

18 October 2023

Dear Member,

The next Management Committee will be held on **Wednesday 25 October 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 30 August 2023	Chair	2min	Approval
5	Matters arising and actions from the minutes report	Director	3min	Note
6	Annual Assurance Statement and Evidence Bank	John Stevenson, Service Improvement Officer	20min	Approval
7	Management Accounts to 30 September 2023	Finance Manager	15min	Approval
8	Rent arrears Update	Housing Manager	10min	Note
9	Policies: <ul style="list-style-type: none"> • Electrical Policy • Fire Policy • Code of Conduct - Committee 	Maintenance Manager Governance Officer	5min	Approval
10	Operational Report	Management Team	10min	Note
11	AOCB	Chair	5min	Approval

Close of Meeting: 8PM – Next Meeting 29 November 2023 at 6PM

JARGON BUSTER	October 2023
Terminology	Definition
Annual Assurance Statement	Each landlord should confirm in its Statement its level of compliance with all of the relevant requirements at section 3 of the Regulatory Framework . Where a landlord does not fully comply, it should set out in the Statement how and when it will make the necessary improvements to ensure compliance.
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.
Cyclical Maintenance	Cyclical maintenance is work to maintain the general condition of the property and some communal fittings
Housing Property Depreciation	Housing Property Depreciation is an accounting method of allocating the cost of the property over its useful life and is used to account for reduction in value of the property.
LIBOR	LIBOR is a benchmark interest rate at which major global banks lend to one another in the international interbank market for short-term loans. LIBOR , which stands for London Interbank Offered Rate , serves as a globally accepted key benchmark interest rate that indicates borrowing costs between banks
Major repairs/planned renewals	Major Repairs (Investment works) – Kitchen & bathroom renewals, central heating replacements, door entry systems etc.
Reactive Maintenance	Reactive Repairs. Reactive repairs or day to day repairs are funded from rental income and are defined as those repairs which are carried out on a responsive basis as the need arises and are not deferred for inclusion in planned maintenance programmes
RSL	Registered social landlord. The vast majority of Registered Social Landlords are also known as Housing associations. Housing associations are independent, not-for-profit organisations that provide homes for people in housing need.
SHAPS	Scottish Housing Association Pension Scheme
SHIP	The purpose of the Strategic Housing Investment Plan (SHIP) is to set out the priorities for investment in housing in Glasgow over the 5-year period 2019/20 to 2023/24, and outline how the Council and its partners will deliver these priorities
SHR Regulatory Framework	This Framework is the Scottish Housing Regulators Statement on Performance of Functions and sets out how they regulate both Registered Social Landlords (RSLs) and the housing and homelessness services provided by local authorities.

Statement of Comprehensive Income (SOI)	A statement of comprehensive income contains two main things: the net income and other comprehensive income (OCI) . The net income is the result obtained by preparing an income statement. On the other hand, OCI consists of all the other items that are excluded from the income statement. This was previously known as the Income & Expenditure Statement
Statement of Financial Position (SOFP)	The statement of financial position. The statement lists the assets, liabilities, and equity of an organization as of the report date. This was previously known as the Balance Sheet.
Technical arrears	' technical arrears ' – arrears relating to outstanding housing benefit that a landlord has not received

**WELLHOUSE HOUSING ASSOCIATION
MINUTES OF THE COMMITTEE MEETING HELD
ON 30 August 2023 AT 6PM – via Teams and in house**

1. Welcome, Sederunt & Apologies

Present:

Maureen Morris	Chair
Gordon Kerr	Committee Member
Helen Lafferty	Committee Member
Anna Dukova	Casual Member
Jane Heppenstall	Committee Member

In Attendance:

Martin Wilkie-McFarlane	Director
Bill Black	Assets & Maintenance Manager
Robert Murray	Finance & Corporate Services Manager
Linda Logan	Minutes
James McBride	External Auditor, Azets (Item 5 only)

Apologies:

Darron Brown	Vice Chair
Leeann Brown	Co-optee

Absent:

Michelle Harrow	Committee Member
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2. Minutes of the Committee Meeting of 28 June 2023.

Committee approved the minutes of the committee meeting of 28 June 2023 as a true and accurate record of the proceedings.

Gordon Kerr proposed and Helen Lafferty seconded the confidential minutes of 28 June 2023.

3. Jargon Buster

Noted for information.

4. Declarations of Interest

There were no declarations of interest.

5. Matters arising and actions from the minutes report.

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

6. Audited Accounts to 31 March 2023 and Letter of Representation.

The Chair welcomed James McBride, Azets to the meeting.

James noted that the financial statements were in a consistent format with no significant changes to financial reporting. He highlighted that pages 1-9 present the Management Committees Report which records our

strategic objectives and values etc. to provide the reader with an understanding of our achievements during the year and the challenges ahead. He drew committees' attention to the statutory requirement to prepare a Statement of the Management Committee's Responsibilities as outlined at page 7. Page 8 noted the Statement of Internal Financial Controls and formal policies and procedures. It confirms that the management committee has reviewed the effectiveness of internal financial controls, as required by the Scottish Housing Regulator and confirms that there were no material weaknesses identified for the year ended 31 March 2023. Disclosure of Information to the auditor was noted at page 9, with pages 10 – 15 confirming that the financial statements show a true and fair view of the financial performance and reflects the financial position in terms of the assets and liabilities of the Association..

Key highlights within the Statement of Comprehensive Income reflected turnover up £146K to £4.1M largely due to the rent increase and an increase in revenue grants. £800K spend on reactive, planned and cyclical maintenance during the year and a surplus for the year of £434K.

He took committee through and provided an explanation on the actuarial loss in respect of the pension scheme. Total comprehensive income for the year was £346,595.

The Statement of Financial position shows £3.1M in cash reserves, creditors included £7.4M of loans to be repaid and net assets of £8.1M. James noted that housing properties fell £520,000 during the year, resulting from a £1.1M depreciation charge less component charges of £671K. He highlighted total creditors stand at £22M however it was important to note that within this figure £14.1M is deferred Government Capital Grant which is grant funding received in the past to build new units and is held on the Statement of Financial position as a liability and released to income over the life of the asset.

He took committee through the Statement of Cash Flow generated from investing/ outflow activities and provided an explanation of the net cash position at year end.

James confirmed that the audit conclusion identified no issues affecting the Association's ability to continue as a going concern. They did not identify any subsequent events which required amendments or disclosures to be made in the financial statements.

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

He asked committee to note the 6 Audit Adjustments as outlined at appendix 1 and the uncorrected misstatement which were not considered material at appendix 2.

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

He highlighted one observation in the review of purchase invoices not being posted as per the invoice date, it was identified that invoices had been incorrectly posted into the wrong period.

Letter of Representation:

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

There were no queries from committee.

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

Committee confirmed this.

Resolution:

Committee;

Considered and approved the annual financial statements for the year to 31 March 2023.

Considered the Audit Management Letter/Report from the external auditors in respect of their audit of financial statements to 31 March 2023.

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

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

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

Agreed that the Finance & Corporate Services Manager submit the FCA Annual Return by the specified deadline of 30 September 2023 once the Financial Statements have been approved.

The aforementioned resolutions were proposed by Jane Heppenstall and seconded by Gordon Kerr.

7. Management Accounts – 30 June 2023.

The Finance Manager presented the report to provide members with a comparison of the budget and actual financial positions as at 30 June 2023.

He noted an overall favourable variance of £115,572 arising from:

Operational activities – favourable variance of £128,254

Net interest and other activities – adverse variance of £12,682

Income:

The Finance Manager noted an adverse variance of £14,234 on stage 3 medical adaptation grant income. Claims for the 1st quarter have now been submitted and we are waiting on approval for additional funding given the level of spend to date for adaptations.

Expenditure:

He advised an underspend of £11,237 for management and maintenance admin against budget mainly due to staff being recruited at a lower pay scale. There was also a provision for long-term sickness or maternity cover which had not been used and for additional cost for handover if a new director had been appointed.

He reported an underspend of £130,268 against budget over all areas of maintenance and provided an explanation with regards the reactive/cyclical and the major and planned renewals programme.

Cash flow report:

Overall, the cash flow output report showed a deficit of £150,235 as opposed to a surplus of £185.428 in SOCI.

There were no covenant compliance issues.

Resolution:

Committee approved the management accounts to 30 June 2023.

The Management Accounts to 30 June 2023 were proposed by Gordon Kerr and seconded by Jane Heppenstall

8. Rent Arrears update.

The Director reported on behalf of the Housing Manager. He noted an improving position in gross current tenant rent arrears which had decreased by £33,147 to £285,640. The collection rate is 99.07%. He asked the committee to note the performance of current tenant arrears at appendix 2 of the report.

Committee noted the rent arrears update.

9. KPI Report

The Director reported on behalf of the Housing Manager. He noted concern with relet times, which had decreased markedly to 27.4 days however performance remains above our 25 day target. Property condition and metering issues continue to impact on our performance.

He discussed the decrease in satisfaction rates which the Consultant believes reflects the impacts of a range of financial pressures on tenants. Benchmarking against our peers confirms that they are experiencing similar decreases in satisfaction.

The Maintenance Manager highlighted the increased dissatisfaction rate for adaptations. He noted that we had had several complex adaptations with multiple works, including properties that were carried over from the last year and completed during this financial year.

Committee noted the KPI report.

10. Arrears Strategy.

The Director reported on behalf of the Housing Manager. He noted that the focus of the arrears strategy was to address rent arrears cases of £1,000 and implement a comprehensive approach to minimise arrears. He noted 42 cases of tenants with rent arrears of £2,000+ which equate to £126,755.

Resolution:

Committee approved the Arrears Strategy for adoption.

The Arrears Strategy was proposed by Jane Heppenstall and seconded by Helen Lafferty.

11. HUB Asset Management Software.

The Maintenance Manager presented the report to outline our approach to purchasing for 3 years the software to carry out stock condition surveys (SCS). He outlined the Scottish Housing Regulator requirement that housing associations carry out a SCS and the recommended practice of such. He provided an overview of the recommendation to purchase the HUB Asset Management software. He advised that he had spoken to several other housing associations who currently utilise the programme to carry out their own surveys. They had noted it to be a powerful, user-friendly tool with good backup support provided from a locally based company. He stated that reporting and financial modelling within the programme would make it ideal for Wellhouse due to the nature of our replacement programme being fragmented, in the main due to the rent arrears policy which requires them to move kitchens/bathrooms around rather than a normal phased approach.

He proposed that we purchase the Hub Asset Management software for a period of 3 years at a cost of £7,933.88 + VAT per annum, total cost £23,816.64 + VAT over the 3 years. He noted the proposal document included for further information.

Resolution:

Committee

Approved the plan and the total cost of £23,816.64 + VAT over the 3years.

Instructed the Assets & Maintenance Manger to bring regular progress reports to the committee.

Approval of the plan and the total cost of £23,816.64 + VAT was proposed by Anna Dukova and seconded by Jane Heppenstall.

12. Policy Review.

The Governance Officer provided an overview of the reviewed Grievance, Stress Management, Disciplinary, Equality & Diversity (HR and Housing) policies for approval. The policies will be reviewed 3 – 5 yearly with amendments being made as appropriate.

Resolution:

Committee approved the aforementioned policies.

Jane Heppenstall proposed and Gordon Kerr seconded the policies.

13. Operational Update

The Chair noted she would discuss the issue of minutes and reports at the next EHRA senior officers meeting.

The Finance Manager advised that laptops had been received and were with Hiper for configuration. They will provide detailed information on how to access laptops and provide Wellhouse emails to the committee.

Committee noted the information provided within the operational update and the Hub activities update as provided by Easthall Residents.

14. AGM/Election arrangements

The Governance Officer presented the report to outline our AGM arrangements and asked committee to note who would stand down and seek re-election at the AGM on 27 September 2023.

Committee noted the contents of the report.

15. AOCB

There was no other business. Meeting closed 8:00PM
Next Meeting, 25 October 2023.

ACTIONS ARISING FROM PREVIOUS MANAGEMENT COMMITTEE MEETINGS August 2023

MINUTE REFERENCE	ACTION	OWNER	DUE BY	STATUS OPEN/ CLOSED	PROGRESS
August 2021					
Factoring Policy	Review of Factoring Policy and Factoring Process	Management Team	November 23	Open	The management team continue to review the factoring service and current charges. An improved welcome pack is being implemented. Another meeting was scheduled for 20/6/23. The Housing Manager hopes to have the Factoring policy completed by the end of August as per feedback to the Auditors and will present to the November committee meeting.
June 2022					
Rent Arrears		Housing Manager		Open	The Housing Manager will provide an update on the arrears position at the October committee meeting.
January 2023					
Rent Consultation update	The Director discussed and it was agreed that a report be brought to committee in the future to explore a hardship fund and a benchmarking exercise completed.	Housing Manager	January 24	Open	The Housing Manager will speak to FOI and with the Income & Advice Officer with regard the benchmarking exercise which will be brought to the January 2024 committee meeting.
23/24 budget assumptions		Finance Manager and Management Team	Future Committee meeting	Open	Actions required: <ul style="list-style-type: none"> A formal re-forecasting budget will be brought to the committee later in the year.

					<ul style="list-style-type: none"> • The Business Plan approved last year will be reviewed and a different model and scenario planning will be considered. • A formal budget reforecast will be brought to the November Committee meeting.
May 2023					
7. 30 year financial projections including (FYFP)		Finance & Maintenance Managers	August 2023	Open	A report will be presented committee in the next couple of months to focus on alternative heading systems, the challenges, maintenance and running costs, in particular for our tenants, what's happening within the sector and up to date information from the Government relating to funding and our advisors such as the SFHA.
August 2023					
There were no matters or actions arising from the August committee meeting					

Management Committee	25 October 2023
Agenda Item	6
Title of Paper	Scottish Housing Regulator (SHR): regulatory framework - ASSURANCE STATEMENT 2023
Author	John Stevenson, Service Improvement Officer.
Attachment(s)	1. Proposed Annual Assurance statement.
Executive summary	The SHR's Regulatory Framework requires all RSL's to submit an annual Assurance Statement by 31 October each year. The SHR reported that Wellhouse was compliant with the regulatory standards in April 2022. A new Assurance Statement is required by 31 October 2023

FOR APPROVAL

1 PURPOSE

- 1.1 To report on the framework and remind committee of their responsibilities thereof.
- 1.2 To agree the Annual Assurance Statement (AAS) for 2023.

2 RECOMMENDATIONS

- 2.1 To note the regulatory framework
- 2.2 To note that we are currently 'compliant'. That is; we meet the regulatory requirements including the standards of governance and financial management.
- 2.3 To ask questions of staff as appropriate
- 2.4 To approve the Annual Assurance Statement and authorise the chair to sign said statement.
- 2.5 To agree 1 or 2 committee members be given temporary remote access to the server to verify the evidence bank and report to committee by 31 January 2024
- 2.6 To agree that a follow up audit takes place to the one completed in October in early 2024.

3 BUSINESS PLAN, VISION AND VALUES

- 3.1 This report is consistent with our strategic objective to provide good governance and financial management.
- 3.2 This report is relevant in respect of the following Core Values:
 - Accountability
 - Excellence

4 BACKGROUND

- 4.1 The regulatory framework places responsibilities on governing body members and uses a system of self-assurance. It is crucial you are familiar with the framework. Should any committee member, particularly newer members, require specific or updated briefings, please advise the Corporate & Governance Officer.
- 4.4 Staff have reviewed all core guidance and, when required and appropriate, training will be sourced for committee members. The Toolkit to aid us in the completion of the Assurance Statement has been updated by the Scottish Federation of Housing Associations (SFHA) for 2023 and our data bank amended accordingly.
- 4.5 However, during the annual update of our data bank the evidence log used in previous years has required additional work to create fully functioning evidence links, due to our move to SharePoint. This data base has unfortunately been damaged and our Service Improvement Officer is working to restore and ensure that any issues arising from the Interim Report from our Internal Auditors are addressed during this work. An update will be provided, on progress to date, during the meeting. However, once this has been completed, as normal, it will be available to any committee member who wishes.
- 4.6 As part of the Association's planned Internal Audit work, the auditors checked the current year's evidence bank. Committee are asked to note that this was done whilst work was still ongoing.

The findings at the time of the audit were showing that we had:

- 24 areas that still needed narrative;
- 53 areas that still needed evidence; and
- 67 links were not working.

However, prior to the spreadsheet being damaged most issues had been addressed. As noted at 4.5 above, restoration work is ongoing to the evidence bank. This may mean it is not available at the time the Assurance Statement needs to be approved by Committee.

For absolute clarity, our self- assessment data base may not be available but the evidence in support of our Assurance Statement is in place to support our compliance and endorse our views on non-material areas where ongoing work is required.

- 4.7 The SHR intends to review the Regulatory Framework, including the Regulatory Standards of Governance and Financial Management, during 2023, with a view to introducing the revised Framework in 2024. This meant that changes this year were minimal.

5. MAIN ISSUES:

- 5.1 Each RSL must produce an **annual assurance statement** in accordance with published guidance by the end of October each year and make this available to tenants and service users. The statement is to be approved by the management committee. SHR does not outline a template for submission, it highlights that as part of the statement the governing body must confirm that the governing body has appropriate assurance that the RSL complies with:

Trust Honesty Integrity Excellence Accountability Sustainability

- All regulatory requirements set out in Chapter 3 of the Regulatory Framework
- All relevant standards in the Scottish Social Housing Charter
- All relevant legislative duties
- The standards of governance and financial management
- Set out any areas where the RSL does not materially comply and briefly describe how the RSL is planning to improve those areas and the timeframe for improvement.
- Confirm that it has seen and considered appropriate evidence to support the level of assurance it has.
- Confirm the date of the meeting that the governing body considered and agreed the statement.
- Be signed by the Chair.

5.1.1 This is due by 31 October 2023.

5.2 In addition, the framework and SFHA Toolkit have been revised. This revision was minimal. However, a letter sent by SHR to all Associations in December 2022 has asked that we provide them with assurance:

- we have an effective approach to the collection of equalities information and are considering how we can adopt a human rights approach in our work.
- on our compliance with relevant obligations in relation to tenant and resident safety
- there are other one-off request from the SHR which at this time, are not included in the AAS specifically (e.g. damp and mould, aerated reinforced concrete, etc)

5.3 Regulatory assessment can be that an organisation is compliant, working toward compliance or is under statutory action. We are currently **compliant**.

We note that we need to:

- complete planned work to comply fully with human rights & equalities legislation and good practice, particularly the use of Equality Impact Assessments when reviewing key policies, and using data collected to inform our decisions and service delivery.
- ensure we continue to meet all tenant and resident safety requirements.
- understand the continuing impacts of external factors such as the general economic context on our business and the current cost of living crisis for our tenants.
- ensure we are doing all we can to support tenants through these challenging times.
- improve consultation with residents beyond committee and Customer Opinion Panel – we aim to do this through engagement on development, flood prevention and environmental improvement plans.

6. DISCUSSION

6.1 Wellhouse embraces openness and transparency, in line with our colleagues in the sector. We have a strong working relationship with the SHR.

6.2 We have a substantial programme of internal audit and annual external audit, both of which were re-tendered in the last year.

Trust Honesty Integrity Excellence Accountability Sustainability

- 6.3 Note that the framework said ‘the governing body must’ which is a subtle but important emphasis on your responsibilities as management committee members.
- 6.4 Committee must be assured of the content of the AAS before asking the Chair to sign the statement on your behalf.
- 6.5 Previously, our assurance was spot checked by committee members and reported back to committee. The lessons learned were taken on board.
- 6.6 Staff are recommending, given the outcome of the Interim Report from Internal Auditors, that one or two committee members be given temporary remote access to the server to carry out a further verification exercise on the evidence bank, in January 2024 and that Wylie Bisset carry out a follow-up audit thereafter.
- 6.7 Staff would reassure Committee that whilst our self- assessment data base may not be available the evidence in support of our Assurance Statement is in place to support our compliance. All evidence is in place to support this – it is merely that the hyperlinks in the spreadsheet failed and need re inserted.

7 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 7.1 We must comply with the SHR regulatory framework.
- 7.2 The Assurance Statement is the core submission each October.

8. FINANCIAL IMPLICATIONS

- 8.1 None anticipated at this time.

9 KEY RISKS

9.1 Risks and Mitigation

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

9.2 Materiality

The process we undertake means that we are likely to identify areas for improvement (See 5.3 above): these should form the basis of an action plan. Often the actions identified will be intended to enhance and strengthen existing practices rather than to address weaknesses or failings. It is only where a material failure to achieve compliance is identified that remedial action must be prioritised, notification made to the SHR and disclosure included in the AAS.

Examples of material non-compliance are provided below:

Governance
<ul style="list-style-type: none"> • Legal and Regulatory compliance • GB roles and responsibilities • Conflicts of interest: identification and management • Control of payments and benefits • Code of Conduct • Compliance with Notifiable Event requirements • Business Planning • Risk Management • Procurement • Internal Audit
Financial Management/Health
<ul style="list-style-type: none"> • Rent affordability • Internal financial control
Safety
<ul style="list-style-type: none"> • Approach to tenant and resident Safety
Stock Quality
<ul style="list-style-type: none"> • Asset management strategy • Stock condition; quality of stock condition information • Quality reliability of data (ESSH; SHQS)

10 EQUALITIES AND DIVERSITY IMPLICATIONS

10.1 Nothing apparent currently, even accidental.

10.2 As noted at 5.3 above, we need to ensure we deliver against, and regularly review, our Equalities Action Plan

11. SUSTAINABILITY

11.1 No impact on our sustainability aims currently, even accidental.

12. SWOT ANALYSIS

Strengths	Weaknesses
We have internal audit (and A&R subcommittee)	Collecting the data on protected characteristics remains challenging
We are compliant with SHR standards	We have had reasonable turnover on committee in the last year and additional training may be required.
Opportunities	Threats
Self-assurance is a good sense check, supports annual appraisals and is an important public statement	

13. CONCLUSION

- 13.1 Wellhouse Housing Association, ironically, by virtue of its high engagement and statutory intervention was in a strong position to adapt to the new framework in 2019. However, committee must be sure in their level of knowledge and confidence to self-assess and to give assurance to the SHR. This is done annually.
- 13.2 Given issues identified from Internal Auditor's Interim Report staff are recommending that 1 or 2 Committee members verify the evidence bank by January 2024.
- 13.2 Wellhouse Housing Association has *no material noncompliance*.
- 13.3 Wellhouse Housing Association are compliant with some small areas of improvement in *non-material* areas identified at this time (See 5.3 above). Consequently, committee are able to submit the 2023 assurance statement.

Assurance Statement 2023

Wellhouse Housing has appropriate assurance that we:

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

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

In reviewing our compliance with the Regulatory Framework, we are assured that we have established appropriate systems for the collection of equalities data. We are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

We are satisfied that we meet all our duties in relation to tenant and resident safety. We have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire and water and our obligations relating to asbestos, damp and mould.

In reviewing compliance, we have adopted an improvement focus and have also identified improvement actions which we will progress during the course of the year.

To remain compliant, the Association will be focusing on the following areas during the coming year:

- Working toward full compliance with human rights and equalities requirements by using Equality Impact Assessments when reviewing key policies and collected data to inform our decisions and service delivery
- Ensuring we continue to meet all tenant and resident safety requirements
- Mitigating the impact of the cost-of-living crisis on our tenants by continuing to deliver our income advice service, securing external funding and advice to assist with energy and other living costs and minimising rent increase levels
- Continuing our work aimed at improving resident participation, beyond the governing body and Customer Opinion Panel level – we aim to use our development ambitions and flood mitigation major works as a platform to achieve this

The governing body does not deem these to be material non-compliance issues and we are therefore confident that we are **compliant** with the standards noted above.

This Assurance Statement was approved by the Association's Management Committee at its meeting on 25 October 2023. As Chair, I was authorised by the Board at this meeting to sign and submit this Assurance Statement to the Scottish Housing Regulator.

Signed by:

Maureen Morris, Chair

Management Committee	25 October 2023
Agenda Item	7
Title of Paper	Management Accounts – 30 September 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 30th September 2023

2 RECOMMENDATIONS

- 2.1 That members review the attached papers and, subject to satisfaction, approve the management accounts for the year to date.(6 months)

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 30 September 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 six month budget of the year which shows a projected surplus of £142,011.

5 MAIN ISSUES

5.1 Statement of Comprehensive Income (SOCl) -

The budgeted surplus (24) for the period to 30 September 2023 is £142,011 however, the actual results for the period show a surplus of £373,736. There is, therefore, a favourable variance for the six months of £231,725.

The overall favourable variance of £231,725 arises from-

- Operational activities £253,581, favourable variance
- Net interest and other activities £21,856, adverse variance

Income

Rental income (1) is close to budget with a negative variance of £688. Void losses (2) are lower than the budget figure £21,551 as opposed to the actual figure of £9,324. A positive variance in net rental income of £11,539. The number of void properties is currently lower than budgeted and turnaround times on some have been better than previous years.

Commercial rent (3a) is showing an adverse variance of £1493 from a budget figure of £28,736. This is explained, mainly due to 17-19, Newhills Road was being let on reduced rent until 1st September 2023, the increased rent for 17-19 Newhills Road is now being charged.

Factoring income (3b) – adverse variance of £3,272 from a budget of £9,986. Works to properties that have factored properties is currently ongoing and recharges will be made to factored owners soon when all works are completed. Increased charges will be charged from 1st October 2023.

Stage 3 Medical Adaptations Grant Income (5a) –. adverse variance of £23,642. Claims for the 1st six months have now been submitted and we are also waiting on approval for additional funding given the level of spend to date for adaptations.

The £1,481 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 (£29,984) due to disposal of components which have now been replaced.

Expenditure

Management & Maintenance Admin - £8765 under-spend against budget. The following make up this adverse variance: -

- Salaries (6) (£36,065) underspend – as reported in the previous quarter the underspend remains mainly due to replacement staff being recruited at a lower pay scale. There is also provision for having to provide for long term sickness or maternity cover that hasn't been used and for additional costs for a handover if a new director had been appointed. All staff are now members of the pension scheme.
- Overheads (7) – an overspend of £27,300 against budget. The attached overheads schedule shows a more detailed analysis of all variances. The main items leading to the overspend is additional utility charges as contracts were only available for higher charges than anticipated and the cost for development, some of which may be supported by grant funding. A claim for a portion of the development grant has been submitted and will be reflected in future reports.

Repairs & Maintenance – an underspend of £227,991 against budget over all areas of maintenance, from a total budget of £653,554 for the six months. A more detailed explanation of some of the over- and under-spends as follows: -

- Reactive maintenance (9) – an underspend of £93,065 (Budget £356,934 and actual £263,869) This includes Voids maintenance underspend of £92,868 as there were less voids this six months. Reactive maintenance for day to day repairs has an overspend of £27,997 over budget.
- Cyclical maintenance (10) – Under-spend of £114,003 actual £62,763 against budget £176,766. Most works are now being carried out as planned and a detailed program of works is being worked through. Some of the works are traditionally carried out late autumn and costs will be reflected in later periods.
- Major repairs/planned renewals (11) – under-spend of £20,923- £98,931 actual against budget £119,854. The largest portion of underspend is for the modifications of the back courts (£6,726) the external Verandas (£13,127) and External Consultants (£21,773). Some of the major works are currently being scheduled and will be reflected in future months expenditure. There is an overspend of £23,739 for adaptations but it is hoped that additional funding will be awarded.

Housing Property Depreciation (12) – adverse variance of £45,318. 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.

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 30 September 2023 and also the position at 31 March 2023 and the resulting movement in this financial period.

Housing Properties (18) has decreased by £355,950. Individual kitchen, bathroom and boiler replacements and windows and doors has amounted to £145,957 with depreciation of £501,907 being charged.

Cash (19) has increased by £43,011 to £3,164,195.

Payables < 1 Year (20)

- Misc. creditors have reduced by £52,590 since 31 March 2023. This is mainly due to the reduction in purchase ledger control Account balances when a large portion of capital expenditure was incurred before 31 March 2023 but paid this period.
- 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 £126,083 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 £279,374 has reduced these balances to just over £13.8million.
- Reserves (23) – has increased by just under £374k to over £8.5 million, in line with the surplus made for the period.

5.3 **Cash-flow Report**

This report shows the transactions for the year-to date using the receipts and payments method as opposed to the accrual's method. The cashflow report shows a cash inflow (surplus) of £43,011 as opposed to a surplus of £373,736 in SOCI.

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

- Start with SOCI surplus;
- Add back depreciation;
- Deduct grants released from Deferred income;
- Deduct capital spend; and

- Deduct loan capital repayments.
- Adjust for movement in debtors and creditors (accruals and prepayments).

5.4 **Covenant Compliance**

There are no covenant compliance issues with the following results being achieved at 30 September 2023: -

- Interest cover - Target > 110%, Result = 479.57%
- Gearing - Target < 30%, Result = 27.22%

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.”		
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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 six months to 30 September 2023.

Cash position has increased by £43,011 since March 2023 and is in a reasonably healthy position finishing the period at just over £3.16 million. The increase in cash has not diminished despite us having funded the investment in the replacement boilers, kitchens and bathrooms.

Overall, a reasonable performance for the six months ended 30 September 2023 maintaining a healthy financial position.

