issues it wishes to focus on
- Discuss how EHRA can help to shape / steer local and national strategies as opposed to being steered by others
- Discuss how EHRA can best access funding to support its work and improve the lives of its tenants and residents

### Conclusion

SE Training was impressed by the level of healthy debate throughout the day and the passion and commitment of all delegates to improving the lives of tenants and residents within Greater Easterhouse. The delegates also demonstrated a strong belief in the value of EHRA, whilst accepting that it needs to refocus.

SE Training feels it is vital EHRA uses the feedback from the planning day to ensure it remains an important organisation, which supports and benefits its member organisations and their tenants and residents.



**EHRA Action Plan 2022 -2023**  
**January 2023**  
**Guest Speakers**

	Name	Organisation	Topic(s)	Attendance	Comments
1.	EHRA Planning Day	EHRA		Planning Day for 2023 with Stuart Eglington 8 February 2022	

**External Partners**

Strathclyde University	Energy and Transport Poverty Study	Workshop on <b>3 February 2023 at the Circle</b>
SFHA	Quarterly Updates	Martin to pass queries to SFHA in advance of quarterly attendance
SHARE	EHRA Rep at SHARE	Linda, EHRA rep on SHARE

**EHRA Joint working**

	Task	Lead Officer	Comments/update
1.	Benchmarking	Nick	Circulated
2.	Minute Secretary		
3.	Secretary	Alan Provanhall	
4.	Treasurer	Blairtummock	
5.	Joint Procurement and Cost Savings	Senior Staff	

6.	Shadow Meetings	Martin	
7.	Chairs, Vice Chairs and Aspiring Chairs	Roslyn	Next meeting 1February 2023 Provanhall HA
8.	Senior officers	Jacqui	
9.	EHRA website	Liz	Website on going and launch date to be confirmed
10.	Recruitment of new Committee members		On going
11.	Training Programme	Martin	Programme for 2023 to be agreed. To be discussed once all Committee reviews completed
12.	Bulk Uplift and Estate Management	Senior Staff	Senior officers to progress and report in 2023.
13.	Social Media	Corrina Committee Member Gardeen	EHRA Twitter account
14.	Equalities		Joint EHRA approach to compliance with equalities

### EHRA Office Bearers 22-23

<b>Chair</b>	Linda Cameron	Provanhall HA
<b>Vice Chair</b>	David Barnes	Easthall HA
<b>Secretary</b>		Provanhall HA
<b>Treasurer</b>	Donna Miller	Blairtummock HA

## EHRA Review March 2023

New logo agreed

70 Committee members

7 Housing Associations and Co-operatives

Meetings			
EHRA meeting	Monthly	Second Wednesday Month	Secretary – Alan
EHRA Senior Officers	Monthly	1 <sup>st</sup> Monday of the month	Jacqui
Aspiring Chairs	Monthly	1 <sup>st</sup> Wednesday of the month	Roslyn
Training	Programme		Martin
Guest Speakers	Monthly		Nick

Change Meetings from monthly to

### Topics

Mergers, groups structures, partnership

Communication strategy – website and social media

Procurement

**From:** Elaine Scoular <[elaine.scoular@tpasscotland.org.uk](mailto:elaine.scoular@tpasscotland.org.uk)>  
**Sent:** Monday, April 10, 2023 9:12 AM  
**To:** Elaine Scoular <[elaine.scoular@tpasscotland.org.uk](mailto:elaine.scoular@tpasscotland.org.uk)>  
**Cc:** Tony Kelly <[tony.kelly@tpasscotland.org.uk](mailto:tony.kelly@tpasscotland.org.uk)>; Helen Barton <[helen.barton@tpasscotland.org.uk](mailto:helen.barton@tpasscotland.org.uk)>; Jenn Hood <[jennifer@thirdsectorlab.co.uk](mailto:jennifer@thirdsectorlab.co.uk)>  
**Subject:** FW: Immediate release - Regulator announces programme of annual assurance visits to landlords

## **Regulator announces programme of annual assurance visits to landlords**

The Scottish Housing Regulator today announced a programme of visits to landlords to discuss their Annual Assurance Statement.

Each year by 31 October every social landlord must prepare and publish an Annual Assurance Statement which confirms whether it meets Regulatory Standards and Requirements.

The Regulator will visit 11 landlords to understand their approach to preparing their Statement and how they have assured themselves about compliance with Regulatory Requirements and Standards. The visits will have a particular focus on how landlords have assured themselves about compliance with their tenant and resident safety duties and the accuracy of the data they submit to The Regulator in their Annual return on the Charter (ARC).

Helen Shaw, Director of Regulation said: “The Statements are a way for governing bodies and committees to assure themselves and their tenants and service users that they comply with Regulatory Requirements and Standards, or to disclose where they need to improve.

“This is our second programme of visits to landlords about the Statements. The visits will enable us to find out more about the self-assurance work landlords do to enable them to submit their Statement. We will publish a report later this year on the findings to share lessons learned.”

[Read a list of the landlords the Regulator will visit](#)

### **Notes to editors**

1. The Scottish Housing Regulator was established on 1 April 2011 under the Housing (Scotland) Act 2010. Its objective is to safeguard and promote the interests of tenants and others who use local authority and RSL housing services. The Regulator operates independently of Scottish Ministers and is accountable directly to the Scottish Parliament. It assumed its full regulatory responsibilities on 1 April 2012. The Regulator consists of the Chair and seven Board members. More information about the Regulator can be found on its website at [housingregulator.gov.scot](https://housingregulator.gov.scot)
2. SHR sets out how it regulates social landlords in its published framework – [Regulation of Social Housing in Scotland](#).

### **Contact**

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Communications Manager  
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[Tracy.Davren@shr.gov.scot](mailto:Tracy.Davren@shr.gov.scot)



## Full ministerial team confirmed, Paul McLennan and Patrick Harvie being appointed roles in Housing and Tenants Rights



### ALACHO

Sher Peek Cert. CIH

Acting Policy Manager

[Sherina.peek@alacho.org](mailto:Sherina.peek@alacho.org)



Twitter - @ALACHO\_Housing

[www.alacho.org](http://www.alacho.org)

Full ministerial team confirmed. First Minister Humza Yousaf has completed the appointment of his ministerial team. Consisting of 10 Cabinet Secretaries, including the First Minister, the Scottish Cabinet will be supported by 18 Junior Ministers. [Full List](#)

- Cabinet Secretary for Social Justice - Shirley-Anne Somerville
- Minister for Equalities, Migration and Refugees - Emma Roddick
- Minister for Housing - Paul McLennan
- Minister for Zero Carbon Buildings, Active Travel and Tenants' Rights (who will also work alongside the Cabinet Secretary for Social Justice) - Patrick Harvie

Parliament will be asked to approve the new Ministerial appointments on today (Thursday 30 March 2023). A more detailed breakdown of ministerial responsibilities will be confirmed in due course. [\[Read full article\]](#)

## John Mills, ALACHO Co-Chair to represent Heads of Housing on the Housing to 2040 Strategic Board



A strategic board has been appointed to lead progress towards the delivery of Scotland's 20-year housing plan, Housing to 2040. The strategic board met for the first time on Wednesday 22 March and will meet every 6 months.

The board is co-chaired by Shona Robison, Cabinet Secretary for Social Justice, Housing and Local Government and Councillor Maureen Chalmers, COSLA's Community Wellbeing Spokesperson.

Membership of the board includes representatives from housing providers, landlords, housing developers and tenant organisations.

- Patrick Harvie, Minister for Zero Carbon Buildings, Active Travel and Tenants' Rights
- Michael Cameron, Chief Executive, Scottish Housing Regulator
- John Mills, Co-Chair, Association of Local Authority Chief Housing Officers
- Sally Thomas, Chief Executive, Scottish Federation of Housing Associations
- Jane Wood, Chief Executive, Homes for Scotland
- John Blackwood, Chief Executive, Scottish Association of Landlords
- Colin Stewart, Chair, North of Scotland Regional Network
- Callum Chomczuk, National Director (Scotland), Chartered Institute of Housing
- Chris Birt, Associate Director for Scotland, Joseph Rowntree Foundation
- Sean Neill, Director Local Government, Housing and Planning, Scottish Government

## **Ombudsman finds culture of 'othering' residents lies at the heart of Rochdale Boroughwide Housing's issues and identifies lessons for sector**



The Ombudsman's wider investigation was prompted by the inquest into Awaab Ishak's death from prolonged exposure to mould and our review of Rochdale Boroughwide Housing's open complaints. Additionally, we reviewed previous complaint and the landlord's response to our call for

for the Spotlight report on damp and mould report in 2021, which identified concerns with the landlord's approach to damp and mould reports as well as the respect afforded to residents when they made a service request.

The Housing Ombudsman set out 8 Recommendations for Rochdale Boroughwide Housing, including a Damp and mould strategy and Separation of guidance to residents on how to report mould from guidance on how to maintain a healthy home.

- A dedicated strategy for handling damp and mould, including:
  - Proactive prevention works that fully consider future Net Zero plans
  - How disrepair claims will be handled within the existing framework
  - Formal hazard assessments for every mould inspection
  - A nuanced assessment framework for grading the severity of the mould found during an inspection that takes into account the proportion and the nature of rooms affected

- How damp and mould identified during the void process will be managed, this should be echoed in the void standard and policy
- Consideration of when a management move or transfer to alternative accommodation may be required, whether permanently or on a temporary basis whilst work is undertaken, this should be included in the relevant policy.

[\[Read full report\]](#)

### How are you managing mould and damp in tenants' homes with monitoring systems?

Are you using sensors and monitoring systems in your tenants' homes to track changes in their internal living environment, such as air quality and levels of moisture. How do you use that data to quickly identify potential changes that could lead to mould and damp?

**ACTION:** Can you please provide a response to the below points to Sher Peek, Policy Manager, [Sherina.peek@alacho.org](mailto:Sherina.peek@alacho.org) by Friday 7 April 2023.

- a) Monitoring systems used
- b) Total number of homes fitted with systems and plans to roll out systems more widely.
- c) How is data used to respond efficiently to potential changes that could lead to mould and damp?
- d) What impact have systems had on, complaints of mould and damp returning to properties with systems installed?
- e) Case study, if available

## Building Standards Enforcement Handbook: First Edition



The purpose of this handbook is to provide guidance for local authorities responsible for enforcement under the Building (Scotland) Act 2003 (the Act), as amended.

To take enforcement action, there is also the secondary supporting legislation to consider, such as The Building (Forms) (Scotland) Regulations 2005, as amended (the Forms Regulations), and The Building (Procedure) (Scotland) Regulations 2004, as amended (the Procedure Regulations).

Information in this handbook provides further detail on enforcement powers available in the Act. It does not take precedence over the provisions in the legislation nor is it a substitute for advice from legal advisors.

This handbook is primarily for local authorities (LAs) who have responsibility for taking formal enforcement action. It may also be of interest to building owners who are undertaking construction



work. However, the information around enforcement powers contained within the Procedural Handbook may be more helpful for some readers.

[[Read Full Article](#) or [Download Handbook](#)]

## Low carbon heating in domestic buildings – technical feasibility: archetype appendix



On 23 March 2023, The Scottish Government published the technical feasibility archetype appendix, along side the [technical appendix](#) and [cost appendix](#).

This archetype appendix, contains the domestic archetypes and technical suitability results for the research publication '[Technical Feasibility of Low Carbon Heating in Domestic Buildings](#)' (December 2020), which was carried out by Element Energy and Energy Saving Trust for the Scottish Government.

Due to file size constraints, the Excel sheets have been split in two,

- [2017 technical feasibility sheet](#)
- [2040 technical feasibility sheet](#)

The suitability of low-carbon heating technologies within the Scottish housing stock will change over time as homes become more energy efficient. The analysis originally assumed households would reach Energy Performance Certificate band 'C' by 2040, as set out under the Energy Efficient Scotland Route Map (2018).

However, this Route Map has since been superseded by the Heat in Buildings Strategy (2021), which sets more ambitious targets for residential energy efficiency. As such, the date of 2040 itself should be viewed as notional and should not materially affect the technical feasibility results.

[[Read Full Article](#)]

## Supporting Outdoor play, Planning Reforms to Boost Play Provision.



Children and young people will have more opportunities to play outside under new planning reforms.

Under the policy, local authorities will be encouraged to support planning applications for the development of play spaces, parks and sports facilities.



The changes will increase opportunities for outdoor activity and help implement a commitment to incorporate children and young people's rights into Scots law and practice.

New regulations are also being introduced to require local authorities to assess the adequacy of play spaces and consult local children and communities. This will ensure councils are better informed when making future provision for play in their local development plans.

Planning Minister Tom Arthur visited Figgate Park in Edinburgh ahead of laying the regulations in the Scottish Parliament.

Mr Arthur said:

*"Children and young people of all ages need more opportunities to spend time outdoors playing safely."*

*"Figgate Park is a perfect example of what we can achieve in the long-term interests of children and young people by planning for and investing in outdoor play."*

**Background** - The new [Fourth National Planning Framework](#) includes a new policy on play, recreation and sport to help create more opportunities for children and young people through planned development and in greenspaces. It also supports development proposals that protect and improve access to play and recreation within local communities.

[\[Read full article\]](#)

## Jane O'Donnell is New COSLA Chief Executive



On Monday 27 March 2023, COSLA announced Jane O'Donnell as its new Chief Executive.

Jane replaces current Chief Executive Sally Loudon who leaves COSLA in June after seven years in the job.

The appointment was confirmed after a rigorous interview process by COSLA's Presidential Team and Political Group Leaders.

Jane has been working in Scottish Local Government for over 25 years but is currently working with Scottish Government as the Deputy Director for Community Empowerment, Reform and Governance.

COSLA President, Councillor Shona Morrison, said: *"I am absolutely delighted to welcome Jane as the new Chief Executive of COSLA. These are challenging times for Local Government, but Jane has*

*shown impressive leadership qualities, as well as demonstrating a great understanding of both COSLA, Scottish Local Government and the wider public sector.”*

[\[Read full article\]](#)

## Book to attend the 2<sup>nd</sup> ALACHO Masterclass of 2023 on 6 April Reviewing the Fabric First Approach – Lessons Learnt



During this session we will hear about fabric first pilot projects that the City of Edinburgh Council and Hjalmland Housing Association Ltd have completed. They will share lessons learnt and positive outcomes achieved for tenants through improving the energy efficiency of homes and reducing energy costs.

With the current cost of living crisis we are experiencing, local authorities and housing associations are working even harder to try to reduce the impact of the cost of living tenants by taking a fabric first approach.

Under One Roof will speak about the work they do with owner occupiers and private landlords and how they work with local authorities in mixed tenure blocks.

### Speakers:

- Jackie Timmons MRICS, Shared Repairs Service Senior Manager - City of Edinburgh Council
- Paul Leask, Head of Investment & Asset Management - Hjalmland Housing Association Ltd
- Mike Heffron, Chief Executive - Under One Roof

**ACTION:** Book your ticket via [Eventbrite](#) for our online webinar on 6 April 2023 at 10am until 11:30am.

## Developing Senior Systems Leadership A pioneering programme for Senior Leaders working in Social Care, Social Work & Health in Scotland



This trailblazing programme aims to bring forward and prepare the next generation of senior/executive systems leaders in Social Care, Social Work and Health. The programme is designed for senior leaders in all parts of the Social Care, Social Work and Health system in Scotland (including all statutory, voluntary, third and independent sectors).

Our [website](#) has information on what the programme looks like and who the programme is for, including [specific information](#) on the selection process.

If you, or any of your colleagues and networks, are interested in understanding more about this opportunity, we invite you to join us at one of our drop-in sessions - dates and details are available [here](#). Applications must be submitted by 5pm on 5 May 2023.

**ACTION:** To apply to be a part of Cohort Two Applications, please visit [here](#). Deadline for applications 5pm on the 5th of May 2023.

## Scottish Government Consultation LBTT ADS – Closes 5 April 2023



This consultation seeks views on proposed legislative amendments to the arrangements for the Land and Buildings Transaction Tax (LBTT) Additional Dwelling Supplement (ADS). The proposals seek to amend Schedule 2A of the Land and Buildings Transaction (Scotland) Act 2012 ("the Act") and insert new Schedule 6A to the Act.

### Proposed changes for Local Authorities:

*Provide relief for local authorities from LBTT and ADS where purchase funded under s2 of the Housing (Scotland) Act 1988. The qualifying condition is that the transaction is funded with the assistance of a grant or other financial assistance under section 2 of the Housing (Scotland) Act 1988 (c.43) (general functions of the Scottish Ministers).*

The question you are asked to respond to are:

- Question 13: Do you think that the proposed amendments provide for the Scottish Government's intended change?
- Question 14: If not, what amendments would you propose to the draft legislation and on what basis?

**ACTION:** Please complete [consultation](#) by 5 April 2023

## Pitch fee uprating under the Mobile Homes Act 1983 - Proposal to change from Retail Price Index to Consumer Price Index.

The Scottish Government wants to make sure that the protections relating to pitch fee uprating for residents of residential mobile homes remain fair, appropriate and in line with development of statistical measures. This is of particular importance in light of recent increases in the cost of living. We are therefore gathering views about a possible change from Retail Prices Index to

Consumer Prices Index as the measure for pitch fee uprating under the Mobile Homes Act 1983 and options for implementing the change. [Read the consultation paper](#)

Your views will inform decisions on whether:

- it would be more appropriate for the presumption for annual uprating of pitch fees to be set at Consumer Price index (CPI) rather than Retail Price Index (RPI) or CPI with housing costs (CPIH)
- the change should apply to agreements that are made in future only or to existing and future agreements
- it would be appropriate for Ministers to be able to update the index in future via secondary legislation, to keep pace with developments in statistics

**ACTION:** Deadline for [responses to consultation](#) **7 April 2023**. If you do make a submission can you please share with Sher Peek, Policy Manager, [Sherina.peek@alacho.org](mailto:Sherina.peek@alacho.org).

## Have your say - Ongoing Consultations and Surveys

Description	Closing Date
<a href="#">Draft Energy Strategy and Just Transition Plan consultation</a>	4 April 2023
<a href="#">LLBT Additional Dwelling Supplement: Proposals for Change</a>	05 April 2023
<a href="#">Pitch fee uprating under the Mobile Homes Act 1983 - Proposal to change from Retail Price Index to Consumer Price Index.</a>	07 April 2023

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# Scotland's Housing Network

## Quarter 3 – 2022-23



### Overview

This report provides a summary of the key points from the Quarter 3 data received from our members; the data refers to **Quarter 3 2022-23** and is **year-to-date**.

The following 5 indicators are covered:

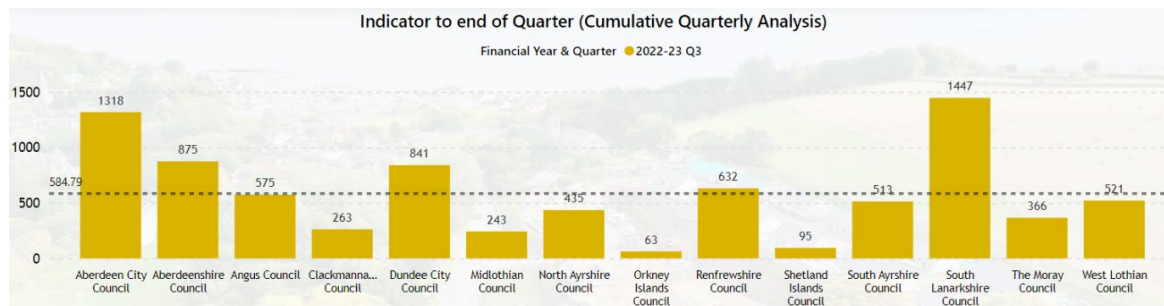
1. Void Management
2. Rent Arrears
3. Repairs
4. Access & Homelessness
5. Customer Satisfaction

This report is based on analysis of **15** returns from **Local Authorities**.

