

17th May 2023

Dear Member,

The next Management Committee will be held on **Wednesday 24 May 2023 at 6PM via Teams/in house.**

| | AGENDA ITEM | LEAD | TIME | DECISION |
|-----|---|----------------------------------|-------------|-----------------|
| 1 | Welcome, Sederunt & Apologies | Chair | 1min | Verbal |
| 2 | Jargon Buster | | | For information |
| 3 | Declarations of interest | Chair | 1min | Verbal |
| 4 | Minutes Committee Meeting of 26 April 2023 | Chair | 2min | Approval |
| 5 | Matters arising and actions from the minutes report | Director | 3min | Note |
| 6 | ARC & EESH return | John Stevenson & Management Team | 15min | Approval |
| 7 | 30 Year Financial Projects (incl. FYFP) Report | Finance Manager | 15min | Approval |
| 8 | Management Accounts to 31 March 2023 | Finance Manager | 10min | Approval |
| 9 | Approved Contractors List | Finance Manager | 5min | Approval |
| 10 | KPI Targets 23 - 24 | Housing & Maintenance Managers | 10min | Approval |
| 11 | Rent Arrears update | Housing Manager | 10min | Approval |
| 12 | Policy Reports: <ul style="list-style-type: none"> • Employing Army Reserves Policy • Lone Working Policy • Alcohol and Substance Misuse Policy • Communication Tools | Corporate & Governance Officer | 5min | Approval |
| 13. | Operational update | Management Team | 10min | Note |
| 14. | AOCB | Chair | 2min | |
| | i. Committee Member resignation | | | |

Close of Meeting: 8PM – Next Meeting 28 June 2023 at 6PM

Trust Honesty Integrity Excellence Accountability Sustainability

| JARGON BUSTER – MAY 2023 | |
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| Terminology | Definition |
| Annual Return on the Charter (ARC) | All social landlords must provide the SHR with information on their performance in achieving the outcomes and standards in the Charter. The SHR uses the landlords' ARC to report on progress in achieving the Charter outcomes and standards and use this information to inform their regulatory assessments. |
| Bad Debts | A Bad Debt is an outstanding sum of money owed to the Housing Association that has not been paid, despite repeated efforts to collect the debt . |
| CPI | The Consumer Price Index (CPI) is the official measure of inflation of consumer prices of the United Kingdom |
| Cyclical Maintenance | Cyclical maintenance is work to maintain the general condition of the property and some communal fittings |
| DRS | Development & Regeneration Development Services |
| FTA | Former Tenant Arrears |
| Lenders Covenant compliance | A loan covenant is a condition in a commercial loan that requires the borrower to fulfill certain conditions or which forbids the borrower from undertaking certain actions, or which possibly restricts certain activities. Compliance means conditions are met in full. |
| LIBOR | LIBOR is a benchmark interest rate which major global banks lend to one another in the international market for short term loans. |
| Major repairs/planned renewals | Major Repairs (Investment works) – Kitchen & bathroom renewals, central heating replacements, door entry systems etc. |
| Reactive Maintenance | Reactive Repairs. Reactive repairs or day to day repairs are funded from rental income and are defined as those repairs which are carried out on a responsive basis as the need arises and are not deferred for inclusion in planned maintenance programmes |
| RSL | Registered social landlord. The vast majority of Registered Social Landlords are also known as Housing associations. Housing associations are independent, not-for-profit organisations that provide homes for people in housing need. |
| SDFP | Strategy & Development Funding Plan – we submit this to the council with our development ambitions |
| SHIP | The purpose of the Strategic Housing Investment Plan (SHIP) is to set out the priorities for investment in housing in Glasgow over the 5-year period 2019/20 to 2023/24, and outline how the Council and its partners will deliver these priorities |
| SHR Regulatory Framework | This Framework is the Scottish Housing Regulators Statement on Performance of Functions and sets out how they regulate both Registered Social Landlords (RSLs) and the housing and homelessness services provided by local authorities. |
| Statement of Comprehensive Income (SOCi) | A statement of comprehensive income contains two main things: the net income and other comprehensive income (OCI) . The net income is the result obtained by preparing an income statement. On the other hand, OCI consists of all the other items that are excluded from the income |

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| | statement. This was previously known as the Income & Expenditure Statement |
| Statement of Financial Position (SOFP) | The statement of financial position. The statement lists the assets, liabilities, and equity of an organization as of the report date. This was previously known as the Balance Sheet. |
| SuDs | Strategic Urban Drainage System – measure to reduce ground water flooding |
| Technical arrears | ' technical arrears ' – arrears relating to outstanding housing benefit that a landlord has not received |
| Treasury Management | 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. |
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**WELLHOUSE HOUSING ASSOCIATION
MINUTES OF THE COMMITTEE MEETING HELD
ON 26 April 2023 AT 6PM – via Teams and in house**

1. Welcome, Sederunt & Apologies

Present:

| | |
|------------------|------------------|
| Maureen Morris | Chair |
| Gordon Kerr | Committee Member |
| Helen Lafferty | Committee Member |
| Darron Brown | Committee Member |
| Leeann Brown | Co-opted Member |
| Jane Heppenstall | Committee Member |
| Anna Dukova | Casual Member |
| Michelle Harrow | Committee Member |

In Attendance:

| | |
|---------------|--------------------------------------|
| Bill Black | Assets & Maintenance Manager |
| James Wilson | Housing & Customer Services Manager |
| Robert Murray | Finance & Corporate Services Manager |
| Linda Logan | Minutes |

Absent:

| | |
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| Graeme Wetherill | Co-opted Member |
|------------------|-----------------|

2. Jargon Buster

Noted for information.

3. Declarations of Interest

There were no declarations of Interest.

4. Minutes of the Committee Meeting of 28 February 2023

The minutes of the committee meeting of 28 February 2023 were proposed by Darron Brown and seconded by Gordon Kerr as an accurate record of the proceedings.

5. Matters arising from the minutes report.

The Finance Manager advised that an email had been circulated to the committee with regards proposed dates for Risk Training. Three responses had been received. He agreed to re-circulate the dates to encourage additional attendees.

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

6. 23/24 final budget

The Finance Manager presented the budget as a final version for 23/24 following the confirmed insurance costs. The report was provided to ensure the details were clearly noted for governance purposes.

Resolution:

Committee noted the changes as advised by email on 29th March 2023 and contained in the insurance paper enclosed separately within the reports.

Darron Brown proposed and Gordon Kerr seconded the final version of 23/24 budget which included the confirmed insurance costs.

7. Value for Money Report

The Finance Manager presented the detailed report as prepared by Scotland's Housing Network (SHN) regarding Value for Money 22/23 and to highlight how Wellhouse HA compares to other contributors within the report.

Resolution:

Committee noted the comparators of how Wellhouse HA compares with other contributors as outlined within the SHN report.

8 Insurance Renewal.

The Finance Manager presented a detailed insurance report as prepared by Bruce Stevenson Insurance Brokers. He advised of several meetings with Bruce Stevenson where early indications from the Broker were that premiums would rise in the region of 20-30%, this figure had been used in preparing the budgets. However, in December, the Broker advised that our current insurance provider was subject to a restructure, and in February, Bruce Stevenson took the decision to seek alternative prices.

The Finance Manager advised that in March, Bruce Stevenson, informed that the insurance market for social housing had changed significantly and an alternative insurance provider had been found to cover housing stock, however, the agreed budget was now inaccurate and a price in the region £84.3K was considered the premium level as compared to £51.5K budgeted for, an increase in costs of £29,112. All other insurances had had come in within budget.

Committee discussed the reasons for the significant change in the insurance market for social housing and associated risks as reported by providers.

Resolution:

The committee accepted the recommendation of Bruce Stevenson regarding the choice of NIG as our insurer for buildings as per the email sent on 29 March 2023.

The choice of NIG as our insurance provider for buildings insurance as per the email sent on 29 March 2023 was proposed by Darron Brown and seconded by Gordon Kerr.

9 Rent arrears update report.

The Housing Manager presented the report to update on the arrears position.

He noted that since the last meeting gross current tenants rent arrears had increased by £1,681, however for the same period, £2,034 of payments could not be posted, being from DWP without a remittance statement. Current arrears decreased by £2,327 to £270,495 however the non-posted payment noted above would have reduced this balance.

He provided an explanation on auto-entitlements which would calculate technical arrears based on actual payment received as opposed to expected payments. A further report relating to technical arrears will be brought to the committee in June.

He reported the number of cases with over a month's rent arrears as requested by the committee at the February meeting noting 89 cases owing under £1,000. There were 47 cases with rent arrears over £1,000 and 48 cases over £2,000. A strategy is being developed to focus on those cases owing more than £2,000 and an action plan is being put in place. Anna Dukova requested that a pie chart be developed to highlight the above cases which the Housing Manager agreed to prepare for the June meeting.

Committee noted the update on the arrears position.

10. Homelessness and Allocation request.

The Housing Manager presented the report to update the committee on a request from Glasgow City Council (GCC) and the Health and Social Care Partnership (HSPC) to maximise our lets to homeless applicants to offer 60% of all lets, net of transfers for 23/24 as a result of an increase and lack of lets within homelessness. He noted that at the moment we are struggling to meet the demand of 40% homeless lets due to the lack of referrals sent to the team.