Management Committee	25 October 2023
Agenda Item	8
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 6, that is 30 September 2023:</p> <ul style="list-style-type: none"> • Gross current tenant rent arrears are £295,170 - 8.46% of annual charges. • Net arrears are £261,090 – 7.48% of annual charges. • Former Tenant's arrears are £73,752 • Rent collection is currently 99.80% (from 1 April 2023 to 30 September 2023) • 118 tenants (14.82% of all tenants) owing £1,000+ now owe £208,755 collectively – 70.72% of current arrears and 5.98% of annual charges. • 64 tenants (8.04% of all tenants) of those owing £1,000+ are UC recipients • 45 tenants (5.65% of all tenants) owe £2,000+ • The number of tenants claiming UC is 277 (34.79% of tenants). • The amount of UC arrears figure is £150,946 (51.13% of the current arrears) or (4.32% of annual income)

FOR INFORMATION

1 PURPOSE

- 1.1 To update Committee on the arrears position

2 RECOMMENDATIONS

- 2.1 That the update on the arrears position be noted

3 BUSINESS PLAN, VISION AND VALUES

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

4 BACKGROUND

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

5. MAIN ISSUES:

- 5.1 Since the last Committee update, gross current tenant rent arrears have increased by £9,529.71 to £95,170 (8.46%). This is based on ARC calculations, as opposed to our Annual Gross Rent receivable, which includes our supported accommodation. Any arrears in these two units are reported separately, at 5.8 below.
- 5.2 During the same period, net current arrears increased by £3,241.51 to £261,090.14.
- 5.3 The Former Tenant Arrears have increased by £825.41 to £73,752.31.
- 5.4 118 tenants owe more than £1,000, which is 12 more than reported at last Committee meeting, and those owing more than £2,000 at 45, which is 2 more.
- 5.5 Universal Credit (UC) is now claimed by 277 WHA households according to the Universal Credit Portal. UC arrears account for 51.13% of the total gross current rent arrears.
- 5.6 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.
- 5.7 The collection rate is 99.80%.
- 5.8 Within our supported accommodation, we have 4 arrears cases, owing a total of £4,507. We are liaising with these tenants to recover monies owed.

6 ARREARS CASE BREAKDOWN BY VALUE AND QUANTITY

- 6.1 At the last Committee meeting it was requested a breakdown was provided of cases within balance bandings, that are detailed below.
- 6.2 Cases under £1000 is 171 cases which accumulate £61,036 of arrears. Of these 171 cases we have 76 cases with an arrangement in place.
- 6.3 Cases over £1000 and under £2000 is 73 cases which accumulate £73,370 of arrears. Of these 73 cases we have 35 cases with arrangements in place.
- 6.4 Cases over £2000 is 45 cases which accumulate £135,386 of arrears. Of these 43 cases we have 29 cases with arrangements in place.

7 Court Cases

Currently there are 18 cases in the court system.

8 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

8.1 ARC report will include our performance.

9 FINANCIAL IMPLICATIONS

9.1 Dealt with in the body of the report.

10 KEY RISKS

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

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

11 EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

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

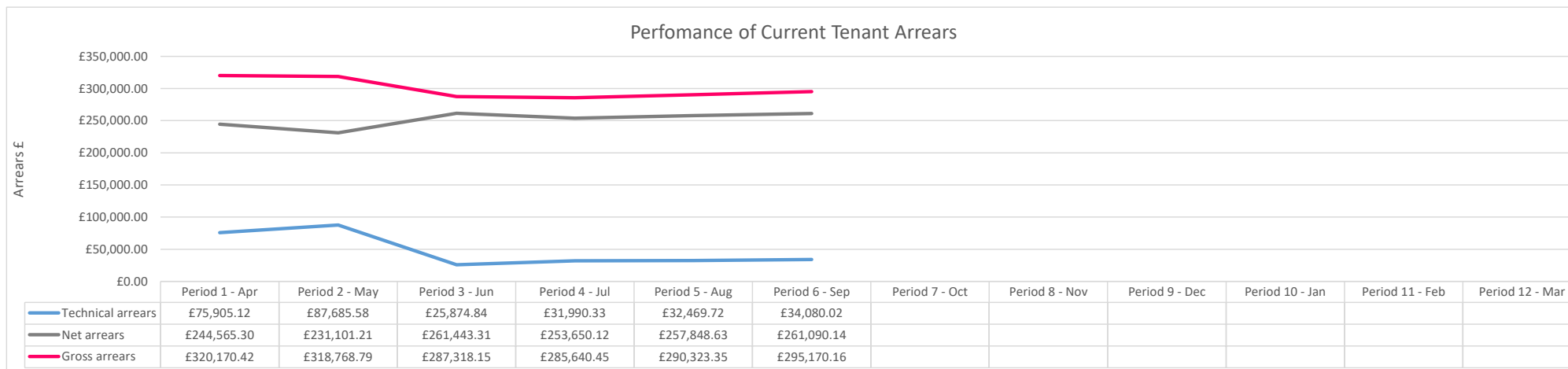
Function	Business Area	ARC QUESTION	KPI Brief Description	Annual KPI Target
Rent Management	ARC	26	Rent Collected as % of total rent due for year	100%
		27	Gross Rent Arrears as % of rent due for year	8.00%
		18	% of Void Rent Loss	0.60%
		22	Number of court actions which resulted in eviction	n/a
	Performance		Current Tenants Arrears %	7.00%
			Former Tenant Arrears %	1.00%

Gross refers to the whole of something, while net refers to a part of a whole following some sort of deduction. For example, Net arrears are monies due to the Association minus Technical Arrears. Gross arrears are Technical Arrears plus Net Arrears.

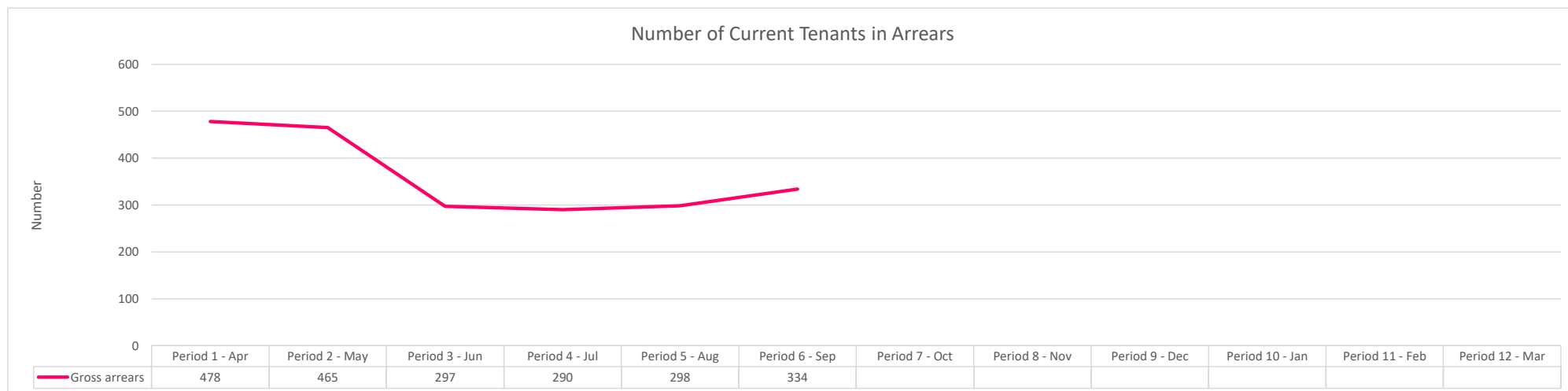
Technical arrears is the Gross arrears minus the monies due from Housing Benefit up until the end of that reporting month. For example; housing benefit is paid 4-weekly whereas we charge rent monthly. Therefore to make this calculation and adjust balance we calculate the money due to the end of the reporting month. So if a tenant is paid Housing Benefit on the 16th of the reporting month then we include what would be due up until end of the reporting month which we will collect after the monthly debit has been applied at the end of the reporting month.

TOTAL GROSS RENT DUE 2023/24	£3,487,929
<i>Rounded rent due figure</i>	<i>£3,487,929</i>

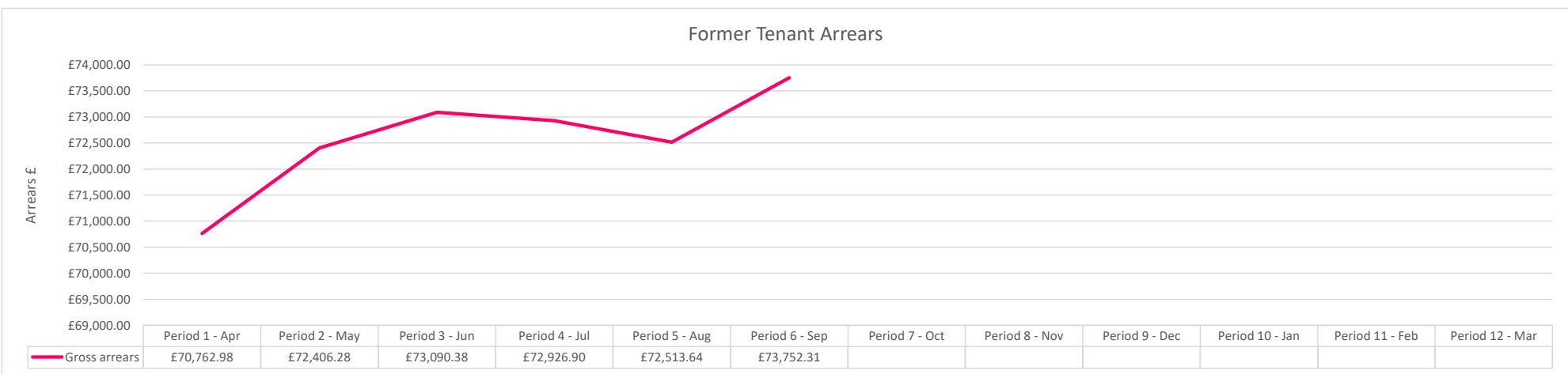
	Period 1 - Apr	Period 2 - May	Period 3 - Jun	Period 4 - Jul	Period 5 - Aug	Period 6 - Sep	Period 7 - Oct	Period 8 - Nov	Period 9 - Dec	Period 10 - Jan	Period 11 - Feb	Period 12 - Mar
Technical arrears	£75,905.12	£87,685.58	£25,874.84	£31,990.33	£32,469.72	£34,080.02						
Net arrears	£244,565.30	£231,101.21	£261,443.31	£253,650.12	£257,848.63	£261,090.14						
Gross arrears	£320,170.42	£318,768.79	£287,318.15	£285,640.45	£290,323.35	£295,170.16						



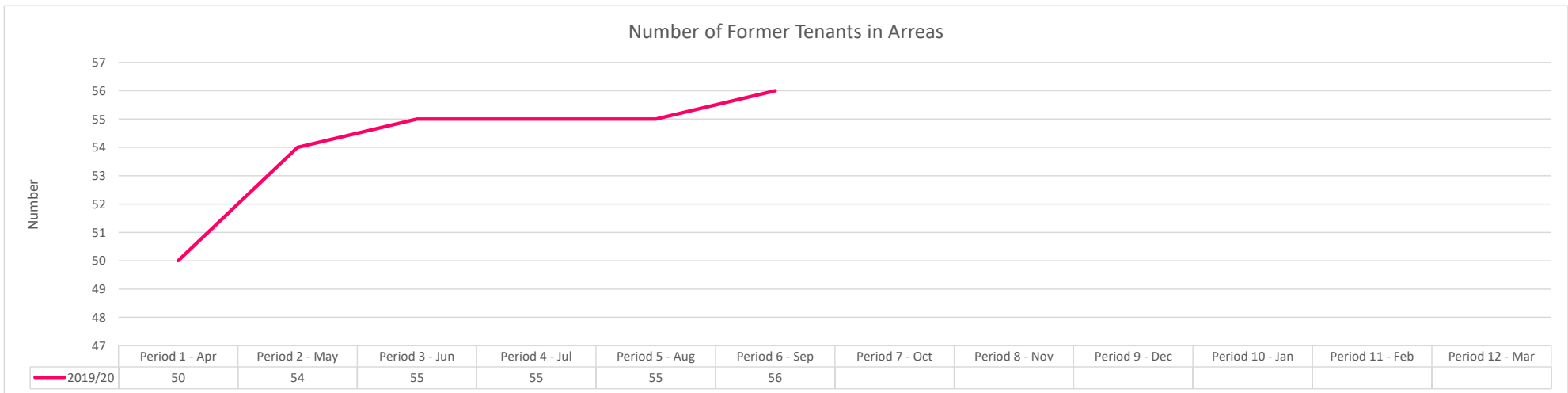
	Period 1 - Apr	Period 2 - May	Period 3 - Jun	Period 4 - Jul	Period 5 - Aug	Period 6 - Sep	Period 7 - Oct	Period 8 - Nov	Period 9 - Dec	Period 10 - Jan	Period 11 - Feb	Period 12 - Mar
Gross arrears	478	465	297	290	298	334						



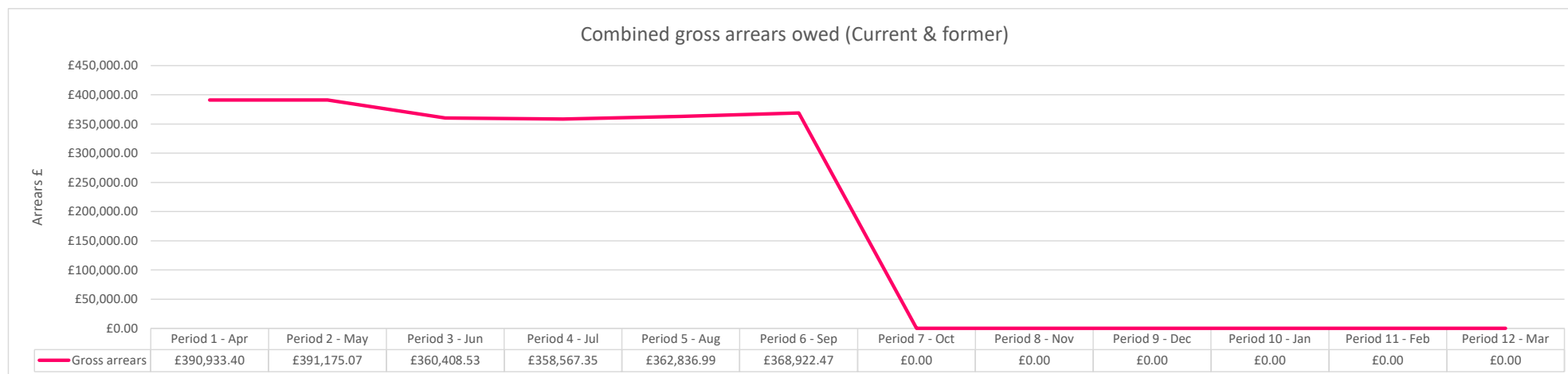
	Period 1 - Apr	Period 2 - May	Period 3 - Jun	Period 4 - Jul	Period 5 - Aug	Period 6 - Sep	Period 7 - Oct	Period 8 - Nov	Period 9 - Dec	Period 10 - Jan	Period 11 - Feb	Period 12 - Mar
Gross arrears	£70,762.98	£72,406.28	£73,090.38	£72,926.90	£72,513.64	£73,752.31						



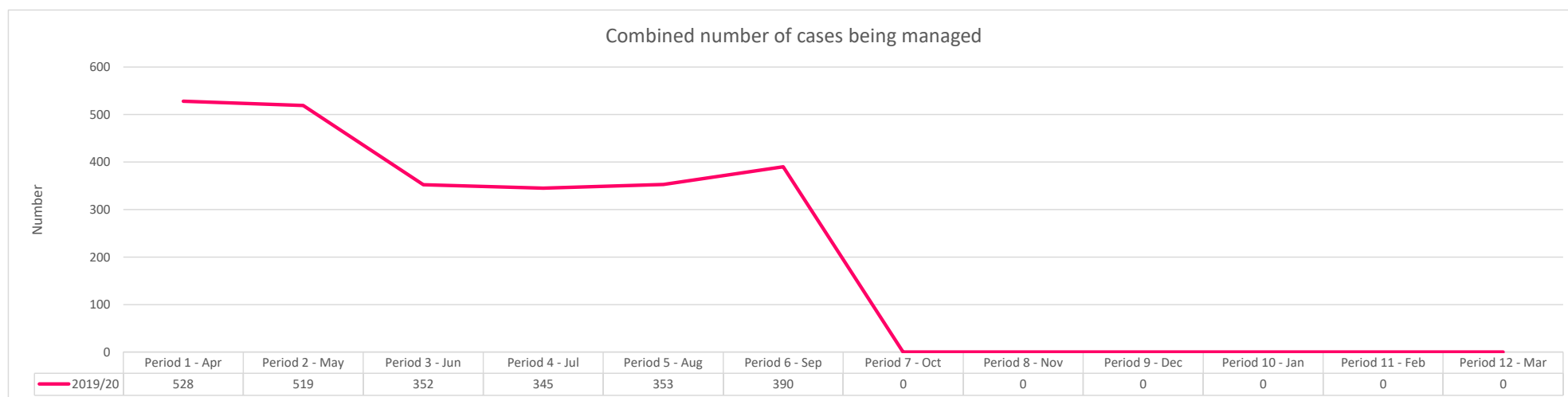
	Period 1 - Apr	Period 2 - May	Period 3 - Jun	Period 4 - Jul	Period 5 - Aug	Period 6 - Sep	Period 7 - Oct	Period 8 - Nov	Period 9 - Dec	Period 10 - Jan	Period 11 - Feb	Period 12 - Mar
2019/20	50	54	55	55	55	56						



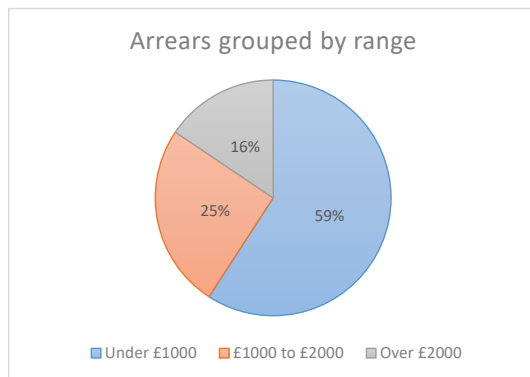
	Quarter 1			Quarter 2			Quarter 3			Quarter 4		
	Period 1 - Apr	Period 2 - May	Period 3 - Jun	Period 4 - Jul	Period 5 - Aug	Period 6 - Sep	Period 7 - Oct	Period 8 - Nov	Period 9 - Dec	Period 10 - Jan	Period 11 - Feb	Period 12 - Mar
Gross arrears	£390,933.40	£391,175.07	£360,408.53	£358,567.35	£362,836.99	£368,922.47	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00



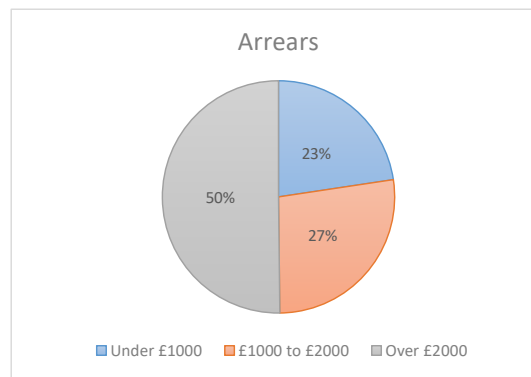
	Period 1 - Apr	Period 2 - May	Period 3 - Jun	Period 4 - Jul	Period 5 - Aug	Period 6 - Sep	Period 7 - Oct	Period 8 - Nov	Period 9 - Dec	Period 10 - Jan	Period 11 - Feb	Period 12 - Mar
2019/20	528	519	352	345	353	390	0	0	0	0	0	0



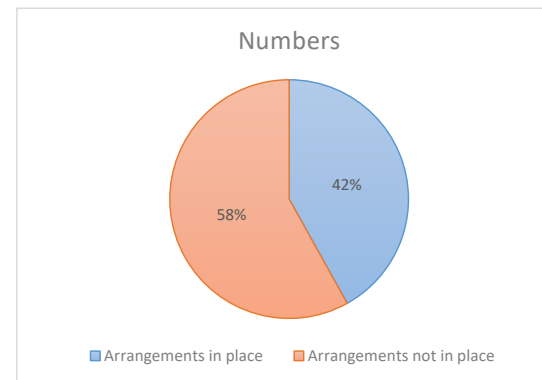
Arrears grouped by range	Cases
Under £1000	171
£1000 to £2000	73
Over £2000	45



Arrears grouped by amounts	Arrears
Under £1000	£61,036
£1000 to £2000	£73,370
Over £2000	£135,386



Arrangements	Numbers
Arrangements in place	140
Arrangements not in place	194



Management Committee	25 October 2023
Agenda Item	9
Title of Paper	Policy Review
Author	Bill Black Assets & Maintenance Manager Linda Logan, Governance Officer
Attachment	(Emailed for information) 1. Fire Safety Policy 2. Electrical Policy 3. Code of Conduct - Committee

FOR APPROVAL

1 PURPOSE

To provide the reviewed Fire Safety & Electrical Policies and the Committee Code of Conduct to the committee for consideration and approval. The policies will be reviewed 3 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 Fire Safety & Electrical Policies and the Committee Code of Conduct to the committee for consideration and approval. The policies will be reviewed 3 yearly.

3 BACKGROUND

That the Management Committee approves the reviewed Policies.

4. CHANGES

- 4.1 There have been no changes to the Fire Safety & Electrical Policies.
4.2 There were no changes required to the Committee Code of Conduct.

4. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 5.1 None, all policies are compliant with current legislation.

6 FINANCIAL IMPLICATIONS

N/A

7 KEY RISKS

- 7.1 Having 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 policies.

Management Committee	25 October 2023
Agenda Item	10
Title of Paper	Operational Update Report
Author	Management Team
Appendices:	<ol style="list-style-type: none"> 1. The Cost of Living (Tenant Protection) (Scotland) Act 2022 (the Act) brief 2. Scottish Housing Network Performance Analysis Visit report 3. Programme for Government 2023-2024: Equality, Opportunity, Community – Letter from P McLennan MSP – <i>for information</i> 4. Letter to Landlords - SHR 5. SHR AFS Return 6. FCA Return 7. OSCR Return

FOR INFORMATION AND DECISION

EXECUTIVE SUMMARY:

1. Director – Main Issues

The Director will report in closed session.

2. Housing & Customer Services Manager – Main Issues

Training/HomeMaster

- We are setting up a HomeMaster priority list with a time line to achieve key tasks for the benefit of the Association and our customers. This includes a tenant portal and an online waiting list application.
- We have a user group meeting for HomeMaster to attend on 25 October 2023 and a HomeMaster conference on 7 November 2023.

The Cost of Living (Tenant Protection) (Scotland) Act 2022 (the Act)

The Cost of Living (Tenant Protection) (Scotland) Act 2022 (the Act) is a temporary piece of legislation that was introduced to protect tenants from the cost-of-living crisis. The Act includes a rent cap, a moratorium on evictions, and increased damages for unlawful evictions.

The Act also requires the Scottish Ministers to publish a report on the operation of the Act every three months. The first report was published in January 2023, and covered the period from 28 October to 31 December 2022. A brief is included with this paper.

Scottish Housing Network Performance Analysis Visit 2022/23

Our performance analysis visit by Scottish Housing Network was carried out in August 2023. A report has been provided producing data and comparisons with peers in our Sector. A full report has been included with this paper.

Rent & Debt Management

- Our £2000+ strategy is in place for arrears and an audit of performance will commence this month October 2023.

Factoring

- Factoring review has been completed and charges have been implemented onto HomeMaster. We are having some technical issues at the moment with invoicing and some programming and we are working with HomeMaster to resolve this.
- The Factoring Policy and related documents are being updated and will be presented to Committee for approval at Novembers meeting.

Income Advice update

- The Income Advice work flow has been largely assisting with disability benefit claims such as Adult Disability Payment, Attendance Allowance, and other disability applications. Since April 2023, the Income Advice Service has secured Financial Gains of £157,471.04 in disability benefits for tenants.
- The Income Advice Officer has assisted 107 tenants with benefit claims and enquires since April 2023, with a total financial gain of £392,125.39 to date.
- The Income Advice Officer has assisted tenants to claim £112,145.09 in benefits to help toward the cost of rent liability since April 2023. (HB £35,274.58, UC Housing costs £59,986.67 and DHP payments £16,883.84)
- The Income Advice Officer has noted a recent increase in Foodbank voucher requests and requests for support to access fuel vouchers / payments. This may be due to the weather starting to turn colder. The Income Advice Officer expects, as Winter approaches that requests for crisis support will sharply increase. The Income Advice Officer will apply for Round 4 of the SFHA Fuel Insecurity Fund to help those experiencing fuel crisis. The Income Advice Officer will assist eligible tenants to apply for this year's Warm Home Discount.
- The Income Advice Officer assisted tenants experiencing immediate crisis to access £6,035.00 in crisis support from April 2023. (Scottish Welfare fund & National Fuel Bank support/ Trussell Trust Foodbanks)

Trust Honesty Integrity Excellence Accountability Sustainability

- The Scottish Government have committed to doubling the Fuel Insecurity Fund for 2023-2024, from £10million to £20million. Round 4 funding has now been made available for Social Landlords through the SFHA for targeted crisis intervention / debt relief. The Income Advice Officer applied for £25,000 to assist up to 300 tenants experiencing immediate fuel crisis. If successful the funding will have to be fully spent by March 2023.

Case study 1

- Glasgow City Council cancelled a tenants Housing benefit as the tenant failed to provide requested supporting information. The tenant became unwell and was hospitalized, during this time. The tenant accrued rent arrears of £2625.75 over a number of months. The Housing Officer referred the tenant to the Income Advice Officer for support. The Income Advice Officer was able to assist the client to have his Housing Benefit restarted and fully backdated. The tenant's rent account has been cleared of arrears and he now has a small credit.

Case study 2

- A new tenant started her tenancy with Wellhouse HA in June 2023, she had some issues restarting Housing Benefit at her new address and accrued rent arrears of £1565.85. The Housing Officer referred the tenant to the Income Advice Officer. The IAO was able to support the tenant to have her Housing Benefit restarted and backdated. The tenants rent account will be clear of arrears by the end of the month.

Allocations & Voids

- We have 5 properties with a combination of currently empty and pending termination. These have all been actioned accordingly.
- Let's breakdown from 1/4/23 to 30/9/23 as follows:
 - Existing tenants = 2 (15.38%)
 - Housing Application = 6 (46.15%)
 - Homeless Section = 5 (38.46%)

Estate Management / Community

- We continue to meet with GCC and have a walk about monthly to address issues and look for resolutions. We continue to work in partnership.
- As we move into winter, the grass cutting will stop and our estate management will change slightly to address winter issues. We will continue to be out and about in the area to identify problems.

3. Assets & Maintenance Manager – Main Issues

- Work on the drain outside the office was started on Monday 2nd October as you can see from some of the excavated pipe it is completely blocked. The concrete appears to have come from the foundations of the building when it was poured.



- A further meeting has been held with Calvey HA to progress areas for joint procurement possibilities and a meeting with the Procurement Consultant was held on 11th October to outline the requirements and time frame.

Reinforced autoclaved aerated concrete (RAAC)

- We have received the attached letter APPENDIX 4, from the SHR regarding RAAC and the possibility of it being in our Stock they require us to respond by the 31st October 2023, as per the advice in the SHR letter we have carried out a desk top survey using drawings from the development files as well as staff knowledge of the various types of construction with in the stock. We have found no evidence that RAAC was used in any of the construction projects within the date range indicated in the advise The Institution of Structural Engineers (IStructE) provides. We have set up an evidence bank with photos and copies of drawings from the various phases concerned.

Our response to SHR will be that following the desk top survey we do not have any.

4. Finance & Corporate Services Manager – Main Issues

- Laptops have now been issued to most board members with a detailed help sheet for members to access the email server and other files.
- Discussions continue with the software provider with a view to having a “virtual Boardroom” suite fully functioning by March 2023. Training time will be required, and this will be notified with sufficient time to maximise attendance.
- The interim Audit from Azets is scheduled for 6 November 2023 with Azets providing access to their online portal by 16th October to enable sufficient time to upload the required information.