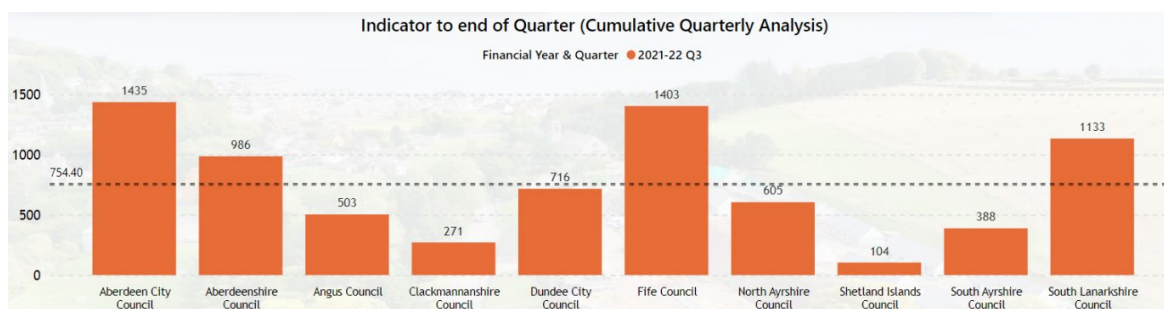
This year we hope to encourage and support a greater number of landlords to submit quarterly benchmarking data so that more can benefit from this understanding of performance.

## Indicator 1: Void Management

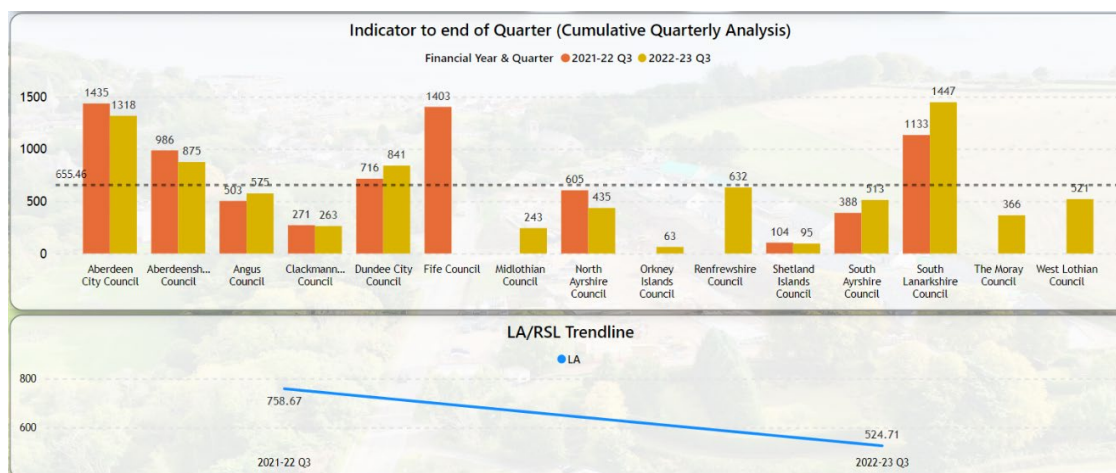
Compared to the same time last year, in Q3 2022-23 the average **total number of lets** were lower, **relet times** were higher, and **void rent loss** was lower.



Total Number of Lets: 2022-23 Q3

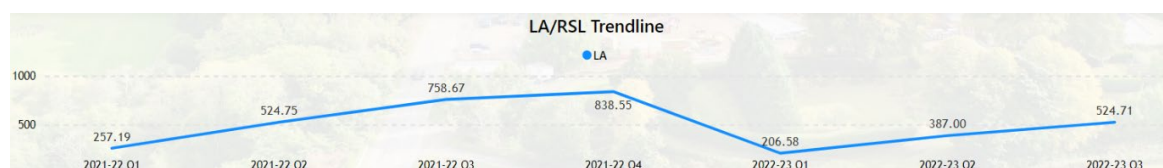


Total Number of Lets: 2021-22 Q3

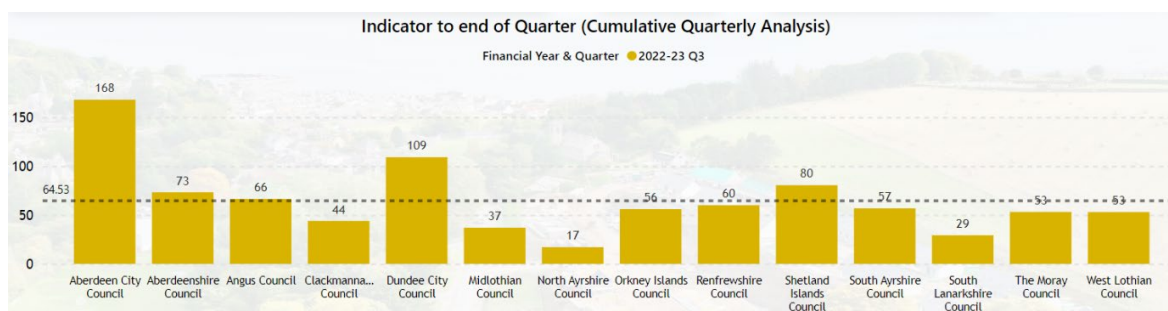


Total Number of Lets: Organisational Change

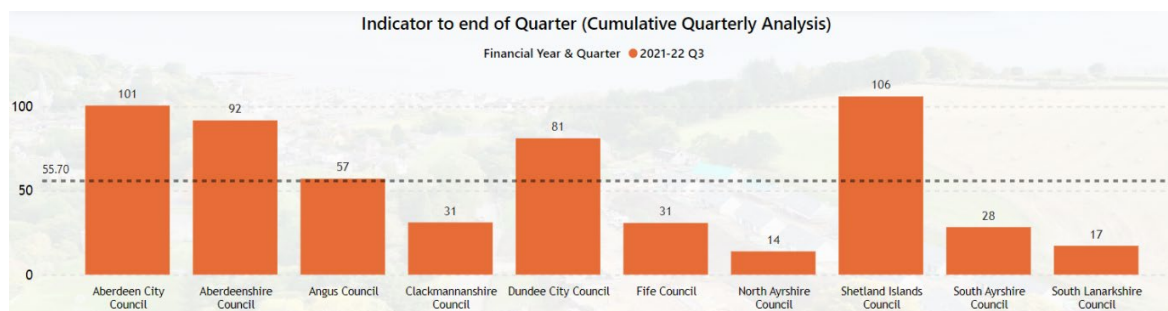
From Q1 2021, All LAs had a reduction in the average **Number of Lets** per quarter over the year during 2021 and are now at decreased level compared to what was seen this time last year.



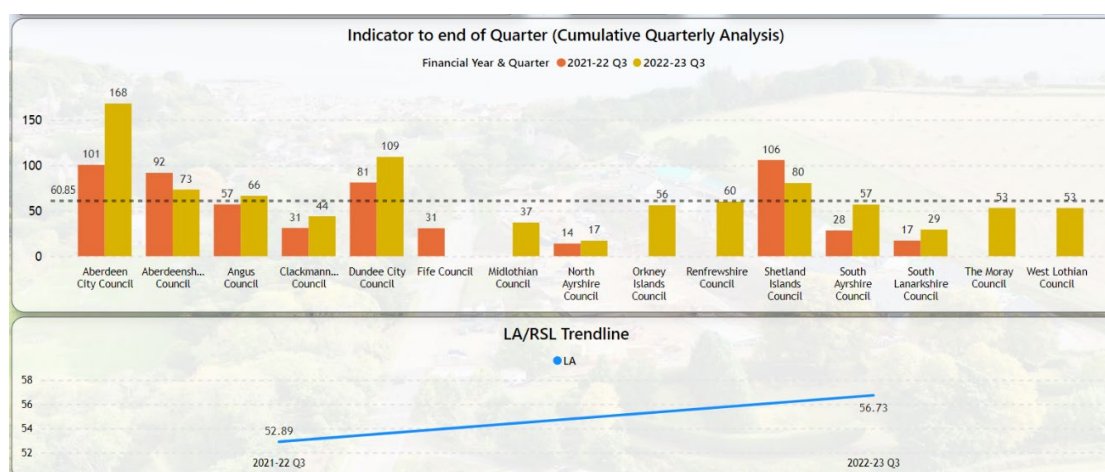




Average Relet Time: 2022-23 Q3



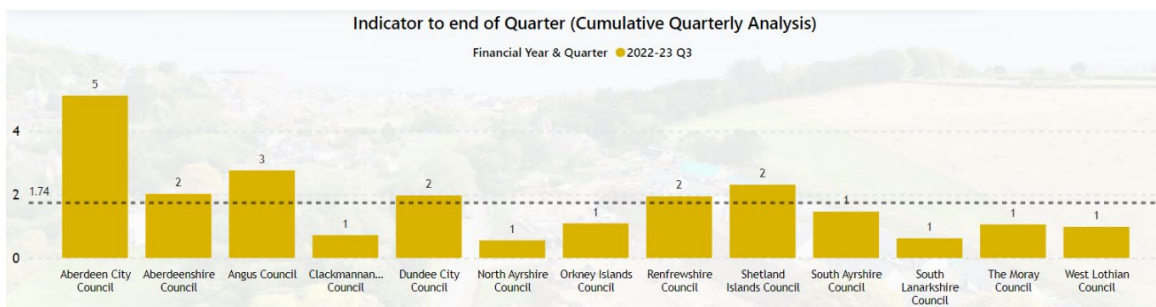
Average Relet Time: 2021-22 Q3



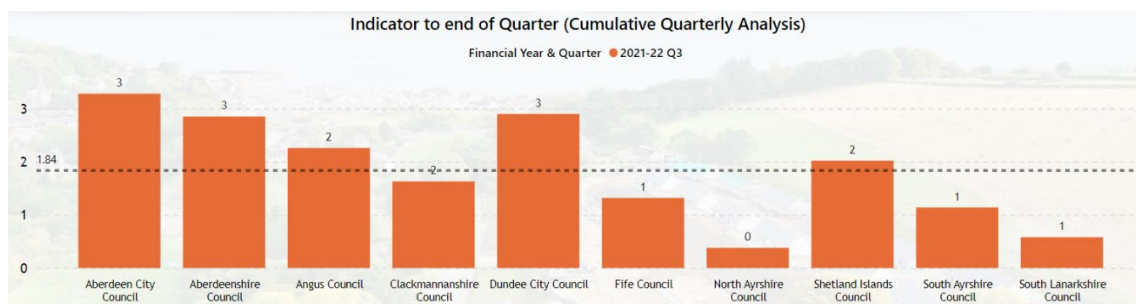
Average Relet Time: Organisational Change

With regards to **Average Relet Time**, All LAs initially saw a reduction until Q3 2021-22 and, although there was an increase during the first two quarters of 2022-23 since then, are now around the same levels as seen this time last year.

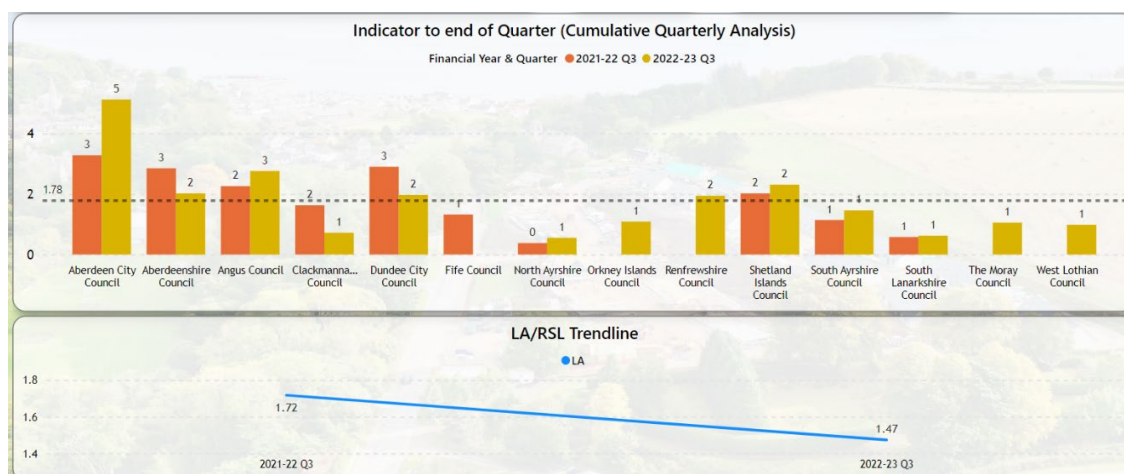




Void Rent Loss: 2022-23 Q3



Void Rent Loss: 2021-22 Q3



Void Rent Loss: Organisational Change

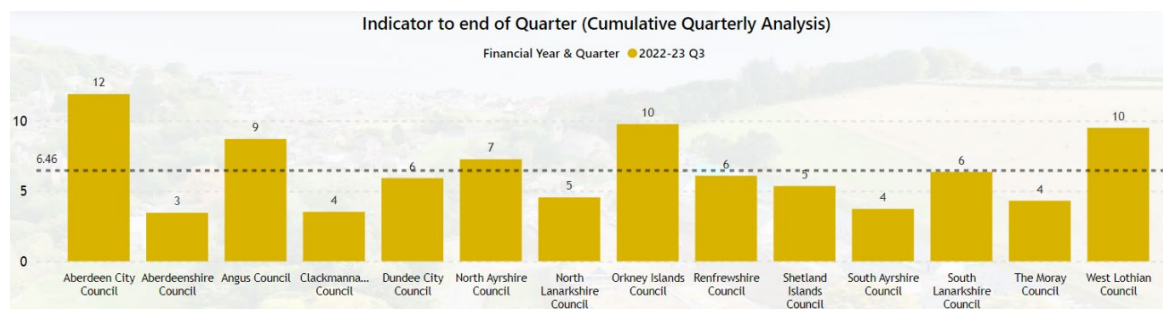
Over the same timescale, although there have been several decreases, most notably each quarter during 2022-23, **Void Rent Loss** can be said to have decreased for All LAs compared to same period last year.



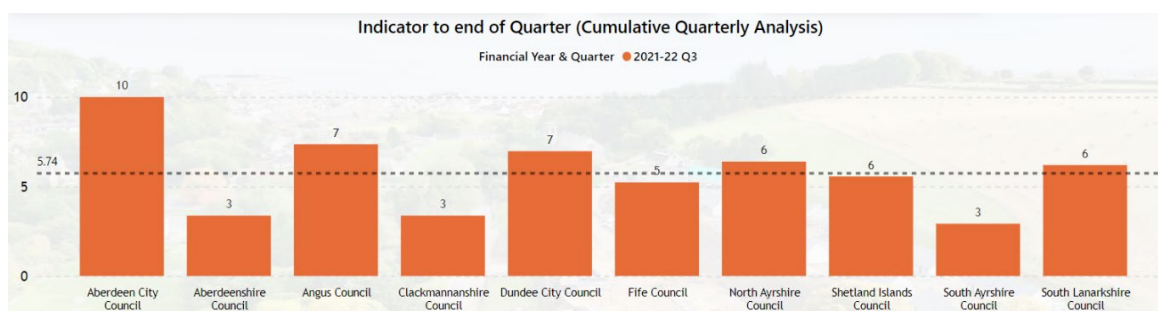


## Indicator 2: Arrears

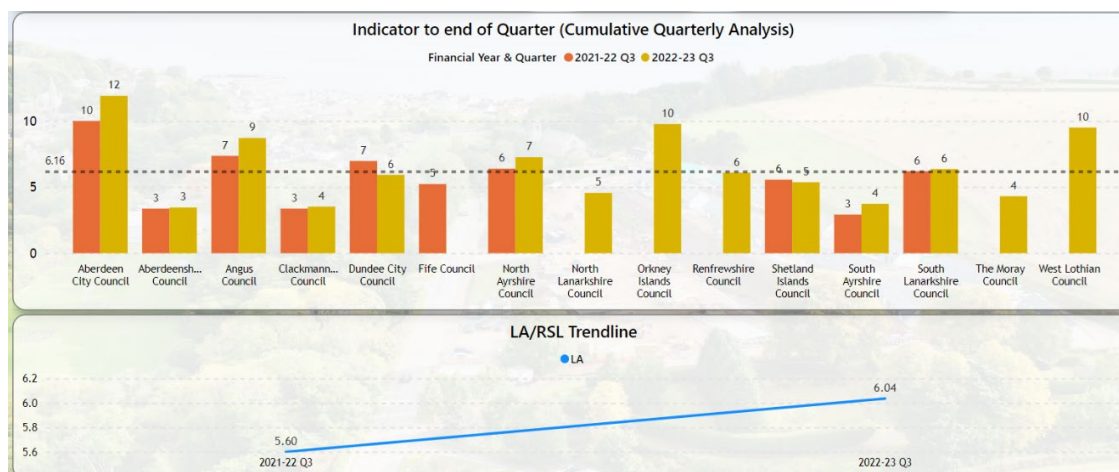
Compared to the same time last year, in Q3 2022-23 the average percentage of **current arrears** as a percentage of annual gross rent due was higher, average percentage of **former arrears** as a percentage of annual gross rent due was higher, and average percentage of **tenants whose tenancies terminate owing more than one weeks rent** was higher. The number of **tenants leaving for negative reasons** also reduced over the same period, both for **abandonments per 100 homes** and **evictions per 100 homes**.



Current Arrears: 2022-23 Q3

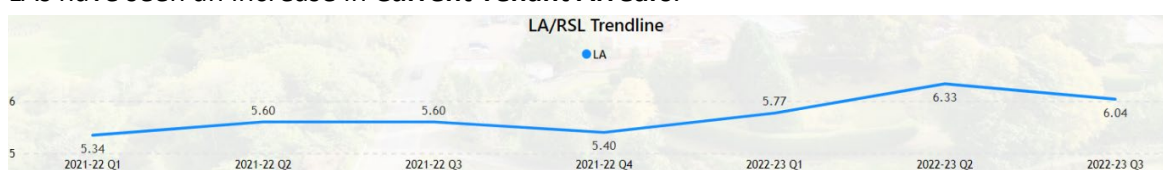


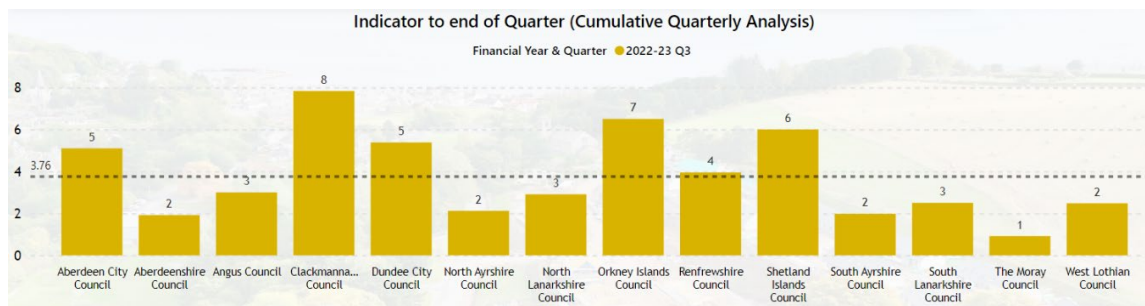
Current Arrears: 2021-22 Q3



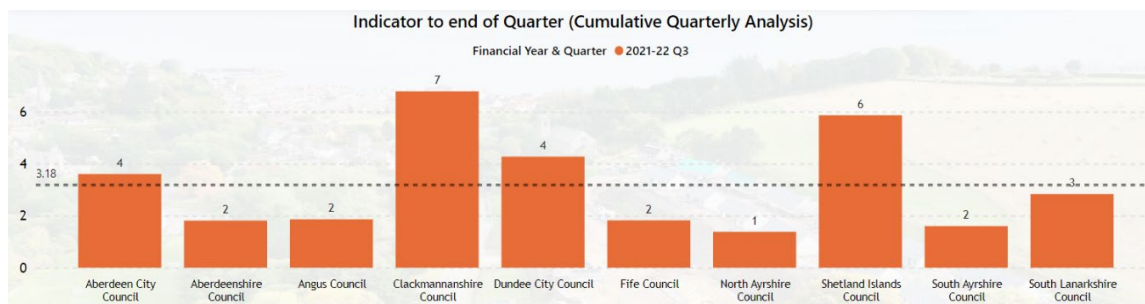
Current Arrears: Organisational Change

Since 2021-22 Q1, it can be said that, despite reducing in 2021-22 Q4 and 2022-23 Q3, All LAs have seen an increase in **Current Tenant Arrears**.