Jane Heppenstall considered that in our reply to the Council and HSPC that we challenge the number of referrals being received and their engagement with the Association to achieve 40% of lets. The Housing Manager stated that he had invited both parties to meet with the team, and vice versa, to date this has not been confirmed.

Resolution:

Committee noted the content of the email and letter from HSPC as attached.

Committee approved the recommendation to refuse the request and to remain with 40% lets.

Leeann Brown proposed and Jane Heppenstall seconded the motion.

11. Policy Reports

The Corporate & Governance Officer presented the reviewed Flexible Working, Remote Working, Homeworking and Sabbatical policies to committee for consideration and approval. She highlighted amendments to the reports as outlined at item 4 of the report.

She acknowledged that committee were being overloaded with information and following the briefing from the SHFA on Strategic Planning which recommends that policy reviews should not dominate individual meetings and that reports should summarise key changes only. Policies could be made available separately for the committee to review. She sought committee's comments.

The Chair advised that in closed session it had been agreed that the volume of emails being sent was onerous. In discussion and following an email from the Director, the Corporate & Governance Assistant was instructed in

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conjunction with the Director/Finance Manager to set up an online portal and email addresses for the committee. She advised that the Finance Manager was in discussion with our IT provider to set up email addresses and an online portal for the committee, and to investigate the purchase of tablets. He will feedback on progress as required.

Michelle Harrow sought clarification on where policies were stored. The Chair advised that they were stored in the Directorate however a dedicated portal for committee was being investigated.

Resolution:

The management committee approved the reviewed Flexible Working, Remote Working, Homeworking and Sabbatical Policies and three yearly thereafter.

Jane Heppenstall proposed and Michelle Harrow seconded and aforementioned policies.

12. SFHA Briefing Strategy

The Maintenance Manager asked the committee to note and consider the guidance document from the SFHA in relation to Governance and getting the balance right. The guidance will be included as an update to the committee handbook.

Committee noted the SFHA guidance note.

13. Operational update

Director:

The Maintenance Manager reported on behalf of the Director.

Committee noted that the EHRA committee meetings have changed frequency to quarterly from monthly. The Senior Officers will continue to meet monthly. The most recent minutes were attached for information.

It was noted that the SHR has re-started visits to housing association to support their regulatory framework as per Appendix 3 of the report. Staff and the committee should be prepared for a future visit should we be chosen.

Housing & Customer Services Manager:

SHN - The Housing Manager asked committee to note the Scottish Housing Networks benchmarking stats. He stated that Wellhouse could only contribute to some performance indicators due to limited information available from HomeMaster. Work is being done to be more inclusive with information for improved benchmarking.

HomeMaster - The Housing Team continue to role out and trial auto-entitlement, a function used to calculate technical arrears. The team will continue to meet regularly with HomeMaster to ensure problems are resolved.

Factoring Services -The Housing and Maintenance Manager continue to review the Factoring service. They have liaised with peers in EHRA and are reviewing current charges. In addition, an improved welcome pack will be implemented and a possible newsletter. Once these changes have been implemented the Factoring Policy and Factoring Debt Policy will be brought to the committee for approval.

Welfare Advice - He highlighted that the team had rolled out the SFHA Winter Hardship fund of £25K. The funding was used to purchase 500 x £50 supermarket vouchers to support tenants experiencing food crisis/insecurity and distributed to 296 homes.

Voids – The Housing Manager informed the committee of a fire within a property, which had been badly damaged. We are liaising with our insurance and a repair programme is in place.

Estate Management – A successful community litter pick took place on 29 March 2023 which was well attended. A further event is planned for later in the year.

Assets & Maintenance Manager:

The Maintenance Manager advised that the Estate Wardens post had been filled. David Bragg was appointed and started on 4 April 2023. He has settled in well.

The Association has signed up to an online virtual college along with several other EHRA members. It covers around 300 courses and will be available to both staff and committee members.

Planned maintenance letters for 23/24 will be distributed to tenants next week. There are 4 ECIRs outstanding which may go to forced entry as they have received their 2nd letter week commencing 3/4/23.

Michelle Harrow noted that there appeared to be gaps in some of the indicators for Wellhouse on the benchmarking report from the Scottish Housing Network stats. The Housing Manager advised this was due to problems with the extraction of some information from HomeMaster and advised that it would be rectified for next year's report. Michelle also asked if it was possible to request from the SHN a report profiling data to benchmark against similar organisations in terms of size, profile, property type etc. The Housing Manager agreed to approach SHN to request benchmarking against similar organisations out with the EHRA group.

Finance Manager:

The Finance Manager informed committee that internal audits on factoring services and the review of the recommendations from previous audits was carried out recently and will be presented to the Audit and Risk committee in May.

The SHR FYFP return is due for submission by 31 May 2023 and will be brought to the May committee meeting for approval.

The Finance & Corporate Services Assistant resigned in March. The position is currently advertised. Interviews are planned for 11 May 2023.

Although not being presented separately at this meeting the management accounts to 28 February 2023 had been prepared. He took committee through headline figures.

14. AOCB

There was no other business. Meeting closed 8:20PM

Next Meeting 24 May 2023 at 6PM via Teams and in house

ACTIONS ARISING FROM PREVIOUS MANAGEMENT COMMITTEE MEETINGS May 2023

| MINUTE REFERENCE | ACTION | OWNER | DUE BY | STATUS OPEN/ CLOSED | PROGRESS |
|----------------------------|--|-----------------|--------------------------|---------------------|--|
| 24 October 2019 | | | | | |
| November 2019 | | | | | |
| 11. Management Team Report | The Finance Manager will email proposed dates for fraud training to interested members | Finance Manager | January 2020 | Open | Azets have provided a PowerPoint presentation to the Finance Manager. The session will be delivered by the Finance Manager. Training will take place on 1 st June 2023 at 6pm, inhouse and via teams. |
| August 2021 | | | | | |
| Factoring Policy | Review of Factoring Policy and Factoring Process | Management Team | October 2021 | Open | The Housing and Maintenance Manager continue to review the factoring service and current charges. An improved welcome pack is being implemented. Once these changes have been implemented the policy will be brought to the committee for approval. |
| Budget 22/23 | Committee discussed employee terms and conditions of employment | Director | Future Committee Meeting | Open | 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. Committee are asked to give an idea of the appetite for closing EVH membership. |
| June 2022 | | | | | |
| Rent Arrears | | Housing Manager | | Open | The Housing Manager will provide an update on the arrears position at the May committee meeting. |
| January 2023 | | | | | |
| Rent Consultation update | The Director discussed and it was agreed that a report be brought to committee in the future | 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. |

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| | to explore a hardship fund and a benchmarking exercise completed | | | | |
| 23/24 budget assumptions | | Finance Manager and Management Team | Future Committee meeting | Open | <p>Actions required:</p> <ul style="list-style-type: none"> • A formal re-forecasting budget will be brought to the committee later in the year. • The Finance Manager will bring a further report to the committee to stress test lost income. • The Business Plan approved last year will be reviewed and a different model and scenario planning will be considered. • A comparison will be carried out against last year's budget to provide a clear picture of increased costs. • A formal budget reforecast will be brought to the October Committee meeting. <p>The 30-year financial projection (incl FYFP) Report will be presented to the May committee meeting for submission to the SHR no later than 31 May 2023.</p> |
| <p>February 2023</p> <p>There were no additional actions arising from the minutes. All previous actions have been updated to reflect discussion.</p> | | | | | |
| <p>April 2023</p> <p>There were no additional actions arising from the minutes. All previous actions have been updated to reflect discussion.</p> | | | | | |
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| Management Committee | 24 May 2023 |
| Agenda Item | 6 |
| Title of Paper | ARC Submission 2022/23 |
| Author | James Wilson, Housing & Customer Service Manager John Stevenson, Service Improvement Officer |
| Attachment | Appendix 1 – ARC comparisons ARC Submission 2022/23 (sent via email) |

FOR INFORMATION AND APPROVAL

1 PURPOSE

- 1.1 The purpose of this report is to present the Annual Return of the Charter (ARC) for Committee approval. The date for submission is no later than 31 May each year.
- 1.2 Committee are asked to note that verification of the entries on the ARC are complete with the exception of the validators name, job role, and date of validation. If any changes are required prior to 31 May 2023, these will be highlighted at the Committee meeting on 24 May 2023.
- 1.3 The ARC submission will take place, subject to Committee approval on 25 May 2023, by the Director or Chairperson.

2 RECOMMENDATIONS

It is recommended that Committee raise any questions with the Director or Senior Management Team, or John Stevenson, Service Improvement Officer, on 24 May 2023 prior to approving the ARC submission.

3 BACKGROUND

- 3.1 The Annual Return of the Charter is a regulatory requirement on our performance of the Charter outcomes. The information will be available on the Regulators website and will inform our communication with tenants in our Annual Report to Tenants of the Charter.