Trust Honesty Integrity Excellence Accountability Sustainability

- A meeting is scheduled with the insurance broker in the next few weeks to discuss the renewal for 2024/25 and the required information.
 - Meetings are scheduled with the senior management team to discuss the current year budget and the final projected outcome and initial work on the 2024/25 budgets. The budget setting guide has been circulated to all SMT members as per the internal auditors' recommendations.
 - The first claims for the development funding have been processed and payments have been received. The claim was submitted by Curb but it has now been agreed that this will now be processed by the Finance Officer as it is similar in nature to HAG claims.
 - Internal Audits on Governance & Risk and the Assurance Statement took place this month and will be reported to the Audit and Risk Committee at the November meeting. An interim audit on the Business plan is scheduled for 18th October 2023.
 - The AGM is where the accounts are presented to the membership. Prior to the AGM the accounts had been approved by committee with approval given on 30th August 2023.
 - The financial statements were approved by the Committee on 30th August 2023 and as authorised at the August meeting the following returns have been submitted .
1. SHR AFS Return was submitted on 4th September 2023 as the accounts were approved on 30th August 2023 and authorisation to submit was given at this meeting,
 2. The FCA return was submitted on 4th September 2023. Due to a misinterpretation on the part of the Finance & Corporate Services manager the Company Secretary was also listed as a committee member. Following a review of the details a call was made to FCA to ask for guidance on how the Return could be corrected and they advised that this should be done on the online portal and this has been completed to reflect the correct details effective on 16th October 2023.
 3. On 4th September 2023 the accounts were submitted to the OSCR website in error as although the accounts had been approved at committee on 30th August 2023 no specific authorisation for the OSCR submission to be made had not been approved and minuted by the committee. A call was made to OSCR on 16th October 2023 to ask for guidance on how this could be corrected and they noted that the new online portal does not enable charities to change the details but this would be noted on the record by the OSCR staff members. Once approval has been given a follow up email or letter has to be sent to OSCR who will also keep this on the record.
- Work will be undertaken to review the financial implications of the indicative development costs and the impact over a 30 year period to consider assumed grants, loan repayments, capital replacements and ongoing repairs and statutory inspections. A paper will be presented at a future meeting.
 - The management accounts to 30th September 2023 are being presented under a separate paper at this meeting.

5. Governance Officer

Diligent:

As previously reported to committee our Virtual Boardroom portal is being phased out/retired and a BoardEffect upgrade announcement was made by Diligent. We have now received proposals for migration to the new portal. We have asked Diligent to register 14 users during the migration process with the option to purchase additional licenses for a prorated amount at anytime as and

when new committee members are recruited. The Director and the Chair have approved the proposal and the package subscription costs are shown below for information.

B. Diligent Services

BoardEffect Package Subscription

Description	Detail	Start Date	End Date	Quantity	Annual Price Per	Total Annual Price
BoardEffect Platform Subscription	BoardEffect Platform	November 07, 2023	November 06, 2024	1	0.00 GBP	0.00 GBP
BoardEffect Boards		November 07, 2023	November 06, 2024	1	0.00 GBP	0.00 GBP
BoardEffect User		November 07, 2023	November 06, 2024	14	325.00 GBP	4,550.00 GBP

Total Annual Subscription Fee: 4,550.00 GBP

One-Time Installation Fee: 0.00 GBP

Also, the migration schedule is below for your reference. Please note the Committee orientation dates shown below and note them in your diaries. If you are unable to attend all calls are recorded. Following this we will be ready to go live with BoardEffect on 18th December 2023.

Week 1	Welcome Call*	7 th November 14:00GMT
	Data Migration Scoping Call	8 th – 13 th November
Week 2	Site Creation/Data Migration	13 th – 20 th November
Week 3	Admin I Training*	21 st November
Week 4	Admin II Training*	28 th November 14:00 GMT
Week 5	Admin III Training*	5 th December 14:00 GMT
Week 6	Board Orientation – Web*	12 th December 15:00 GMT
	Board Orientation – iPad*	14 th December 15:00 GMT
Week 7	Ready to go live with BoardEffect**	18 th December

A further update will be provided to the November committee on progress.

6. Community Activities



Wellhouse Housing Association Committee Update – October 2023

Community Café

The Community Café is still growing steadily, and we have a good solid base of regular customers. This being important as this is pivotal in word-of-mouth advertising and building positive relationships within the community. This is lending itself well to promoting other services and most importantly establishing The Hub as a 'community space'. We are serving an average 35 customers per day.

Children's Services

We are currently providing 4 sessions per week:

As detailed in our last update we have trialled delivering 2 evening sessions per week on Tuesday and Thursday between 5.30pm and 8.30pm. This to date has been successful, on a couple of evenings we have had as many as 19 attendees, as a result we have added another staff member to support this. We attempt to have cooking/baking as an activity at least at one session per week which is quietly addressing any issues around food poverty.

Our 'Straight Outta Skool' project continues to prove popular on Wednesday and Fridays with children being provided a snack as part of this service, we often have as many as 16 attendees at each session.

Other Activities

Bingo

As updated in August we are now supporting 2 evenings per week with the Bingo (Wednesday and Friday) both are proving to be popular with over 30 attendees most Wednesday and over 20 on a Friday.

NEW SERVICES

Once again as updated in August we will deliver a service on a Thursday between 10am and 1pm. We have discussed with headteacher at Aultmore Park and we are looking to commence this after the October School Holidays.

We will work with predominantly single parents, with children school aged, who have become or at risk of isolation and loneliness because of their child (companion) being at school/nursery and through poor mental health, cost of living etc, struggle to interact or engage in meaningful activity. We will deliver activity-based sessions for example Reiki, meditation, Cooking, Budgeting, Kayaking

Trust Honesty Integrity Excellence Accountability Sustainability

and Water sports, Upcycling, Cycling, Walking and loads more. We aim to through interaction change the perspectives of the individuals, hopefully engage them in regular activity, meeting up with new people building social connections, confidence, and self-esteem, perhaps progressing to volunteering or undertaking formal training in childcare, social care, hospitality etc. In a nutshell we have 3-year plan to engage individuals on a regular sustained and progressive project.

We will work with Aultmore Park Primary in targeted recruitment alongside spreading word with leaflets/flyers and promotion on social media.

INTERNET

Our internet line is now installed and active, we have currently provided tablets for use at children's groups and our adults group which will; be starting soon. We are continuing talks with Glasgow Kelvinn College around provision for a learning centre and to have at least 4/6 PC's or laptops for community use.

Now with the internet installed we are looking to move forward with creating a multi-use area in the community room with a projector ceiling mounted, large screen where we can adapt between a Cinema area, gaming station, lecture room for further education and qualification courses etc. Speakers and things would be wall mounted.

XMAS ACTIVITIES

WE are currently organising our Xmas activity schedule, we are aiming to have a Xmas Fayre similar to that of last year, we are planning for Saturday 9th December 2023 with some fun fair rides, Santa's Grotto, a raffle and a range of gift stalls. We would be grateful if the housing could reach out to any contractors etc to see if they would be willing or able to donate some prizes for the raffle? And or Selection boxes for giveaways at Santa's Grotto.

If you would like any further information on anything, please feel free to get in touch and I would be more than happy to talk through anything.

Thank you again for allowing us to serve the community of Wellhouse.

Best wishes,
Andy

Appendix 1

Brief paper to Committee for meeting on 25 October 2023

Submitted by James Wilson, Housing and Customer Services Manager

Cost of Living (Tenant Protection) (Scotland) Act 2022 (“COLA”) – Extension to 31st March 2024

You will likely have seen that the Scottish Government announced at the end of last month that they would be extending the provisions of the Cost of Living (Tenant Protection) (Scotland) Act 2022. The provisions currently in force will remain in force until 31st March 2024. This will be the final extension to this piece of legislation.

This means that an eviction “moratorium” remains in place in respect of cases granted on certain grounds for recovery of possession. Evictions based on the following (conduct) grounds for recovery of possession will be caught by the moratorium:-

- Ground 1 – rent arrears – where arrears specified on the Decree are under £2,250;
- Ground 3/4 - condition of tenancy/ furniture provided; and
- Ground 6 – provision of false information to induce the grant of a tenancy

The moratorium applies to actions raised on or after 28th October 2022 and/ or where the Notice of Proceedings was served on or after 6th September 2022.

I would confirm that arrangements can be made to enforce Decrees previously granted where the moratorium applies. Where the eviction Order is based on one of the above grounds, a physical eviction cannot be carried out until the earlier of (a) 6 months from the date of decree or (b) the COLA legislation ending (on 31st March 2024).

You are entitled to continue to serve NOPs and raise proceedings on all grounds in the usual manner. Decrees can be granted by the Court too irrespective of the ground(s) on which the action is raised, but enforcement of those Orders will depend on whether the eviction Order is based on a ground for repossession caught by the moratorium (as above) or not.

The Cost of Living (Tenant Protection) (Scotland) Act 2022 (the Act) was passed in response to the cost-of-living crisis, which has disproportionately affected private renters in Scotland. The Act introduced several measures to protect tenants, including a temporary rent cap, a moratorium on evictions, and increased damages for unlawful evictions.

The Act also includes a statutory reporting duty, which requires the Scottish Ministers to lay a report before the Scottish Parliament within 14 days of the end of each

reporting period. The reporting period is initially three months, while Part 1 of the Act remains in force.

The report must contain the following information:

- The number of rent-increase notices served during the reporting period.
- The number of evictions carried out during the reporting period.
- The number of applications for unlawful eviction damages made during the reporting period.
- The number of unlawful eviction damages awards made during the reporting period.
- The Scottish Ministers' assessment of the necessity and proportionality of the provisions of Part 1 of the Act.

The first report was published in January 2023, and covered the period from 28 October to 31 December 2022. The report found that:

- 1,234 rent-increase notices were served during the reporting period.
- 25 evictions were carried out during the reporting period.
- 12 applications for unlawful eviction damages were made during the reporting period.
- 3 unlawful eviction damages awards were made during the reporting period.
- The Scottish Ministers concluded that the provisions of Part 1 of the Act remained necessary and proportionate.

The Scottish Government has proposed to extend the provisions of Part 1 of the Act until 31 March 2024. The next report on the Act is due to be published in October 2023.

The statutory reporting duty is an important mechanism for ensuring that the Scottish Parliament is regularly informed about the operation of the Act and its impact on tenants and landlords. The reports also provide valuable data on the state of the private rented sector in Scotland.

The Act is 46 pages long but you can find a link to the document COST OF LIVING (TENANT PROTECTION) (SCOTLAND) ACT 2022: STATUTORY REPORTING DUTY on the Scottish Government website: <https://www.gov.scot/publications/cost-living-tenant-protection-scotland-act-2022-first-report-scottish-parliament/>

This is the first report that has been published under the statutory reporting duty. It covers the period from 28 October to 31 December 2022

Wellhouse Housing Association

Performance Analysis Visit 2022/23
August 2023

- **Satisfaction** has on average continued to reduce across the sector. Those who have carried out new surveys have tended to see a reduction in satisfaction compared to their previous survey.
- Despite the challenges this year in achieving EICR and Fire Safety requirements, RSLs have on average seen an **improvement in achieving SHQS**. LA's have also seen improvement but less progress overall
- Based on our voluntary **EESSH** Return data received so far, there's an **upward trend in compliance for RSLs** post pandemic while LA's have remained at a similar level to last year
- **Emergency repairs timescales** have begun to level off for RSLs and LA's, but more noticeable reduction amongst RSLs who were already performing better
- **Non-emergency repairs timescales** improving for RSLs, but LA's continuing to see timescales increase, but at a slower rate than last year

- Despite this, improvements in **repairs satisfaction** for LA's compared to last year, RSL satisfaction declining
- **Gas safety fails** not yet back at pre-pandemic levels but reducing – a small number of landlords – both Councils and RSLs - make up a large proportion of all fails
- **Tenancy sustainment** is improving, particularly for LA's
- **Rent increases across the sector** – but less than inflation. More pronounced amongst RSLs.
- **Rent collected** as a percentage of rent due – improving for LA's, reducing for RSLs - but RSLs still collecting more
- **Continuing increase in arrears for LAs**, RSLs remaining approximately in a similar position to previous years
- **Increasing relet times** for LA's, continuing reduction for RSL's, although not yet back at pre-pandemic levels

Comparator Organisations

Ardenglen Housing Association
Barrhead Housing Association
Blairtummock Housing Association
Calvay Housing Association
Cassiltoun Housing Association
Cathcart & District Housing Association
Cordale Housing Association
Dalmuir Park Housing Association
East Kilbride and District Housing Association
Easthall Park Housing Cooperative
Forth Housing Association
Horizon Housing Association
Muirhouse Housing Association
North View Housing Association
Pineview Housing Association
Wellhouse Housing Association

Tenant Satisfaction

Satisfaction Survey Method

Survey Date:

01/04/2022

Number of tenants surveyed:

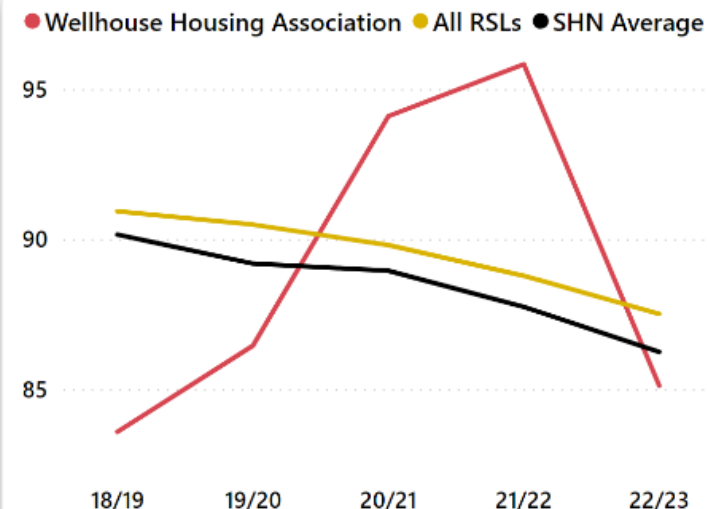
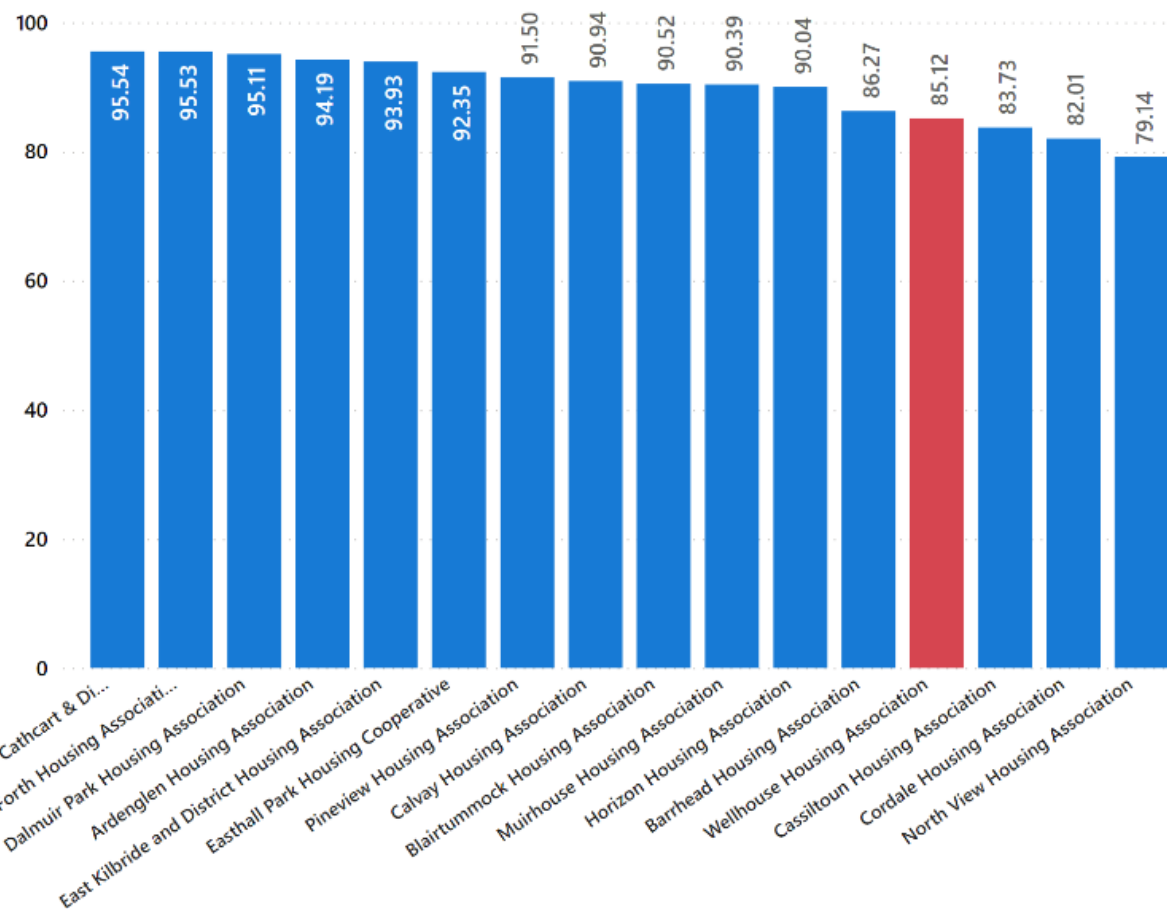
289

Survey Method:

**Face-to-face
Telephone**

Overall Satisfaction

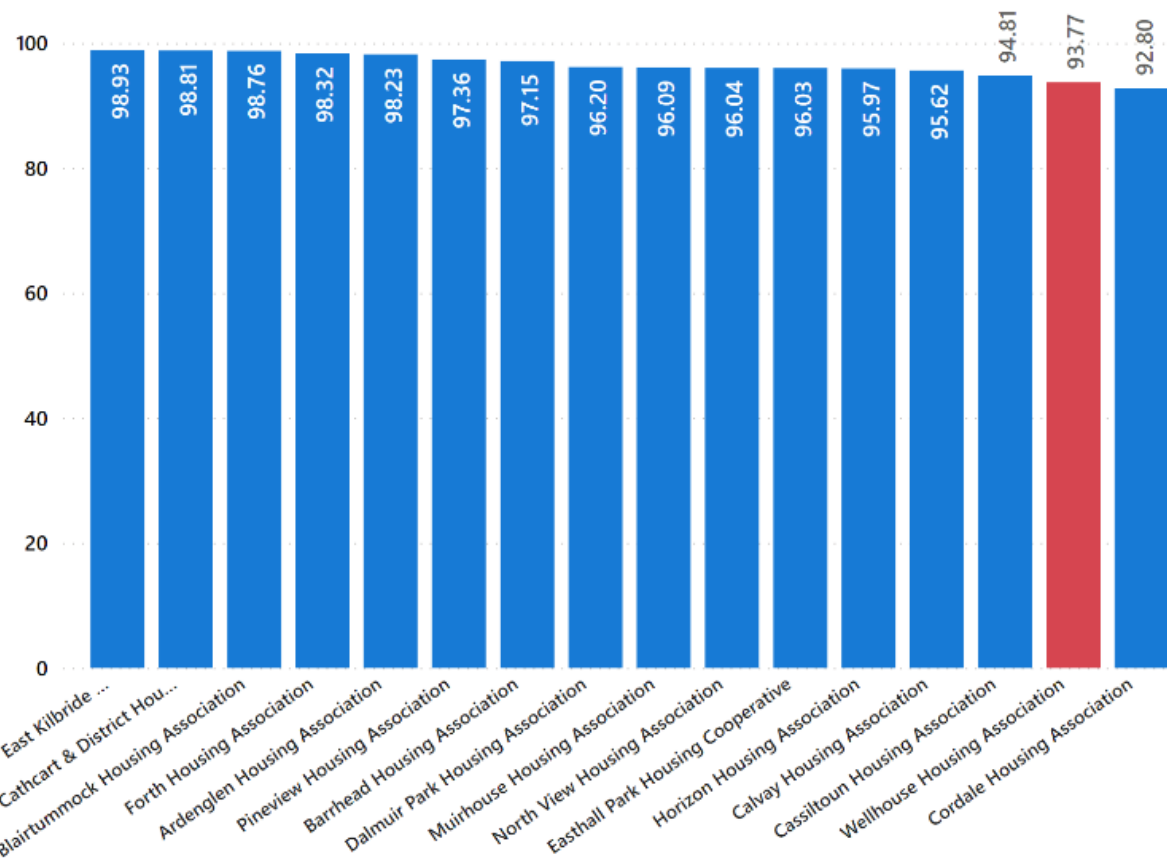
11 Percentage satisfied with overall service



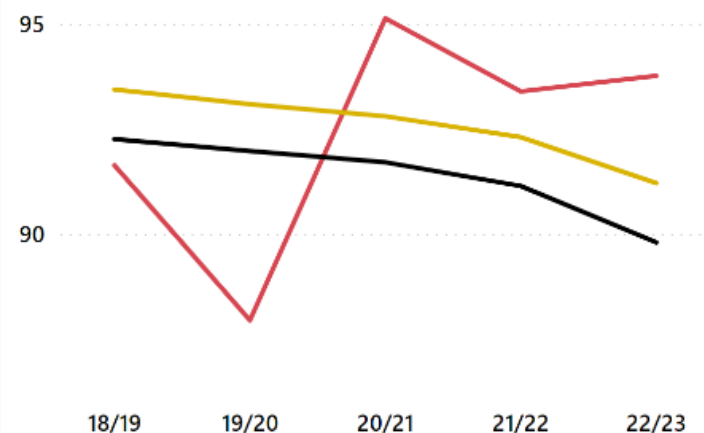
Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	94.10	95.83	85.12
Peer Group 4 - Medium urban	92.00	91.16	89.77
All RSLs	89.80	88.78	87.51
SHN Average	88.95	87.74	86.24

Kept Informed

12 Percentage tenants who feel landlord is good at keeping them informed about services and decisions



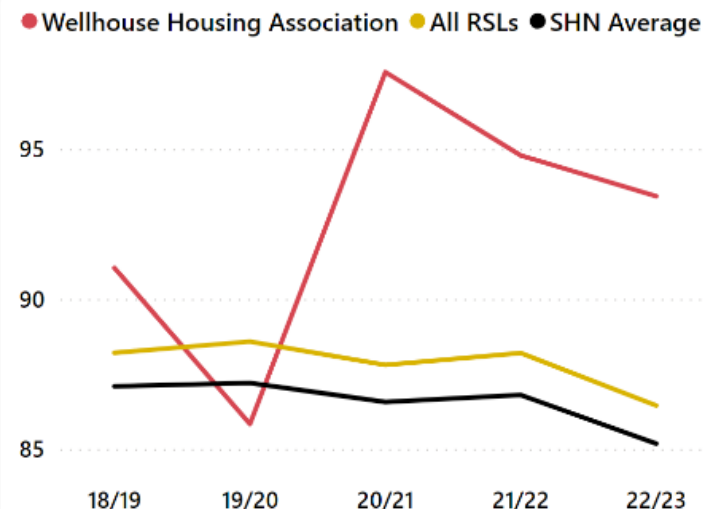
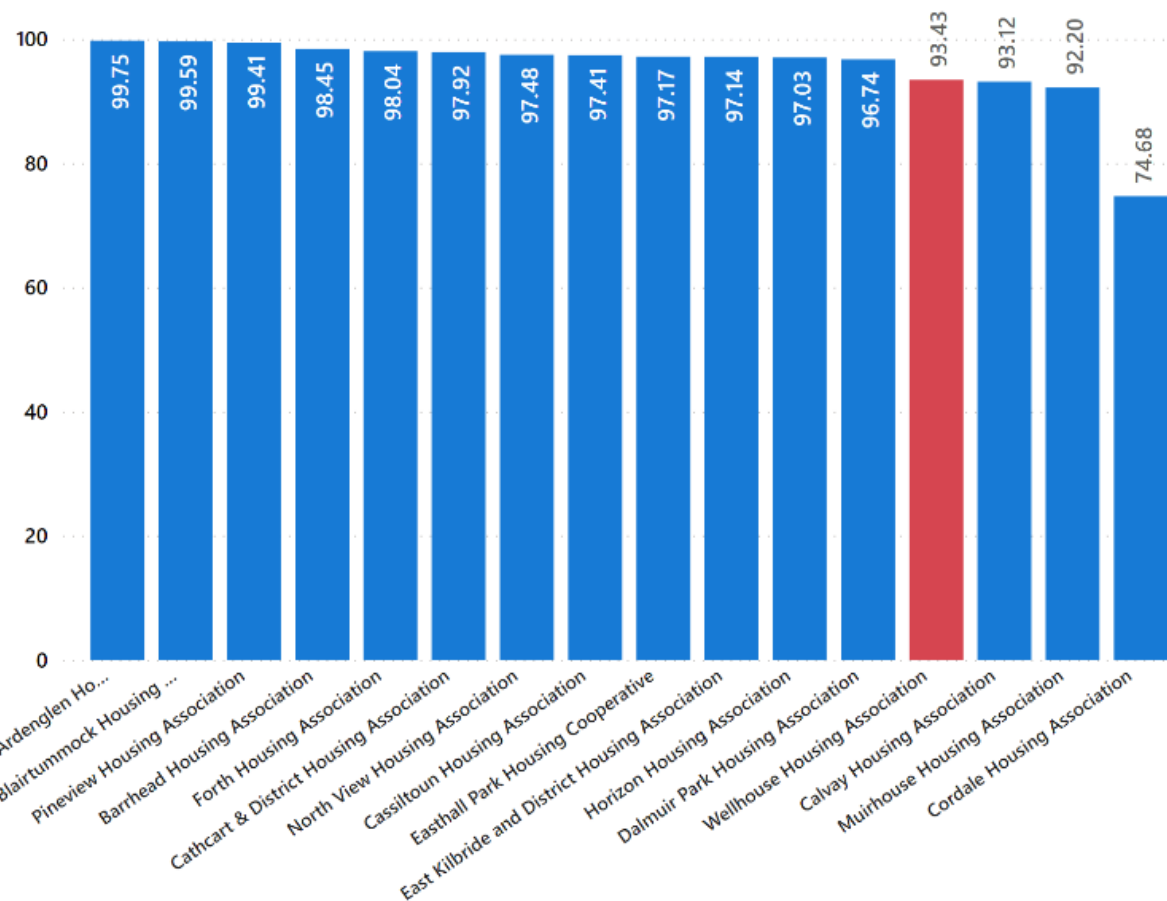
Wellhouse Housing Association All RSLs SHN Average



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	95.14	93.40	93.77
Peer Group 4 - Medium urban	96.33	96.04	96.56
All RSLs	92.81	92.31	91.22
SHN Average	91.71	91.15	89.81

Opportunities to Participate

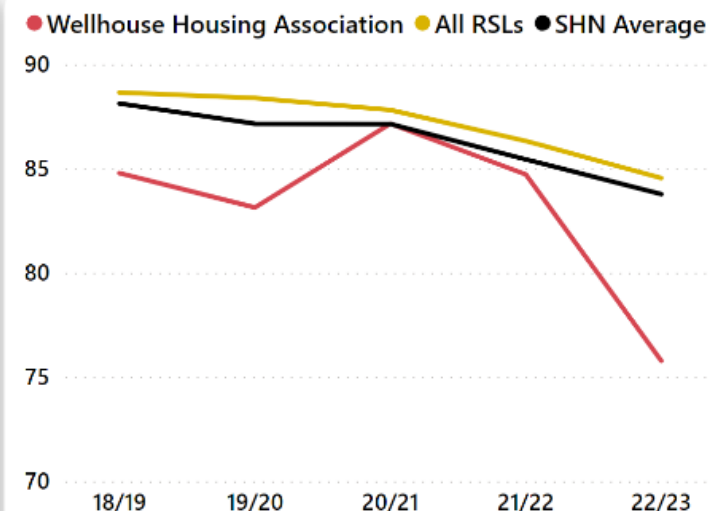
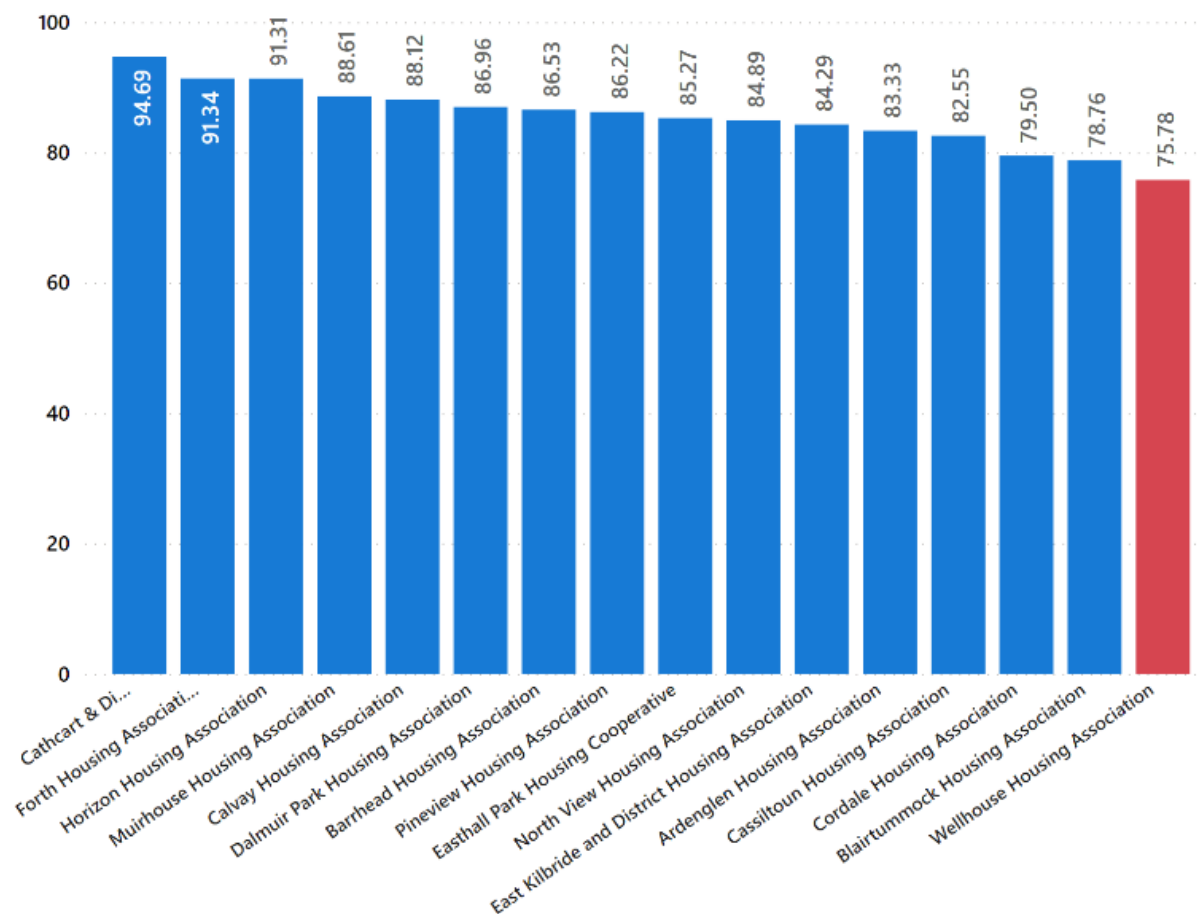
15 Percentage tenants satisfied with opportunities given to them to participate in landlords decision making