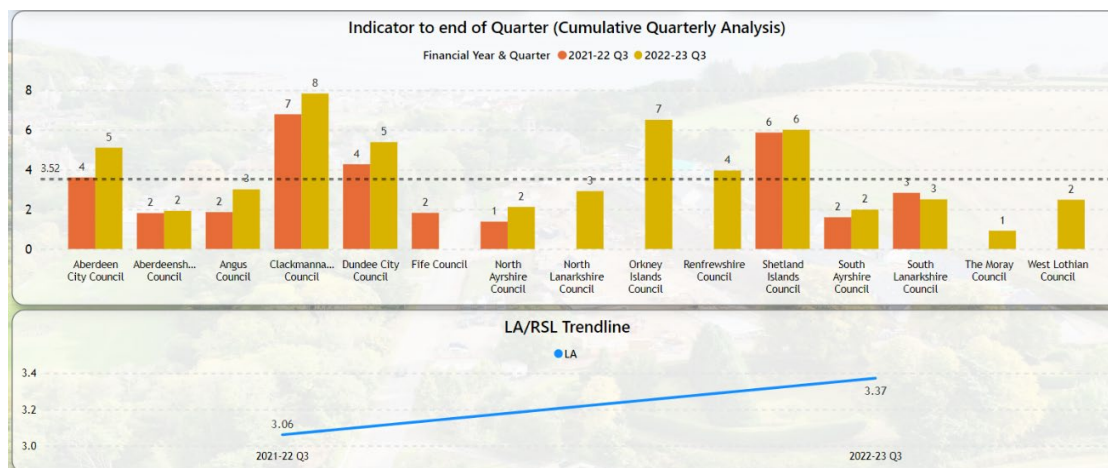




Former Arrears: 2022-23 Q3

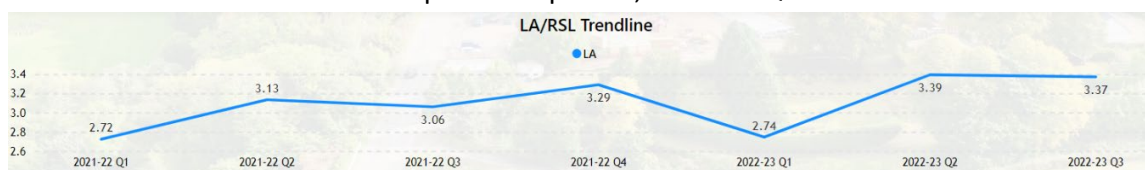


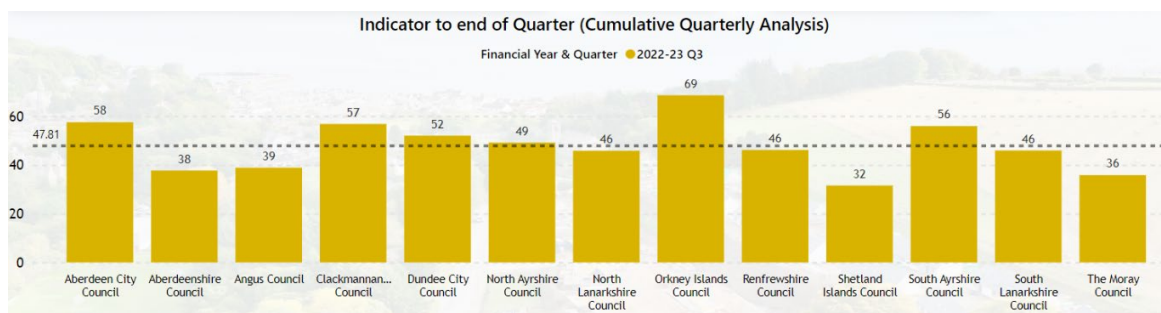
Former Arrears: 2021-22 Q3



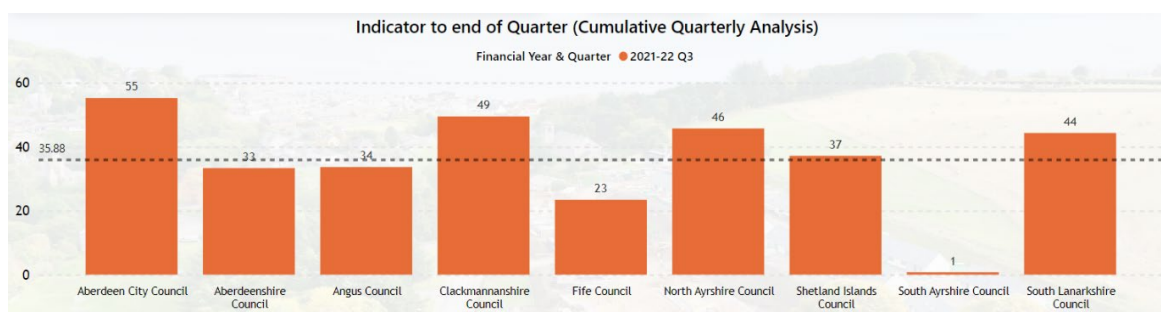
Former Arrears: Organisational Change

Over the same period, **Former Tenant Arrears** can be said to have increased yet are at a similar level to those seen in the previous quarter, 2022-23 Q2.

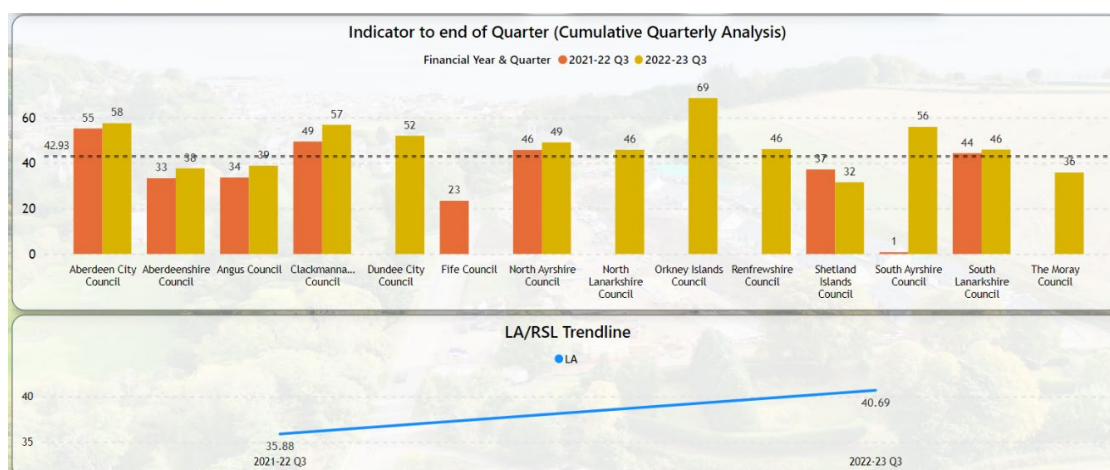




Tenants Whose Tenancies Terminate Owing More Than One Weeks Rent: 2022-23 Q3

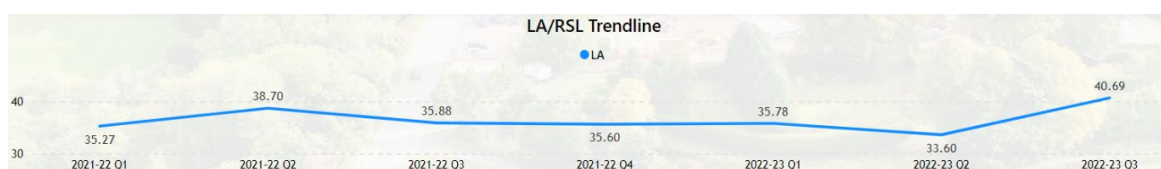


Tenants Whose Tenancies Terminate Owing More Than One Weeks Rent: 2021-22 Q3

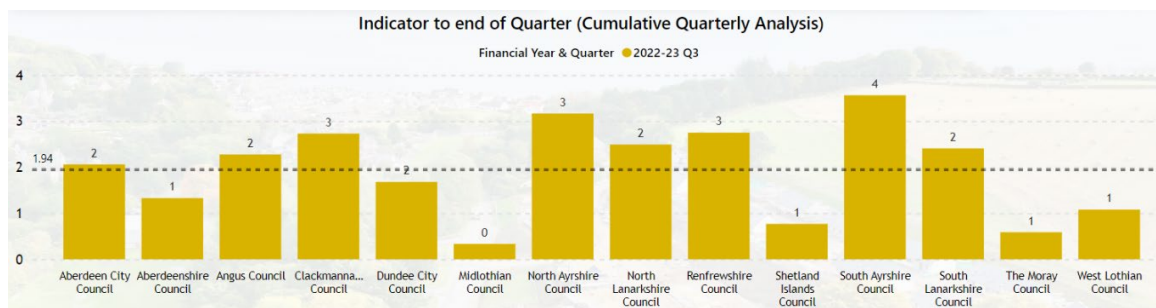


Tenants Whose Tenancies Terminate Owing More Than One Weeks Rent: Organisational Change

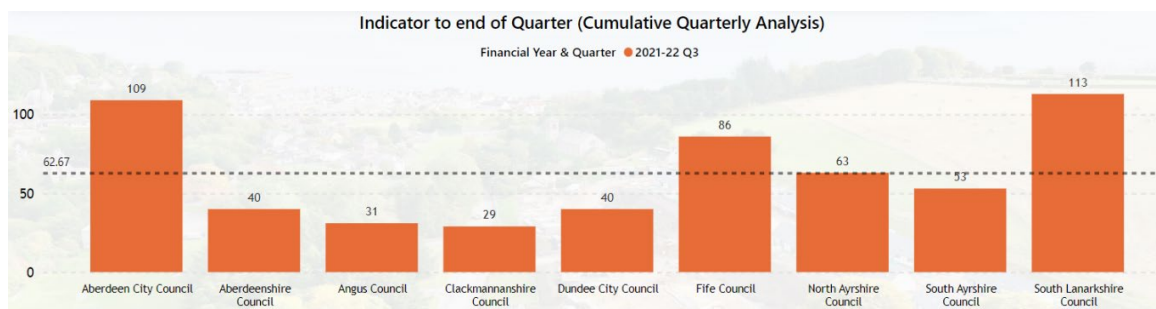
For All LAs, **Percentage of Tenants Whose Tenancies Terminate Owing More Than One Weeks Rent** can be said to have risen sharply during the last quarter. This is following having previously been reduced back, from the spike seen in 2021-22 Q2, to levels seen during 2021-22 Q1 over the last three quarters.



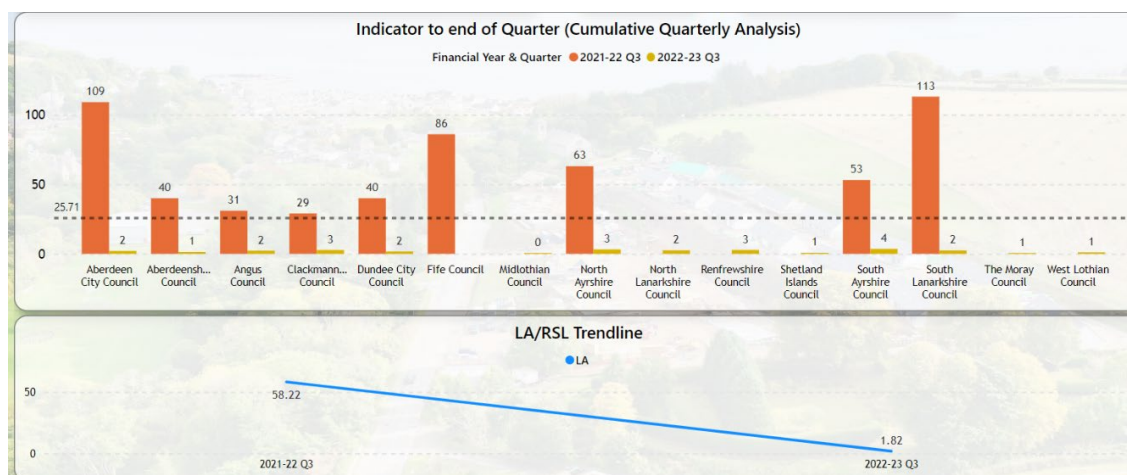




Abandonments per 100 homes (annualised): 2022-23 Q3



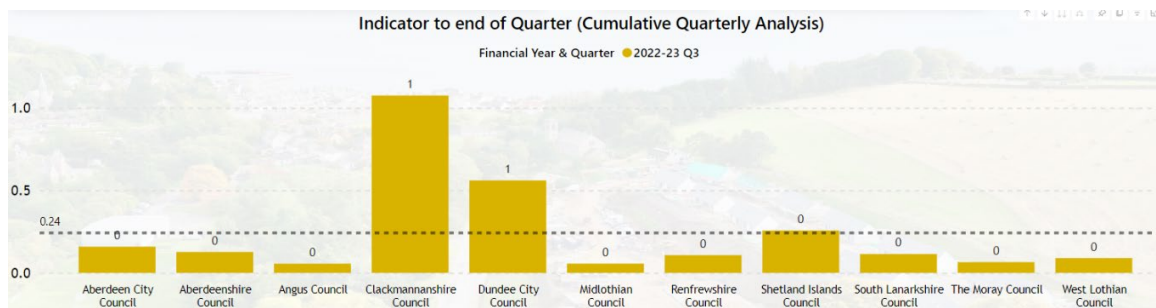
Abandonments per 100 homes (annualised): 2021-22 Q3



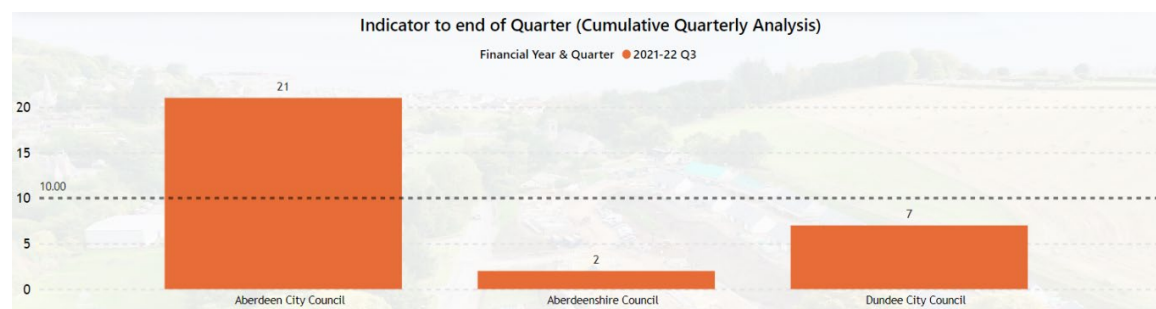
Abandonments per 100 homes (annualised): Organisational Change

For **Abandonments per 100 homes (annualised)**, despite a spike in Q2 and Q3 of 2021-22, All LAs can be said to have remained at a similarly low level since the start of last year.

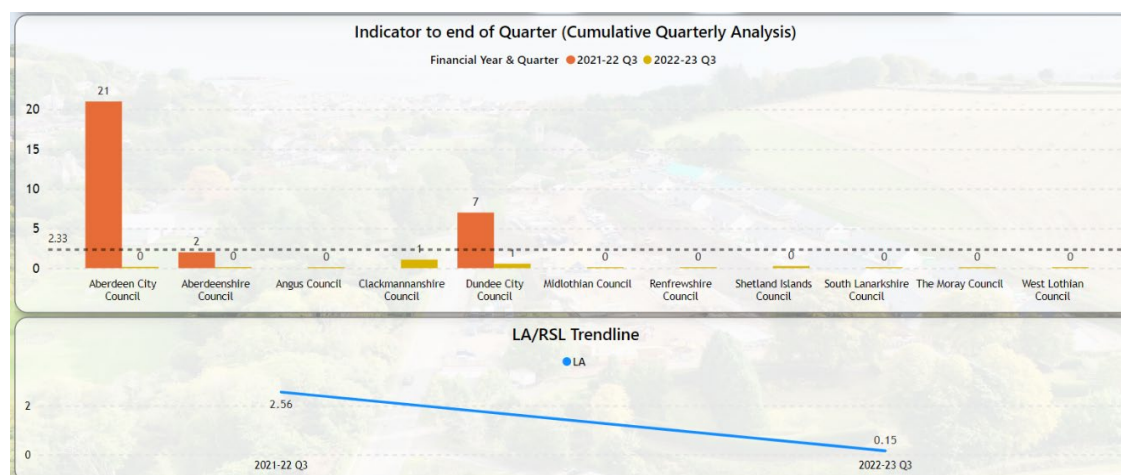




Evictions per 100 homes (annualised): 2022-23 Q3



Evictions per 100 homes (annualised): 2021-22 Q3



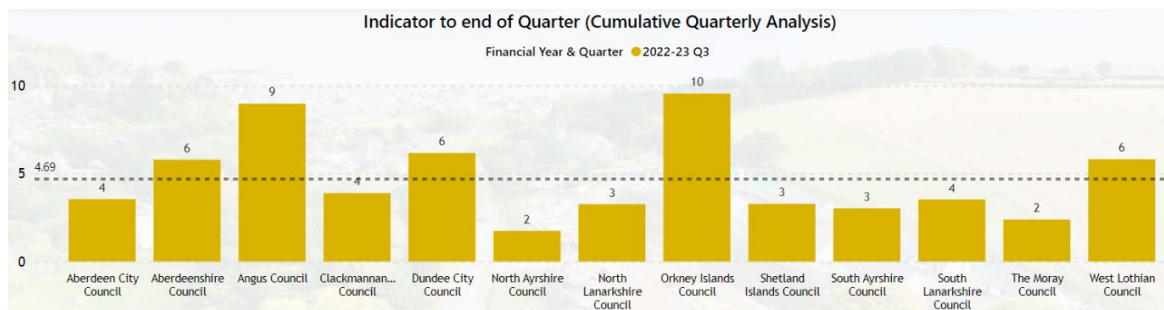
Evictions per 100 homes (annualised): Organisational Change

Finally, for **Evictions per 100 homes (annualised)**, despite a spike in Q3 of 2021-22, All LAs can be said to have remained at a similarly low level since the start of last year.

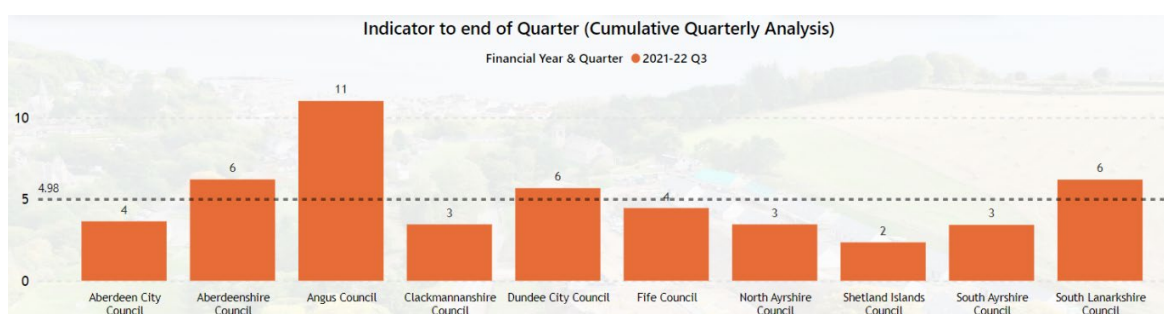


### Indicator 3: Repairs

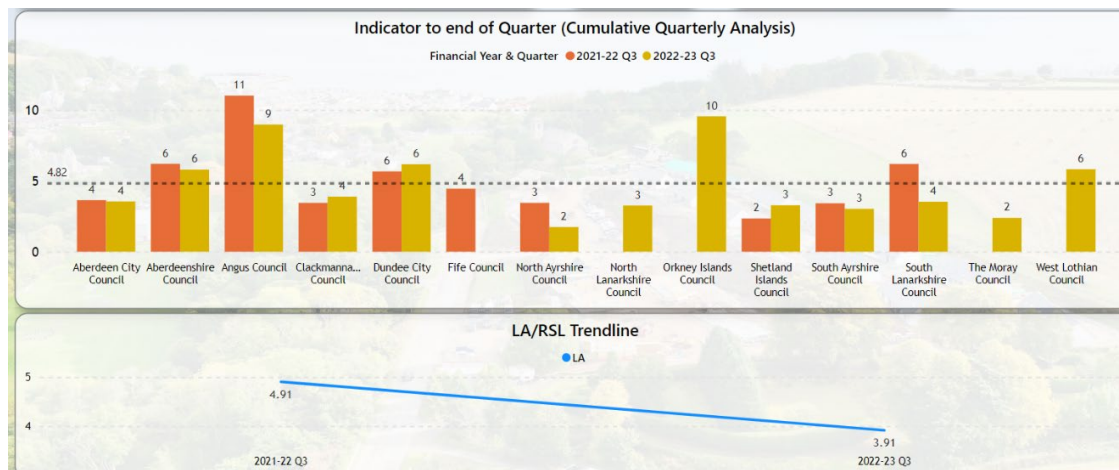
Compared to last year, **Emergency Repairs Timescales** have seen a slight decrease in the average number of hours to complete while **Non-Emergency Repairs Timescales** have seen an increase in the average number of days to complete. The **Percentage of All Repairs Completed on Time** have seen an increase compared to the same time a year ago.