4 MAIN ISSUE(S)

- 4.1 Committee are asked to note that questions within the return have been verified by the Senior Management Team and Director from reports generated and submitted by staff on all business areas from our SDM or finance management systems.
- 4.2 The ARC return has not been issued with papers due to the length of the report, however, a copy of the return will be emailed prior to the meeting for committee members' consideration. A paper copy will also be available on request.

4.2.1 Appendix 1 highlights comparisons for key indicators with the ARC returns for 2020/21 and 2021/22.

The main areas of concern are in relation to: -

- Tenant Satisfaction Indicators Satisfaction reduced across a number of satisfaction indicators largely due to the number of neither/nor responses increasing but also a slight increase in dissatisfaction. Consultant believes reflects the impacts of a range of wider financial pressures on tenants' perceptions of services/costs.
- Gross Rent Arrears, although performance has improved, remain above target.
- The average time taken to relet properties increased during the year.
- % of stock not meeting the Scottish Housing Quality Standard (SHQS) remains below target but has improved from last year. New legal duties and access refusals continue to impact on performance.

5 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 5.1 The Governing Body is required to approve the ARC prior to submission the Scottish Housing Regulator.

6 CONSULTATION

- 6.1 There are no requirements for consultation on this document although we are required to issue a report to Tenants on the Annual Return of the Charter by October 2023.

7 FINANCIAL IMPLICATIONS

- 7.1 There are no financial implications.

8 EQUALITY AND DIVERSITY IMPLICATIONS

- 8.1 There are no equality or diversity implications.

9 CONCLUSION

- 9.1 Committee are asked to consider, discuss and approve the Annual Return of the Charter for 2022/23.

ARC Comparators

| ARC Indicators | Definition | Target | 2020/21 | 2021/22 | 2022/23 | Comments |
|----------------|--|--------|---------|---------|---------|---|
| | Customer Satisfaction | | | | | |
| 1 | % of tenants satisfied with overall service provided by their landlord | 90% | 94.1% | 95.83% | 85.12% | Consultant believes reflects the impacts of a range of wider financial pressures on tenants' perceptions of services/costs. |
| 2 | % of tenants who feel landlord is good at keeping them informed about their services and decisions | 95% | 95.14% | 93.40% | 93.77% | Slight improvement on last year but still below target. |
| 5 | % of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes | 85% | 97.57% | 94.79% | 93.43% | |
| 7 | % of tenants satisfied with the quality of their home | 80% | 87.15% | 84.72% | 75.78% | Satisfaction reduced sharply in Q3 to 68.5% and impacted on year-end figure. It is largely due to the number of neither/nor responses increasing and some slipping into dissatisfaction. The quality of our properties have not deteriorated. |
| 13 | % of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in | 90% | 92.36% | 93.06% | 69.90% | Satisfaction has reduced with this indicator this year and has remained consistently low. Consultant believes linked to City Council withdrawing estate services, with many tenants citing conditions on estate due to amount of bulk/rubbish in common areas. Wellhouse HA having been working closely with Glasgow City |

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| | | | | | | Council staff to improve matters. Our estates team deal with rubbish on the estate and we are employing a contractor to deal with bulk. |
| 25 | % of tenants who feel the rent for their property represents good value for money | 85% | 93.06% | 91.67% | 78.55% | Consultant believes that current financial crisis and pressure on household budgets has shifted tenants' perceptions. |
| Corporate Complaints | | | | | | |
| 3 | % of all complaints responded to in full at Stage 1 | 100% | 86.36% (22) | 100% (33) | 100% (11) | |
| | % of all complaints responded to in full at Stage 2 | 100% | 100% (1) | 62.50% (8) | 100% (9) | Includes 3 cases carried forward from previous year |
| 4 | The average time taken in days for a full response at Stage 1 | 5 days | 2.74 days | 3.88 days | 4.55 days | |
| | The average time taken in days for a full response at Stage 2 | 20 days | 5 days | 12.60 days | 16.67 days | |
| Voids & Lettings | | | | | | |
| 14 | % of tenancy offers refused during the year | 30% | 34.09% | 34.25% | 28.57% | We had to make 77 offers to achieve 58 lets. The 22 refusals show no pattern to reasons for refusal that we could respond to. |
| 18 | % of rent lost through properties being empty last year | 0.60% | 0.29% (24) | 0.72% (48) | 1.07% | 8 properties were carried forward to this year. Several voids were returned in poor condition and metering issues caused further delays. |
| 30 | Average time taken to re-let properties in the last year | 12 days | 30.57 days | 30.00 days | 54.95 days | As noted above. In addition, a property was also let to an applicant to meet their medical needs but sign up was delayed to illness. |
| Rents | | | | | | |

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|----------------|---|---------|------------|------------------|-------------------|--|
| 22 | % of court actions initiated which resulted in eviction (with reasons) | N/A | 0.00% (0) | 7.14% (1 of 14)) | 15.38% (2 of 13) | 1 eviction due to rent arrears and 1 due to ASB |
| 26 | Rent collected as % of rent due in the reporting year | 100% | 97.21% | 101.58% | 98.33% | This figure excludes income for leased properties etc. |
| 27 | Gross Rent Arrears (all tenants) as at 31 st March each year as a percentage of rent due in the reporting year | 8% | 10.86% | 10.23% | 9.06% | Our performance has been affected by cost-of-living crisis and legal restrictions on enforcement. ARC calculation also means that write offs during the year are written back into this figure. |
| Others | | | | | | |
| 15 | Percentage of ASB cases reported in last year which were resolved | N/A | 94.2% | 100% (64) | 79.49% (31 of 39) | 8 cases carried forward into next year |
| C4 | The number of abandoned properties during the reporting year | N/A | 4 | 6 | 14 | |
| Repairs | | | | | | |
| 6 | Percentage of stock meeting SHQS | 100% | 98.11% | 95.08% | 96.34% | Reporting has changed and now includes cases where tenants haven't given access for electrical tests and smoke detectors upgrades. Access remains an issue with other SHQS elements, although access via void works improved figures. |
| 8 | Average length of time taken to complete emergency repairs | 4 hours | 2.18 hours | 2.24 hours | 1.45 hours | |
| 9 | Average length of time taken to complete non-emergency repairs | 6 days | 3.48 days | 4.19 days | 2.51 days | |
| 10 | Percentage of reactive repairs carried out right first time | 100% | 99.21% | 99.78% | 99.68% | Performance remains high, in terms of being able to fix most qualifying repairs on the first visit |

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|-----------|--|-----|--------|--------|--------|--|
| 11 | How many times in the reporting year did you not meet your statutory duty to complete a gas safety check | 0% | 34 | 2 | 0 | |
| 12 | Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service | 85% | 87.84% | 79.71% | 86.62% | |

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| Management Committee | 24 May 2023 |
| Agenda item | 7 |
| Title of Paper | 30 Year Financial Projections incorporating Scottish Housing Regulator (SHR) Five Year Financial Projections (FYFP) |
| Author | Robert Murray, Finance & Corporate Services Manager |
| Attachments | 5-year Financial Projections* <i>(sent under separate via email due to information and feedback from SHR/Curb not being available at time of distribution)</i> |

FOR APPROVAL

1 PURPOSE

- 1.1 To provide Management Committee members with details of the projected financial position of the Association over the medium and long term.

2 RECOMMENDATIONS

- 2.1 That Committee reviews the attached papers and, subject to satisfaction, note and approve the Five-Year Financial Projections (FYFP). Note, at the time of writing, the FYFP return is in the process of being completed, as it requires input from Curb and feedback from the Scottish Housing Regulator. This is the first year our return has included some development assumptions and there are many variables which require clarification. The completed return will be sent as soon as possible.
- 2.1 That Committee is asked to give the Finance Manager authority to electronically submit the approved figures to SHR in their Five-Year Financial Projections (FYFP) format.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 This Report is consistent with Wellhouse's Strategic Objectives: -
- Objective 5: To maintain good governance and financial management.
- 3.2 This Report is relevant in respect of the following Core Values: -
- Accountability
 - Sustainability
- 3.3 This Report also meets the following points from the 2023/24 Operational Plan
- - "Five Year Return to SHR"

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

4. BACKGROUND and MAIN ISSUES

4.1 The setting of the long-term projections forms a part of the annual business planning cycle and should reflect the Association's current business plan, operational plans and longer-term plans.

4.2 The Housing (Scotland) Act 2010 places an obligation on SHR to monitor and report on the financial health of RSLs. One of the ways they are able to achieve this is by requiring RSLs to provide FYFP Return in a standardised format on an annual basis.

This information will also be submitted to SHR as part of the Business Planning requirements and will also be sent to Wellhouse lenders to comply with financial covenants requirements.

4.3 Year 1 of the plan is 2023/24 and the figures shown here reflect the figures included in the annual budget formally adopted by Management Committee in February 2023 and the two updates sent by email following the February 2023 meeting.

4.4 Since the approval of the budget the C-urb have been appointed as the Development consultants.

Guidance is currently being sought from the regulator to confirm how the development plans are to be reflected in the return. In particular, we seek clarity as to whether we can re-forecast the FYFP mid-year.

The consultants have provided a draft plan and costings and they will be included within the model to reflect these charges.