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	97.57	94.79	93.43
Peer Group 4 - Medium urban	94.20	94.00	95.60
All RSLs	87.81	88.21	86.46
SHN Average	86.57	86.81	85.18

Quality of Home (All Tenants)

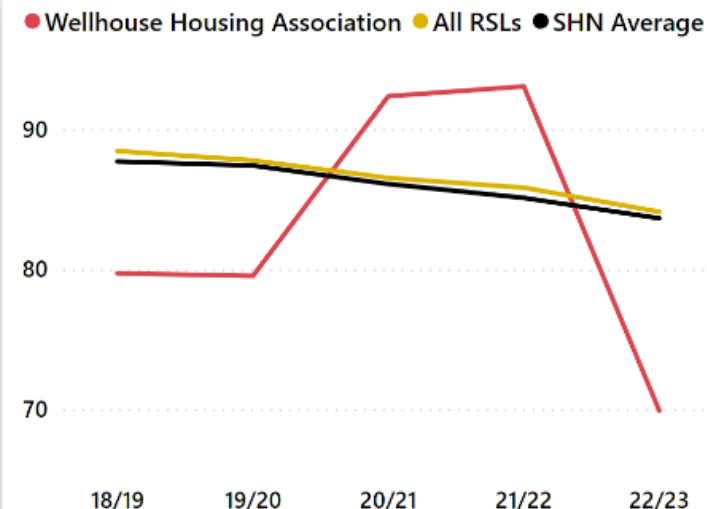
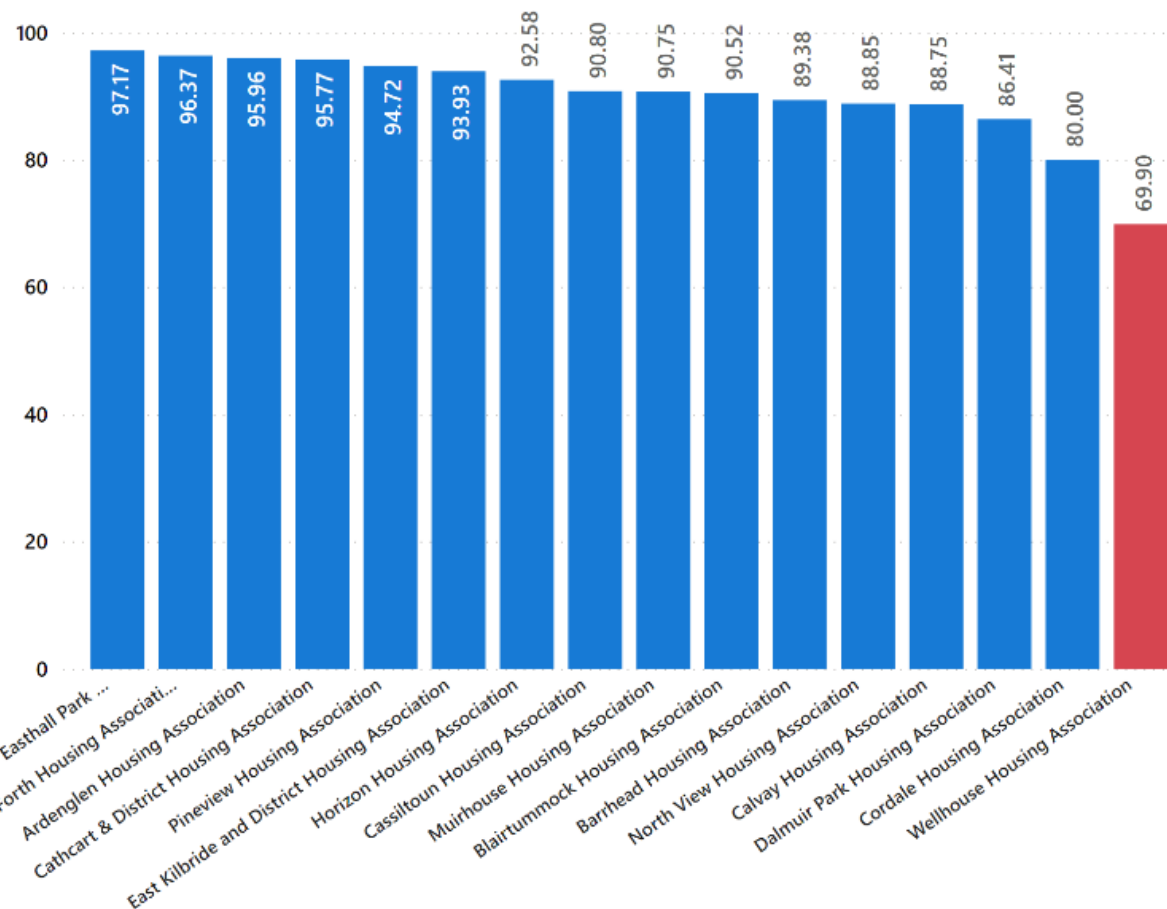
17 Percentage tenants satisfied
with quality of home



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	87.15	84.72	75.78
Peer Group 4 - Medium urban	89.71	88.11	85.51
All RSLs	87.81	86.32	84.55
SHN Average	87.14	85.44	83.77

Management of Neighbourhood

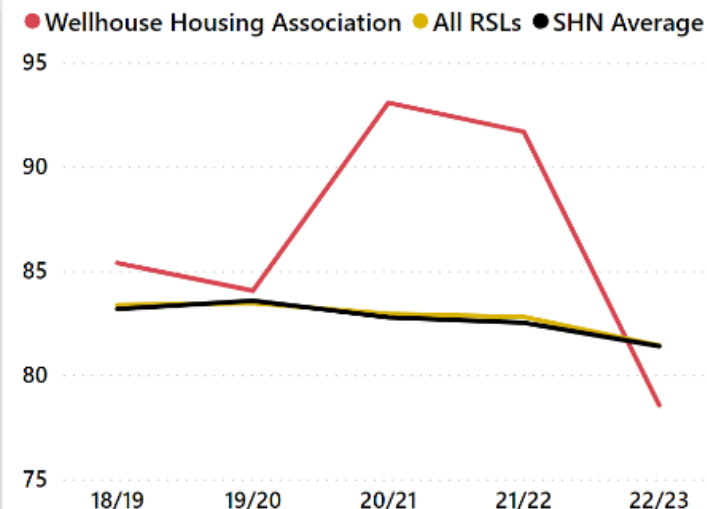
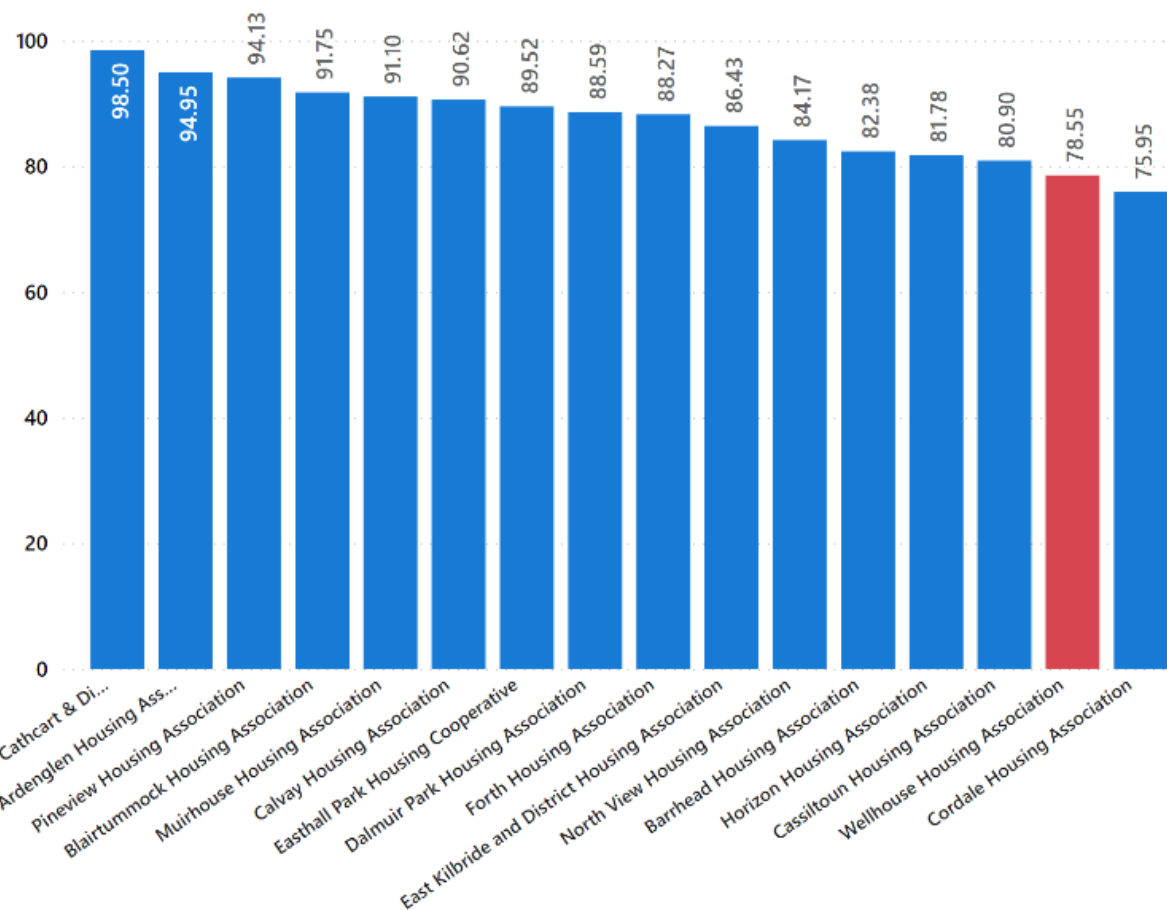
I13 Percentage tenants satisfied
with management of
neighbourhood



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	92.36	93.06	69.90
Peer Group 4 - Medium urban	90.28	89.99	90.12
All RSLs	86.53	85.83	84.10
SHN Average	86.08	85.09	83.64

Value For Money

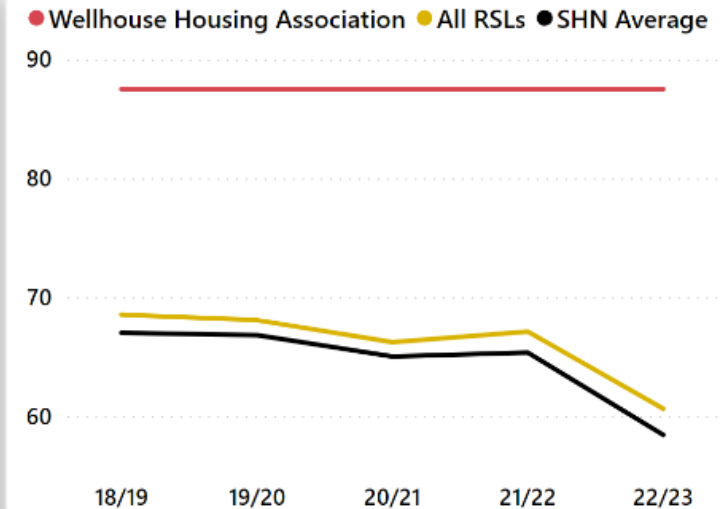
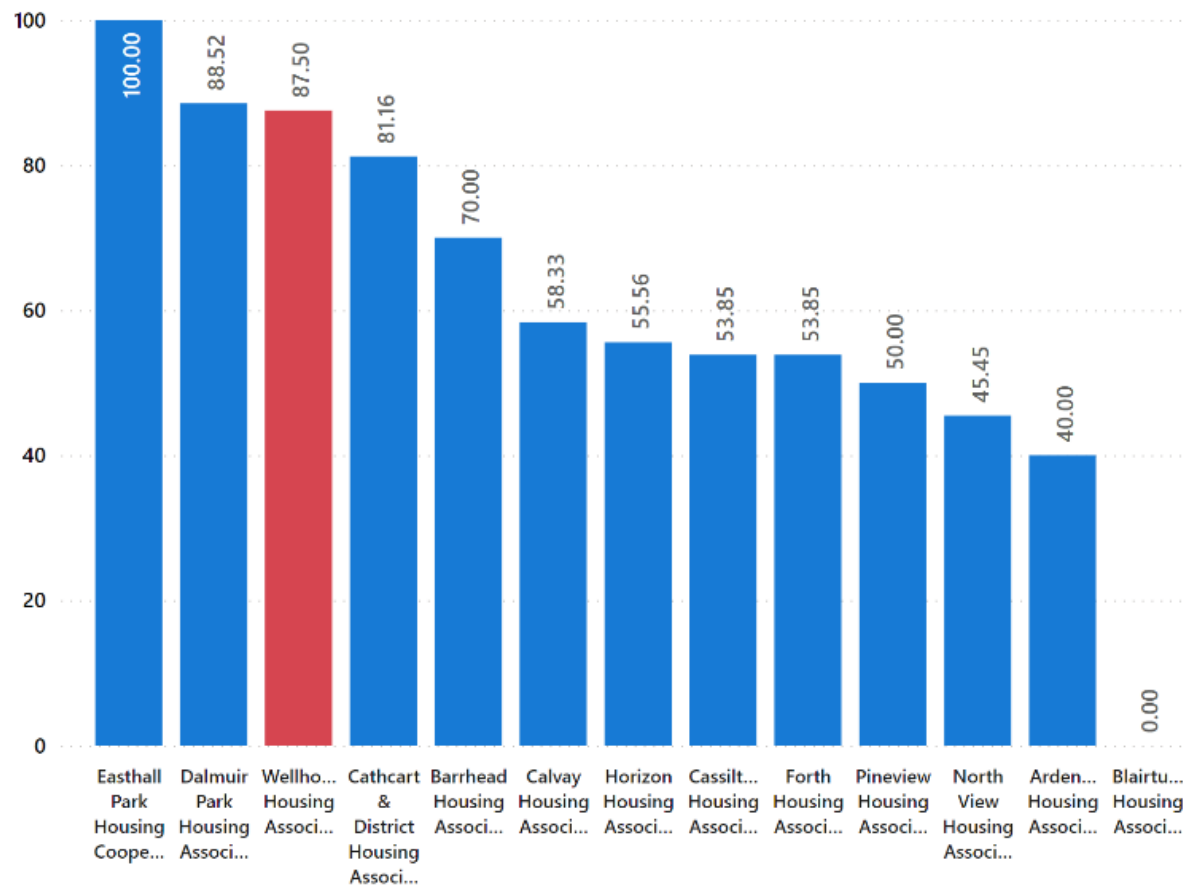
125 Percentage tenants who feel rent for their property represents good value for money



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	93.06	91.67	78.55
Peer Group 4 - Medium urban	87.34	86.58	87.35
All RSLs	82.93	82.79	81.42
SHN Average	82.77	82.51	81.38

Factoring

129 Percentage factored owners
satisfied with factoring service



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	87.50	87.50	87.50
Peer Group 4 - Medium urban	75.06	73.96	60.32
All RSLs	66.25	67.14	60.67
SHN Average	65.05	65.38	58.47

Complaints

13 Complaints per 100 homes & 14
Time to respond to 1st & 2nd
stage complaints



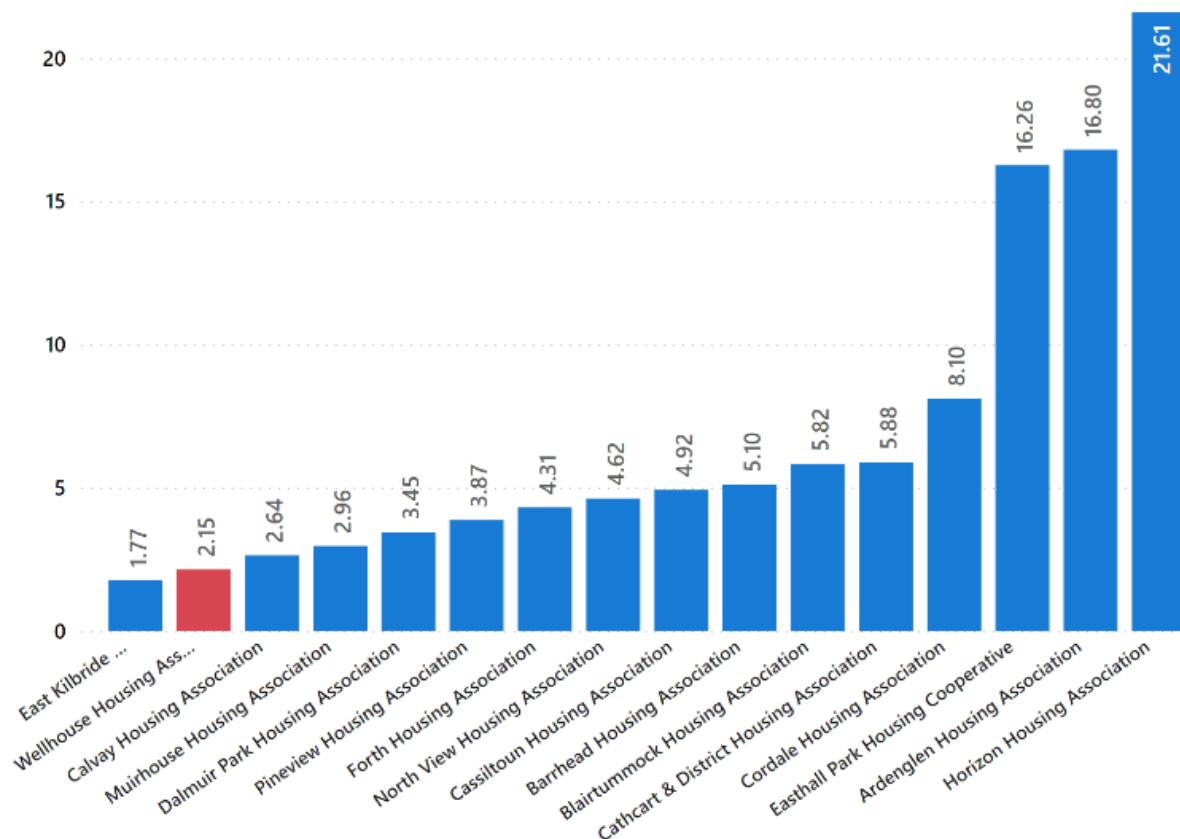
Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	2.90	4.80	2.15
Peer Group 4 - Medium urban	4.31	6.05	7.09
All RSLs	4.89	7.24	8.72
SHN Average	3.69	5.45	5.94

Organisation Name	22/23		
	13 complaints per 100 homes	14 Stage 1 complaints average time to respond	14 Stage 2 complaints average time to respond
Wellhouse Housing Association	2.15	4.55	16.67
Peer Group 4 - Medium urban	7.09	4.00	15.44
All RSLs	8.72	4.03	17.14
SHN Average	5.94	5.64	19.91

SPSO Target

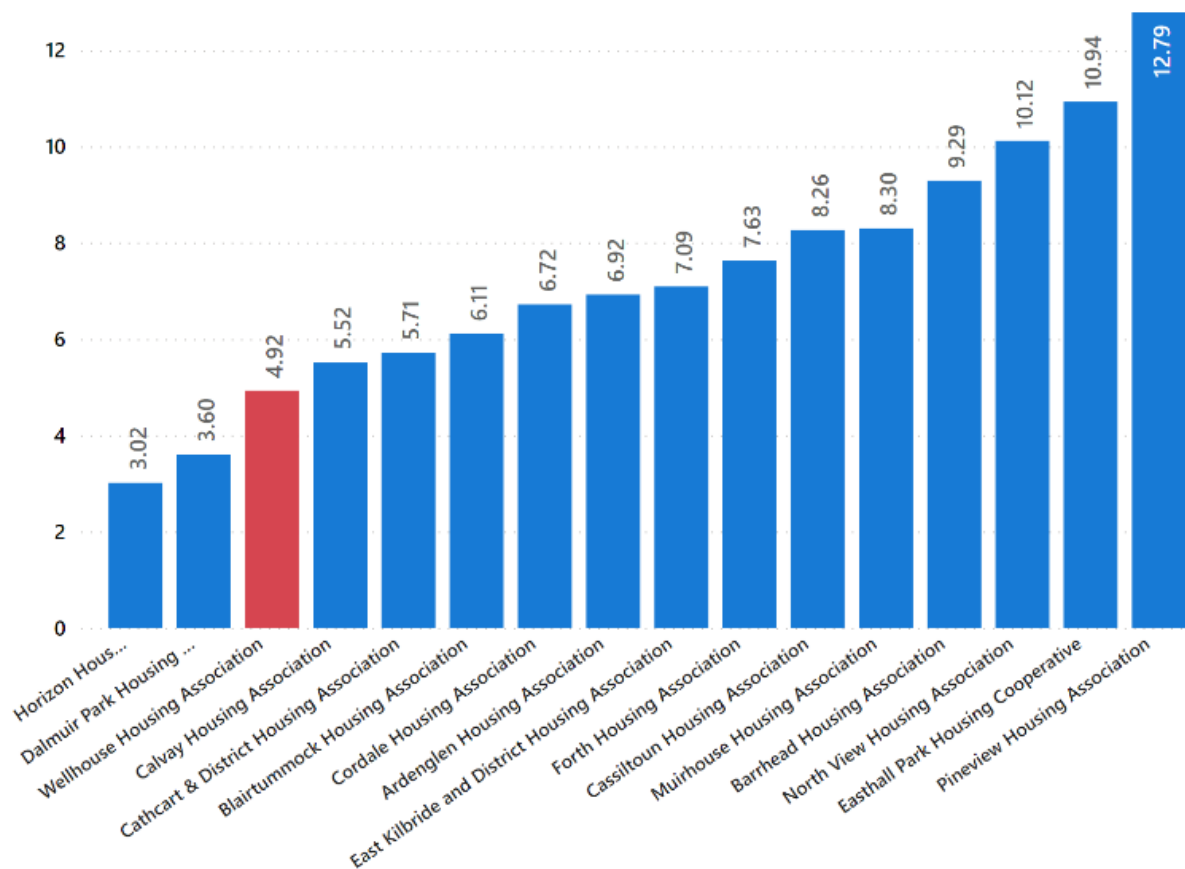
5 days

20 days

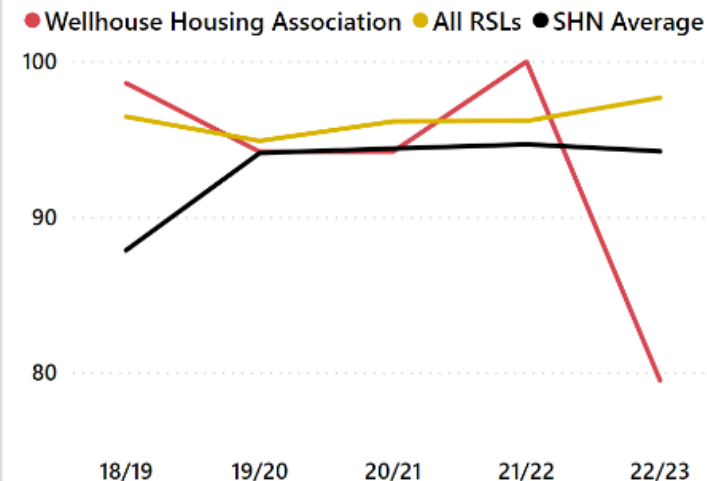


Anti-social behaviour

115 ASB cases per 100 homes



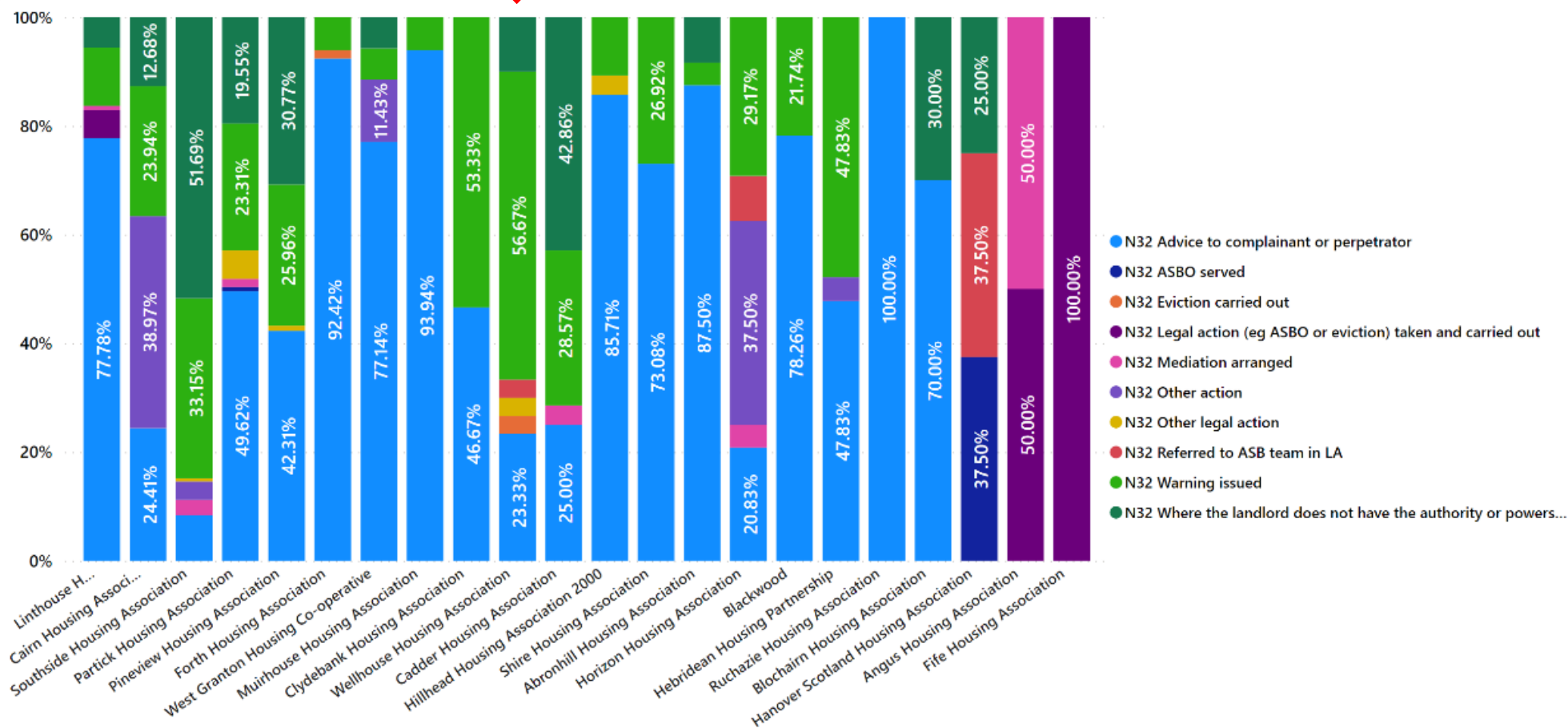
115 Percentage of anti-social behaviour cases resolved



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	8.71	8.08	4.92
Peer Group 4 - Medium urban	9.01	8.16	7.39
All RSLs	9.93	8.30	8.22
SHN Average	9.67	8.26	7.34