Emergency Repairs: 2022-23 Q3



Emergency Repairs: 2021-22 Q3

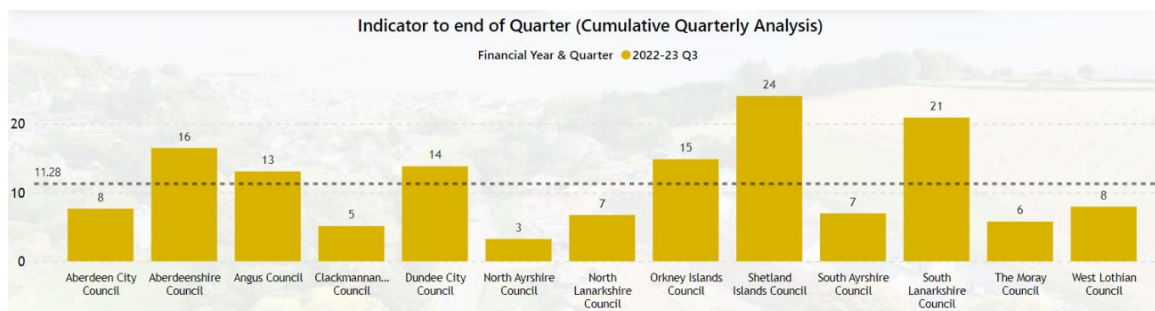


Emergency Repairs: Organisational Change

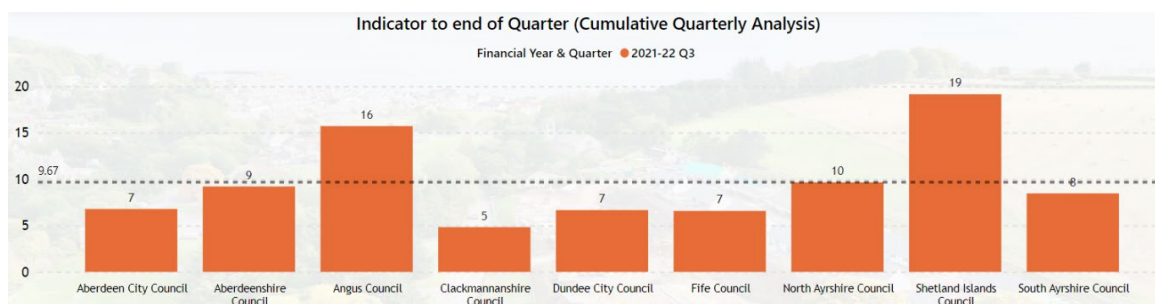
Since Q1 2021-21, it can be said that All LAs saw an increase in the number of hours to complete emergency repairs during the course of 2021-22. However, in Q1 2022-23, we saw a large decrease in the average Number of Hours to Complete Emergency Repairs. Since then, the average **number of hours to complete emergency repairs** has slightly increased, yet still lower than levels seen during 2021-22.



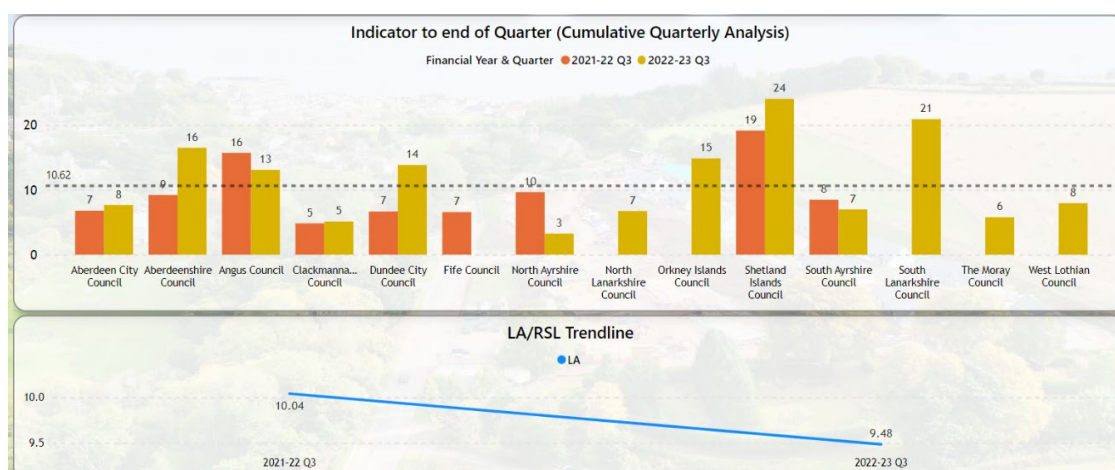




Non-Emergency Repairs: 2022-23 Q3



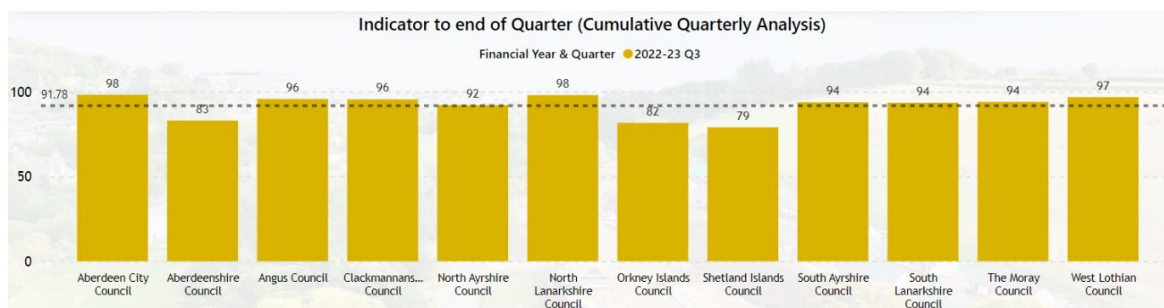
Non-Emergency Repairs: 2021-22 Q3



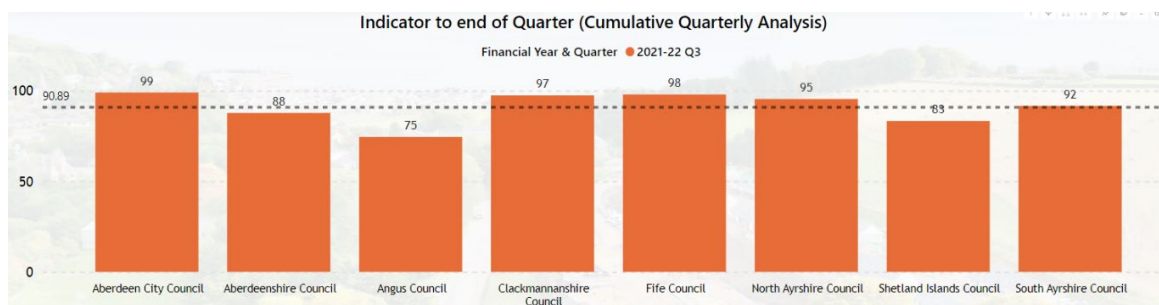
Non-Emergency Repairs: Organisational Change

The average Number of Days to Complete Non-Emergency Repairs, since Q1 2021-22, had generally seen an increase, with the largest increase seen during 2022-23 Q1. 2022-23 Q2 and Q3 have seen decreases in the average **number of days to complete non-emergency repairs** and are now lower than those seen during 2021-22.

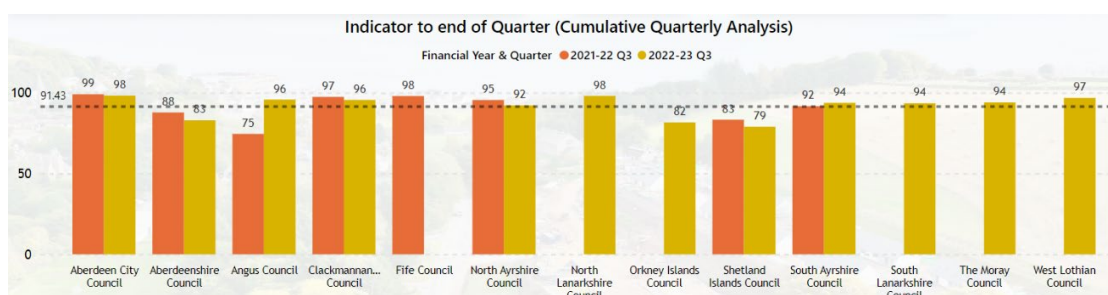




Repairs Completed on Time: 2022-23 Q3

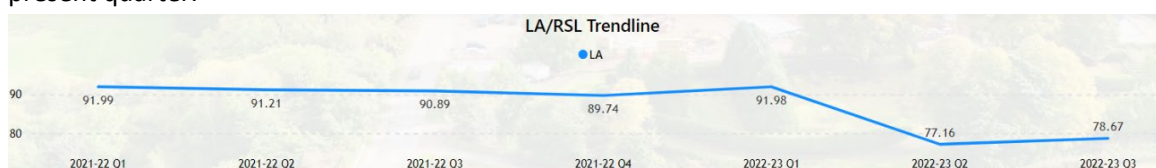


Repairs Completed on Time: 2021-22 Q3



Repairs Completed on Time: Organisational Change

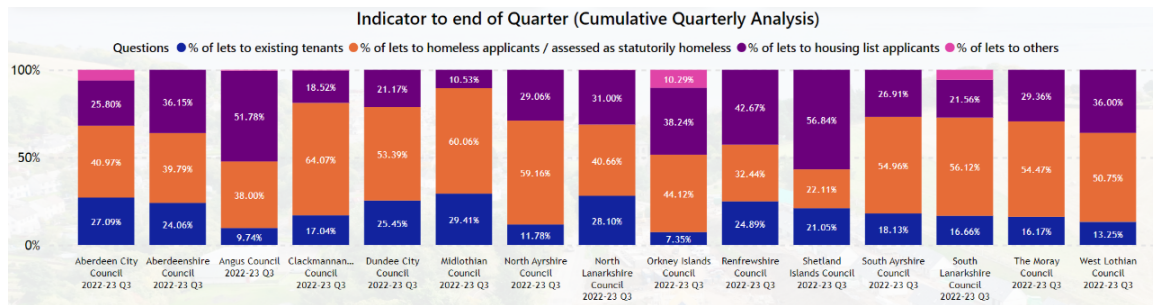
After returning to similar levels seen during the start of 2021-22, average **Percentage of All Repairs Completed on Time** saw a sharp decrease during 2022-23 Q2 and have remained similar during the present quarter.



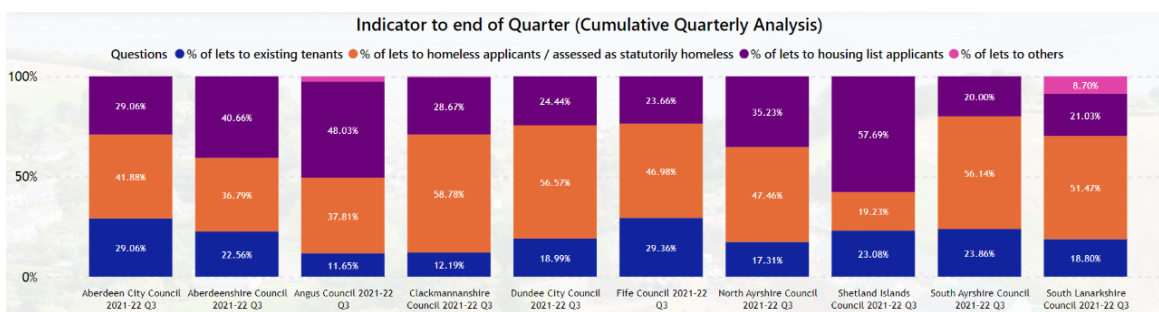


## Indicator 4: Access

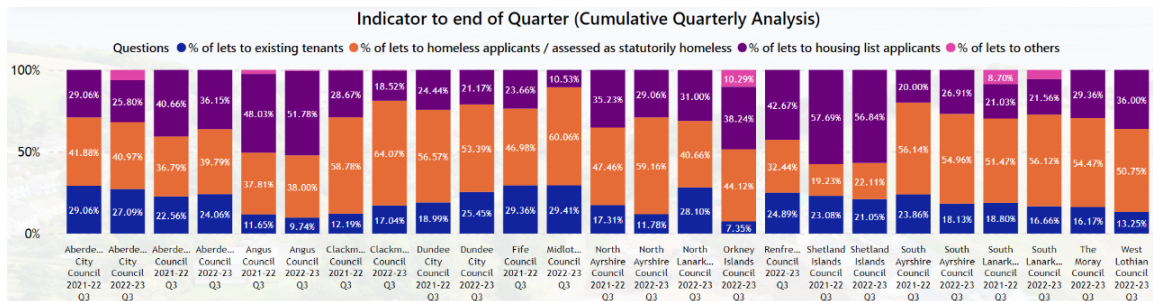
Compared to the same period last year, we can see that the **largest average percentage of lets** were to **homeless applicants** and **housing list applicants**. This is followed by lets to existing tenants and, finally, lets to others – again similar to what was seen a year prior.



Access to Tenants: 2022-23 Q3

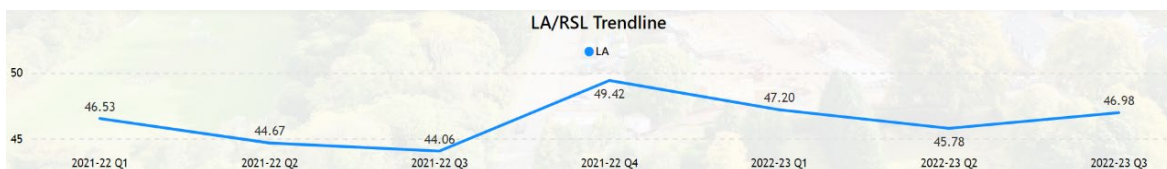


Access to Tenants: 2021-22 Q3



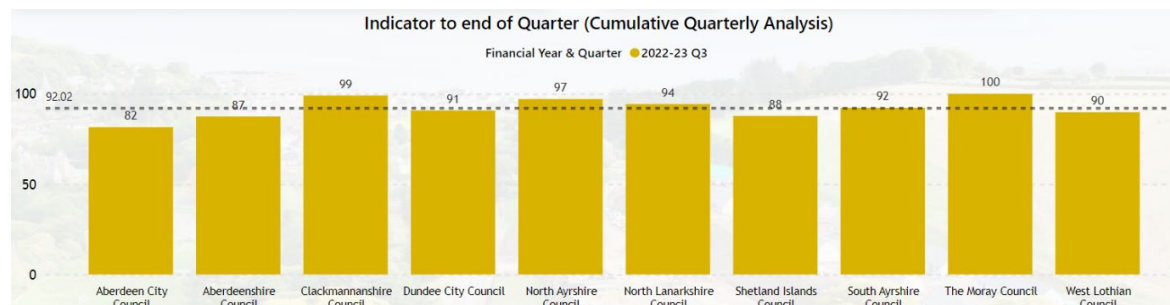
Access to Tenants: Organisational Change

With regards to the average **Percentage of Lets to Homeless Applicants/Assessed as Statutory Homeless** we can see that, since Q1 2021-22, with the exception of both the current quarter, 2022-23 Q3, and Q4 2021-22, there had been a decrease each quarter. However, levels have all remained between 44-50%.

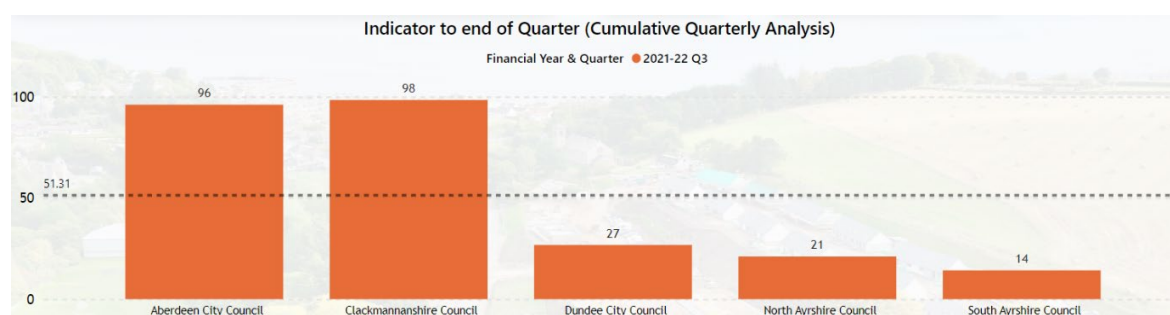


## Indicator 5: Satisfaction

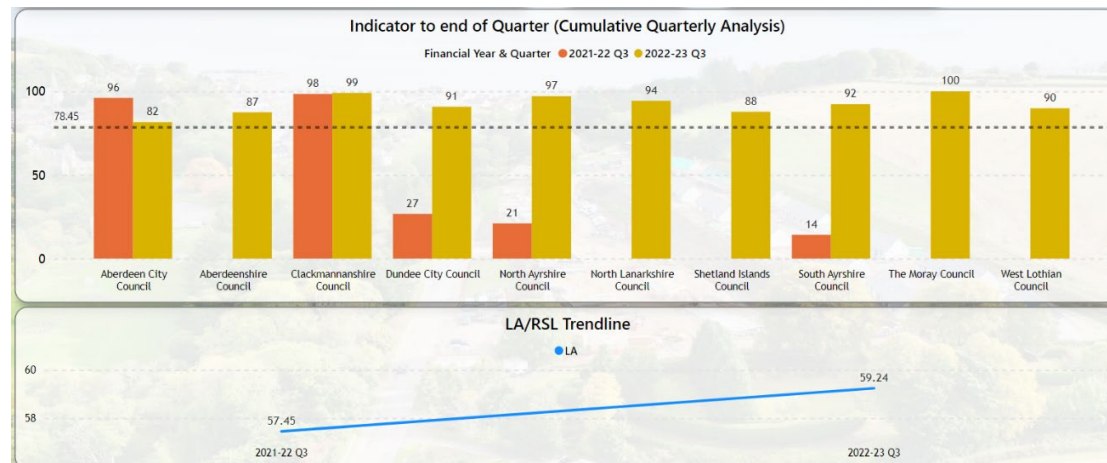
Compared to last year, average **Satisfaction with Repairs Service** has seen an increase in percentage satisfaction, **Satisfaction with Standard of House When Moving In** has seen an increase in percentage satisfaction, and **Satisfaction with Overall Quality of Temporary or Emergency Accommodation Provided** has seen a decrease.