The following assumptions have been made.

- The feasibility/ pre-tender stage costs of £1.084m will be incurred in 2023/24 and, in principal, funded by HG funding (Director is meeting with Neighbourhood & Regeneration Services on 9 June to clarify).
- The report presented by C-urb anticipated 170 units of various sizes.
- Based on C-urb's knowledge of similar projects it is anticipated that 46% will be funded by grant and the remaining 54% will require external finance (Finance Manager is meeting one of our Lenders on 22 May and will give a verbal update)
- The site acquisition of the two areas note owned by WHA would take place in Q4 at a cost of £1.7m
- It is anticipated Phase 7 & 8 will commence onsite in October 2024 and Phase 9 in January 2025
- Based on the anticipated build dates the following costs have been assumed
 - £6.5m 2024/24
 - £8m 2024/25
 - £12m 2025/26
 - £2m 2026/27

Future 30 Year projections models will be updated to include all Development activity once firm commitments are in place.

5 DISCUSSION

5.1 The following assumptions have been used in calculating the financial projections: -

- Inflation levels (CPI) have been assumed at 9% for the first year 3% for years 2 to 5 reducing to 2% for the remainder of the 30-year term.
- The model includes 3.0% rent increase as per 23/24 budget and assumes a real rent increase of 1% above inflation from years 2 until the end of the 30-year period.
- Year 9 onwards assumes inflation only (CPI) rent increase.
- Void losses have increased in recent years and are provided at 1.2% for years 1 and 2 rising to 1.5% for the remainder of the period.
- Real planned maintenance costs increase at 0.5% above CPI for the full plan period.
- Real rises on reactive maintenance costs of 0.5% above CPI for the full plan period
- Real increases of 0.5% above CPI in management costs for the full plan period
- The current staff structure remains in place for the full 30-year term.
- SONIA rate increases annually up until a maximum of 4% by year 5 and beyond. These rates are consistent with RBS Housing Finance Base Case assumptions.
- All debt repaid by end of plan period apart from re-financed RBS loan, which does not start repaying capital until year 8.
- New build activity is assumed to commence in 2024/25 and initial costs are indicated in 4.4 above. At this stage, we cannot be certain that handovers will take place within the 5YFP period, although this is likely and rental income, etc will need to be included.
- Average annual spend of £10k on other fixed assets.

5.2 The base model produces the following results: -

- Surpluses are generated annually over the full 30 years.
- Cash position starts at just over £3.23 million, reflecting the 2023/24 budget position at March 2023. There are surpluses made each year as the cash balance rises steadily until year 8 when capital repayments on an RBS loan commences. From year 21, there are a few cash deficits, some quite hefty, however, these are the years when there is expected to be considerable investment in stock with a lot being spent on replacement components.
- Only a limited amount of capital expenditure has been made for the impact that The Energy Efficiency Standard for Social Housing post 2020 (ESSH2) will have on the housing stock where there current standards are not met in under 20 homes within our housing stock. The wider impact of alternative heating systems etc away from natural gas has not been costed.
- In the main there are no issues with lenders covenant compliance. All being achieved comfortably each year.

- Current ability to borrow, based on latest stock valuations, is a further £10 million approximately. This reflects the latest RBS funded stock valuation carried out in March 2022.

5.3 Some results thrown up by the sensitivity analysis are as follows: -

- Changes in interest rates didn't make huge differences to the cash balance due to the larger loans being on fixed rates.
- 0.5% reduction in bad debts results in cash increasing by £448.6k over the 30 years.
- Major repairs costs increasing by an additional 5% result in cash reducing by more than £132K.
- Although lenders covenants are met comfortably in the base model, it may become an issue when adverse scenarios are introduced, particularly when more than one scenario is introduced.
- There was many more scenarios and combined scenarios tested and we are satisfied that none of the scenarios produced results that would affect the fundamental financial stability of the Association.

6. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 6.1 There is a regulatory requirement for Wellhouse to submit Five Year Financial Projections to SHR on an annual basis.
- 6.2 Wellhouse's lenders financial covenants specify that medium/long-term forecasts are submitted to them on an annual basis.
- 6.3 It is considered good practice for RSLs to produce medium/long-term forecasts.

7. FINANCIAL IMPLICATIONS

7.1 N/A.

8. KEY RISKS

| (a) Strategic Risks | (b) Operational Risks | (c) Project Level Risks |
|--|---|-------------------------|
| Failure to submit Annual Returns to SHR could result in engagement being kept at a higher level than is necessary. | Loan covenants could be breached in future years. | |
| Inadequate financial planning could lead to viability and cashflow problems. | | |

| Mitigation | Mitigation | Mitigation |
|--|---|------------|
| Ensure that all relevant staff members are aware of deadline dates for SHR submissions and these dates are adhered to. | Prepare annual long-term financial projections, which would highlight potential hot spot years at an early stage. | |
| Prepare annual long-term financial projections. | | |

9 SWOT ANALYSIS

Not required

10. EQUALITY AND DIVERSITY ISSUES

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

11. SUSTAINABILITY

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

12. CONCLUSION

- 12.1 Surpluses are being generated in each of the 30 years.
- 12.2 Cash surpluses are made in most of the years but overall cash continues to rise over the full term of the plan. Cash deficits are only made in years of intense investment in stock.
- 12.3 All lenders financial covenants are achieved each year.
- 12.4 A financially healthy outlook, although, it needs to be noted that there is no development activity included.

| | |
|-----------------------------|---|
| Management Committee | 24 May 2023 |
| Agenda Item | 8 |
| Title of Paper | Management Accounts – 31 March 2023 |
| Author | Robert Murray, Finance & Corporate Services Manager |
| Attachment(s) | 1. Management Accounts (included separately on A3 paper) |

FOR INFORMATION & APPROVAL

1 PURPOSE

- 1.1 To provide Management Committee members with a comparison of the budget and actual financial positions to 31st March 2023

2 RECOMMENDATIONS

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

3 BUSINESS PLAN, VISION AND VALUES

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

4 BACKGROUND

- 4.1 Management Accounts are the provision of financial and non-financial information to managers and Committee members. The Management Accounts are a basis for gauging financial viability and are also used as a tool for decision-making to allow the Association to achieve strategic and corporate objectives. Good Governance dictates that Management Accounts are presented to and approved by Management Committee.

- 4.2 Scottish Housing Regulator: Regulatory Standards of Governance and Financial Management – Standard 4 states “The governing body ensures it receives good quality information and advice from staff, and where necessary, expert independent advisers, which is timely and appropriate to its strategic role and decisions. The governing body is able to evidence any of its decisions.”
- 4.3 The attached Management Accounts to 31 March 2023 have been prepared using the Accruals Concept where expenditure is charged to the period in which it is incurred and not when the invoice is received or paid and income is credited to the period when it is realised as opposed to the date the sales invoice is raised or paid.
- 4.4 The budgeted results to date are based on the annual budget for the year which shows a projected surplus of £514,783.

5 MAIN ISSUES

5.1 Statement of Comprehensive Income (SOCi) -

The budgeted surplus (24) for the year to 31 March 2023 is £514,783 however, the actual results for the period show a surplus of £647,304. There is, therefore, a favourable variance for the year of £132,521.

The overall favourable variance of £132,521 arises from-

- Operational activities £30,648– favourable variance
- Net interest and other activities £1,873- favourable variance
- Actuarial Loss in Pension Scheme -£100,000- favourable variance

Income

Rental income (1) is close to budget with a positive variance of £1,553. Void losses (2) are higher than the budget figure £27,860 as opposed to £39,981. An adverse variance in net rental income of £10,568. The number of void properties is significantly higher than budgeted.

Commercial rent (3a) is showing quite an adverse variance of £4,284 from a budget figure of £53,088 This is explained, mainly due to 17-19, Newhills Road being let only for part of the year. A new tenant entered on 1st September 2022 with a lower than budgeted rent for the first year.

Factoring income (3b) – adverse variance of £5,162 from a budget of £18,589. Works to properties that have factored properties is currently ongoing and recharges will be made to factored owners in the near future when all works are completed.

Stage 3 Medical Adaptations Grant Income (5a) –. favourable variance of £8,440.

Grants of £46,084 to support fuel poverty and hunger is shown under other income. The money has been distributed to those who met the criteria and has already been paid out in full. The remaining £1,660 is for electricity charges recharged to the allotment and some charges made for replacement key fobs.

Grants released from Deferred Income (4) – the budget figure was calculated on a projected figure based on the 2021/22 outturn; however, the actual charge is based on the final 2021/22 position. A bit more (£59,968) due to disposal of components which have now been replaced.

Expenditure

Management & Maintenance Admin - £16,681 over-spend against budget. The following make up this adverse variance: -

- Salaries (6) (£36,968) underspend – mainly due to replacement staff being recruited at a lower pay scale. Not all staff are members of the pension but budgets are prepared on the basis of all staff joining. The vacancy of the estate warden has recently been filled.
- Overheads (7) – an overspend of £53,649 against budget. The attached overheads schedule shows a more detailed analysis of all variances.