Anti-social behaviour

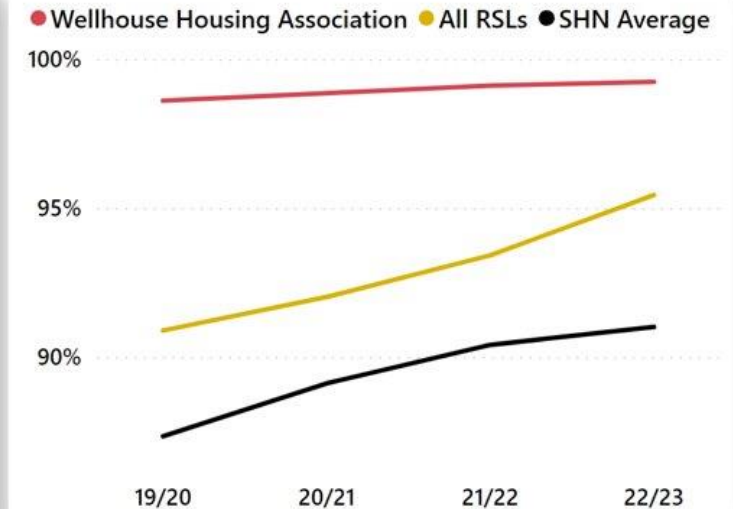
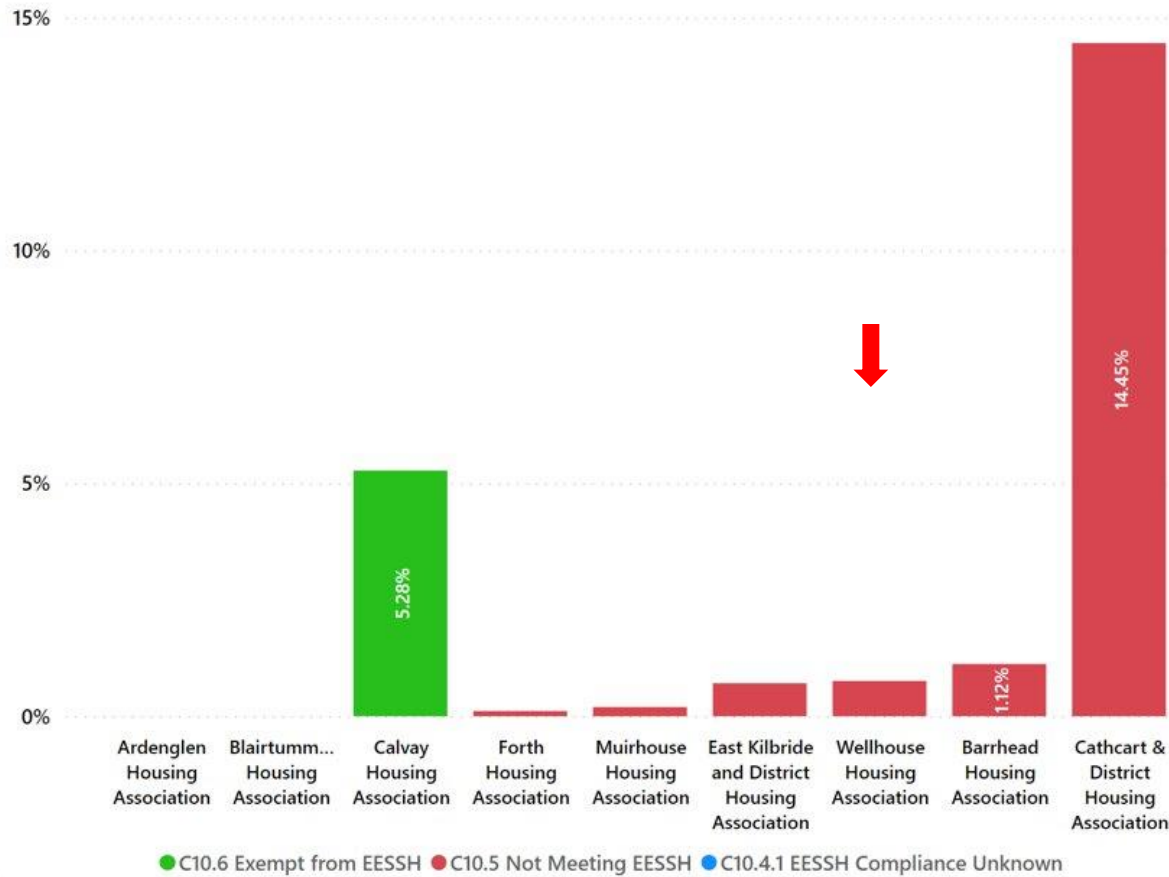
N32 Measures to resolve case



Housing Quality & Maintenance

EESH

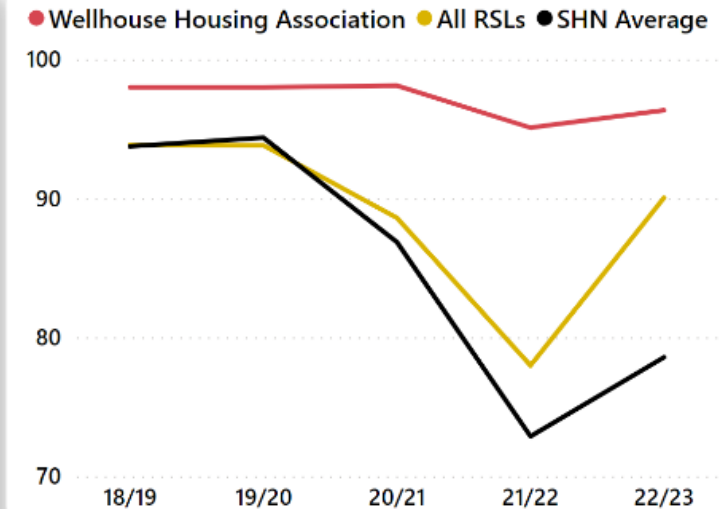
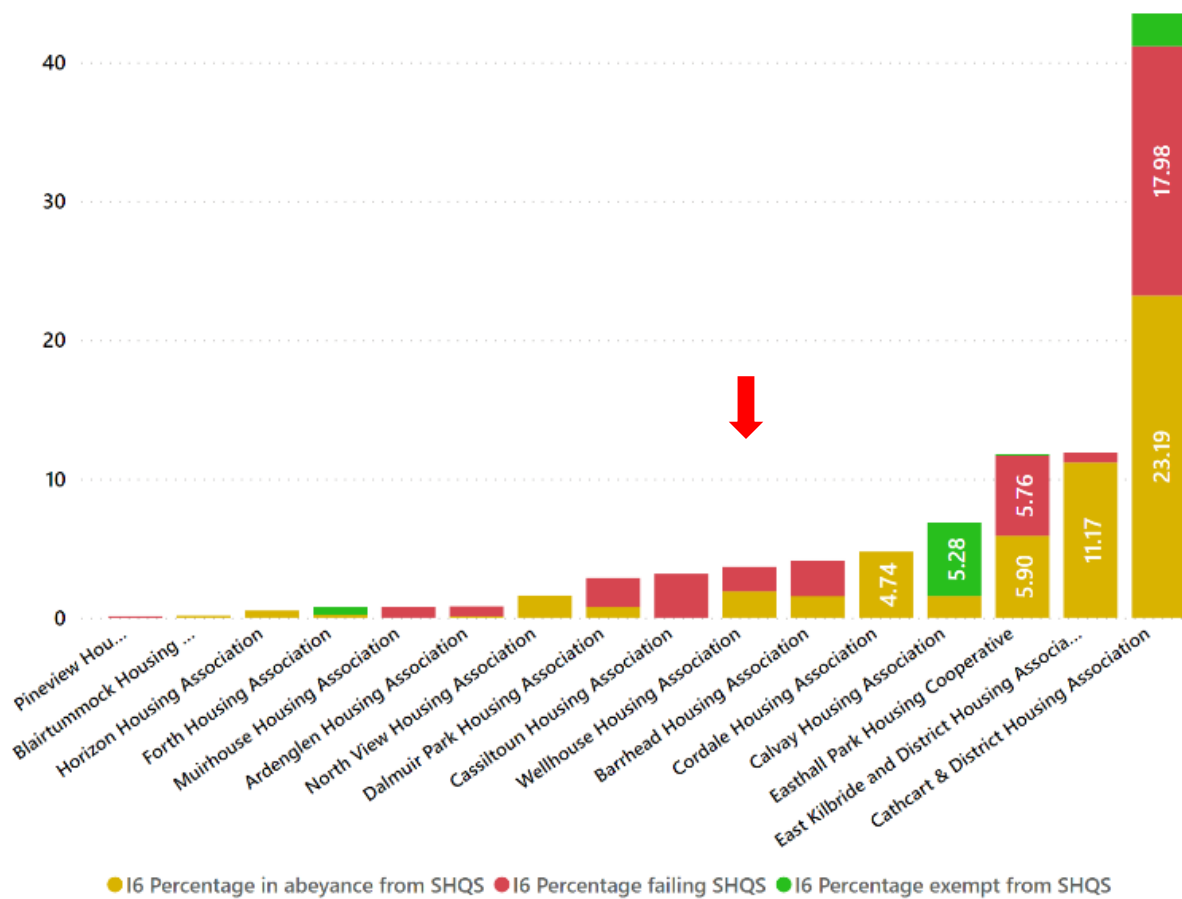
C10.7 Self-contained properties that meet EESH - Total



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	98.86%	99.12%	99.24%
Peer Group 4 - Medium urban	97.52%	98.18%	97.77%
All RSLs	92.02%	93.42%	95.44%
SHN Average	89.12%	90.41%	91.01%

SHQS

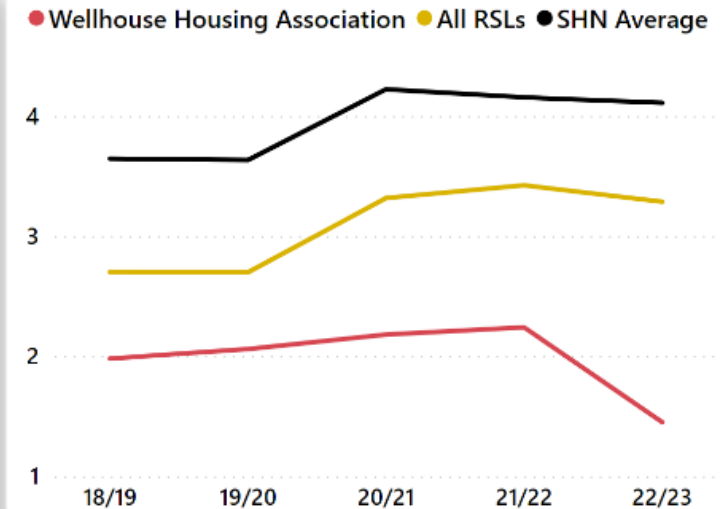
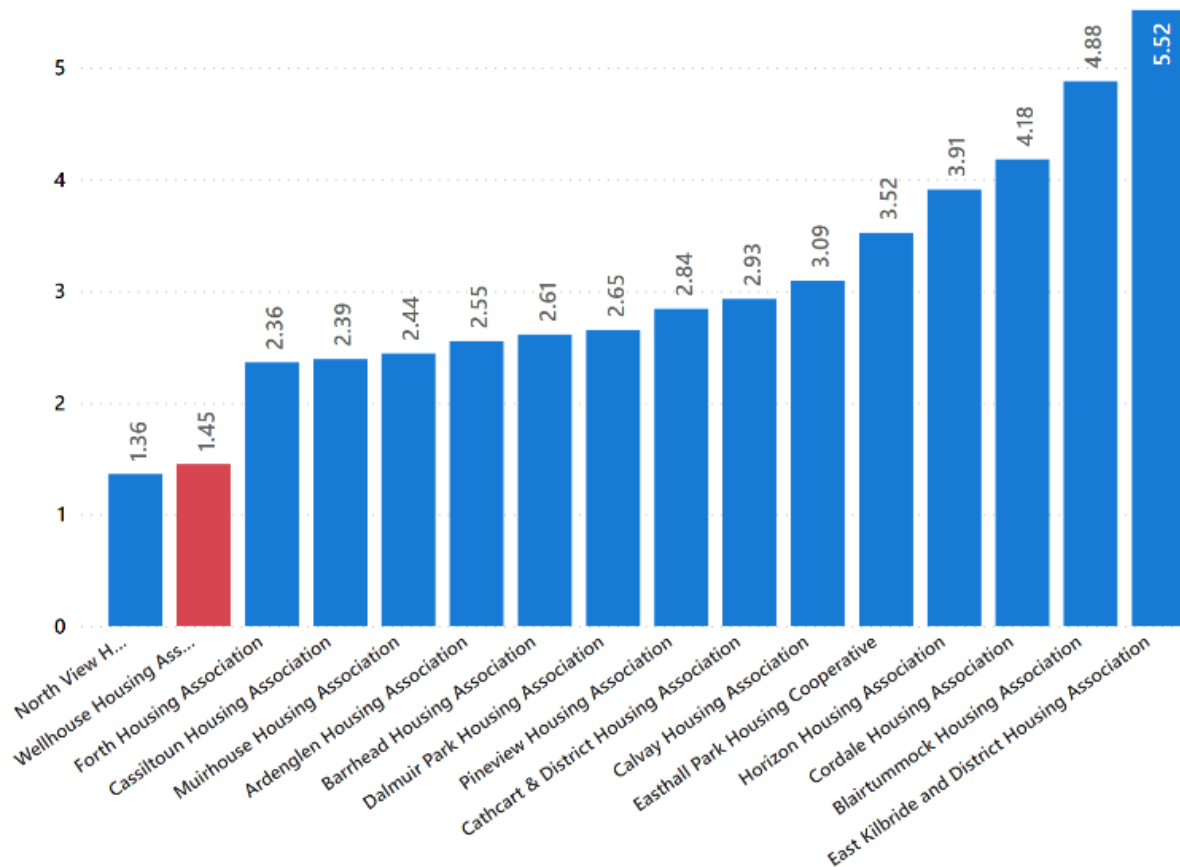
I6 Percentage properties meeting SHQS year end



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	98.11	95.08	96.34
Peer Group 4 - Medium urban	96.74	88.64	94.67
All RSLs	88.59	77.97	90.03
SHN Average	86.84	72.87	78.56

Emergency Repairs

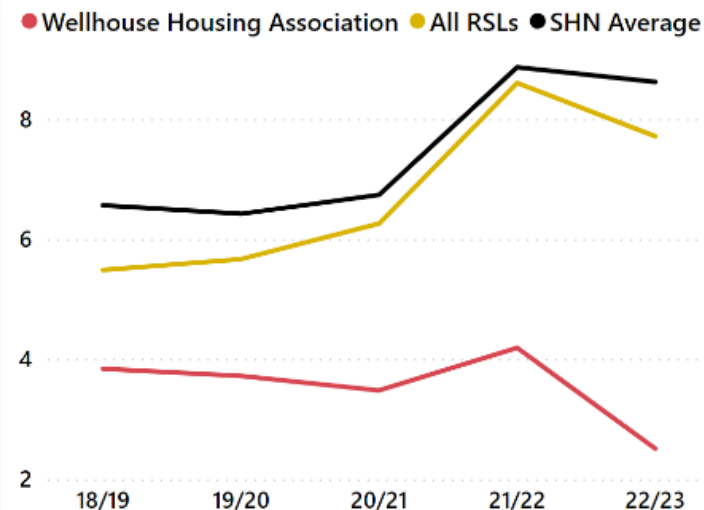
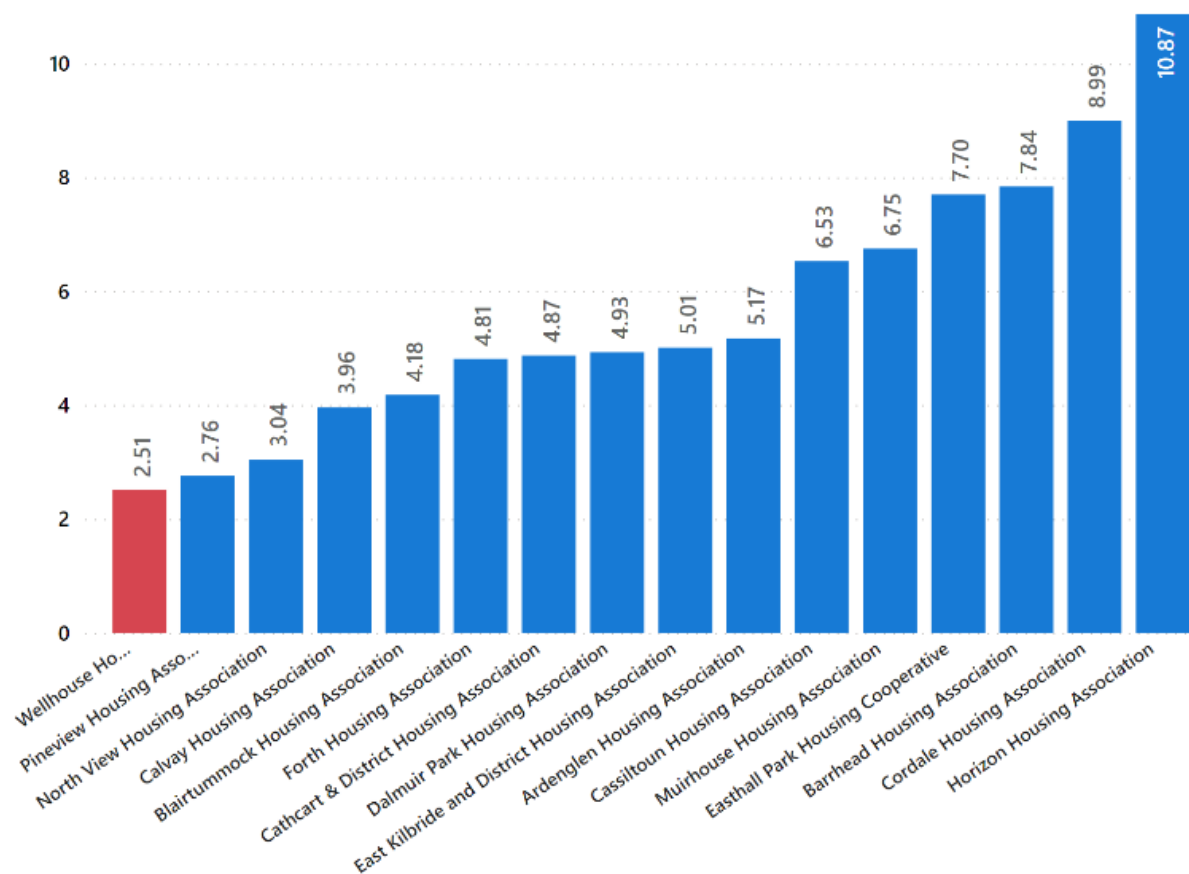
18 Average hours to complete
emergency repairs



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	2.18	2.24	1.45
Peer Group 4 - Medium urban	2.44	2.72	3.12
All RSLs	3.32	3.42	3.29
SHN Average	4.22	4.16	4.11

Non-Emergency Repairs

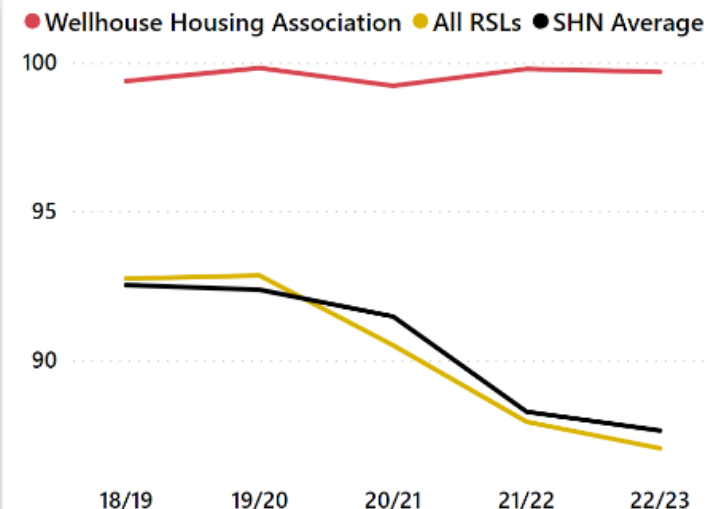
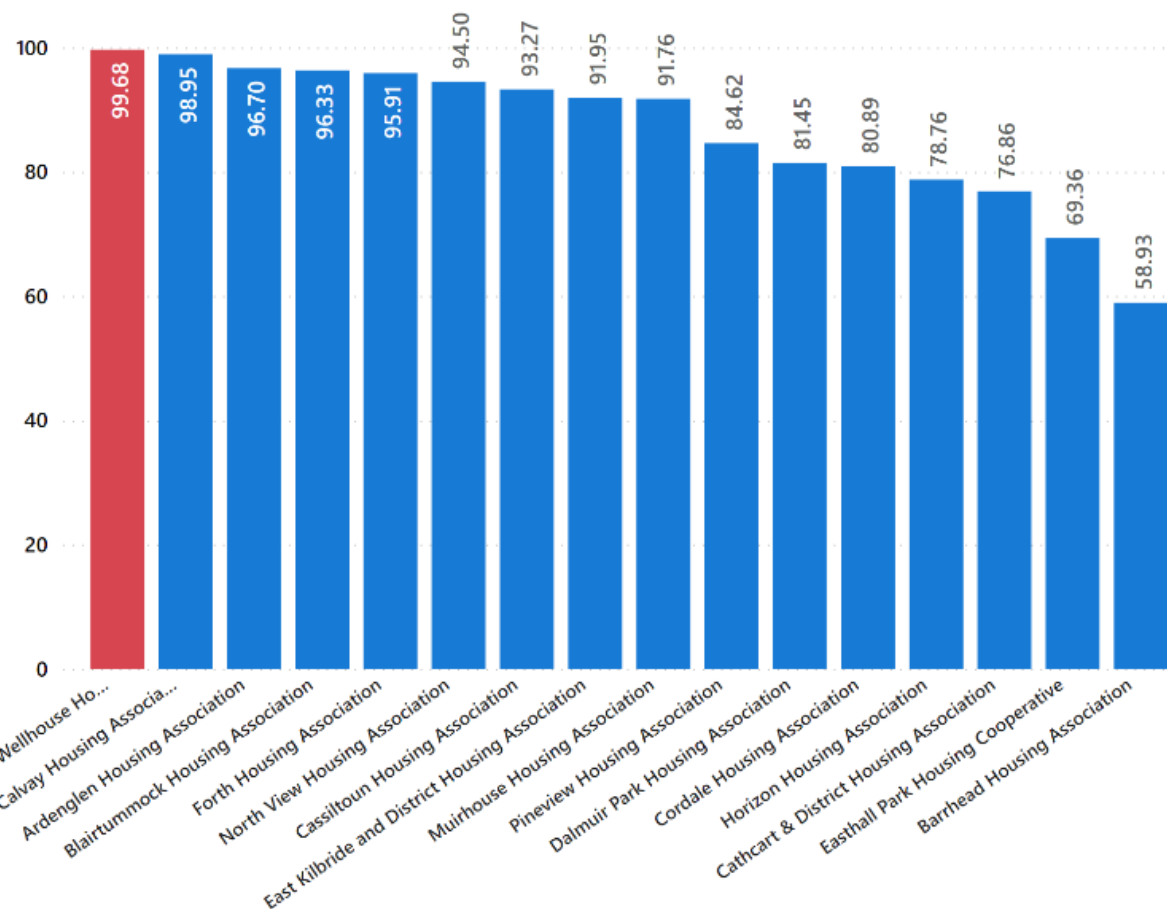
19 Average working days to complete non-emergency repairs



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	3.48	4.19	2.51
Peer Group 4 - Medium urban	4.27	5.43	5.46
All RSLs	6.26	8.60	7.72
SHN Average	6.74	8.87	8.62

Repairs Right First Time

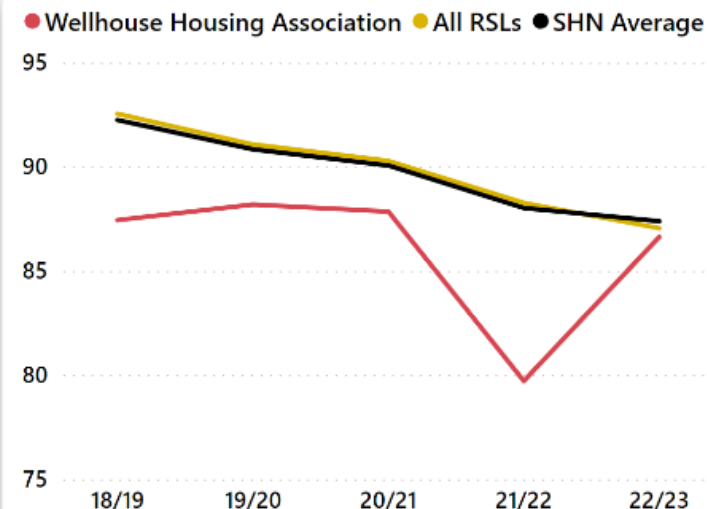
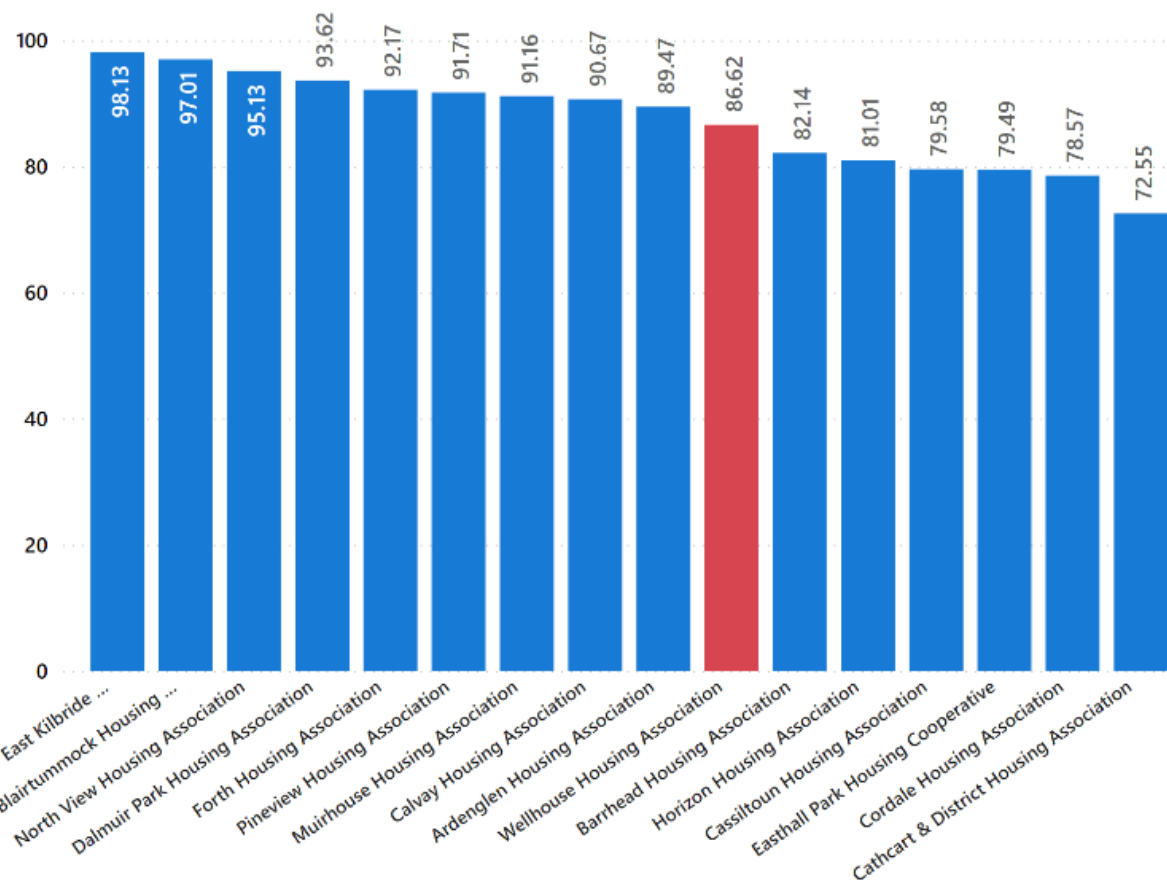
110 Percentage reactive repairs completed right first time



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	99.21	99.78	99.68
Peer Group 4 - Medium urban	92.68	90.80	88.05
All RSLs	90.50	87.93	87.04
SHN Average	91.46	88.27	87.63