Satisfaction with Repairs Service: 2022-23 Q3

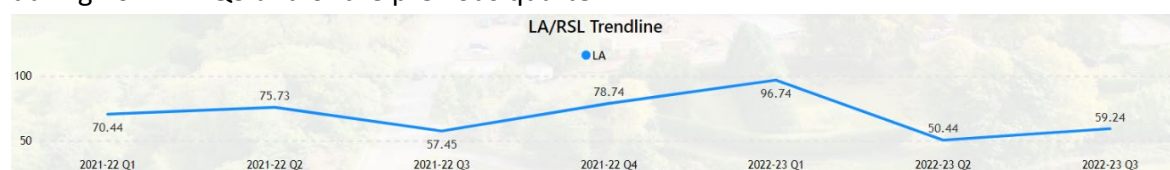


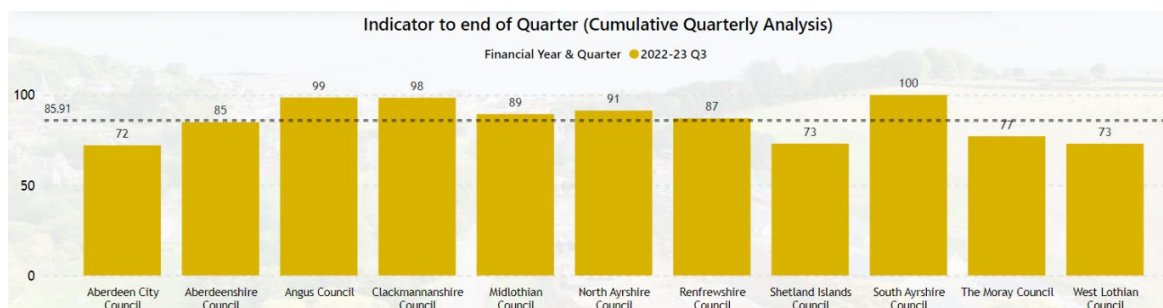
Satisfaction with Repairs Service: 2021-22 Q3



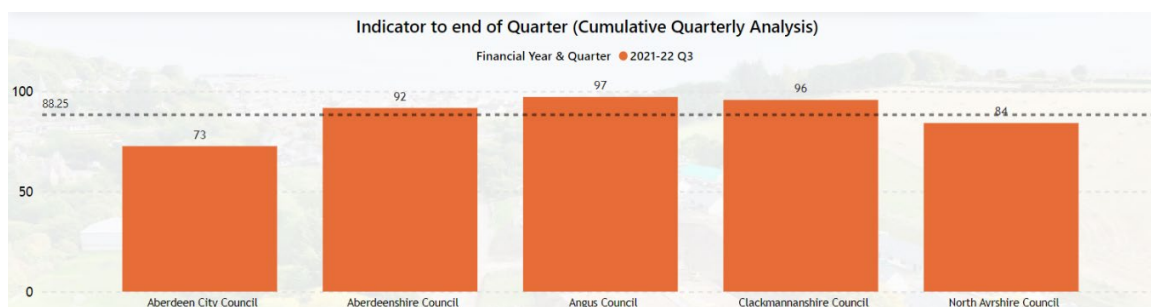
Satisfaction with Repairs Service: Organisational Change

After the rise in the average **Percentage Satisfaction with Repairs Service** towards the end of 2021-22 and peaking in 2022-23 Q1, can be said to have returned to similar levels seen during 2021-22 Q3 and of the previous quarter.

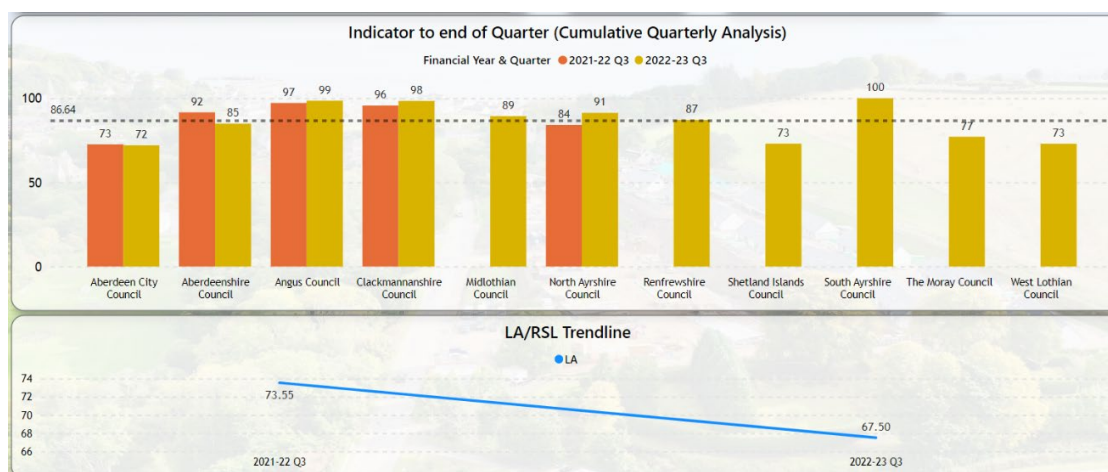




Satisfaction with Standard of House when Moving In: 2022-23 Q3



Satisfaction with Standard of House when Moving In: 2021-22 Q3

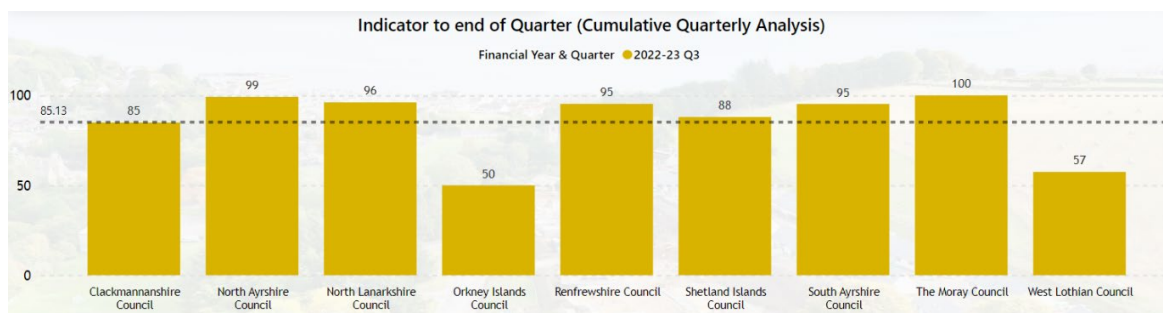


Satisfaction with Standard of House when Moving In: Organisational Change

With regards to average **Satisfaction with Standard of House when Moving In**, with the exception of 2021-22 Q3 and Q4, levels have remained fairly similar since 2021-22 Q1.



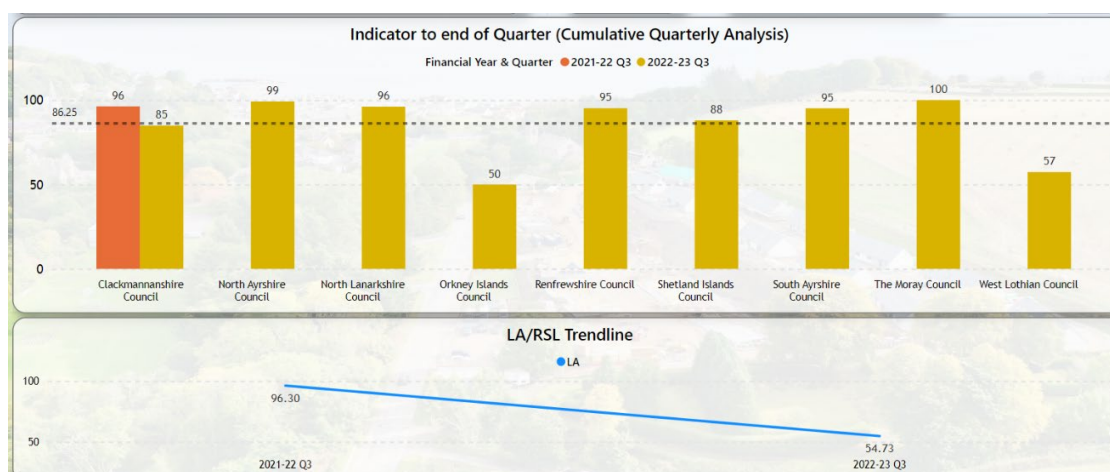




Satisfaction with Overall Quality of Temporary or Emergency Accommodation Provided: 2022-23 Q3



Satisfaction with Overall Quality of Temporary or Emergency Accommodation Provided: 2021-22 Q3



Satisfaction with Overall Quality of Temporary or Emergency Accommodation Provided: Organisational Change

Since Q1 2021-22, with the exception of 2022-23 Q1, average **Satisfaction with the Overall Quality of Temporary or Emergency Accommodation** can be said to be decreased compared to 2021-22.



# Scotland's Housing Network

## Quarter 3 – 2022-23



### Overview

This report provides a summary of the key points from the Quarter 3 data received from our members; the data refers to **Quarter 3 2022-23** and is **year-to-date**.

The following 5 indicators are covered:

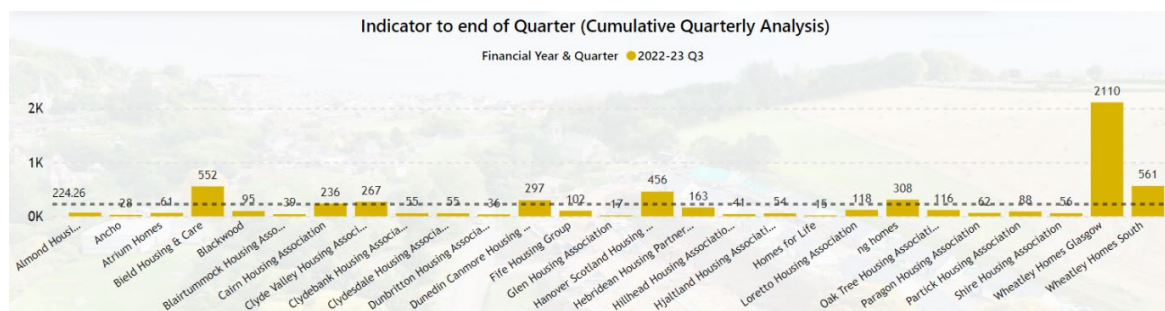
1. Void Management
2. Rent Arrears
3. Repairs
4. Access & Homelessness
5. Customer Satisfaction

This report is based on analysis of **37** returns from **Registered Social Landlords**.

This year we hope to encourage and support a greater number of landlords to submit quarterly benchmarking data so that more can benefit from this understanding of performance.

## Indicator 1: Void Management

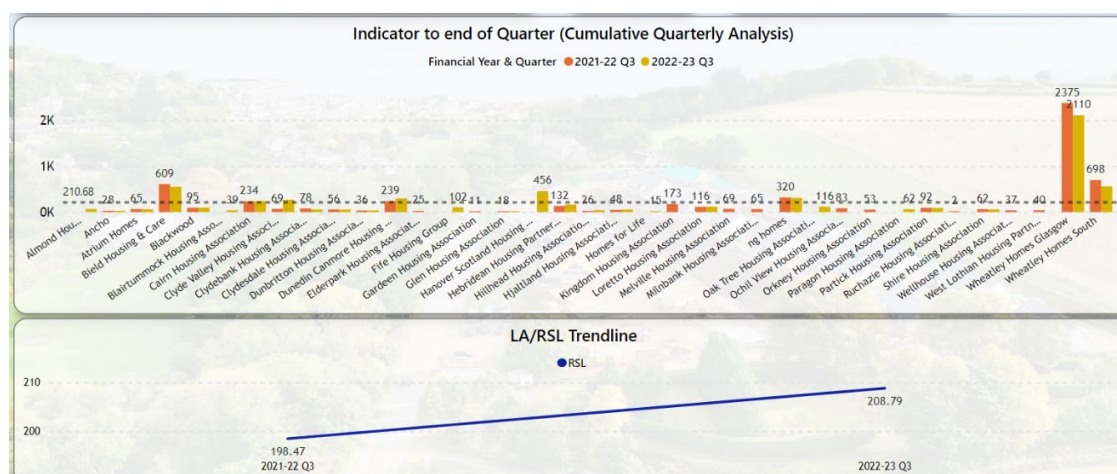
Compared to the same time last year, in Q3 2022-23 the average **total number of lets** were higher, **relet times** were higher, and **void rent loss** was higher.



Total Number of Lets: 2022-23 Q3



Total Number of Lets: 2021-22 Q3

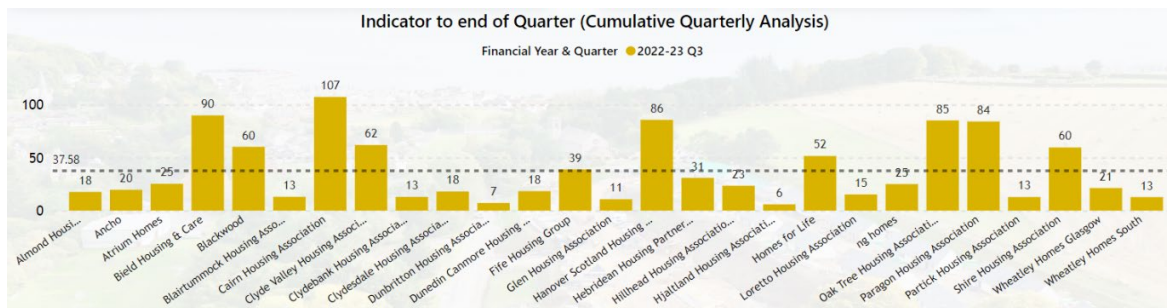


Total Number of Lets: Organisational Change

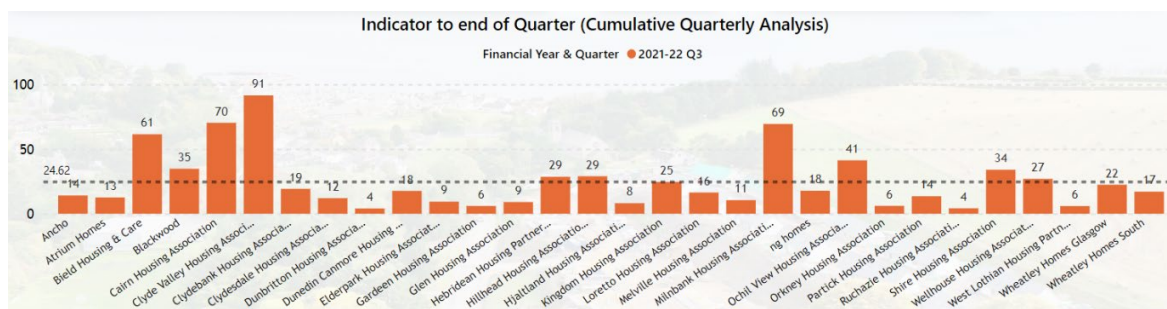
From Q1 2021, All RSLs had a reduction in the average **Number of Lets** per quarter over the year during 2021-22. During 2022-23 we are now at an increased level compared to what was what was seen this time last year.



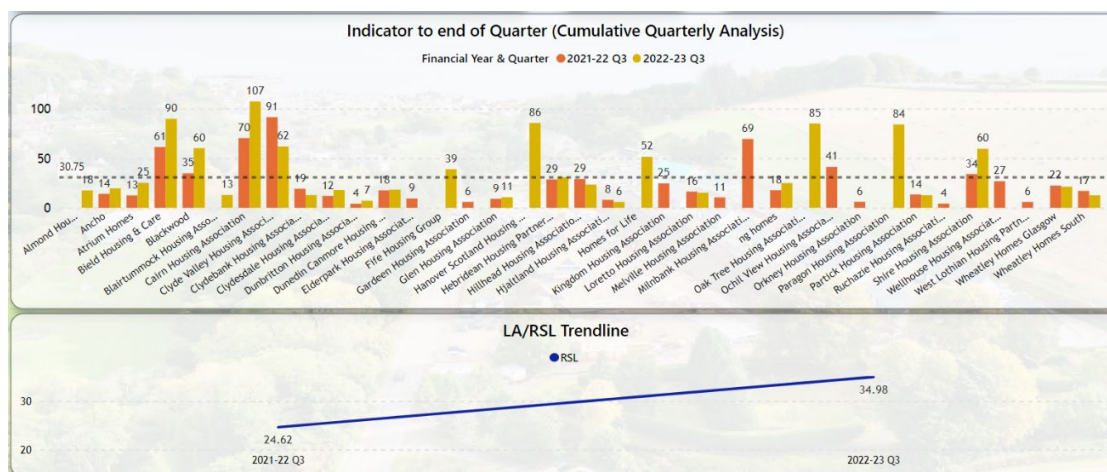




Average Relet Time: 2022-23 Q3



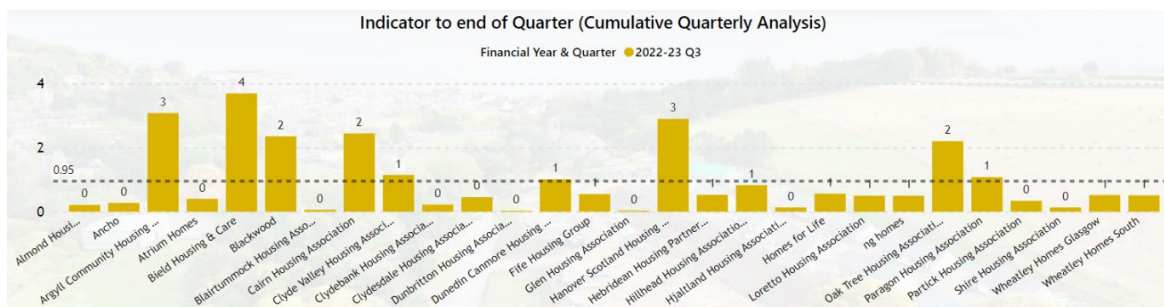
Average Relet Time: 2021-22 Q3



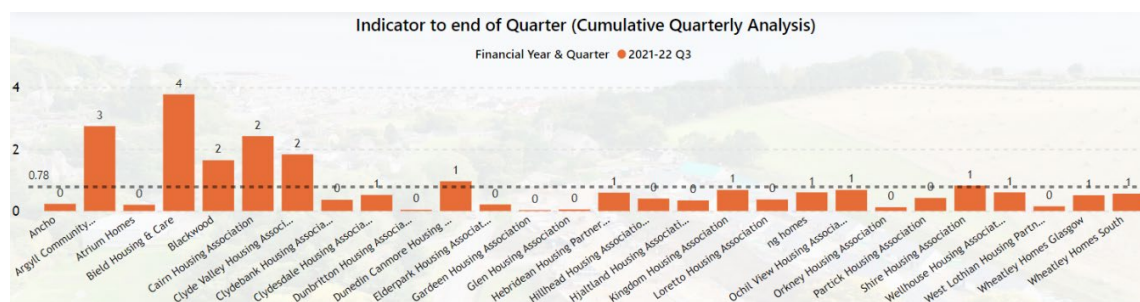
Average Relet Time: Organisational Change

With regards to **Average Relet Time**, All RSLs saw an increase during 2021-22 Q4 and 2022-23 Q1. Since then, there has been two quarters of decreases and, although still higher, are nearing the same levels as seen this time last year.