Repairs & Maintenance – an underspend of £119,055 against budget over all areas of maintenance, from a total budget of £604,209 for the year. A more detailed explanation of some of the over- and under-spends as follows: -

- Reactive maintenance (9)– an over spend of £107,155 (Budget £484,100 actual £591,255 This includes Voids maintenance overspend of £45,077 as there were more voids and the poor condition of the voids are worse than previous years.
- Cyclical maintenance (10) – Under-spend of £152,225 actual £164,337 against budget £316,562. Most works are now being carried out as planned and a detailed program of works is being worked through.
- Major repairs/planned renewals (11) – under-spend of £85,859- £103,841 actual against budget £189,700. The largest portion of underspend is for the modifications of the back courts (£44,650) and the external Verandas (£24,291) The work planned for the verandas was completed and the costs were less than budgeted. Further consultation with residents and the council will be required before work on the back courts can take place.

Housing Property Depreciation (12) – adverse variance of £107,381. The budget figure was calculated on a projected figure based on the 2021/22 outturn; however, the actual charge is based on the final 2021/22 position updated to include any replacement components. Replacement components this year much lower than budget so far, also contributing to the lower depreciation charge.

Bad Debts (13) – this is actually the charge to income and expenditure, which will increase the provision rather than the actual amount of bad debts written off. We will be processing a charge each month and rather than being based on a notional budget figure, this is now calculated using the same formula as at the year-end – based on band levels of arrears. As per the auditor's recommendations from several years ago we provide for any balance greater than £1,000 as a bad debt.

5.2 **Statement of Financial Position-**

The Statement of Financial Position shows the actual position at 31 March 2023 and also the position at 31 March 2022 and the resulting movement in this financial year.

Trust Honesty Integrity Excellence Accountability Sustainability

Housing Properties (18) has reduced by £338,783. Individual kitchen, bathroom and boiler replacements and windows and doors has amounted to £677,897 with depreciation of £1016,680 being charged.

Cash (19) has reduced by £1,721 to £3,125,054.

Payables < 1 Year (20)

- Misc. creditors have reduced by £78,252 since 31 March 2022–This is mainly due to the reduction in purchase ledger control A/C.
- Due to the new accounting treatment for pensions, we no longer show the element of pension deficit payable within one year separately.

Payables > 1 Year

- Loans (21) – have reduced by £249,903 due to the monthly contributions being paid towards this liability.
- Pension deficit (21) – The pension deficit reflects the revaluation of multi-employer DB scheme, due to the new accounting treatment for pensions. The scheme is presently being revalued and the actual liability will be adjusted within the final accounts.
- Deferred income (22) – similarly, the monthly release of deferred grant to Statement of Comprehensive Income of £535,156 has reduced these balances to just over £12.8 million.
- Reserves (23) – has increased by just under £64.3k to over £8.456million, in line with the surplus made for the period.

5.3 **Cash-flow Report**

This report shows the transactions for the year-to date using the receipts and payments method as opposed to the accrual's method. The cashflow report shows a cash outflow (deficit) of £1,725 as opposed to a surplus of £647,304 in SOCI.

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

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

5.4 **Covenant Compliance**

There are no covenant compliance issues with the following results being achieved at 31 March 2023: -

- Interest cover - Target > 110%, Result = 256.88%
- Gearing - Target < 30%, Result = 17.42%

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

6. DISCUSSION

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

7. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

7.1 As laid out in Scottish Housing Regulator: Regulatory Standards of Governance and Financial Management (particularly standards 3 and 4) there is a regulatory requirement for Wellhouse to report regularly to Management Committee and for Management Committee to approve these financial reports.

7.2 It is also considered Good Practice for Wellhouse to prepare quarterly Management Accounts in order to demonstrate financial viability and to allow for the decision-making process to achieve corporate objectives.

8. FINANCIAL IMPLICATIONS

8.1 Any material points are noted at section 5 above.

9. KEY RISKS

9.1

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

10. EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

10.1 None apparent.

11. SUSTAINABILITY

11.1 Not applicable.

12. SWOT ANALYSIS

- 12.1 Not required as no new business activity proposed.

13. CONCLUSION

- 13.1 Some over- and under-spends against budget in the Statement of Comprehensive Income, overall, the actual surplus position is higher than the budget surplus for the year to 31 March 2023.

Cash position has reduced by £1,725 since March 2022 and is in a reasonably healthy position finishing the period at just over £3.12million. The reduction in cash has funded the investment in the replacement windows and doors, kitchens and bathrooms.

Overall, a reasonable performance for year ended 31 March 2023 maintaining a healthy financial position.

| | |
|-----------------------------|---|
| Management Committee | 24 May 2023 |
| Agenda Item | 9 |
| Title of Paper | Approved List of Contractors & Suppliers 23/24 |
| Author | Robert Murray, Finance & Corporate Services Manager |
| Attachment | Appendix 1: Approved List, Appendix 2: Guidance Note |

FOR DISCUSSION & APPROVAL

1 PURPOSE

- 1.1 To review our approved contractors and supplier list in order:
- To meet demand and workloads;
 - To ensure specialised works are carried out by suitably qualified contractors and consultants;
 - To meet our key performance indicators;
 - To appoint suitably qualified contractors to our approved list.

2 RECOMMENDATIONS

- 2.1 The Management Committee are asked to approve the contractors and suppliers list for 2023-24.

3 BUSINESS PLAN, VISION AND VALUES

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

1. Deliver excellent services;
2. Provide good quality homes;
3. Anticipate, understand and respond to local needs;
4. Foster an attractive, successful and thriving community;
5. Maintain good governance and financial management;
6. Value and invest in our people.

It is also consistent with our Values of:

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

3 BACKGROUND

- 3.1 It is the policy of the Association to have in place an approved list of contractors and suppliers which is reviewed on an annual basis to ensure high performance, efficiency and value for money. It is good practice for the management committee to note and approve our list of contractors and suppliers annually.
- 3.2 The Management Committee approved a new *Entitlements, Payments & Benefits Policy* for WHA in April 2022. This noted that use of WHA's contractors and suppliers by staff and committee members was discouraged, but could be agreed in certain limited circumstances, subject to prior approval by the Director. A schedule of WHA's contractors and suppliers is now attached for your information (**at Appendix 1**), so that committee members are aware who they are, and can avoid using them for their personal use. This schedule does not include any large, national organisations such as banks, utility companies, etc. (e.g., B & Q), from whom no "favour" or benefit could realistically be gained, and small local suppliers. A Guidance Note is also attached (**at Appendix 2**), setting out the rare circumstances in which it might be possible to seek consent for their use for personal purposes, and the process required to be followed. An application form for use in connection with this process is available and was circulated to all management committee members.

4 MAIN ISSUES

- Following the introduction of the Homemaster System it was noted that some old suppliers had been shown as approved suppliers in last years list.
- A full review has taken place with input from all members of the senior management team and the attached list is the confirmed list of approved suppliers.
- The attached list has been split to show non contractor suppliers (106 suppliers) and approved contractors (62 Contractors)
- Additional suppliers will be required to be added for the development consultants etc and there are 8 forms that have been sent to the design team consultants for completion before they are included on the approved list and the companies are noted below:
 - Hypostyle
 - G3
 - Armours Construction Consultants
 - Hulley & Kirkwood
 - Carbon Futures
 - Brownriggs
 - G3
 - Mike Hyatt Landscape Architects

5. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 5.1 It is a requirement in the Social Housing Charter (Outcome 5 repairs, maintenance and improvements) for Social landlords to manage their businesses so that tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

- 5.2 In order to maintain transparency and our excellent reputation, you should avoid the use of our approved contractors and other suppliers for your own personal purposes. This expectation is set out in our Entitlements, Payments & Benefits Policy.

6. CONSULTATION

- 6.1 Contractors' performance meetings take place as often as required if we or the contractors have concerns.
- 6.2 Management Committee are provided with a report annually on our approved contractor's performance.
- 6.3 Tenants report issues through our Customer Opinion Panel.
- 6.4 Suppliers and consultants are monitored on performance and service delivery monthly.

7. FINANCIAL IMPLICATIONS

None we are aware of at time of report.

8. KEY RISKS

- 8.1 Failure to appoint suitable qualified contractors, consultants and suppliers could result in:
- Reputational damage to the association;
 - Unqualified contractors, consultant and suppliers carrying out works for the association;
 - Poor service delivery on our repairs' programs.

9. EQUALITY AND DIVERSITY IMPLICATIONS

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

10. CONCLUSIONS

Management Committee are asked to approve the content of the report.