Repairs Satisfaction

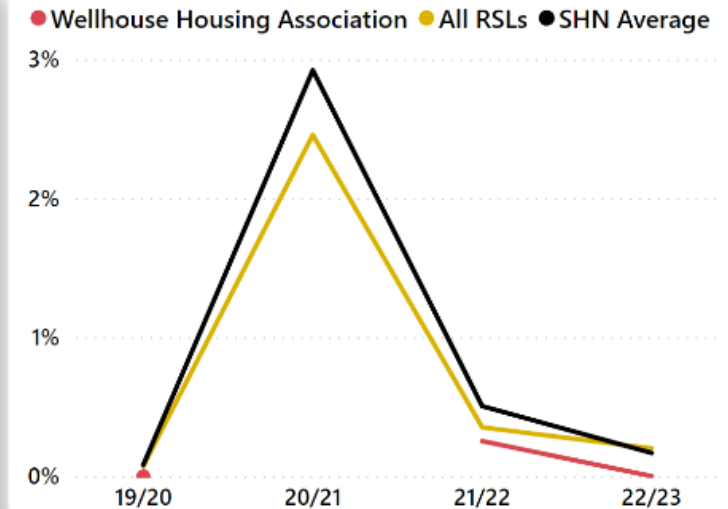
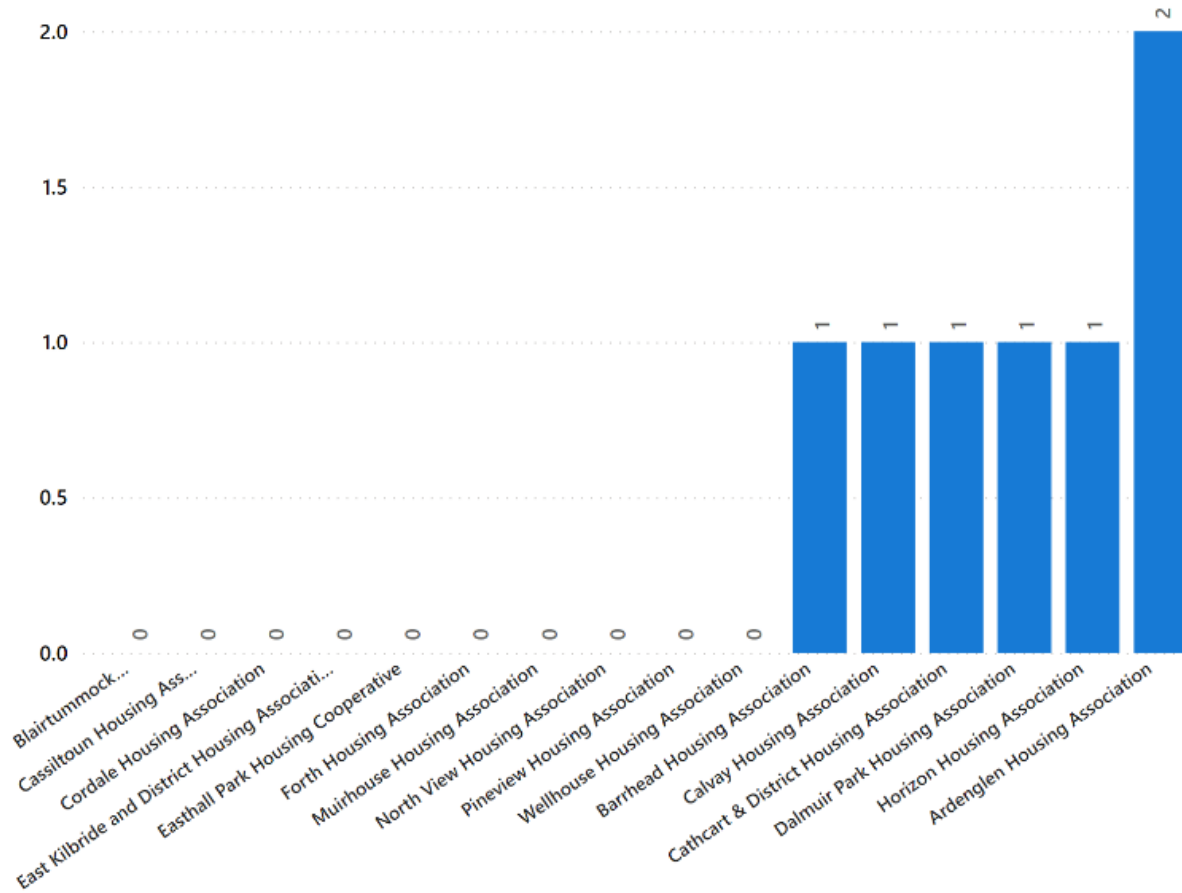
112 Percentage tenants satisfied
with repairs service



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	87.84	79.71	86.62
Peer Group 4 - Medium urban	92.38	91.28	87.44
All RSLs	90.27	88.25	87.04
SHN Average	90.05	88.01	87.38

Gas Safety

I11 Gas safety fails count



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	34	2	0
Peer Group 4 - Medium urban	569	132	7
All RSLs	7,108	1,013	428
SHN Average	17,479	3,029	882

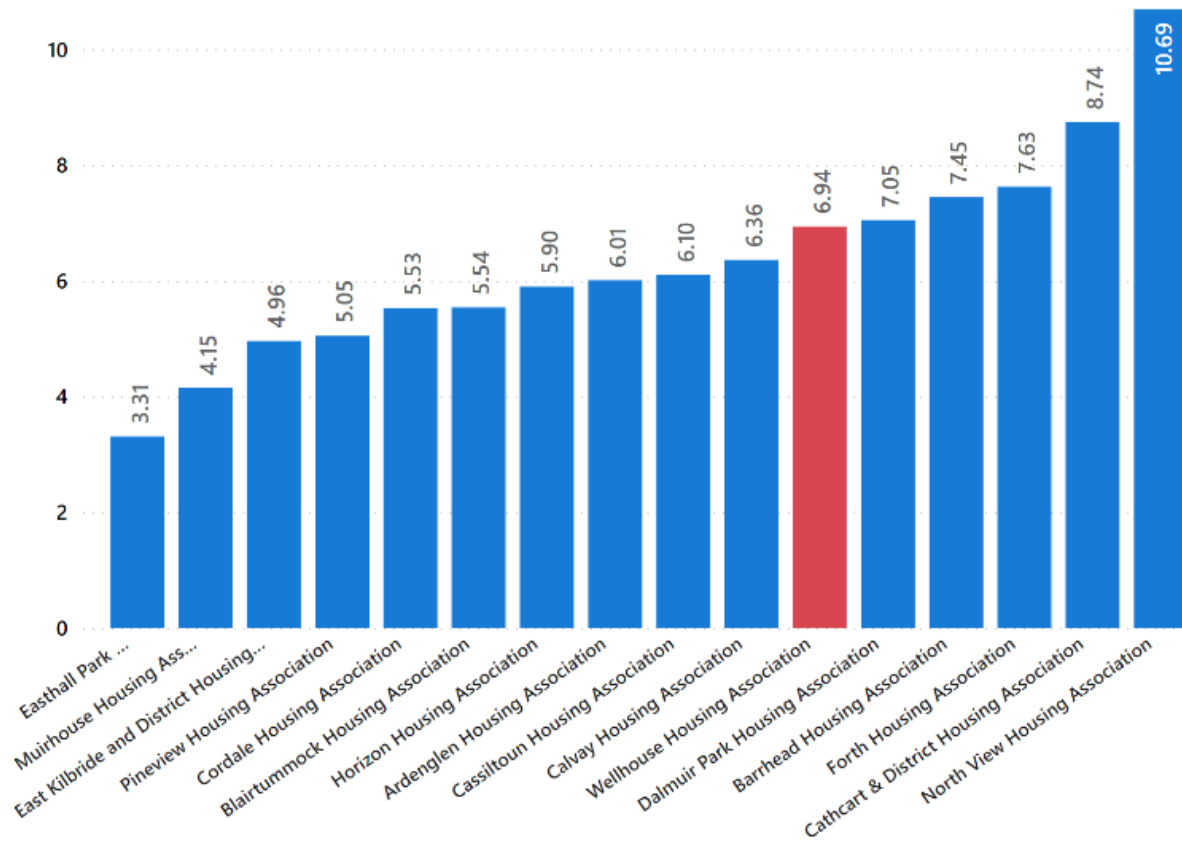
Access to Housing

Housing Lists & Lets

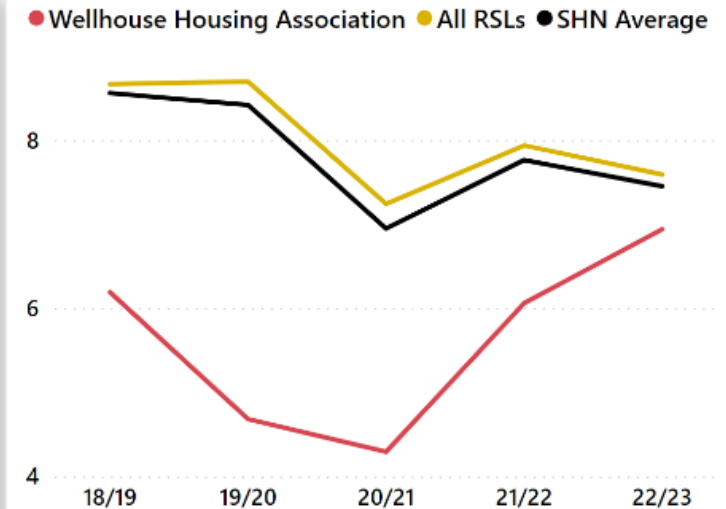


C2.1 The number of lets to existing tenants	13
C2.2 The number of lets to housing list applicants	37
C2.3 The number of mutual exchanges	0
C2.4 The number of lets from other sources	0
C2.5 The number of lets to homeless applicants	8
C3.1 General needs lets	58
C3.2 Supported housing lets	0

Turnover

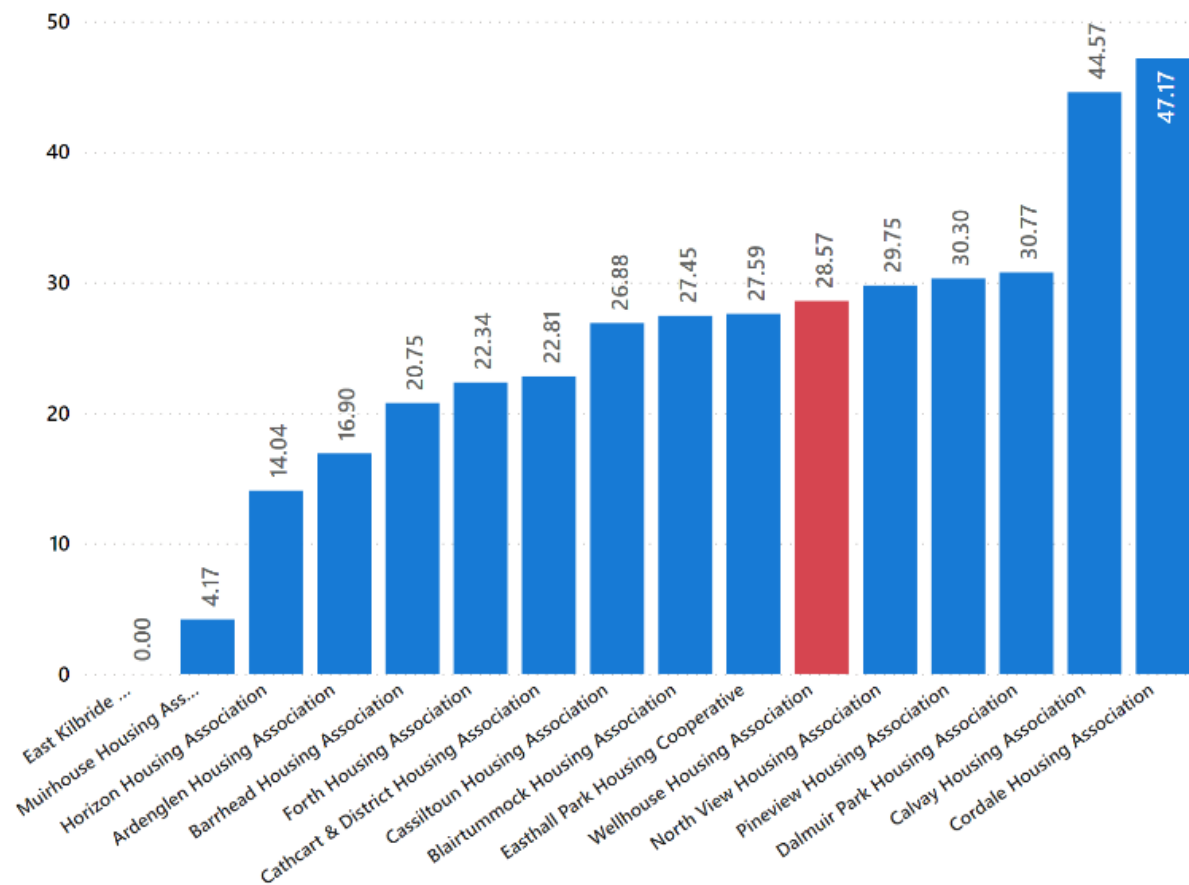


117 Percentage lettable
self-contained houses that became
vacant in year

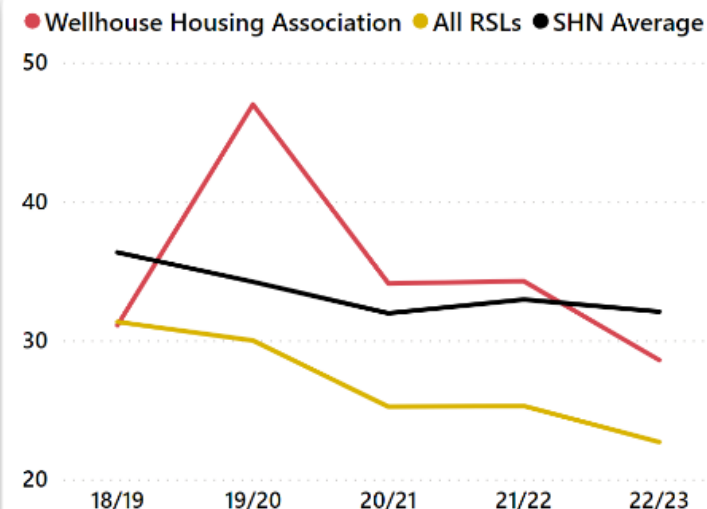


Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	4.29	6.06	6.94
Peer Group 4 - Medium urban	5.92	6.24	6.40
All RSLs	7.24	7.94	7.59
SHN Average	6.95	7.76	7.45

Offers Refused



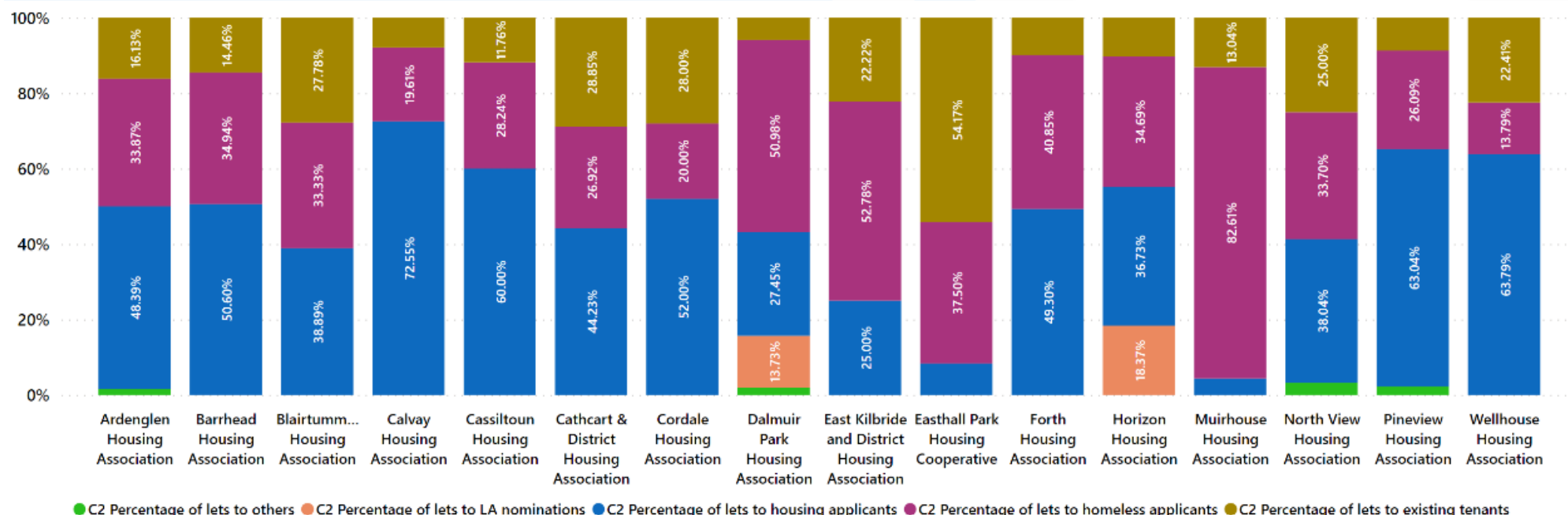
114 Percentage tenancy offers refused



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	34.09	34.25	28.57
Peer Group 4 - Medium urban	23.70	22.99	26.48
All RSLs	25.21	25.26	22.68
SHN Average	31.94	32.93	32.05

Lets by Source

C2 percentage of lets by source of let

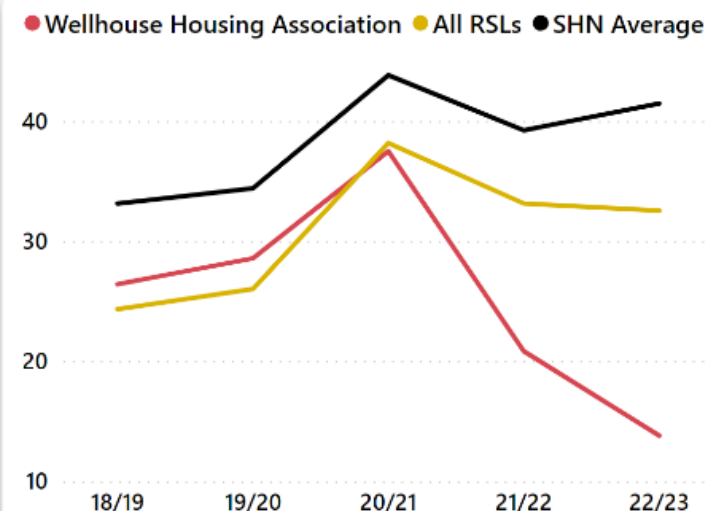
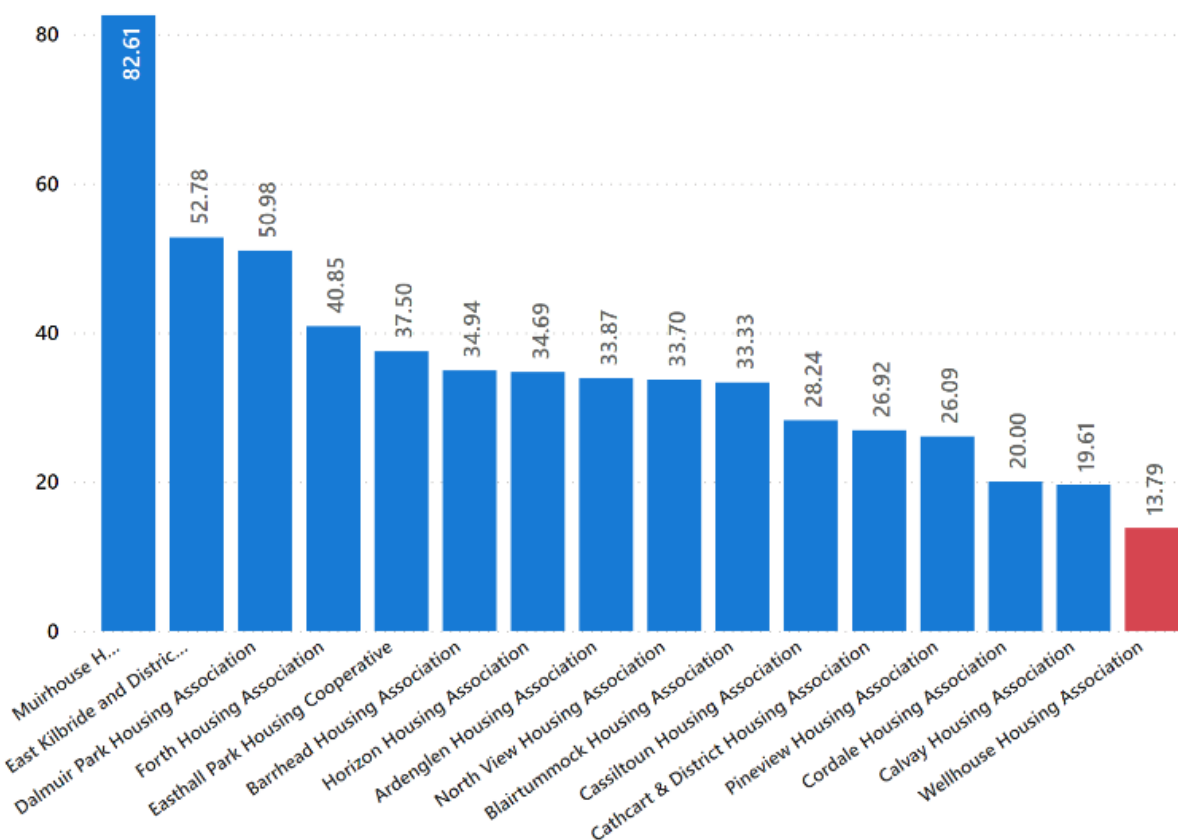


● C2 Percentage of lets to others ● C2 Percentage of lets to LA nominations ● C2 Percentage of lets to housing applicants ● C2 Percentage of lets to homeless applicants ● C2 Percentage of lets to existing tenants

Attribute	C2 Percentage of lets to existing tenants			C2 Percentage of lets to homeless applicants			C2 Percentage of lets to housing applicants			C2 Percentage of lets to LA nominations			C2 Percentage of lets to others		
	20/21	21/22	22/23	20/21	21/22	22/23	20/21	21/22	22/23	20/21	21/22	22/23	20/21	21/22	22/23
Organisation Name															
Wellhouse Housing Association	12.50	20.83	22.41	37.50	20.83	13.79	50.00	56.25	63.79	0.00	0.00	0.00	0.00	2.08	0.00
All RSLs	14.12	15.06	16.06	38.18	33.14	32.54	41.44	45.07	44.10	3.34	3.72	3.70	2.92	3.00	3.60

Lets to Homeless Households

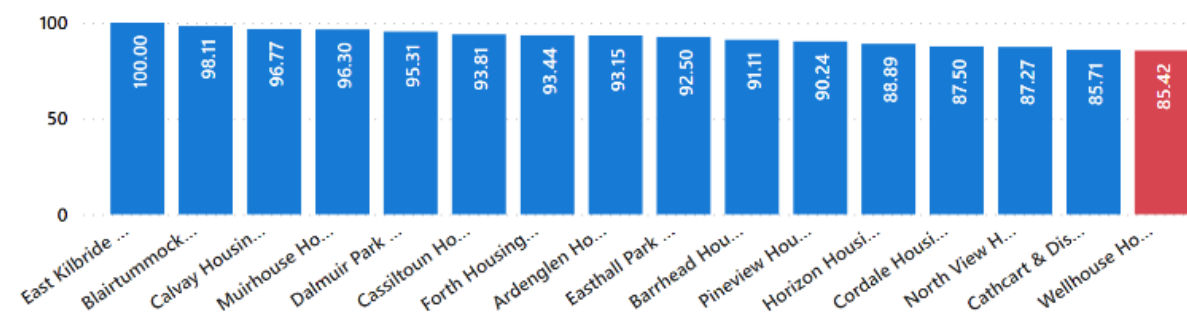
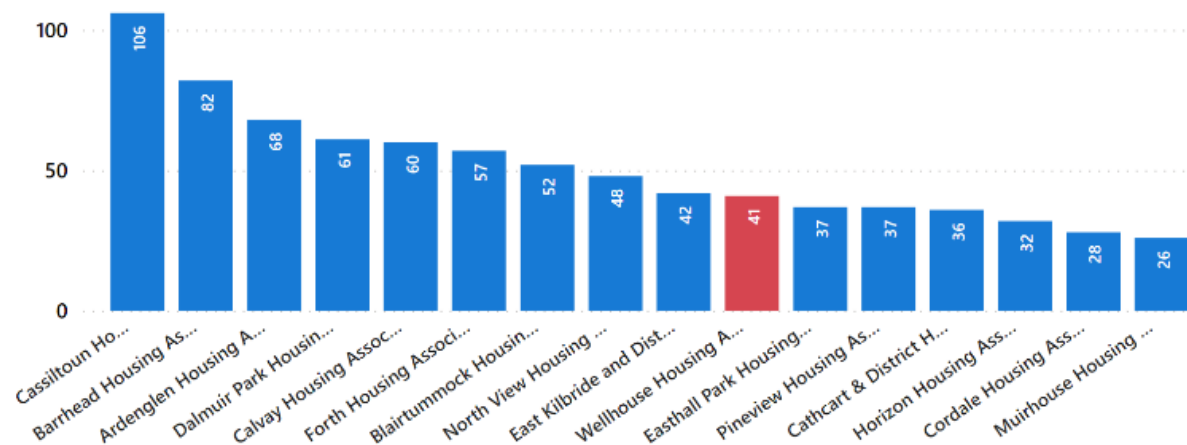
C2 Percentage of lets to homeless applicants



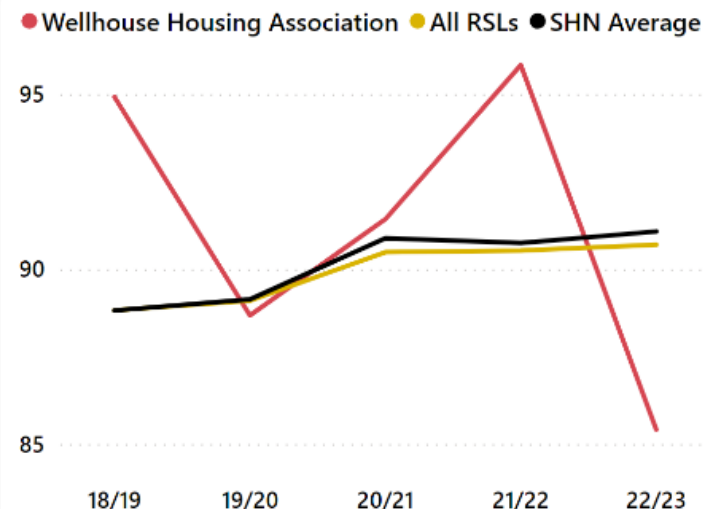
Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	37.50	20.83	13.79
Peer Group 4 - Medium urban	34.24	30.16	33.77
All RSLs	38.18	33.14	32.54
SHN Average	43.83	39.24	41.47

Tenancy Sustainment

Number of tenancies began in previous year remained more than a year - all



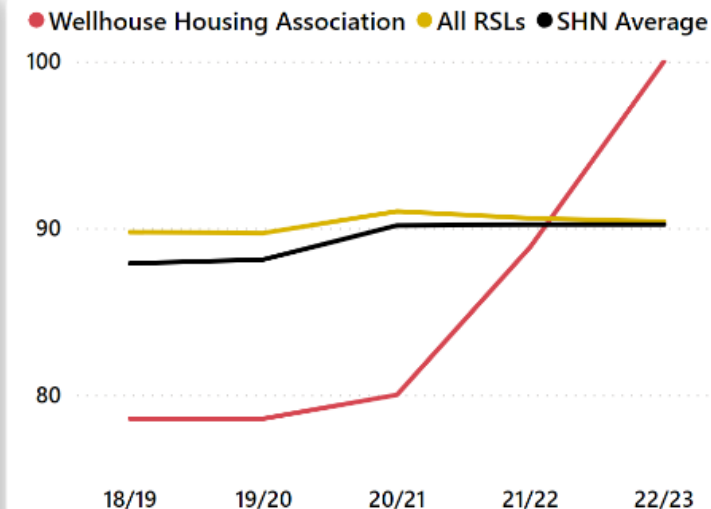
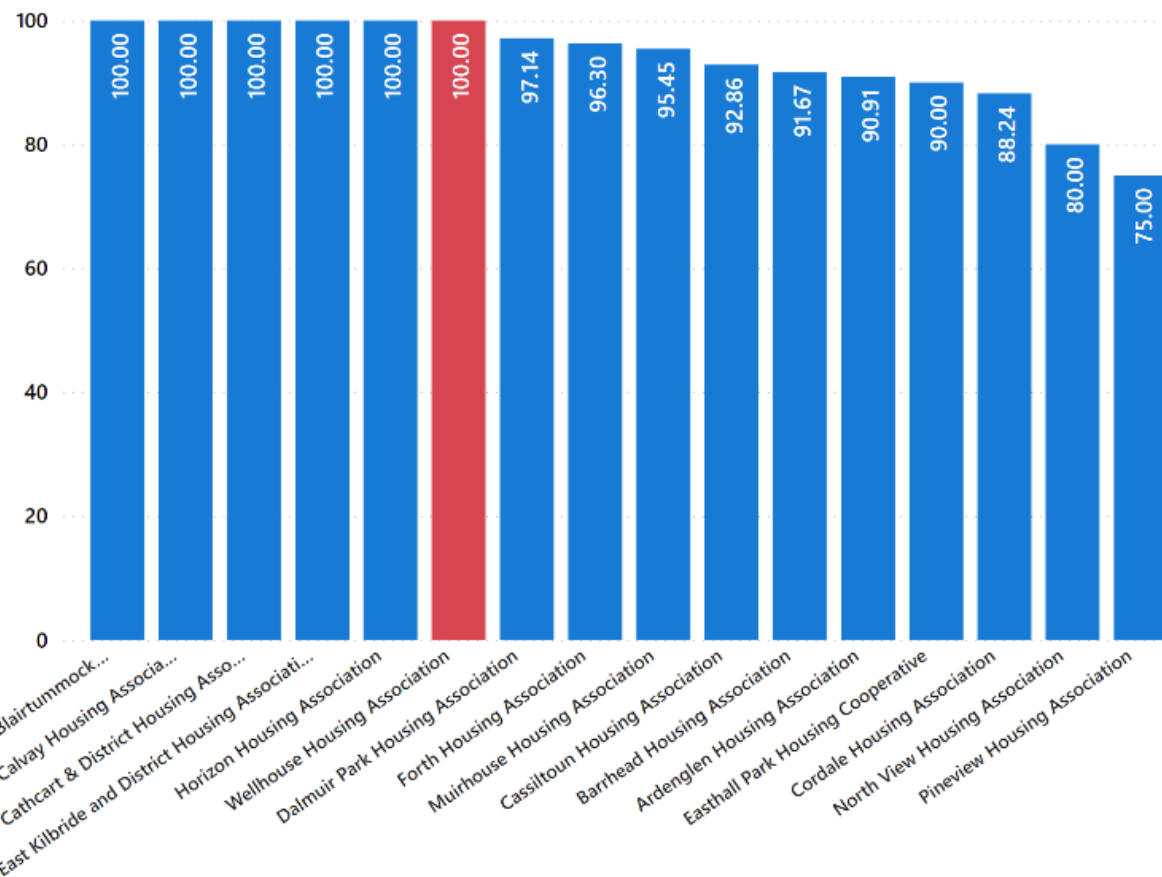
116 Percentage tenancies began in previous year remained more than a year - all