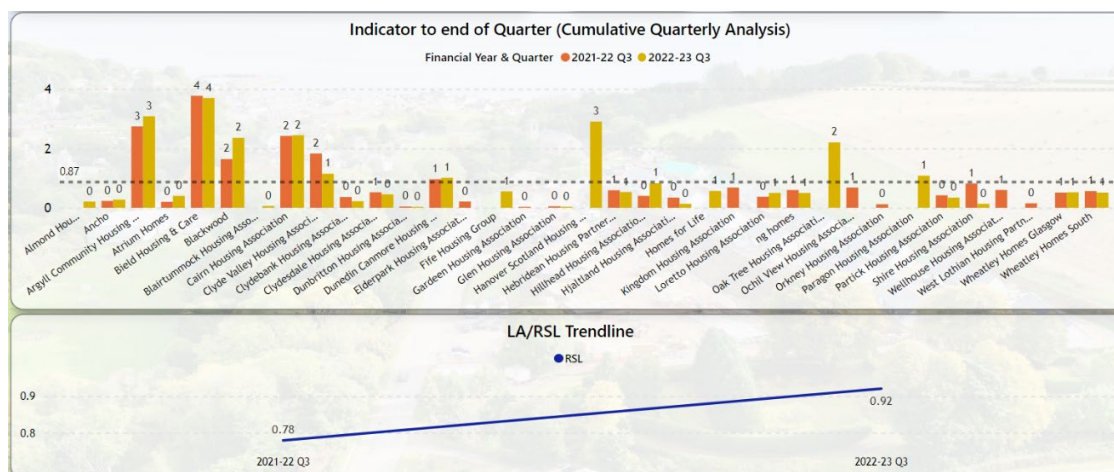




Void Rent Loss: 2022-23 Q3

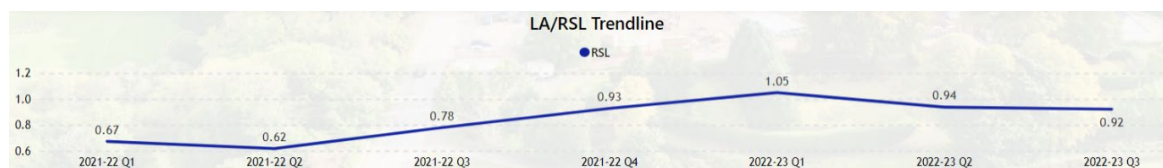


Void Rent Loss: 2021-22 Q3



Void Rent Loss: Organisational Change

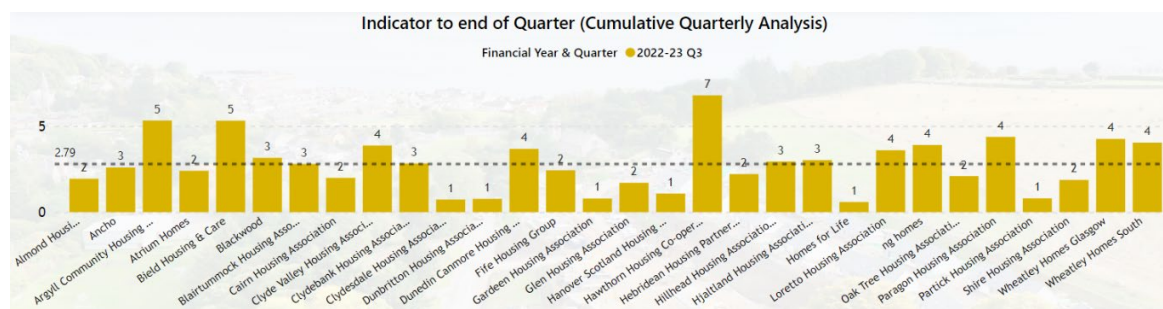
Over the same timescale, although there have been several increases between 2021-22 Q3 and 2022-23 Q1, like average relet time, **Void Rent Loss** can be said to have decreased for All RSLs and is nearing the levels seen during the same period last year.



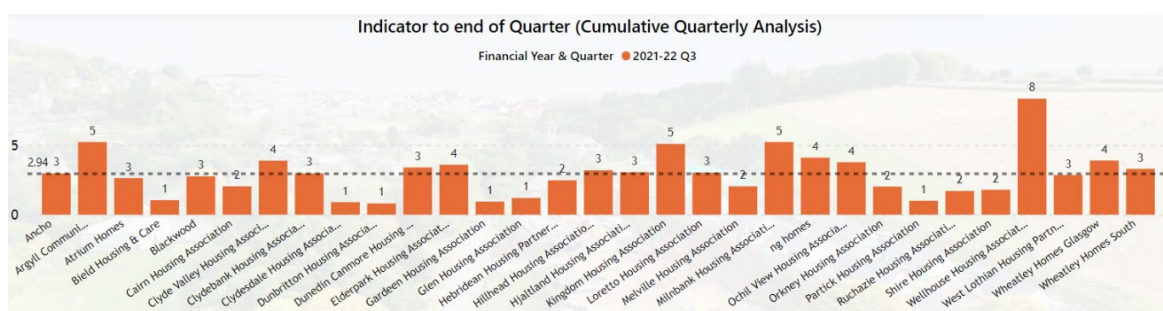


## Indicator 2: Arrears

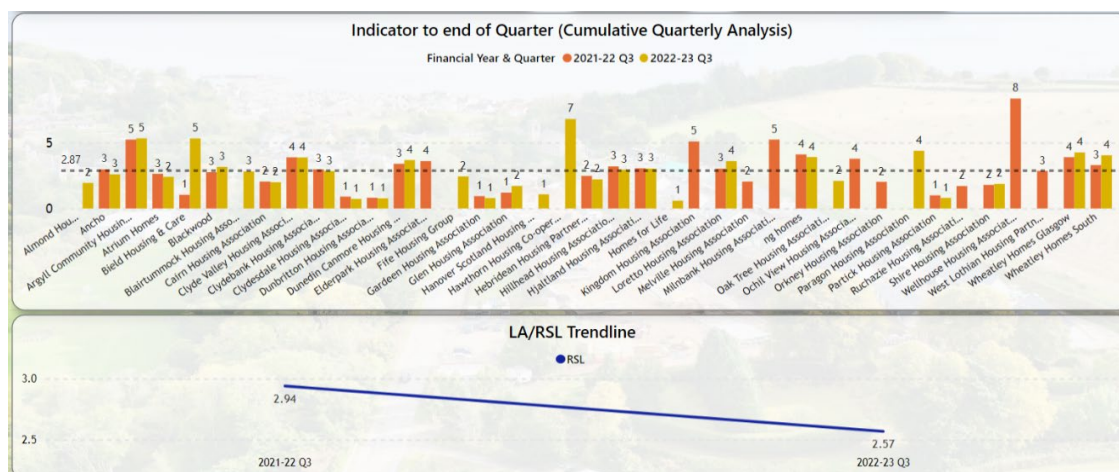
Compared to the same time last year, in Q3 2022-23 the average percentage of **current arrears** as a percentage of annual gross rent due was lower, average percentage of **former arrears** as a percentage of annual gross rent due remained the same, and average percentage of **tenants whose tenancies terminate owing more than one weeks rent** was lower. The number of **tenants leaving for negative reasons** also reduced over the same period, both for **abandonments per 100 homes** and **evictions per 100 homes**.



Current Arrears: 2022-23 Q3



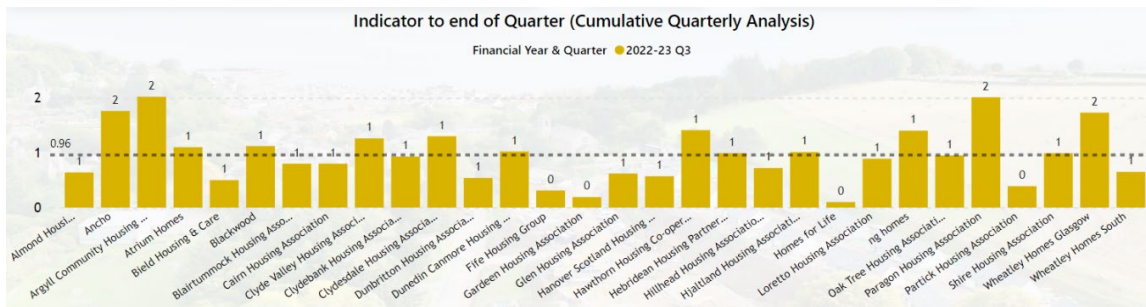
Current Arrears: 2021-22 Q3



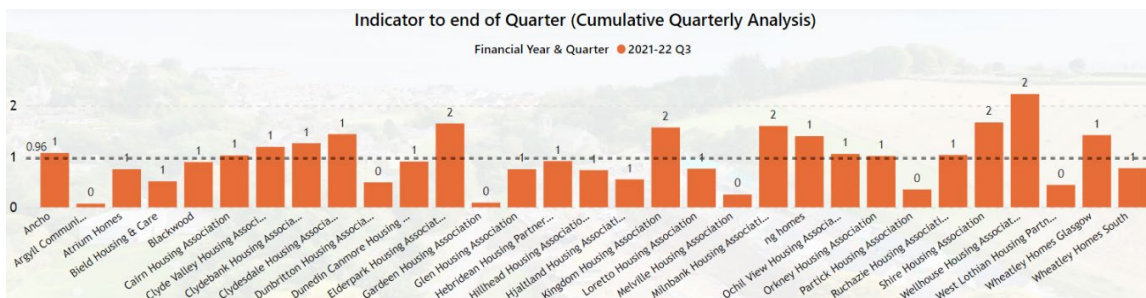
Current Arrears: Organisational Change

Since 2021-22 Q1, it can be said that, despite increasing in 2022-23 Q1, All RSLs have seen a steady decrease in **Current Tenant Arrears** since its peak in 2021-22 Q4.

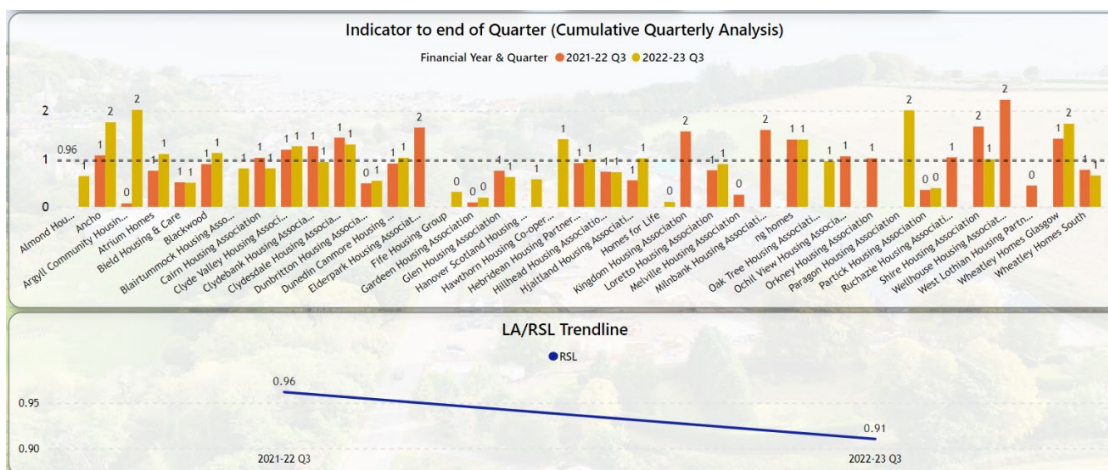




Former Arrears: 2022-23 Q3



Former Arrears: 2021-22 Q3

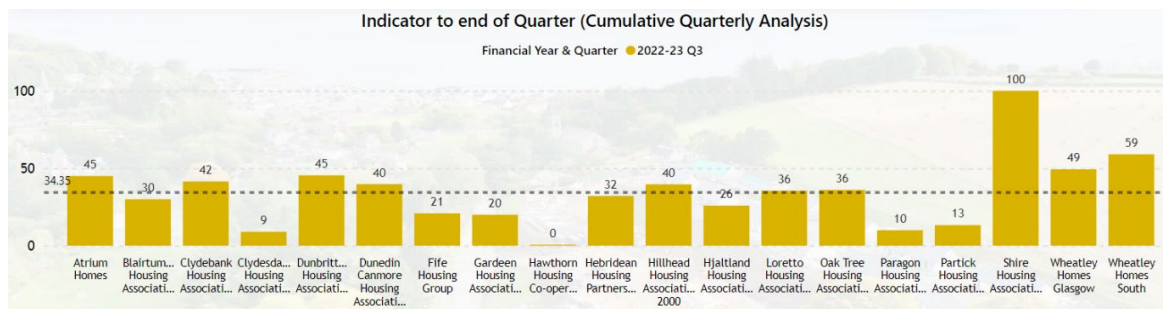


### Former Arrears: Organisational Change

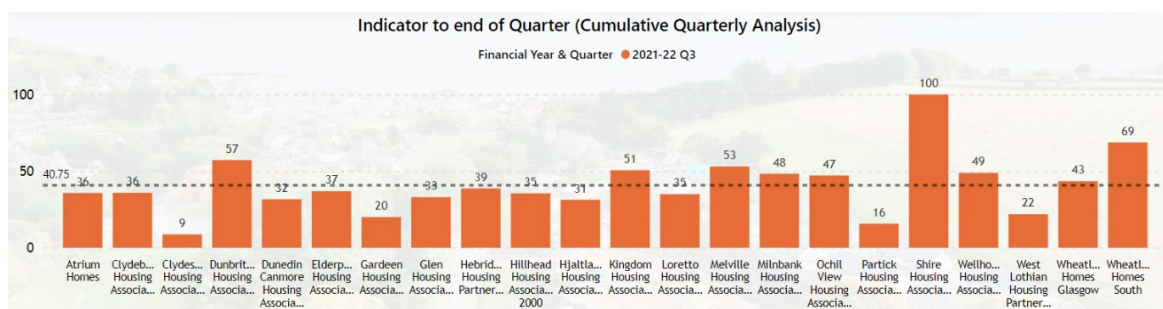
Over the same period, **Former Tenant Arrears** can be said to have increased until 2022-23 Q1 yet have decreased steadily since then and are now at a similar level to those seen during 2021-22 Q2.



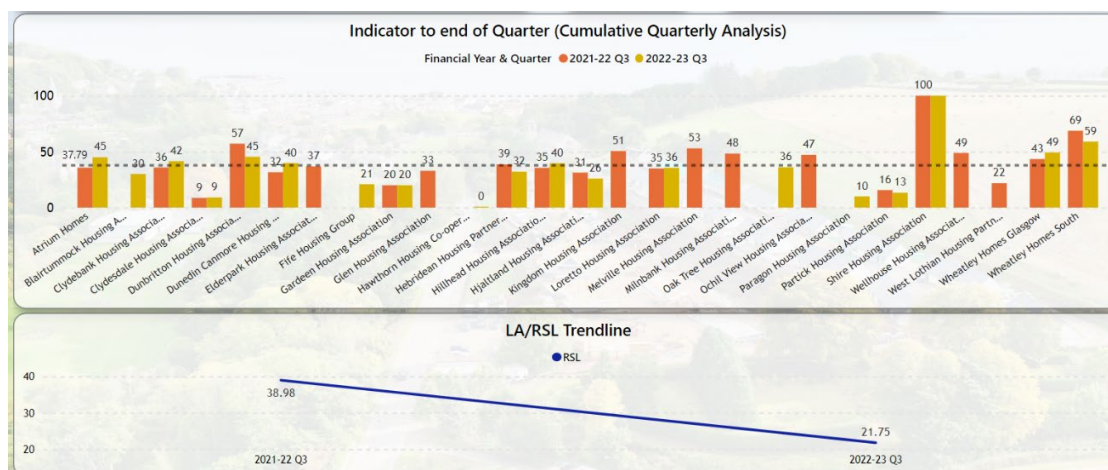




Tenants Whose Tenancies Terminate Owing More Than One Weeks Rent: 2022-23 Q3



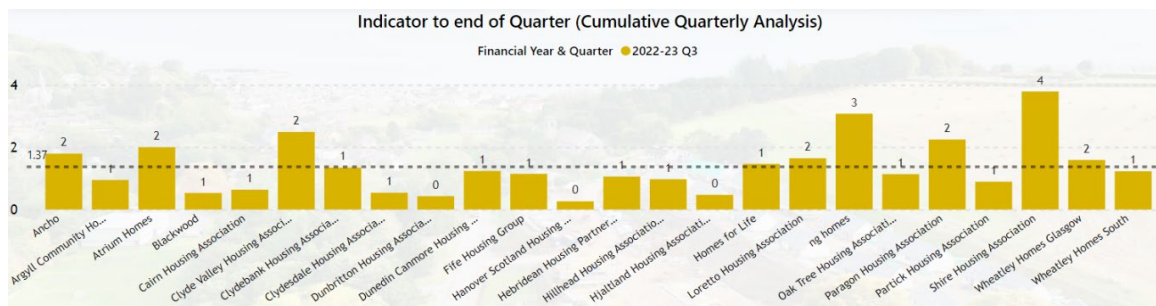
Tenants Whose Tenancies Terminate Owing More Than One Weeks Rent: 2021-22 Q3



Tenants Whose Tenancies Terminate Owing More Than One Weeks Rent: Organisational Change

For All RSLs, **Percentage of Tenants Whose Tenancies Terminate Owing More Than One Weeks Rent** can be said to have decreased steadily since its peak in 2021-22 Q3 and are now at their lowest levels since 2021-22 Q1.

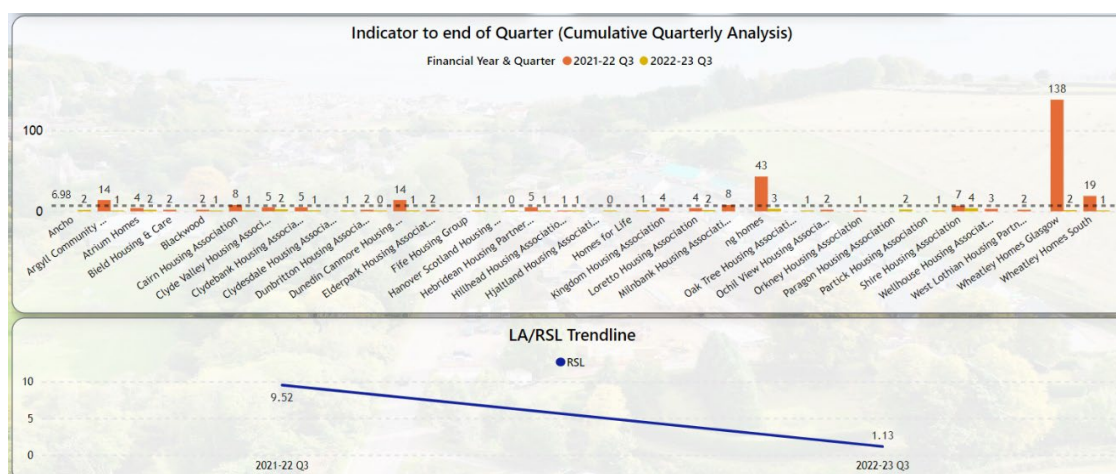




Abandonments per 100 homes (annualised): 2022-23 Q3



Abandonments per 100 homes (annualised): 2021-22 Q3

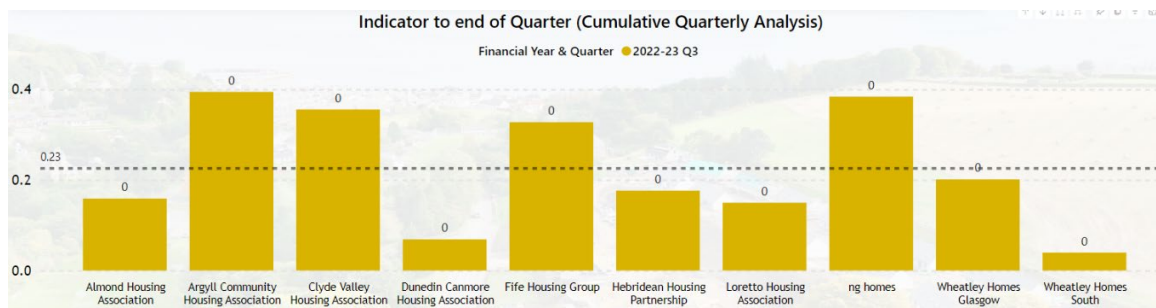


Abandonments per 100 homes (annualised): Organisational Change

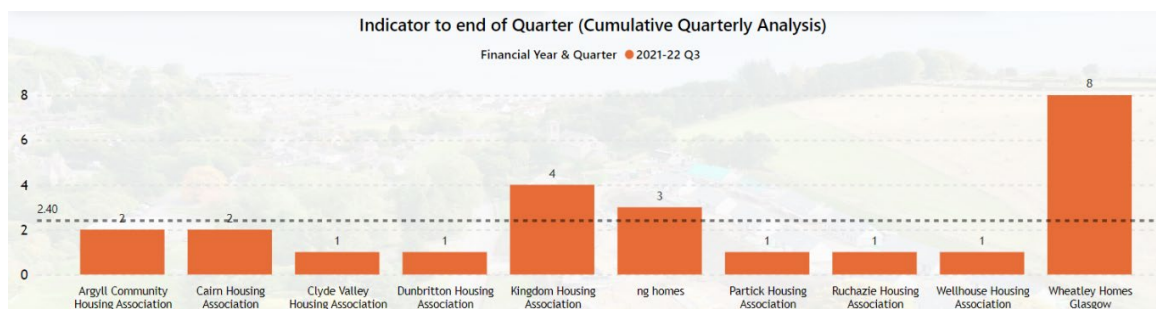
For **Abandonments per 100 homes (annualised)**, despite a spike in Q2 and Q3 of 2021-22, All RSLs can be said to have remained at a similarly low level since the start of the current year.