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| ACS LEARNING ACADEMY LTD |
| ADVICE UK |
| ALLANDER GROUP |
| ALLSTAFF |
| Anything HR Limited |
| AZET AUDIT SERVICES LTD |
| AZET HOLDINGS LTD |
| BIFFA WASTE SERVICES |
| BLAIRTUMMOCK HOUSING ASSOCIATION LTD |
| BRITISH GAS |
| BRITISH GAS |
| BRITISH TELECOM |
| BRUCE STEVENSON INSURANCE BROKERS |
| CADDER HOUSING ASSOCIATION |
| CALVAY HOUSING ASSOCIATION LTD |
| CF CORPORATE FINANCE LTD |
| CHARTERED INSTITUTE OF HOUSING |
| CHILD POVERTY ACTION GROUP |
| CITY OF GLASGOW COLLEGE |
| CLYDEBANK HOUSING LTD |
| COLE ADVERTISING & DESIGN |
| CORONA ENERGY |
| C-Urb 6 Ltd |
| D AND E PRODUCTS LIMITED |
| D/D CASTLE WATER |
| D/D DRAX |
| D/D FUEL GENIE |
| Designer Software Ltd |
| DILIGENT BOARDBOOKS LIMITED |
| DM HALL CHARTERED SURVEYORS |
| DMS OFFICE SUPPLIES |
| Doctor Stewart Montgomery |
| DUNDEE PRESS AGENCY LTD |
| EASTERHOUSE HOUSING REGENERATION ALLIANCE |
| EASTHALL PARK HOUSING COOP |
| EASTHALL RESIDENTS ASSOCIATION |
| EDEN SPRINGS UK LTD |
| EDF ENERGY |
| ELDERPARK HOUSING ASSOCIATION |
| EVH |
| FRASER C ROBB |
| G4S CASH SOLUTIONS UK LTD |
| GLASGOW CITY COUNCIL |
| GLASGOW CITY COUNCIL - RATES |
| GLASGOW CITY COUNCIL - WASTE |
| GLASGOW CITY COUNCIL (1) |
| GLASGOW CITY COUNCIL- COUNCIL TAX |
| GLASGOW CITY COUNCIL HMO LICENCE |
| GLASGOW CITY COUNCIL SAP |
| GLASGOW PRIVATE HIRE |

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| GLASGOW TAXI |
| Graham Sibbald |
| Hamshop Ltd (trading as FoodFayre) |
| HIPER LTD |
| Housing Systems Ltd |
| INTEGRAL OCCUPATIONAL HEALTH |
| INVESTORS IN PEOPLE |
| IQA UTILITIES |
| JACQUELINE MCNAMARA |
| JOIN THE DOTS CONSULTANTS LTD |
| JONES LANG LASALLE LTD |
| LINDA EWART |
| LISSEN GROVE BENEFITS PROGRAM LTD |
| LYRECO UK LTD |
| MCQUEENS DAIRIES |
| MIH HOUSING SERVICES LTD |
| NATIONAL GAS |
| NFON UK Limited |
| North Star Consulting Research Ltd |
| NORTHERN SERVICES |
| NORTHGATE |
| OCCUPATIONAL HEALTH WORKS LTD |
| OFFICE CARE SCOTLAND |
| OFFICE TEAM LTD |
| PITNEY BOWES |
| PURE CGV LTD |
| RECOGNITION EXPRESS |
| RESOURCE TELECOM LTD (Focus Group) |
| RESTORE DATASHRED |
| Rowan Consultancy |
| ROYALMAIL |
| RWG Services Ltd T/A Man with Van Glasgow |
| SAFELIVES |
| SCOTTISH FEDERATION OF HOUSING ASSOCIATIONS |
| SCOTTISH GAS |
| SCOTTISH HOUSING NETWORK |
| SCOTTISH POWER Use |
| SCOTTISH PUBLIC SECTOR OMBUDSMAN |
| SDM HOUSING SOFTWARE |
| SHARE |
| SSE SCOTTISH HYDRO |
| SSE SOUTHERN ELECTRIC |
| ST ANDREWS FIRST AID |
| TC YOUNG |
| TENANTS INFORMATION SERVICE |
| THE PRINT BROKERS |
| THERAPEUTIC COUNSELLING SERVICES |
| TPAS SCOTLAND |
| TPT RETIREMENT SOLUTIONS LTD |
| TRADE UK |

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| Utilita Energy Limited |
| VALUATION OFFICE AGENCY |
| VISUAL STAT SOLUTIONS LTD |
| WELFARE RIGHTS OFFICERS FORUM |
| WYLIE AND BISSET |
| XERETEC |

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| AARDEE SECURITY SHUTTERS LTD |
| ADDISON FENCING |
| All Pest Services |
| ARCO LIMITED |
| ASCO EXTINGUISHERS |
| Aspen Tree Surgeons Glasgow |
| CALEDONIAN LOCK & SAFE CO. LTD |
| Chris Fitzpatrick |
| CITY BUILDING |
| CITY BUILDING GAS |
| CITY PROPERTY GLASGOW |
| CLOSOMAT LTD |
| CLYDE VALLEY LANDSCAPES LTD |
| CONTRACTS INSPECTION SERVICES |
| Crown Decorating Centres |
| Enviraz Scotland Ltd |
| ENVIRAZ SURVEYS LTD |
| ESTATE WARDENS |
| EWING SOMERVILLE PARTNERSHIP LTD |
| G.E.S U.K Limited |
| GEZE UK LTD |
| GOLDSEAL HOMECARE LTD |
| Greenerleaf Estate Maintenance Ltd. |
| HQN |
| HSE SOLUTIONS LTD |
| HYPOSTYLE ARCHITECTS |
| IAN MACDONALD FLOORING |
| INNOVATE ALARMS |
| INSIGHT DIRECT UK LTD |
| Insite FM Services Ltd |
| J G GRAY ARCHITECTS |
| J.S. MCCOLL |
| JH Consulting |
| JMP CONSTRUCTION PROPERTY CONSULTANTS |
| Kirkton Flooring Limited |
| LATTO MAINTENANCE LTD |
| Luddon Construction Ltd |
| MARTEC ENGINEERING GROUP LTD |
| MCLAUGHLAN FABRICATION |
| MCN SCOTLAND LTD |
| MODUS SCOTLAND LIMITED |
| Mould Growth Consultants Ltd |
| MTS Drainage Solutions Limited |
| OTIS LTD |
| R&G Glass and Glazing Ltd |
| Ramsey McMichael Consulting Limited |
| RANKIN ENVIRONMENTAL LTD |
| REGENCY GLAZING LTD |
| ROBERTSON ACOM LTD |
| ROMECH FM LIMITED |

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| SALTIRE FACILITIES MANAGEMENT LTD |
| SAS LTD |
| SCI COMMUNICATIONS |
| SCOTIA PLUMBING & HEATING |
| SCOTT BENNETT ASSOCIATES |
| SGN NETWORK |
| Sheils Construction Joinery & Maintenance Limited |
| SIDEY |
| SP POWER SYSTEMS |
| THE BATHROOM SURGERY |
| The SSBM Group Ltd |
| TOTAL REINSTATEMENT SERVICES |

Use of Wellhouse Housing Association's Contractors and Suppliers

Guidance Note for Staff and Committee Members

1. Introduction

In order to maintain transparency and our excellent reputation, you should avoid the use of our approved contractors and other suppliers for your own personal purposes. This expectation is set out in our Entitlements, Payments & Benefits Policy.

2. Who are our contractors and suppliers?

So that you are clear about who these contractors and suppliers are that fall under this policy, a list is attached at Appendix 1 to this guidance note. This list does not include all of the contractors and suppliers that we use – some have been excluded because they provide services of a small value, or because they are such large organisations (e.g., banks, BT, utility companies) that no “favour” or benefit could realistically be gained from them. They have been left off the list because there is no restriction in using them.

This list will be reviewed and updated at least annually (more frequently if needed) by the Finance Manager.

3. Can we ever use our contractors or suppliers for our own personal purposes?

Yes, but only in limited circumstances, and you must apply for, and receive consent from the Director **before** you commit yourself to using them.

WHA does not wish to disadvantage its staff and committee members, so where it is not possible to find a reasonable selection of potential contractors or suppliers for the work or purchasing that you wish to make in your local area, then it may be permissible to use those contractors and suppliers on the attached list **provided that** you can demonstrate that there is no reasonable alternative, and that you will receive no preferential treatment in terms of service or cost.

Given our location close to Glasgow, there should always be plenty of alternative suppliers of any goods or services that you may require, so it is expected that this process will be used only on rare occasions.

4. Applying for consent to use our contractors and suppliers

If you believe you have identified a situation where there is no economic alternative but to use one of WHA's contractors or suppliers, you must submit the attached application form (WHA/DECLN4) to the Director. This application must include a written quotation for the works or goods required from the proposed supplier, and at least one other quotation from an alternative supplier, or evidence of unsuccessful efforts to obtain alternative quotations.

Provided that the Director is not absent from work, you can expect to receive a response to your application within 3 days of submitting it.

Any such application by the Director will be dealt with by the Chair.

5. Certification by approved contractor and supplier

If you receive consent to use one of our contractors or suppliers, you must obtain and submit a copy of the receipted invoice for the work undertaken or the goods supplied to the Director, within 5 days of receipt of those goods or services. You must also obtain and submit a signed and dated copy of the following certification from the supplier, on their headed notepaper:

"I certify that the goods/service that I have supplied to ..(your name).. at a cost of did not represent preferential treatment in terms of price, quality or in any other way, because of their involvement with Wellhouse Housing Association"

You must establish with the supplier that they will be prepared to make and sign this statement on completion of the works before you commit yourself to proceeding.