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	91.43	95.83	85.42
Peer Group 4 - Medium urban	93.75	93.77	92.49
All RSLs	90.48	90.53	90.70
SHN Average	90.89	90.75	91.08

Tenancy Sustainment (Homeless)

116 Percentage tenancies began in previous year remained more than a year - applicants assessed statutory homeless LA



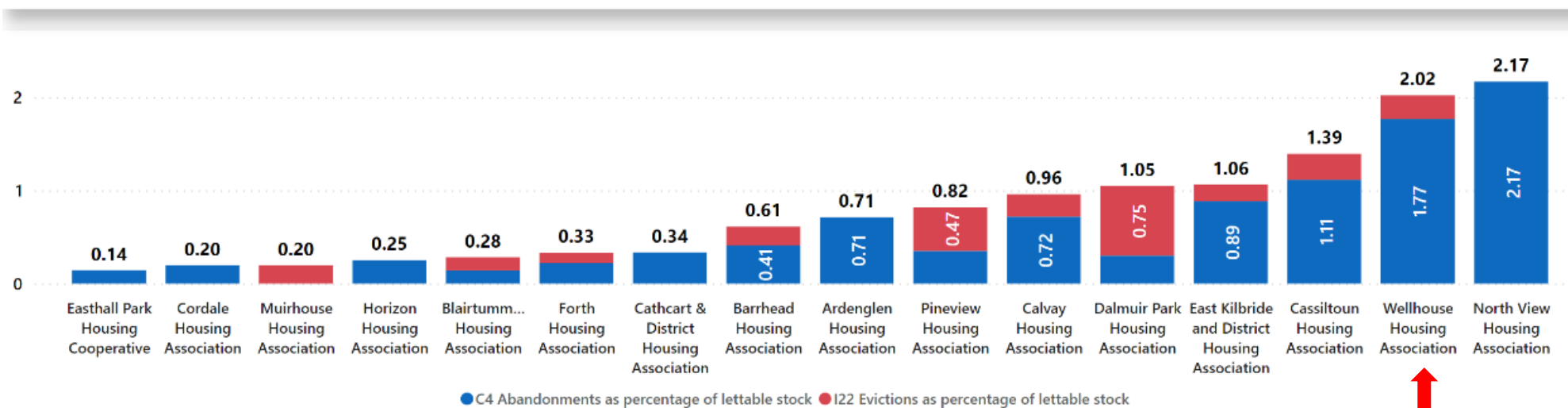
Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	80.00	88.89	100.00
Peer Group 4 - Medium urban	91.90	91.88	93.61
All RSLs	91.00	90.59	90.39
SHN Average	90.16	90.22	90.21

Abandonments and Evictions

C4 Abandonments & and I22 evictions as a percentage of stock

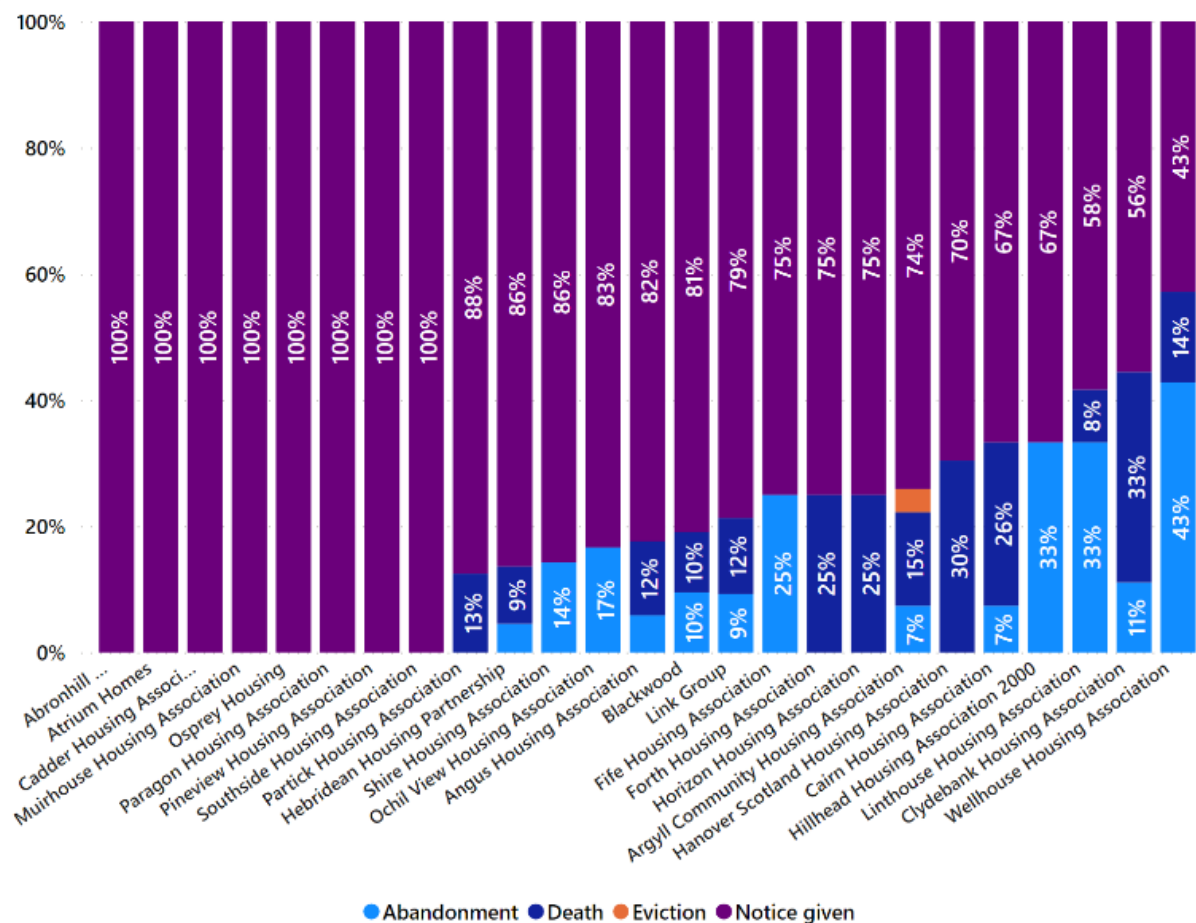


	20/21		21/22		22/23	
Organisation Name	C4 Abandonments as percentage of lettable stock	I22 Evictions as percentage of lettable stock	C4 Abandonments as percentage of lettable stock	I22 Evictions as percentage of lettable stock	C4 Abandonments as percentage of lettable stock	I22 Evictions as percentage of lettable stock
Wellhouse Housing Association	0.51	0.00	0.76	0.13	1.77	0.25
Peer Group 4 - Medium urban	0.41	0.05	0.37	0.10	0.63	0.18
All RSLs	0.36	0.03	0.40	0.09	0.43	0.11
SHN Average	0.36	0.02	0.45	0.06	0.50	0.09



Tenancy Terminations

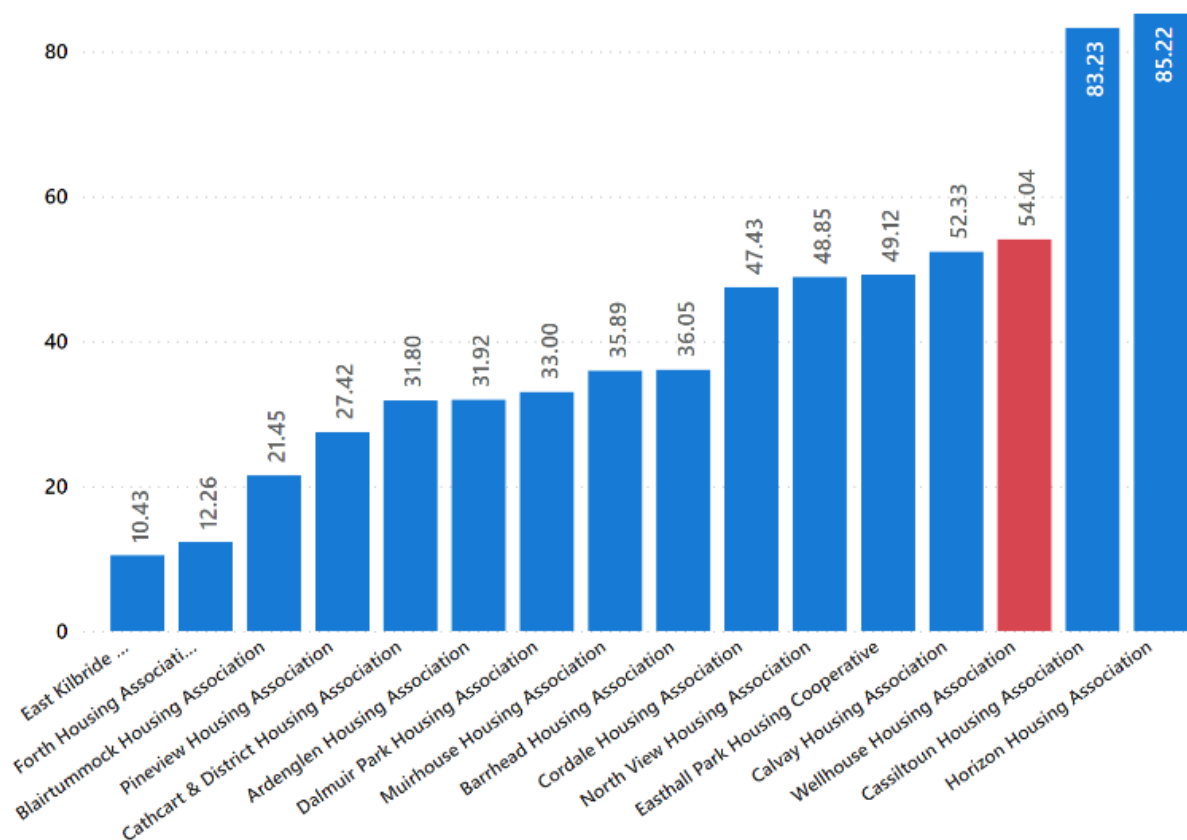
N10 Tenancy Sustainment - Terminations within 12 months



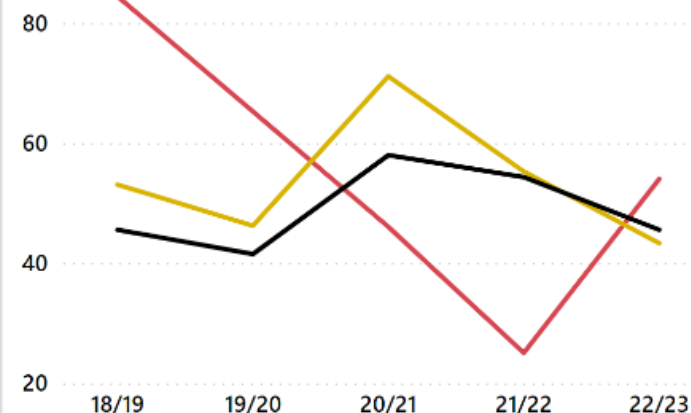
Organisation Name	22/23			
	N10 Abandonment	N10 Death	N10 Eviction	N10 Notice given
Wellhouse Housing Association	3	1	0	3
All RSLs	32	73	1	340
SHN Average	279	319	5	1,611

Medical Adaptations

121 Average days to complete approved adaptations



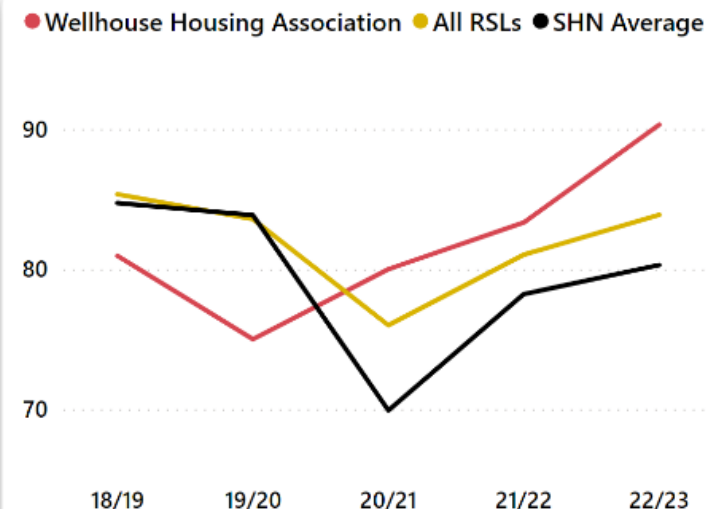
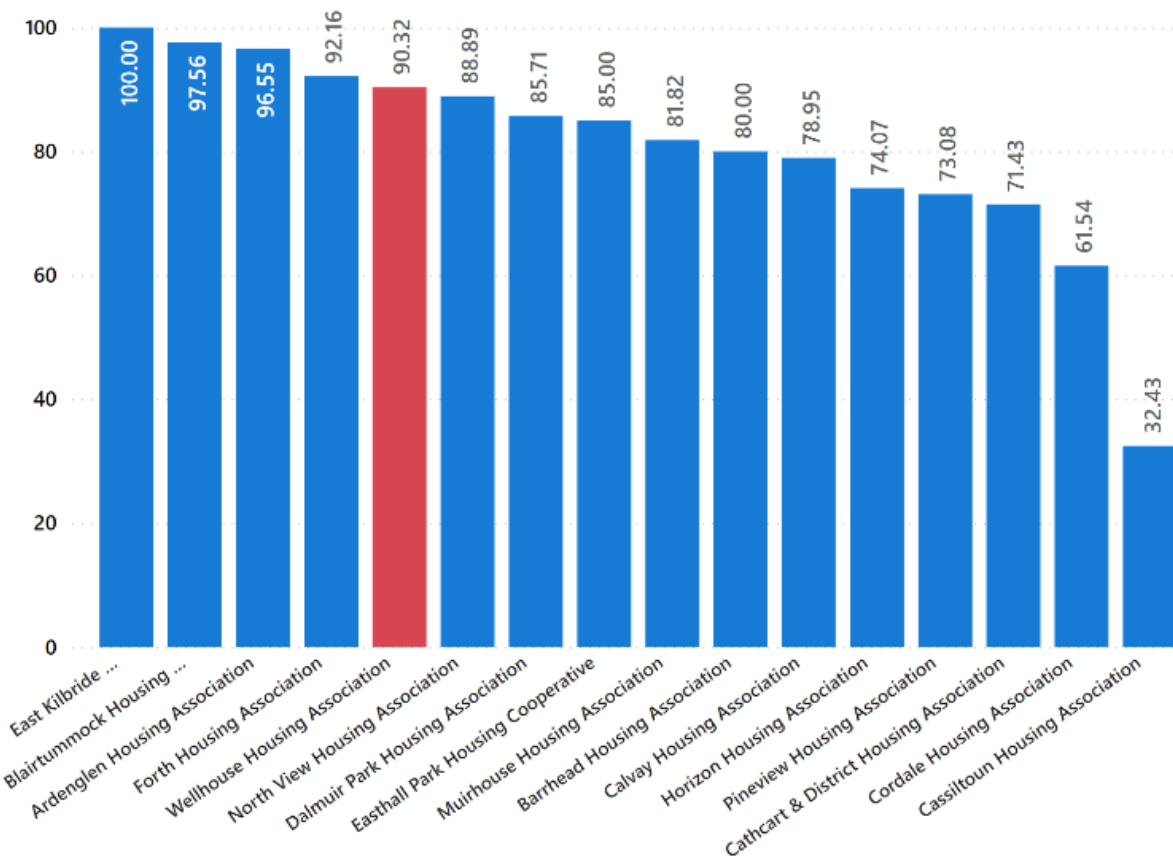
Wellhouse Housing Association All RSLs SHN Average



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	46.06	25.05	54.04
Peer Group 4 - Medium urban	36.56	40.66	40.03
All RSLs	71.15	55.28	43.33
SHN Average	58.00	54.35	45.57

Medical Adaptations

119 Percentage approved applications for medical adaptations completed

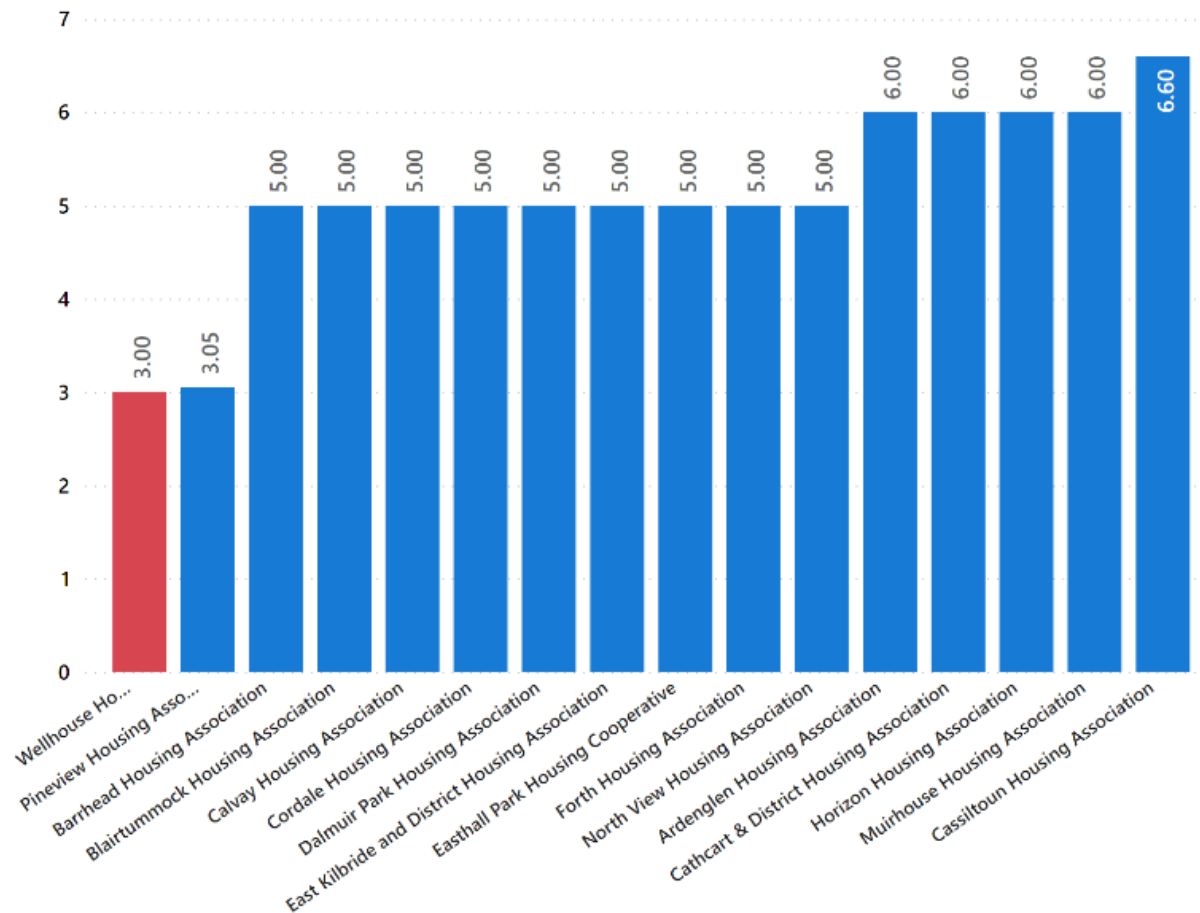


Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	80.00	83.33	90.32
Peer Group 4 - Medium urban	75.29	81.76	79.66
All RSLs	76.00	81.04	83.88
SHN Average	69.92	78.22	80.30

Rents

Rents

**C5 Percentage average weekly rent
increase to be applied next year & C17
Average weekly rent**

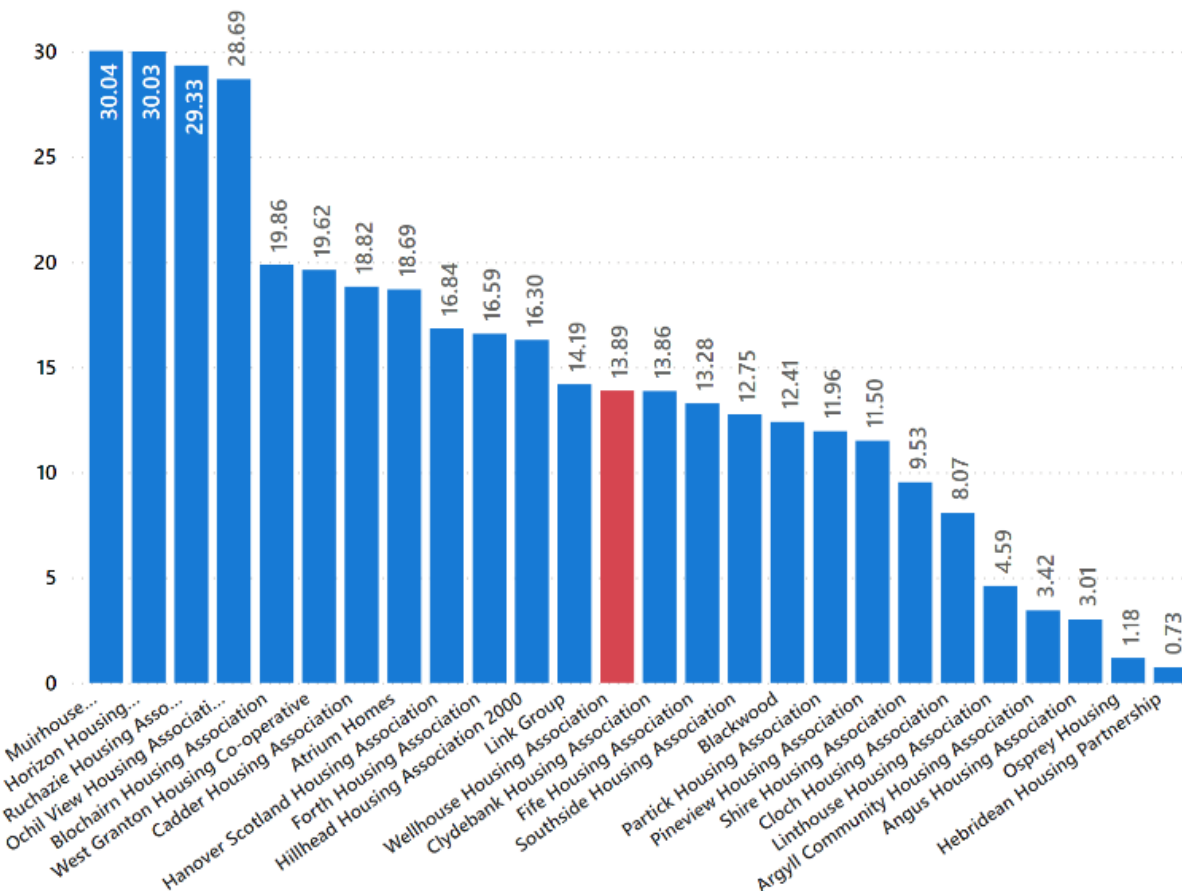


Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	1.70	3.80	3.00
Peer Group 4 - Medium urban	1.18	3.39	5.10
All RSLs	1.15	3.24	5.45
SHN Average	1.22	2.98	5.03

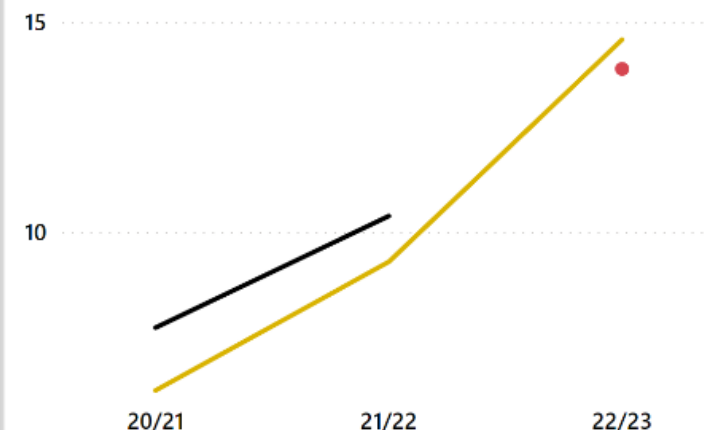
Organisation Name	20/21	21/22
Wellhouse Housing Association		81.25
Peer Group 4 - Medium urban	82.63	83.80
All RSLs	89.85	91.58
SHN Average	83.78	85.40

Rent Consultation

N18 Rent consultation response rate



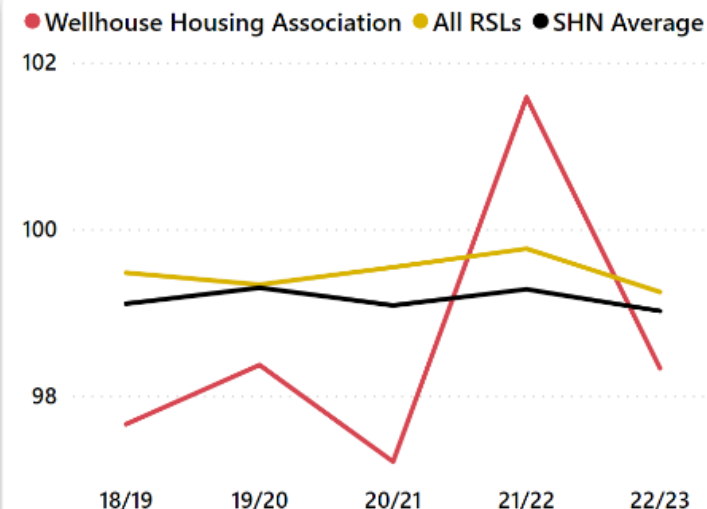
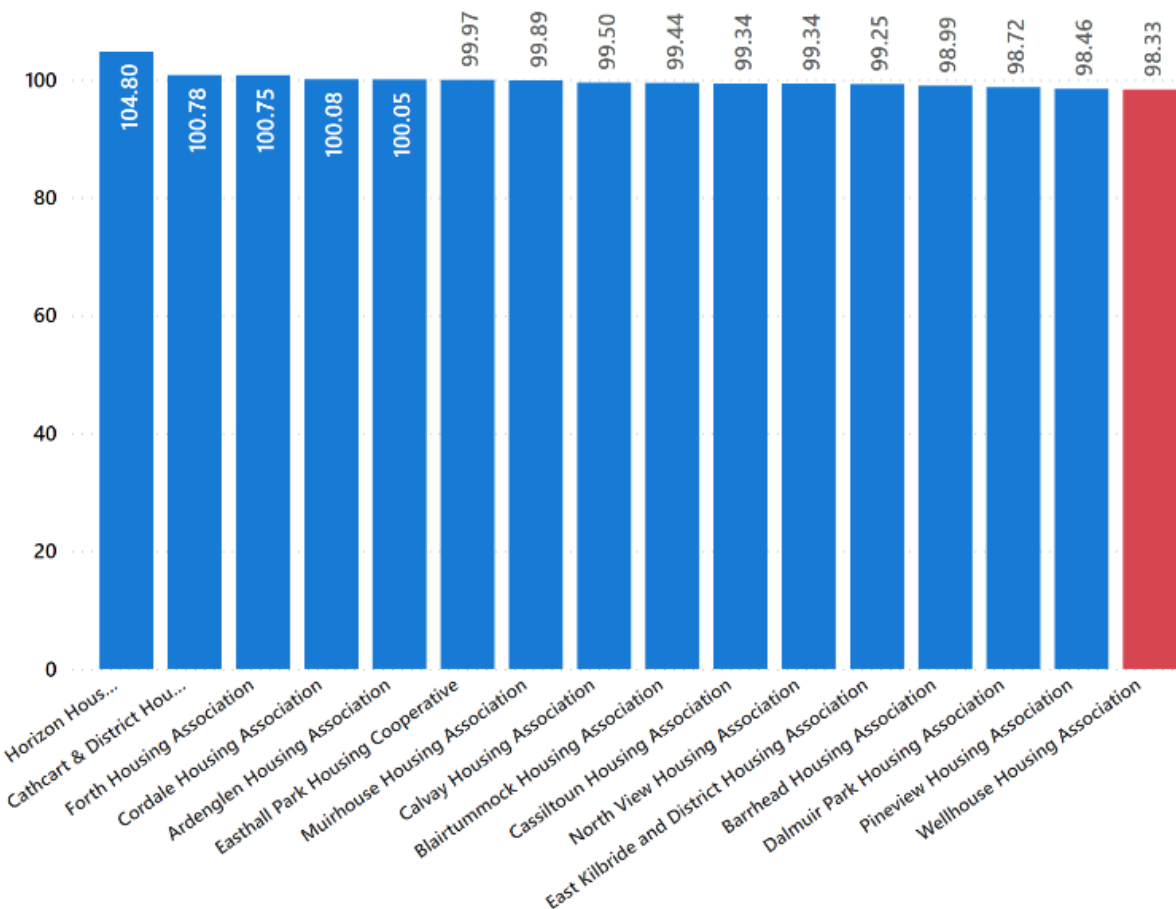
● Wellhouse Housing Association ● All RSLs ● SHN Average