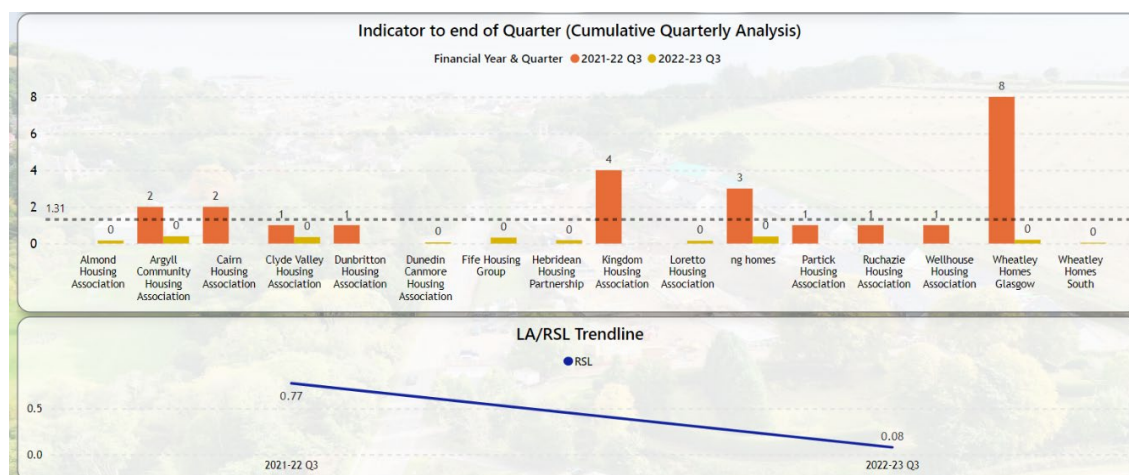




Evictions per 100 homes (annualised): 2022-23 Q3



Evictions per 100 homes (annualised): 2021-22 Q3



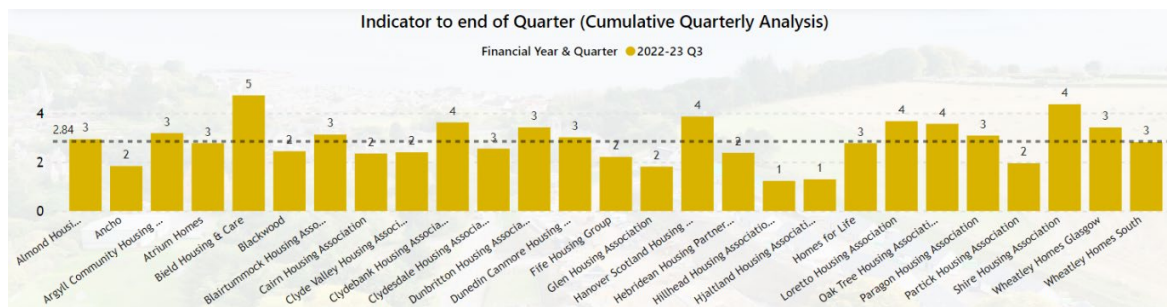
Evictions per 100 homes (annualised): Organisational Change

Finally, for **Evictions per 100 homes (annualised)**, despite reaching a peak in Q3 of 2021-22, All RSLs can be said to have remained at a similarly low level since the start of the current year.



### Indicator 3: Repairs

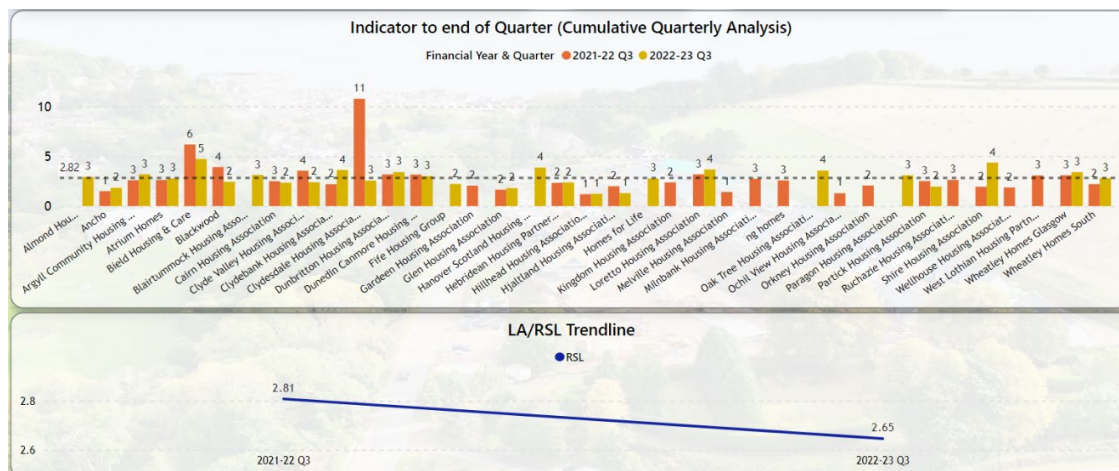
Compared to last year, **Emergency Repairs Timescales** have seen a slight increase in the average number of hours to complete while **Non-Emergency Repairs Timescales** have seen a decrease in the average number of days to complete. The **Percentage of All Repairs Completed on Time** have seen a slight increase compared to the same time a year ago.



Emergency Repairs: 2022-23 Q3



Emergency Repairs: 2021-22 Q3



Emergency Repairs: Organisational Change

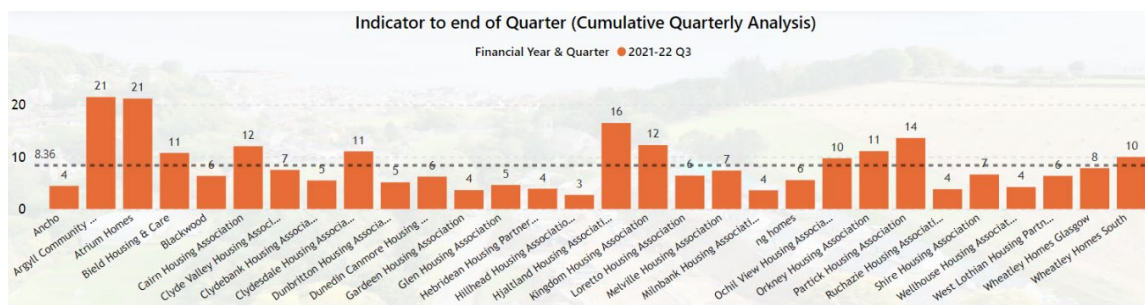
Since Q1 2021-21, it can be said that All RSLs saw an increase in the number of hours to complete emergency repairs during the course of 2021-22. However, since 2021-22 Q3, we have seen a steady decrease in the average Number of Hours to Complete Emergency Repairs. The present quarter, however, has seen a slight increase in the average **number of hours to complete emergency repairs** has slightly increased, yet still lower than levels seen during 2021-22 Q3.



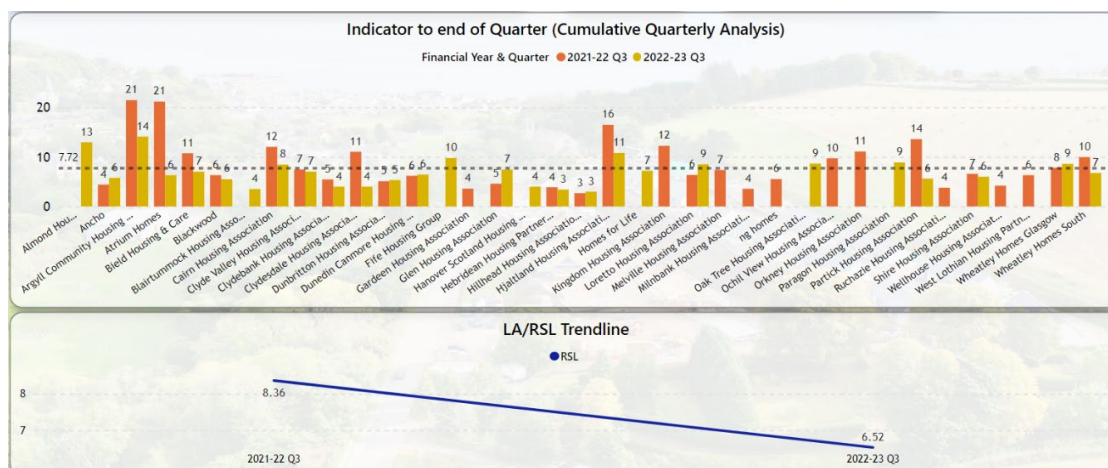




Non-Emergency Repairs: 2022-23 Q3



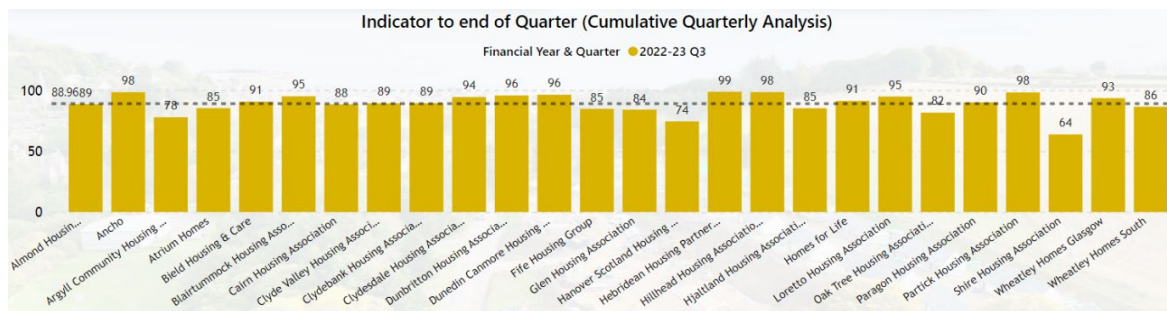
Non-Emergency Repairs: 2021-22 Q3



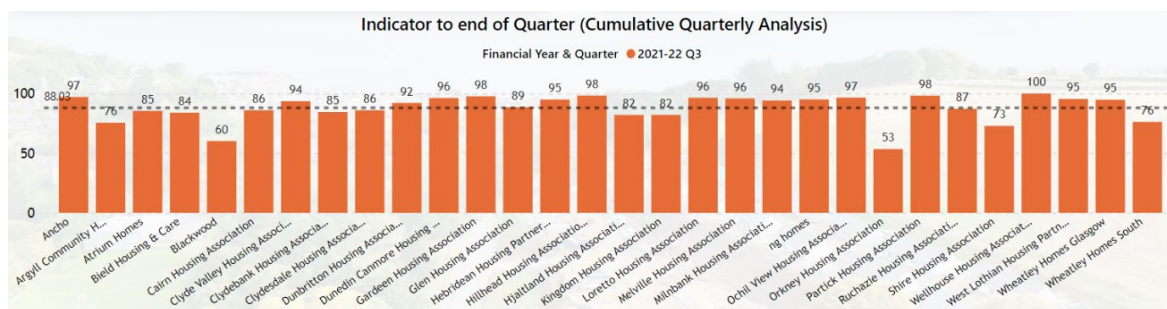
Non-Emergency Repairs: Organisational Change

The average Number of Days to Complete Non-Emergency Repairs, since Q1 2021-22, has steadily decreased. This trend has continued to the present quarter and the average **number of days to complete non-emergency repairs** and are now at the lowest level seen since 2021-22 Q1.

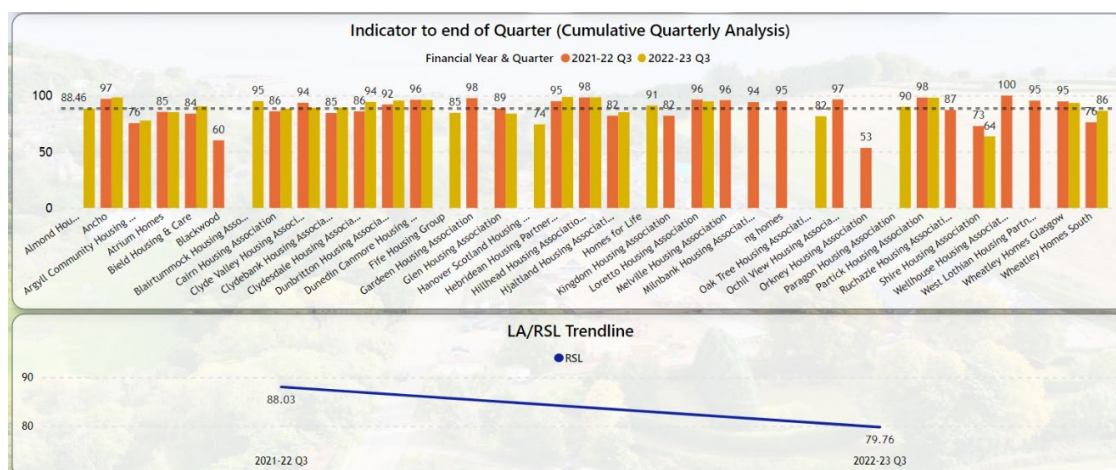




Repairs Completed on Time: 2022-23 Q3



Repairs Completed on Time: 2021-22 Q3



Repairs Completed on Time: Organisational Change

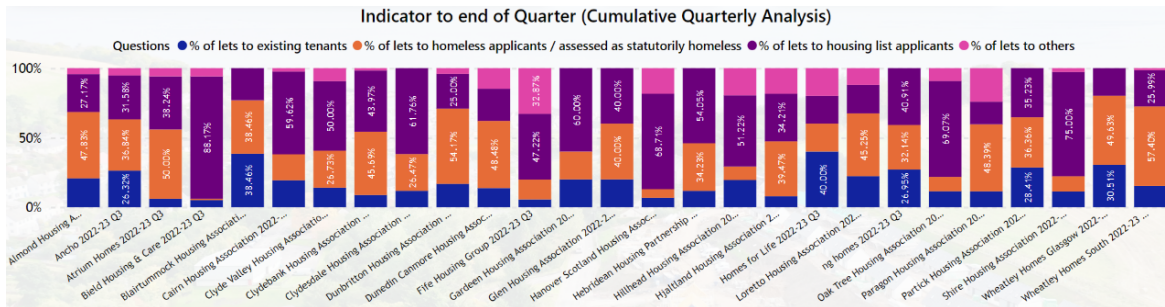
After remaining at similar levels between 2021-22 Q1 and 2022-23 Q1, average **Percentage of All Repairs Completed on Time** saw a sharp decrease during 2022-23 Q2 and have remained similar during the present quarter.



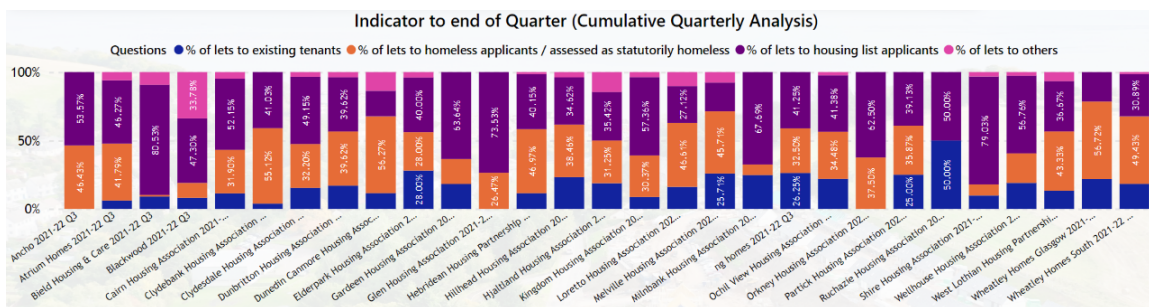


## Indicator 4: Access

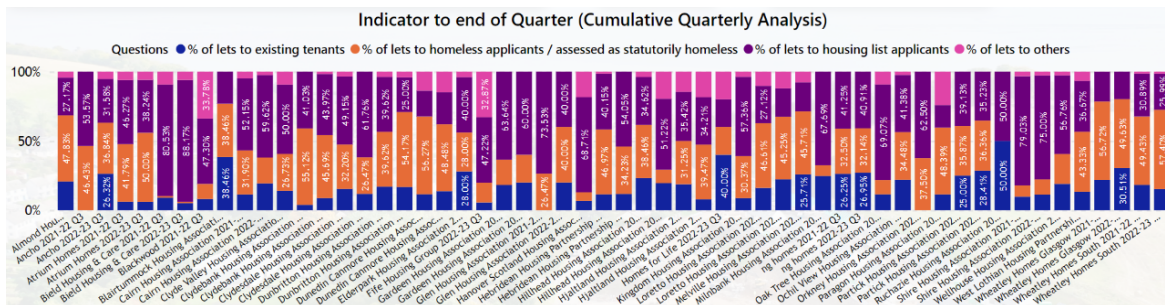
Compared to the same period last year, we can see that the **largest average percentage of lets** were to **housing list applicants** and **homeless applicants**. This is followed by lets to existing tenants and, finally, lets to others – again similar to what was seen a year prior.



Access to Tenants: 2022-23 Q3



Access to Tenants: 2021-22 Q3



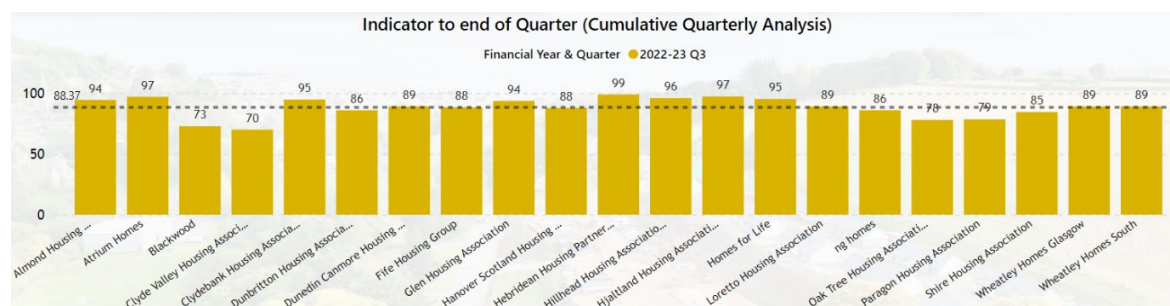
Access to Tenants: Organisational Change

With regards to the average **Percentage of Lets to Homeless Applicants/Assessed as Statutory Homeless** we can see that, since Q1 2021-22, with the exception of 2021-22 Q4 and 2022-23 Q3, levels have all remained between 32-34%.