6. Making an entry on WHA's Register of Interests

If you receive consent to use one of WHA's contractors or suppliers, an entry recording the details of this must be made in WHA's Register of Interests. The Director will ensure that this entry is made within 5 days of consent being given, with further details of date and cost of supply being added once the receipt and certification are received from you. It is your responsibility to check and confirm the accuracy of any entries made on the Register under your name, from time to time.

7. Accidental use of WHA's contractors or suppliers

If you inadvertently use a contractor or supplier on the attached list, for instance in an emergency situation, you must notify the Director as soon as possible, thereafter, providing all necessary information so that an appropriate entry can be made in the Register of Interests.

8. Failure to declare the use of WHA contractors and suppliers for personal purposes

If it subsequently comes to light that a staff or committee member may have used a WHA contractor or supplier for personal purposes but failed to declare it, this will be investigated as a potential breach of the Staff or Governing Members Code of Conduct.

9. Managing and reporting approved use of our contractors and suppliers

The management team is responsible for reviewing all declared potential conflicts of interest, and entries on the Register of Interests, to consider how such conflicts should be managed. Following any granting of consent, the management team may take steps to ensure that the individual granted consent is not involved with any transactions with such contractors and suppliers, or decisions about them on behalf of WHA.

A report will be provided to management committee at least annually (but potentially quarterly) on the total number of people to use our contractors and suppliers, including reasons for approval, and confirmation that no advantage was gained.

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|-----------------------------|--|
| Management Committee | 24 May 2023 |
| Agenda item | 10 |
| Title of Paper | KPI Targets 2023/24 |
| Author | James Wilson, Housing and Customer Service Manager Bill Black, Assets and Maintenance Manager |
| Attachments | Appendix 1 – KPI Performance and Targets (attached separately on A3 paper) |
| Executive Summary | This KPI report is presented from the Management Team as our performance for 2022/23 and to measure our targets against for the coming financial year. |

FOR INFORMATION

1 PURPOSE

- 1.1 The purpose of this report is to bring to the attention of Committee the performance targets in relation to Key Performance Indicators (KPI) to be in place for the financial year 2023/24.
- 1.2 Appendix 1 details performance targets set for 2023/24, which are considered to be realistic. Committee is asked to discuss with the Management Team any of the proposed targets, consider any influencing factors and suggest appropriate responsive action.
- 1.3 Upon committee approval, the core KPIs will be updated on the website including the FOI section and will be reported on regularly to reflect performance throughout the year, including quarterly Management Committee reports.
- 1.4 The attached Appendix contains targets and columns to the right- hand side of the spreadsheet explaining the rationale involved in arriving at these figures. These will be removed prior to updating the website.

2 RECOMMENDATIONS

- 2.1 Committee is asked to discuss and note the contents of the report and approve the 2023/24 KPI targets.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 Key areas of performance are integral to business; we measure our success by setting targets against these objectives, ensuring that we deliver them effectively and efficiently. The six objectives are to: -

1. Deliver excellent services.

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

3.2 It is also consistent with our Values of:

Trust, Honesty, Integrity, Excellence, Accountability, Sustainability

3.3 The report reflects priorities set from the 2022/23 Operational Plan.

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

4. BACKGROUND

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

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

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

5 Main issues

5.1 The targets for the coming year are largely unchanged, although reasonable and sufficiently challenging. Staff are recommending that urgent repairs, which is a non-ARC indicator is removed and Relet Time (Indicator 30) is increased from 12 to 15 days.

5.2 Concerns remain with regards rental arrears, both current and former. Appendix 1 indicates that Gross Rent arrears at the year-end was 9.06%, as measured by ARC (this figure includes the write-offs approved during the year) but remains above internal target of 8%.

5.3 Relet times were lengthier than normal at an average of 54.94 days against an internal target of 12 days. This resulted in a void loss of 1.07%. The figures reflect the delays

in processes with 8 properties carried forward from last year, the general condition of many of the properties and issues with metering.

- 5.4 Tenant Satisfaction indicators, apart from those measuring communication and participation and repair satisfaction have all fallen during the year. The consultant had advised this is due to increasing neither/nor responses and some slipping into dissatisfaction. They believe this reflects the impacts of a range of wider financial pressures on tenants' perceptions of services/costs.

6. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

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

7. FINANCIAL IMPLICATIONS

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

8. KEY RISKS

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

9. SWOT ANALYSIS

Not required

10. EQUALITY AND DIVERSITY ISSUES

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

11. SUSTAINABILITY

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

12. CONCLUSION

- 12.1** The KPIs which are causing concern are rent arrears, void relet time and tenant satisfaction rates.

Committee have already approved actions to reduce rent arrears.

A discussion is invited as to the largely unchanged proposed targets while still setting a reasonable challenge during the coming year taking account of increased living costs and inflation rate.

Staff are recommending a slight increase in the relet target since it is expected that ongoing issues with replacing, resetting, and installing meters due to the current issues in the energy market, will not be quickly resolved and are largely beyond our control.

The only other recommended change is the removal of a non- ARC indicator on Urgent Repairs, given that none of the reactive repairs performance indicators from the ARC are giving us any concerns.

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|-----------------------------|--|
| Management Committee | 24 May 2023 |
| Agenda Item | 11 |
| Title of Paper | Rent Arrears Update |
| Author | James Wilson, Housing & Customer Service Manager |
| Attachment(s) | Arrears performance report |
| Executive summary | <p>The following information is recorded at the end of Period 1, that is 30 April 2023:</p> <ul style="list-style-type: none"> • Gross current tenant rent arrears are £320,470 - 8.93% of annual income. • Net arrears are £244,565 – 6.82% of annual income. • Former Tenant's arrears are £70,763. • Rent collection is currently 92.73% (from 1 to 30 April 2023 based on rent charged and payments collected) • 100 tenants (12.63% of all tenants) owing £1,000+ now owe £219,004 collectively – 68.34% of current arrears and 6.11% of annual rent income. • 59 tenants (7.45% of all tenants) of those owing £1,000+ are UC recipients. • 46 tenants (5.81% of all tenants) owe £2,000+ • The number of tenants claiming UC is 269 (33.96% of tenants). • The amount of UC arrears figure is £177,754 (55.47% of the current arrears) or (4.96% of annual income) |

FOR INFORMATION

1 PURPOSE

- 1.1 To update Committee on the arrears position

2 RECOMMENDATIONS

- 2.1 That the update on the arrears position be noted

3 BUSINESS PLAN, VISION AND VALUES

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

4 BACKGROUND

- 4.1 Committee have requested regular arrears reports.
- 4.2 This summary forms an update to the end of April 2023 position.

5. MAIN ISSUES:

- 5.1 Since the last Committee update, gross current tenant rent arrears have increased by £13,186 to £320,470 (8.93%). However, at the end of period, some £1,356 of payments could not be posted, being from DWP without a remittance statement. This would have reduced the balance to £319,114 (8.90%).
- 5.2 During the same period, net current arrears decreased by £25,930 to £244,565 (6.82%). However, the non-posted payments noted above would have reduced this balance to £243,209 (6.78%).
- 5.3 The Former Tenant Arrears have decreased by £505 to £70,763.
- 5.4 Auto Entitlements is now operational on HomeMaster, improving the accuracy of Technical Arrears calculation, based on payments received, as opposed to expected and without staff having to manually update all changes to benefit entitlements. Now all Universal Credit cases, in receipt of direct payments, are included in the calculation - bringing us in line with other members of EHRA.
- 5.5 100 tenants owe more than £1,000, which is 5 more than reported at last Committee meeting, and those owing more than £2,000 is down 2 from previous report at 46.
- 5.6 Universal Credit (UC) is now claimed by 269 WHA households according to the Universal Credit Portal, however, there are 253 UC recipients recorded on our internal HomeMaster system which records primarily cases where payments are paid direct to WHA. UC arrears account for 55.47% 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 92.73%, 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 time to negotiate with the local authority to clear their arrears and can confirm that this has now happened.

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 month's rent in arrears and under £1000 is 100 cases which accumulate £60,245.26 of arrears. Of these 100 cases we have 45 cases with an arrangement in place.

- 6.3 Cases over £1000 and under £2000 is 54 cases which accumulate £77,000.43 of arrears. Of these 54 cases we have 34 cases with arrangements in place.
- 6.4 Cases over £2000 is 46 cases which accumulate £142,003.57 of arrears. Of these 46 cases we have 30 cases with arrangements in place.

7 Court Cases

Currently there are 17 cases in the court system.

Following the meeting in January 2023, of the 3 cases where the committee authorised enforcement of Decree's granted by eviction, if necessary, 1 case has been evicted. 1 case had a significant backdated benefit award and the other case has had a minute of recall submitted which recalls this month (May).

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.

| | |
|----------------------|---|
| Management Committee | 24 May 2023 |
| Agenda Item | 12 |
| Title of Paper | Policy Review Report |
| Author | Linda Logan, Corporate and Governance Officer |
| Attachment | <p>(Emailed for information)</p> <p>1. Employing Army Reserves Policy</p> <p>2. Lone Working Policy</p> <p>(No amendments required)</p> <p>3. Alcohol and Substance Abuse Policy</p> <p>4. Communication Tools Policy</p> |

FOR APPROVAL

1 PURPOSE

To provide the reviewed Employing Army Reserves, Lone Working, Alcohol and Substance and the Communication Tools Policies to the committee for consideration and approval. The policy will be reviewed 4 yearly with the amendments being made as appropriate and communicated to all staff and relevant stakeholders.

2 RECOMMENDATIONS

- 2.1 That the Management Committee approves the reviewed Employing Army Reserves, Lone Working, Alcohol and Substance and the Communication Tools Policies, and 4 yearly thereafter.

3 BACKGROUND

The Employing Army Reserves, Lone Working, Alcohol and Substance and the Communication Tools Policies had previously been approved by the Committee. The 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 Employing Army Reserves

Page 4 - Legislation

There are two main pieces of legislation covering the call-up, mobilisation, and employment of Reservists.

- ***The Reserve Forces (Safeguard of Employment) Act 1985 (SOE 85)***
Describes the employment rights of Reservists, granting them the right to return to their existing jobs after call-up, and protecting them from dismissal for the reason of being mobilised.

- **Defence Reform Act (2014)**

Outlines the employment protection arrangements for those who are a member of the Reserve Forces, and in civilian employment; the powers of the Secretary of State to call out Reservists, and; to make payments to employers of Reservists who are called out for service.

- **Reserve Forces Act (1996)**

Sets out the call-out powers under which Reservists can be mobilised for full-time service.

Page 7 - Appeal Process

An appeal can be made to the Reserve Forces Appeal Tribunal if Wellhouse HA is unhappy with the decision of the Adjudication Officer. The Adjudication Officer will provide information on making an appeal. Appeals must be lodged with the office of the Secretary to the Tribunal; no more than five working days after the Adjudication Officer's decision is received. Appeals are normally heard within 28 days of receipt of the appeal, throughout which time the Reservist will not be deployed outside the United Kingdom.

If the tribunal rejects the application for exemption or deferral, the Company will be required to release the Reservist for mobilisation. The Reservist will suffer no detriment to their employment on such occasions.

There were no further amendments required. The policy is attached at appendix 1 for information and will be reviewed in March 2027.

4.2 Lone Working Policy

Page 6 - Managing Risks

The overall purpose of risk management is to identify, eliminate, reduce and control risks.

It is recognised that lone working can present increased risks to staff. It is therefore the responsibility of both of us to manage these.

In practice this means that we will carry out lone working risk assessments which will identify any potential risks. We will also consider the following during the exercise:

- ***the remoteness of the workplace;***
- ***potential communication problems;***
- ***the likelihood of a criminal attack;***
- ***potential for verbal and physical abuse;***
- ***consideration of lone workers' potential feelings of isolation, stress and depression;***
- ***whether or not all equipment, materials, etc can be handled safely by one person;***

- *whether or not the person is medically fit and suitable to work alone;*
- *how the lone worker will be supervised;*
- *how the lone worker will obtain help in an emergency such as an assault, vehicle breakdown, accident or fire;*
- *whether or not there is adequate first-aid cover.*

In conducting the lone working risk assessment, we will:

- *give consideration to the additional risks to expectant mothers and young persons;*
- *where practical have the person that owns the risk conduct the risk assessment, where this is not possible or practical they will as a minimum be involved in the process and in the development of safe working methods;*
- *maintain a file of all lone working assessments;*
- *Make sure those working alone are provided with adequate information, instruction, and training to understand the hazards and risks and the safe working procedures associated with working alone.*

A formal risk assessment will take place prior to all known lone working situations however, it is important that you are aware and are comfortable to undertake a dynamic risk assessment in any lone worker situation you may find yourself in. If you feel you require guidance on this, please speak to your line manager.

There were no further amendments required. The policy will be reviewed 3 yearly thereafter.

4.3 Alcohol and Substance Misuse Policy

There were no amendments required to the policy.

4.4 Communication Tools 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 Employing Army Reserves, Lone Working, Alcohol and Substance and the Communication Tools Policies.

| | |
|-----------------------------|---------------------------|
| Management Committee | 24 May 2023 |
| Agenda Item | 13 |
| Title of Paper | Operational Update Report |
| Author | Management Team |
| Appendices: | |

FOR INFORMATION AND DECISION

EXECUTIVE SUMMARY:

1. Director – Main Issues

SFHA

- 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.

SHR

- ARC is required and 5YFP by the end of May for submission to the SHR.

EVH

- EVH monthly newsletter circulated separately.

CURB/ development

- A separate report applies.

2. Housing & Customer Services Manager – Main Issues

Training/HomeMaster

- We managed to successfully test and roll out auto-entitlement in April. This is a function used for calculating technical arrears and will improve the accuracy of reporting to Committee. HomeMaster will calculate the technical arrears based on payments received, as opposed to expected, without staff having to keep benefit entitlement cards up to date.

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Rent & Debt Management

- We, as advised, had a month end push in April, to pursue those not paying their rent. This is something that will be done, going forward, on the last working day of each month.
- We have been busy with rent verification enquiries, arising from the annual rent increase, from both Housing Benefit and DWP.
- We are starting a review to update our rent arrears and debt management procedures, revisiting the steps we take and reflecting the move to HomeMaster.

Factoring

- The review of our factoring service is ongoing. We will keep Committee updated on progress and papers/policy reviews will be submitted accordingly.

Welfare & Advice update

- **SFHA Winter food insecurity fund April 2023**

The SFHA Winter Hardship fund grant of £22,500, to support tenants experiencing food insecurity was used to purchase £22,500 worth of vouchers from the local Food Fayre. We worked in partnership with Easthall Park Housing Co-operative and our mutual community delivery partner, Easthall Residents Association, to identify & support tenants of both Wellhouse Housing Association and Easthall Park Co-operative experiencing high levels of food insecurity. The vouchers were split according to housing stock size with Wellhouse distributing £11,950.00 of vouchers and Easthall Park distributing £10,550 of vouchers. Our project supported a total of 395 food insecure households to access food.

- **Easterhouse and Regeneration Alliance (EHRA) Hardship Funding £8,827.00 -April 2023**

The EHRA group applied for a cost-of-living payment to support tenants from Glasgow City Council. We were awarded £8,827.00. We used the funding to extend the local free pop-up pantry to the end of March 2023. The remaining £7000 balance was used to purchase vouchers from the local Food Fayre shop to assist households struggling with food insecurity. The vouchers were distributed to a further 113 households experiencing food insecurity.

All voucher funding has been depleted.

Allocations & Voids

- Level of applications remains high, since going live on HomeMaster in January 2023. We have received an average of 34 applications each month and now have 763 completed or approved applications, requesting housing in our area.
- We are starting a review to update our Void Management procedures, revisiting the steps we take and reflecting the move to HomeMaster.

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Estate Management

Estate management is ongoing as always – continuing to liaise with wardens and partners to enhance the area.

Street sweeper has been out in area.

Wardens have started back court maintenance recently and are doing a fantastic job.

Close inspections, including common areas, being carried out on regular basis.

3. Assets & Maintenance Manager – Main Issues

- Scottish Government 2023/24 Energy Efficient Scotland: Area Based Schemes Grant Funding Programme. We have received a letter from GCC of potential funding for the fabric first approach as such we have lodged a note of interest, we are currently surveying those properties which we think would benefit from this type of upgrades this includes checking for external render/insulation, cavity insulation and its potential suitability.
- The list of addresses for 23-24 planned maintenance have been lettered and the addresses passed to the Contractor, to survey and programme the works.
- Stage 3s , we have submitted our request for funding to GCC at £70,000.
- Unauthorised alteration.

Last year we discovered that a tenant had carried out a loft conversion without consultation with the Association. Following meetings with the tenant and commissioning an Engineers report we carried out temporary repairs and a formal tender was issued; we have received 3 tender returns and they are between £63,000 - £82,000 + vat to re-roof the property. These costs are considerably higher than expected. We will go over these with the consultant before appointing a contractor and speaking to the tenant who has been informed that all costs associated are rechargeable.

4. Finance & Corporate Services Manager – Main Issues

- 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 the Audit and Risk Committee meeting on 18 May 2023. The chair of the audit and risk committee will provide a verbal update.
- The Scottish Housing Regulator FYFP return is due by 31 May 2023 and a separate report is within this meeting for approval for the Finance & Corporate Services Manager to submit the return before the deadline.
- The Finance & Corporate services assistant post was advertised and interviews took place on 11th May 2023. The interview panel will conclude their decision in the near future.
- The management accounts to 31 March 2023 are presented in a separate paper for consideration at this meeting.
- The spend for the proposed development project is being presented in a separate report being considered at this meeting.
- Work is ongoing for the preparation of the information for the annual audit that will take place from 24th July 2023

Trust Honesty Integrity Excellence Accountability Sustainability

- Following the committee meeting in April 2023 our IT partner were contacted to start setting up email accounts and dedicated file space to be used by the committee. The personal email address of each member was provided to the Partner and they will email the details and password to each member when they have completed setting the email accounts up. They have also been asked to provide the cost of tablets or an entry level laptop and the costs will be provided when they become available.