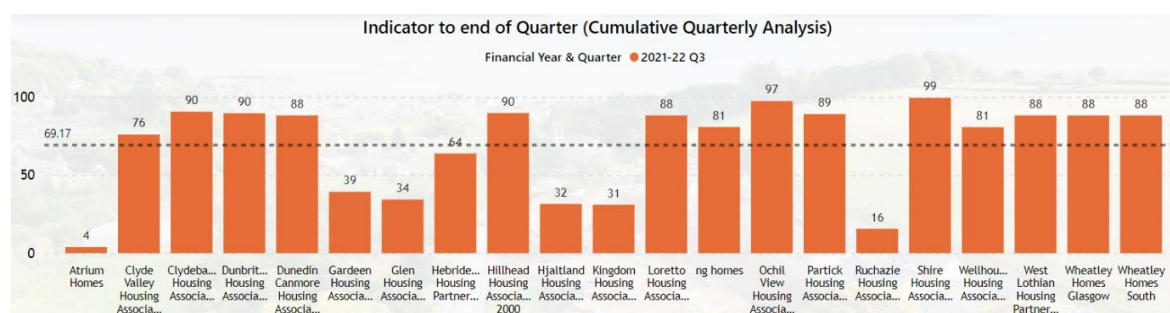


## Indicator 5: Satisfaction

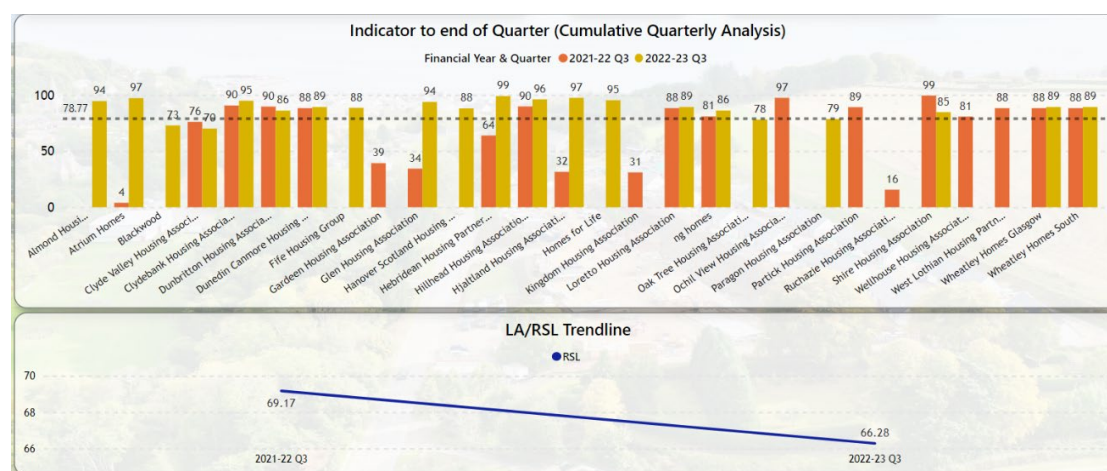
Compared to last year, average **Satisfaction with Repairs Service** has seen an increase in percentage satisfaction and **Satisfaction with Standard of House When Moving In** has seen an increase in percentage satisfaction.



Satisfaction with Repairs Service: 2022-23 Q3

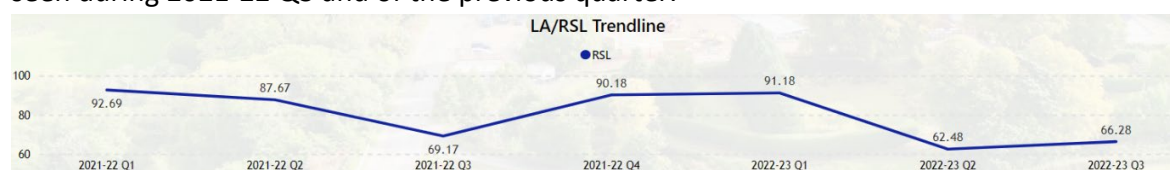


Satisfaction with Repairs Service: 2021-22 Q3

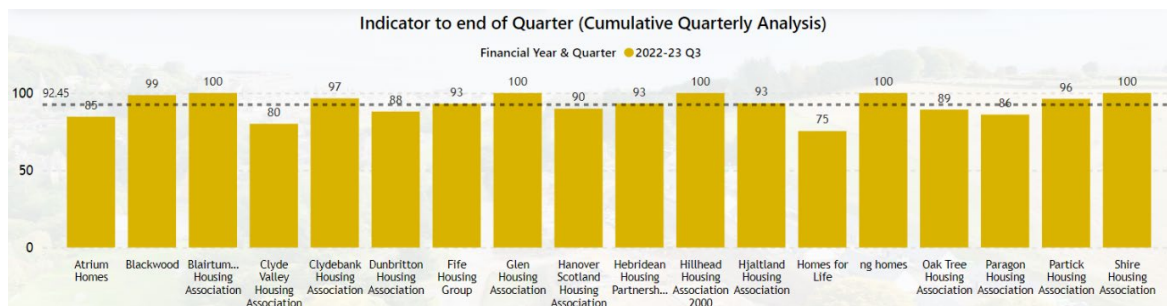


Satisfaction with Repairs Service: Organisational Change

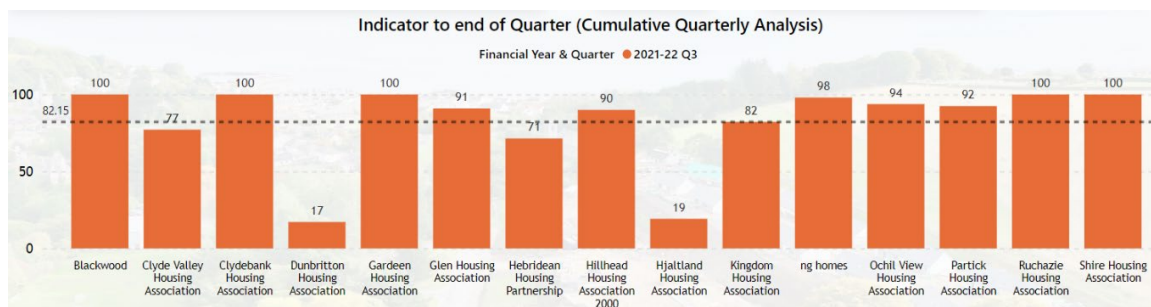
After the rise towards the end of 2021-22 and peaking in 2022-23 Q1, the average **Percentage Satisfaction with Repairs Service** can be said to have returned to similar levels seen during 2021-22 Q3 and of the previous quarter.



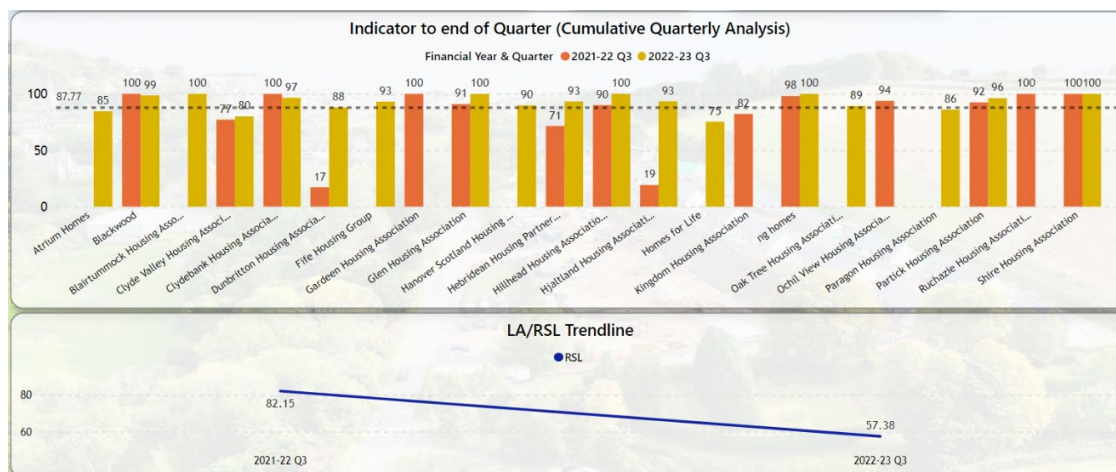




Satisfaction with Standard of House when Moving In: 2022-23 Q3



Satisfaction with Standard of House when Moving In: 2021-22 Q3



Satisfaction with Standard of House when Moving In: Organisational Change

With regards to average **Satisfaction with Standard of House when Moving In**, despite remaining at a similarly high level since 2021-22 Q1 to 2022-23 Q1, levels decreased in 2022-23 Q2 and have remained at this lower level during 2022-23 Q3.





## STATEMENT OF FACTORING SERVICES

Owner name **XXXXXXX**

Owner No. - **XXXX**

**Property Address**

**Glasgow**

**Postcode**

Together  
Everyone  
Achieves  
More

Wellhouse: the Place to Be  
 **wellhouse**  
Housing Association  
Trust Honesty Integrity Excellence Accountability Sustainability



Wellhouse: the Place to Be



## A. Authority to Act

On 28 June 2010, during Second Stage Transfer, Wellhouse Housing Association (WHA) took over ownership of the tenanted properties in your block, property address, from Glasgow Housing Association (GHA). WHA then decided that we would like to offer our own factoring service to the owners within the area. A meeting was organised with all the owners within your block, ourselves and Your Place Property Management (the company who did the factoring on behalf of GHA) in order to discuss the possibility of WHA taking over responsibility for the factoring service.

On 29/06/2010 that meeting took place and a vote was held. In order for the change of factor to be approved a majority decision would be required. WHA won the vote. It was agreed that WHA would become the Factor for the block from midnight on 27 July 2010. A copy of the minutes of the meeting at which the vote took place, detailing those who were present and took part, can be provided to you upon request.

We will, therefore, provide all services detailed in Sections B and C for the domicile and land at Property address

## B. Services Provided

The factoring service will include the following:

### 1. Common Reactive Maintenance and Repairs

The Association will carry out common repairs to items such as the roof, the close, backcourts and the tenemental structure. Target times for dealing with Reactive Repairs to common areas are:

Emergency	4 hours
Urgent	3 working days
Routine	10 working days

Your share of any work carried out will be 1/6th of the total cost incurred.

**We will consult with owners when carrying out any work to common areas for which their charge will be over £100.**

### 2. Cyclical Repairs and Planned Maintenance

Cyclical repairs are carried out by the Association to prevent a property from falling into a state of disrepair. These types of repairs and the cycles we aim for are:

Gutter Cleaning	Annually
Tank Cleaning	Annually
Close/External Painting	5 Yearly
Close Electrical Tests	5 Yearly

Your share of any work carried out will be 1/6<sup>th</sup> of the total cost incurred.

Planned Maintenance would be work such as replacement windows, doors, etc. Where any such works are to be carried out to the properties owned by the Association, an option may be extended to owners who wish to be included in the contract. This will allow owners to benefit from having the works co-ordinated by the Association and from lower costs achieved through competitive tendering and economies of scale.

**Please note, in the event a close door was replaced you would be liable for 1/6th of the total cost. However, if the door was one to your individual property you would be liable for the full cost.**

### **3. Environmental Maintenance and Services**

Costs will be recharged on a pro-rata basis to all properties liable to pay a share of the upkeep (e.g. grass cutting, de-littering and general maintenance of common areas).

The cost of the electrical supply for common services (e.g. stair lighting) will be recovered at cost on a pro-rata basis. This will apply to other common services such as close-cleaning, controlled door entry systems etc.

These expenses will be recharged at cost (based on the previous 12 months) with your share being 1/6th of the total amount.

### **4. Buildings Insurance**

The Association will comply with the property Deed of Conditions to ensure that the buildings they manage are adequately insured to cover the **full rebuilding** of all common parts of the building in the event of fire, storm, flood or other major disaster. Cover will be arranged via a major insurance company at the most competitive rate available for the appropriate level of cover and due to economies of scale this should prove cost-effective to owners. The Association will co-ordinate any claims to be made via the Common Buildings Insurance Policy and inform the owners of the outcome. The policy will also include an element of Public Liability Cover.

Our properties are currently insured through Liverpool Victoria Insurance. After a competitive tendering process we have put a 3 year arrangement in place with the company. The premium will be renegotiated at the beginning of each financial year, at which point we will review your share of the cost. The policy covers all of the factored properties we manage, with costs being allocated equally to each individual property. At the moment the policy covers 55 properties, with your share being 1/55<sup>th</sup> of the total premium. However, that will change in the event that any of the properties we own are sold through Right to Buy. Further details of the policy can be provided upon your request.

Buildings Insurance is automatically arranged for all owners. In the event that proof of alternative cover and payment of such is produced, which the Association regards as satisfactory, the Association may reduce or remove the buildings insurance cover accordingly and refund the owner as appropriate. However, the matter will be one for the Association's discretion.



**Owners should note that cover does not include personal effects, furniture, fittings etc. and it is their own responsibility to ensure they are adequately covered in this respect by means of separate home contents insurance policy.**

#### **5. Management and Administration**

A management fee will be charged for the provision of the factoring service:

- (i) Staff time in inspecting and organising repairs, tendering, writing to owners, calling and attending meetings and maintaining adequate records
- (ii) Administering the common buildings insurance policy, making claims, etc.
- (iii) Printing, postage and delivery of letters and newsletters
- (iv) Issuing invoices, maintaining accounts, monitoring and recovery of arrears
- (v) Liaising with and providing relevant information to solicitors in sales and re-sales
- (vi) Advertising for, maintaining and monitoring an approved contractors list

### **C. Financial & Charging Arrangements**

The costs associated with your specific property are currently:

<b>Description</b>	<b>Monthly Charge</b>	<b>Annual Charge</b>
Management Fee	£5.81	£69.72
Building Insurance	£4.11	£49.32
Backcourt Maintenance	£5.82	£69.84
Stair lighting	£1.22	£14.64
Close Cleaning	£8.06	£96.72
<b>Total</b>	<b>£25.02</b>	<b>£300.24</b>

**These charges are liable to change on an annual basis. If they do, we will write to you in advance giving you at least 28 days notice.**

Invoices will be issued to you on a monthly basis with payments being due 28 days after the invoice date. Payments can be made using various methods as detailed on the invoices.

Should any of the owners in your building fail to keep up to date with payments they will be pursued following the Association's Debt Recovery Policy (a copy of which is available on request). That owner will become liable for any additional costs incurred by the Association in pursuing the debt.

In the event that any maintenance is to be offered to you for your individual property, as part of one of our Planned Maintenance programmes, we will write to you advising of the details. Should you decide to take up that offer we will be open to discussion for making suitable payment arrangements.



## D. Communication Arrangements

### Wellhouse Housing Association Staff

The Association will ensure that clear lines of responsibility exist in order to encourage effective internal liaison. The Finance Manager will have overall responsibility for the management of the factoring service. Other members of staff will also be responsible for various elements of the service provision. They are:

Title	Responsibility	Telephone
Finance Officer	Account Enquiries	0141 781 2174
Maintenance Officer	Maintenance & Repairs	0141 781 2172
Housing Officer	Estate Management	0141 781 2144

### Emergency Situations

Should any emergency situations arise outwith working hours which relate to a repair of a common nature they should be reported to one of the below contractors:

Saltire	0330 202 0444 (all gas central heating repairs)
City Building	0800 595 595 (all other trades)
Scotia Plumbing & Heating	0141 771 9600 (plumbing issues only)

However, should the repair turn out to be an individual repair the owner responsible will be recharged the full cost of the work.

Where an emergency requires access to an owner's individual property, the Association will make every effort to contact the owner, failing which, if in the opinion of the Maintenance Officer immediate attention is required, the Association will force access. This action would only be taken in extreme situations.

### Complaints

Any owner who is dissatisfied with any aspect of the factoring service or with how they have been treated by a member of staff or contractor should make a complaint to the Community Engagement Officer. The Association takes all complaints very seriously and has a separate Complaints Policy, further details are available on the website.

If, after following the Association's Complaints Policy, the owner remains dissatisfied, they should be advised that they have final recourse to the Housing and Property Chamber First-tier Tribunal for Scotland:

The Housing and Property Chamber  
First-tier Tribunal for Scotland  
20 York Street  
Glasgow  
G2 8GT

Telephone: 0141 302 5900

Website: [www.housingandpropertychamber.scot](http://www.housingandpropertychamber.scot)

## **E. Declaration of Interest**

Wellhouse Housing Association currently own other properties in your block and a corresponding share of the common areas. This means we have a vested interest in providing the best factoring service possible. Maintaining the common areas in your property to a high standard helps us to protect the investment that the Association has made in the property and surrounding area.

## **F. How to End the Agreement**

Homeowners can call a meeting at any point to discuss and vote on a change of factor in accordance with the deed of condition attached to the property. In order for a change to go through a majority decision would be required.

In blocks where Wellhouse Housing Association owns at least half of the properties it would not be possible to achieve a mandate for changing the factor. However, we would always be open and receptive to any feedback regarding the factoring service we provide and would try to work with our customers in order to improve that service to meet their expectations.

Your ref: XXXX

Date: XXXX

XXXX

Dear XXXX

## **WELCOME TO WELLHOUSE HOUSING ASSOCIATIONS FACTORING SERVICE**

**Your Property Address: XXXX**

**Property Factors (Scotland) Act 2011**

**Our Property Factor Registered Number: PF000109**

We are delighted to welcome you as a customer of Wellhouse Housing Association. Our factored owners are an important part of the community, and we value your input into the Association's business.

The Property Factors (Scotland) Act 2011 came into force on the 1 October 2012. The Act requires all property factors to register with the Scottish Government and comply with the legislation. Wellhouse Housing Association has received our Property Factor Registration Approval and our registration number is detailed above (PF000109).

The aim of the legislation is to ensure that all property factors meet a required standard of service delivery to customers.

### **With this letter you will find some important information that you should keep: -**

- A copy of our written statement. This shows the services that we provide to our customers and sets out our responsibilities as your factor.
- Details of the monthly charges. This details the services that we provide specifically for your block, including your management fee and buildings insurance.
- Your Factoring Invoice for XXXX

### **How costs are shared: -**

Your property is within a block of XXXX flats, of which XXXX are privately owned and XXXX are owned by the Association.

Your title deeds for your block state your responsibilities and share of any bills. As there are XXXX properties within your block this will generally be XXXX however, environmental items such as clothes poles within a shared back court, paths and fences may have a different share to that of the building itself. You should check your title deeds, or contact us for advice. Prior to any environmental works being carried out the share breakdown will be checked by the Association.

When you bought your home, your solicitor may have provided you with a copy of your title deeds. If not, you can obtain a copy from the Registrars of Scotland (a charge will apply). More details can be found on their website at [www.ros.gov.uk](http://www.ros.gov.uk). If you would like to find out more about the Act and the code of conduct, we are bound by, visit [www.legislation.gov.uk](http://www.legislation.gov.uk) or contact the Scottish Government on 08457 741 741.

I hope that the enclosed information is useful and informative. If you would like further advice or information, please contact us on 0141 781 1884, at the above address or by e-mail at [info@wellhouseha.org.uk](mailto:info@wellhouseha.org.uk). Alternatively, you can visit our website at [www.Wellhouseha.org.uk](http://www.Wellhouseha.org.uk) which is full of useful information for both our factored owners and our tenants.

Yours sincerely

James Wilson  
**Housing & Customer Services Manager**

**Enc,**

Your ref:        XXXX

Date:            XXXX

XXXX

Dear XXXX

**SERVICES AND MONTHLY CHARGES**

**Property: XXXX**

I refer to the above property, we have been advised you purchased this property, and your entry date was the XXXX.

Wellhouse Housing Association provides a factoring service for your property and below is the Common Charges breakdown detailed: -

**Monthly Common Charges Breakdown:**

Buildings Insurance	£XXXX
Factoring Management Fee	£XXXX
Close Cleaning	£XXXX
Back Court	£XXXX
Stair Lighting	£XXXX

**Total monthly factoring charges        £XXXX**

**The current outstanding balance in your account for the period XXXX to XXXX is £XXXX which is now due to be paid. Details of various payment methods will be found in the Statement of Services Information booklet.**

Should you require any further information, do not hesitate to contact the Operations Team on 0141 781 1884.

Yours sincerely

James Wilson  
**Housing & Customer Services Manager**

Enc,

## **FACTORED OWNER ADDITIONAL INFORMATION**

Please complete the following information and return this to us via post or alternatively email at [info@wellhouseha.org.uk](mailto:info@wellhouseha.org.uk)

**Is the person living in the property the owner of the property?** Yes/No

**If No, please provide the persons full name and contact details:**

**Name:** .....

**Telephone Number:** .....

**Email Address:** .....

**In the event of an emergency, who should Wellhouse contact:**

**Name:** .....

**Telephone Number:** .....

**Email Address:** .....

**Is there a forwarding address you wish invoices to be issued to?** Yes/No

**If Yes, please provide full name and address:**

**Name:** .....

**Address:** .....

.....

**Telephone number:** .....

**Email Address:** .....

Should you wish to provide any further details or require any further information, please do not hesitate to contact me on 0141 781 1884 or email me at [info@wellhouseha.org.uk](mailto:info@wellhouseha.org.uk)

Yours Sincerely

James Wilson  
**Housing & Customer Services Manager**