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association			13.89
All RSLs	6.23	9.29	14.58
SHN Average	7.73	10.38	

Rent Collection

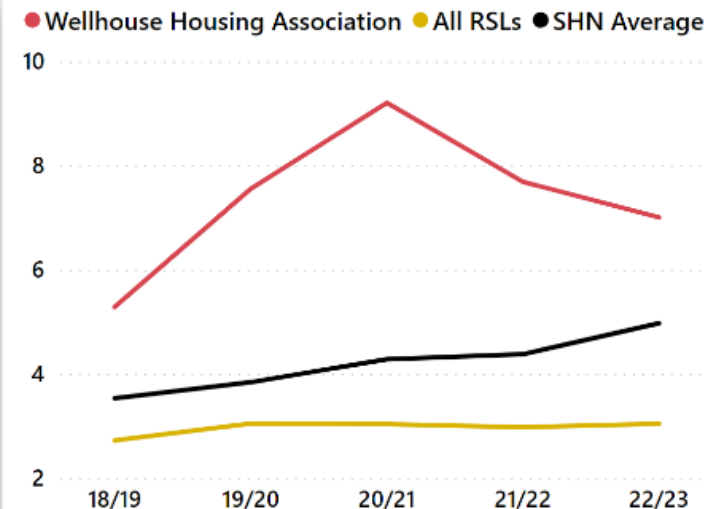
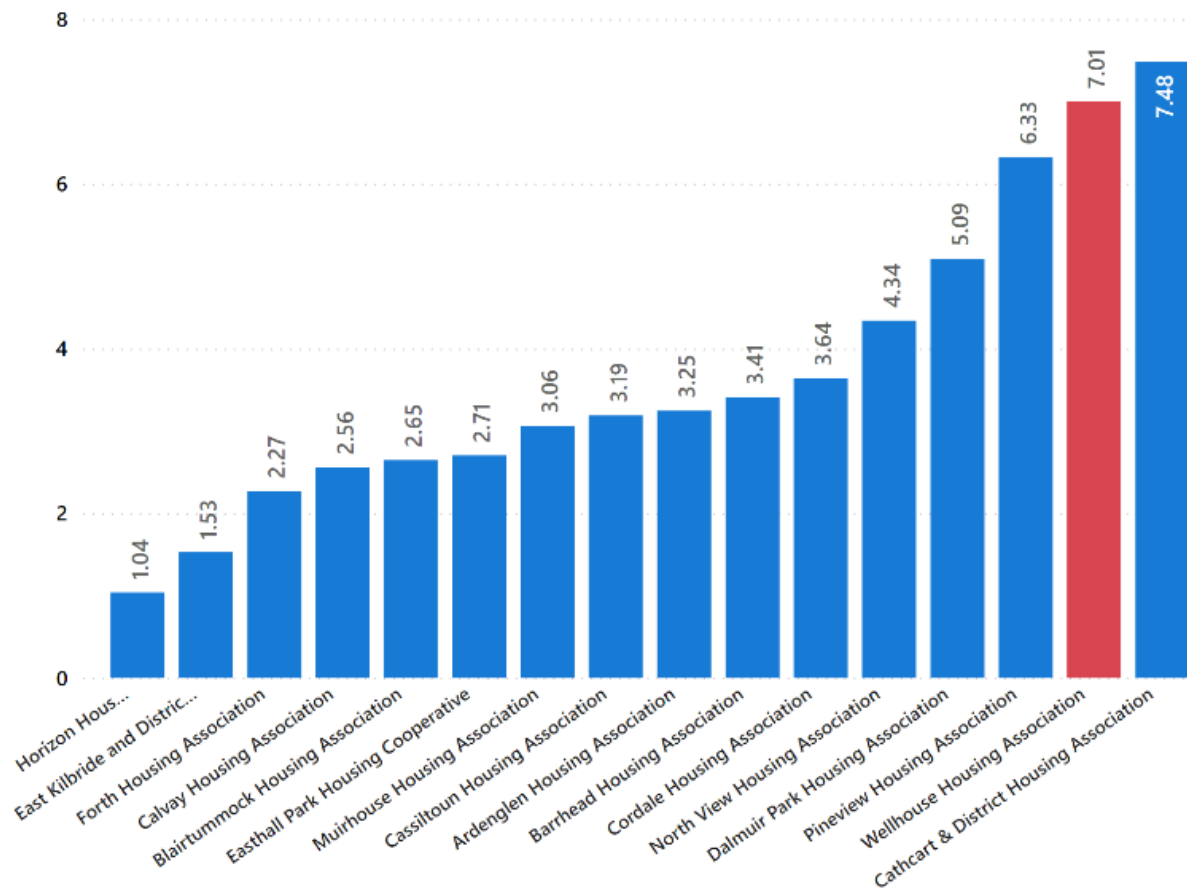
126 Percentage collected of rent due



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	97.21	101.58	98.33
Peer Group 4 - Medium urban	99.51	100.96	99.87
All RSLs	99.54	99.76	99.25
SHN Average	99.08	99.28	99.02

Arrears

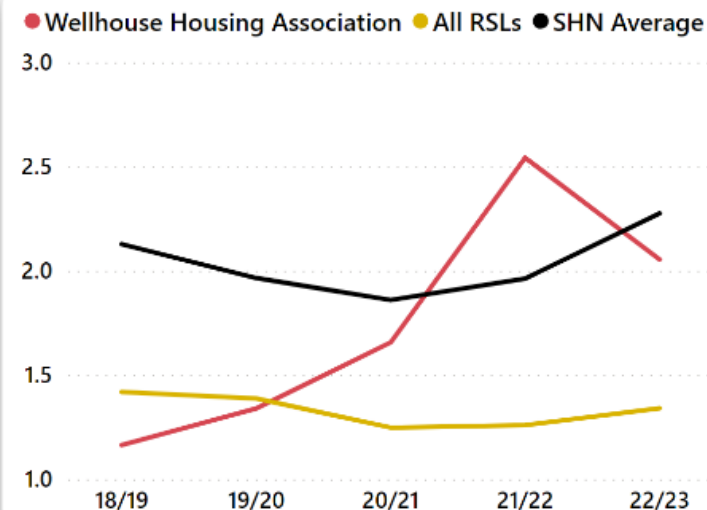
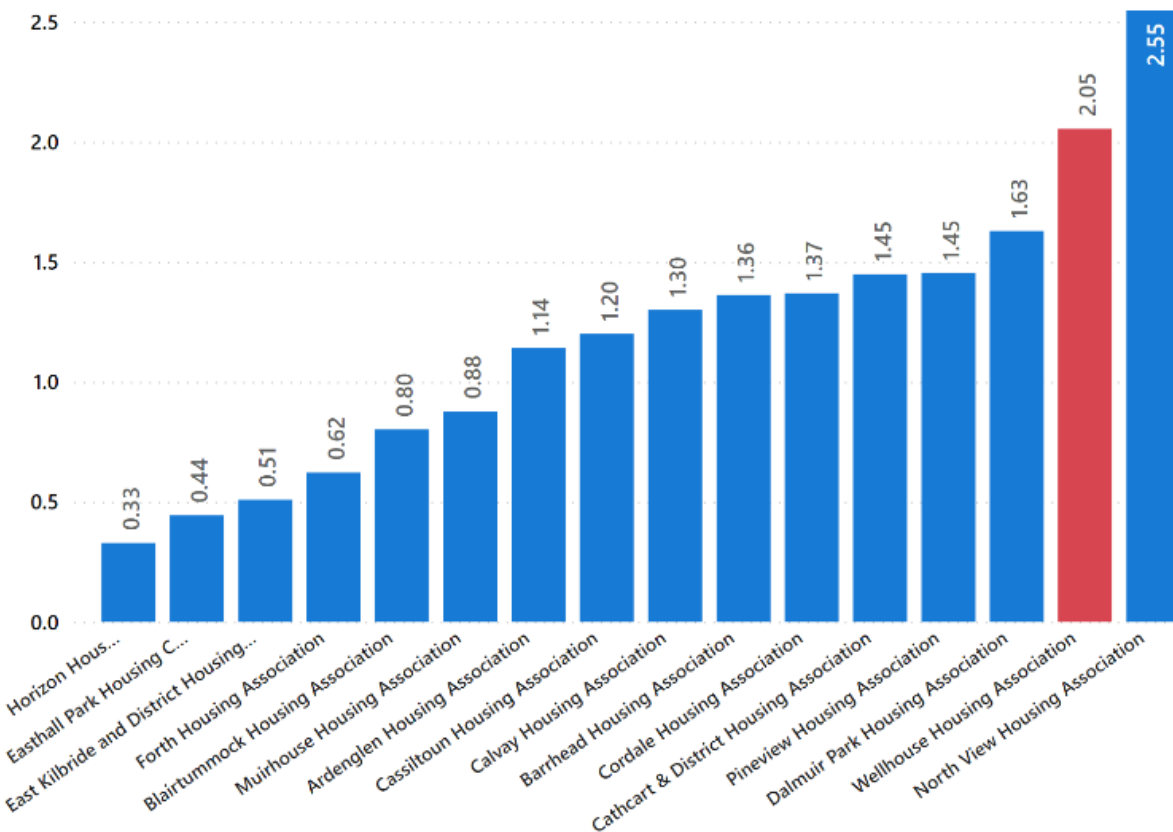
127 Current arrears percentage of rent due



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	9.20	7.69	7.01
Peer Group 4 - Medium urban	3.41	3.07	3.64
All RSLs	3.04	2.98	3.05
SHN Average	4.28	4.38	4.97

Arrears

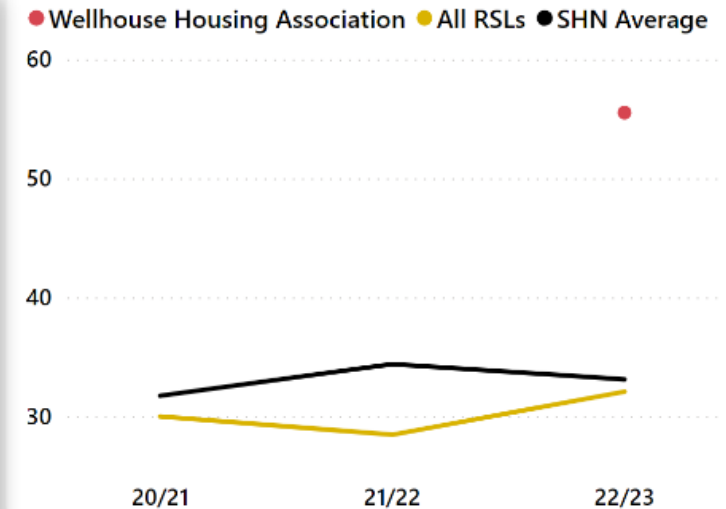
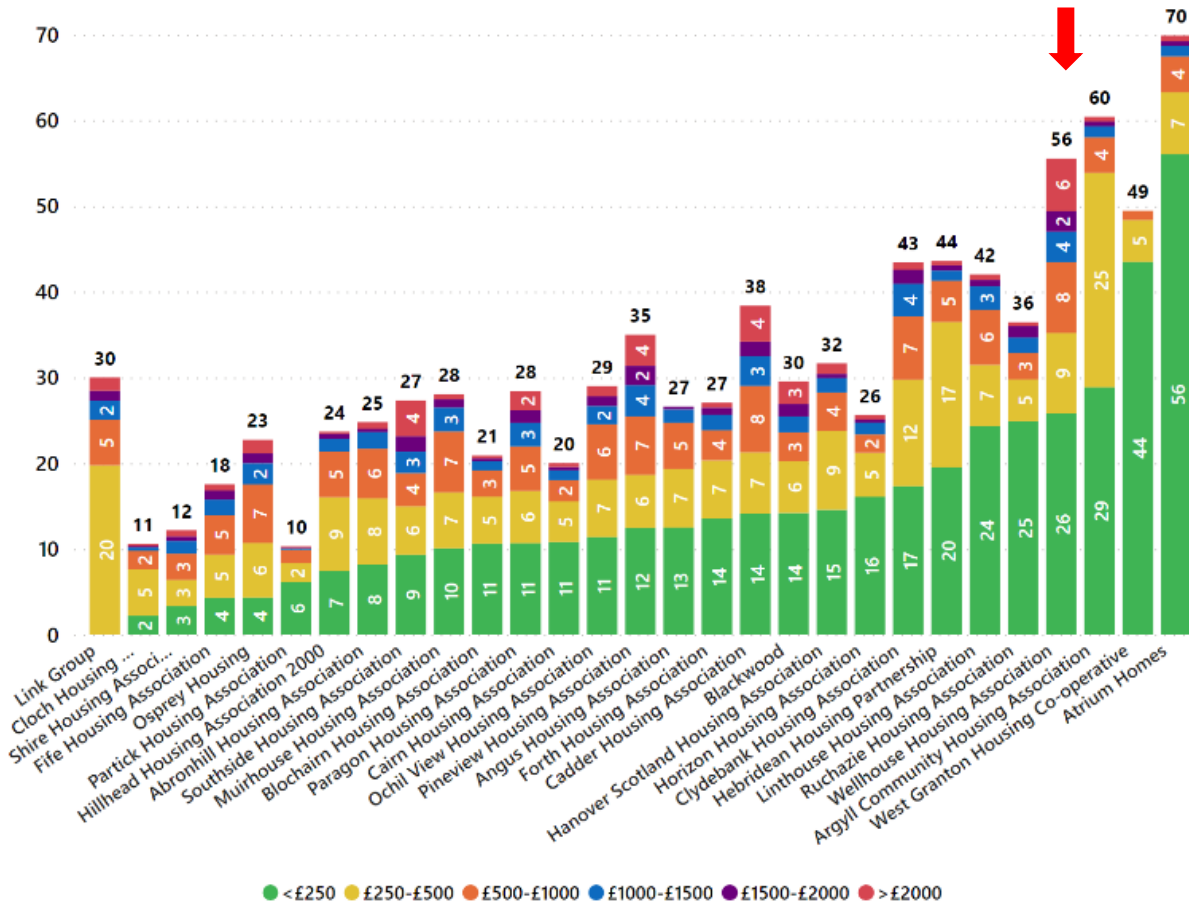
127 Former arrears percentage of
rent due



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	1.66	2.54	2.05
Peer Group 4 - Medium urban	1.17	1.03	1.20
All RSLs	1.25	1.26	1.34
SHN Average	1.86	1.96	2.28

Tenancy Arrears

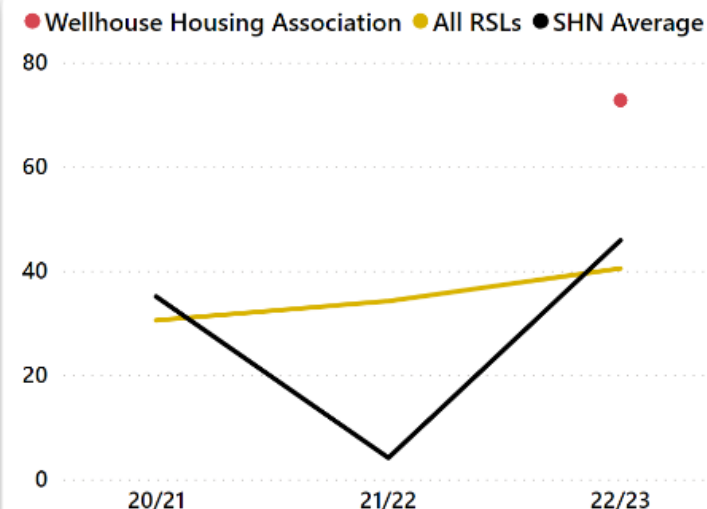
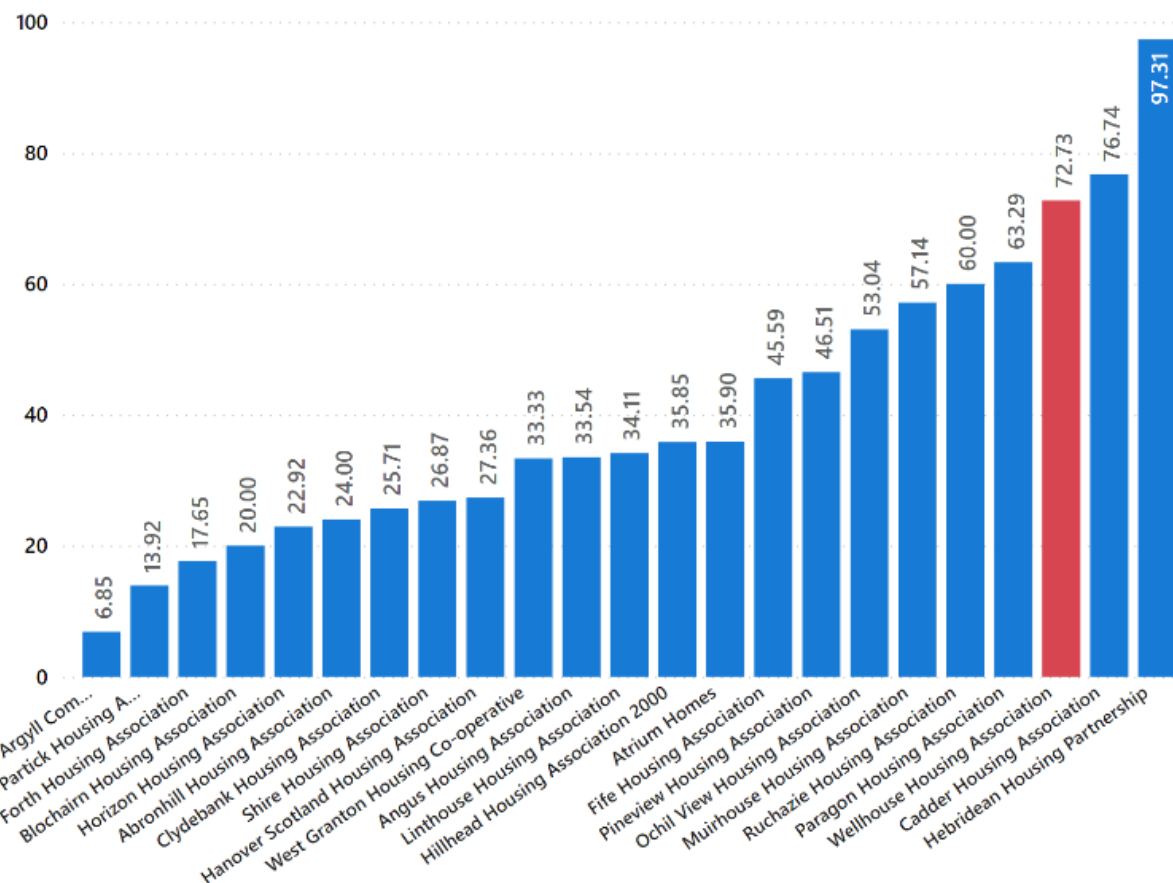
N33 Percentage of tenancies in arrears at year end



Organisation Name	22/23					
	<£250	£250-£500	£500-£1000	£1000-£1500	£1500-£2000	>£2000
Wellhouse Housing Association	25.79	9.40	8.26	3.56	2.41	6.10
All RSLs	12.37	11.15	4.61	1.85	0.87	1.24
SHN Average	14.50	7.55	4.70	2.09	1.70	2.58

Terminating with Arrears

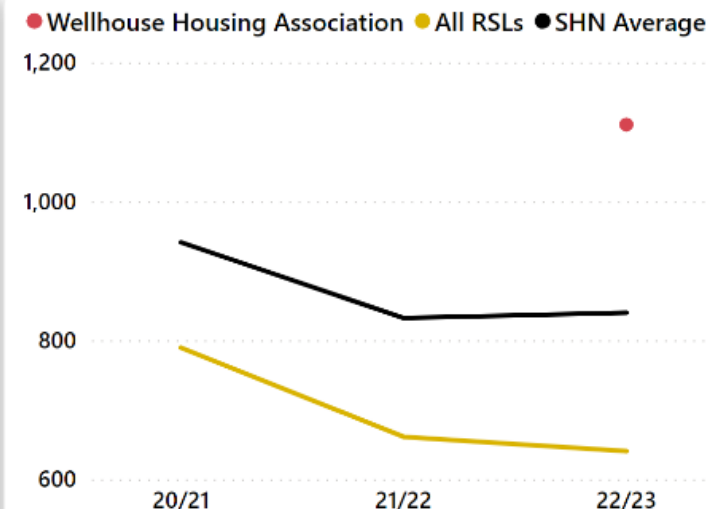
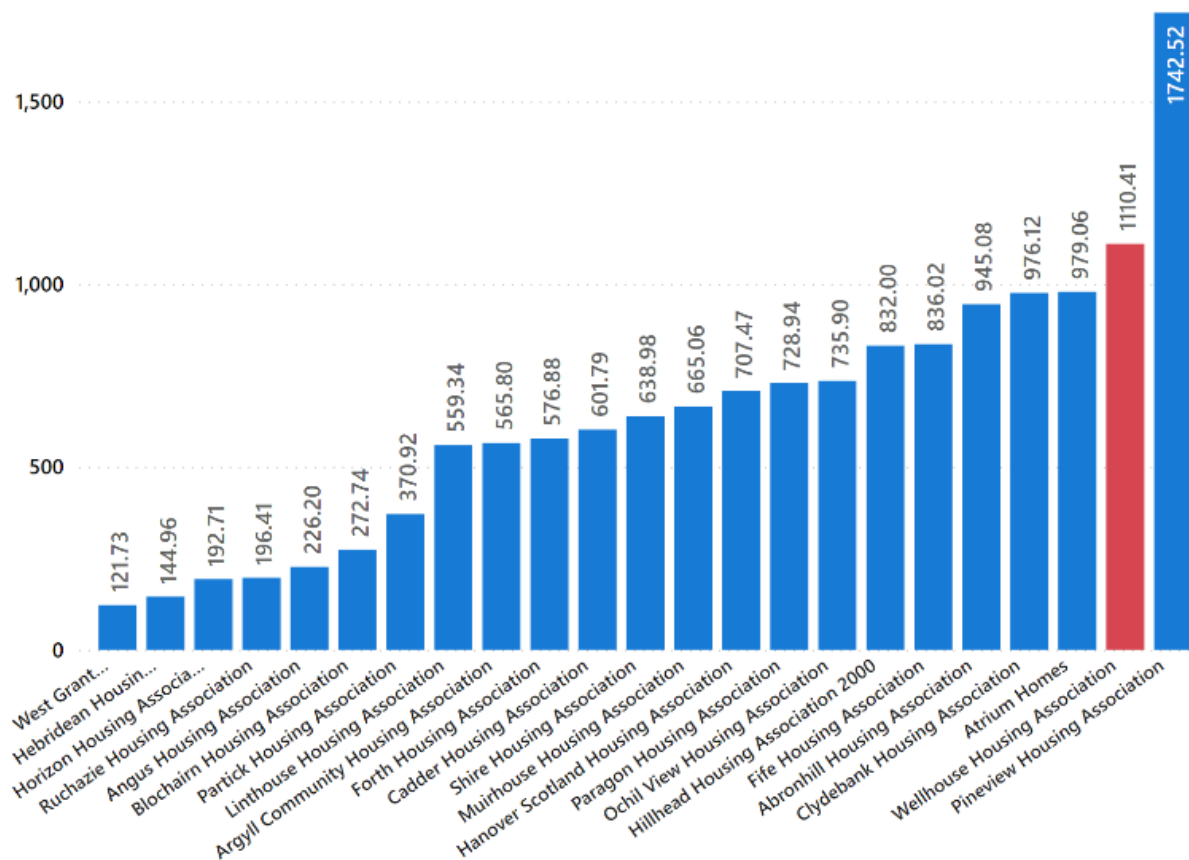
N34 Percentage of tenants terminating tenancy with arrears



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association			72.73
All RSLs	30.49	34.18	40.45
SHN Average	35.04	4.09	45.85

Terminating with Arrears

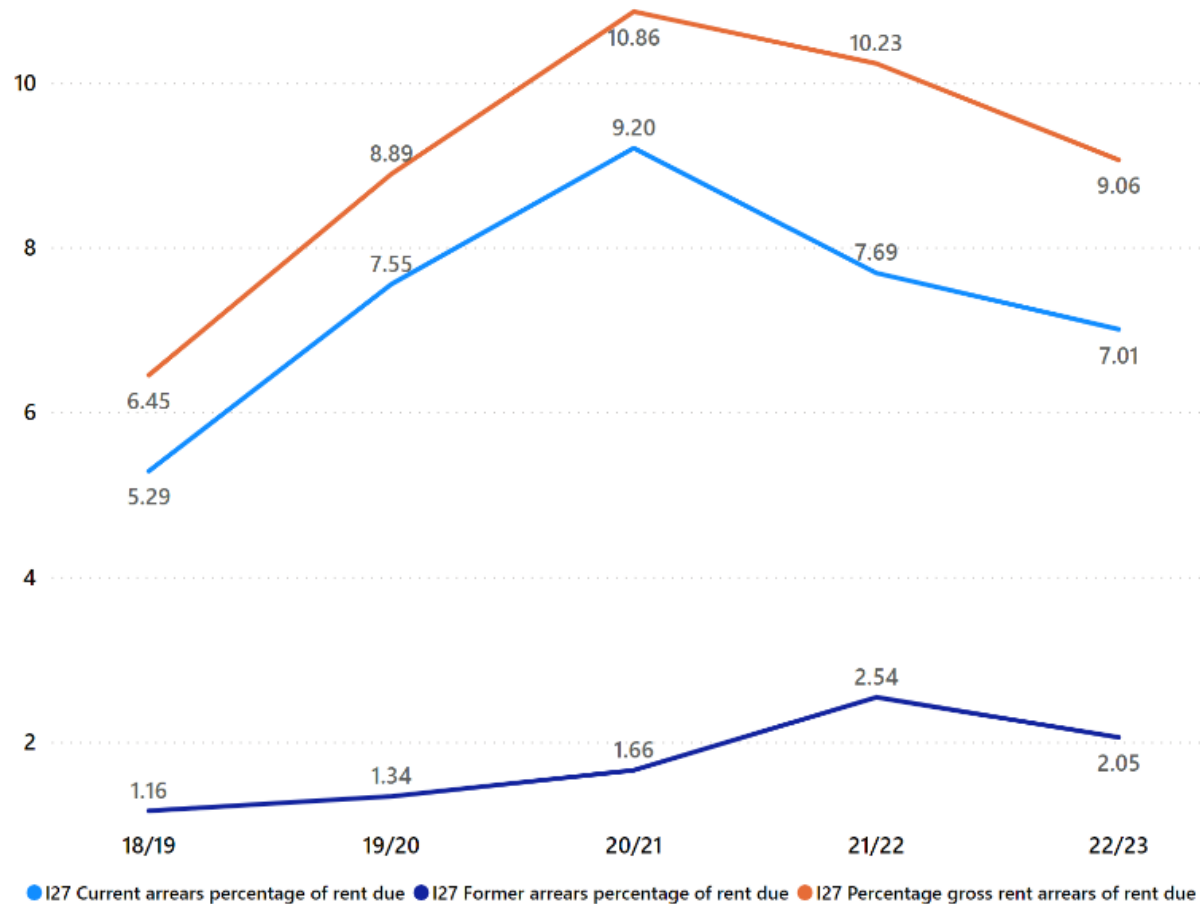
N34 Average debt owed when leaving



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association			1,110.41
All RSLs	789.24	661.03	640.31
SHN Average	940.90	831.91	839.69

Arrears (Trends)

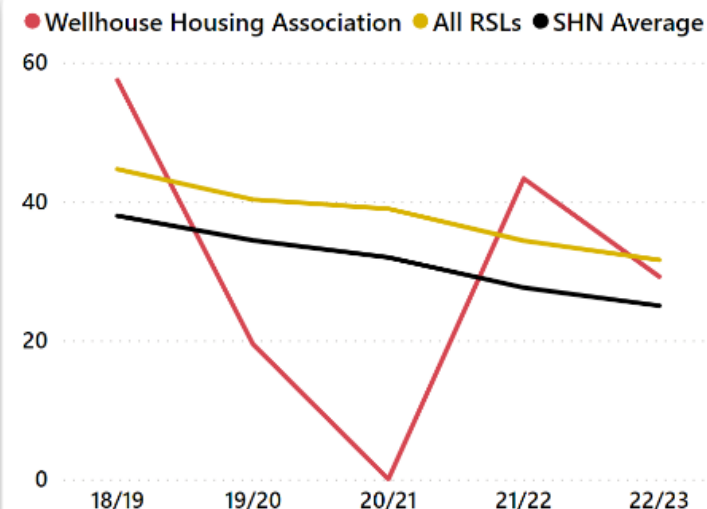
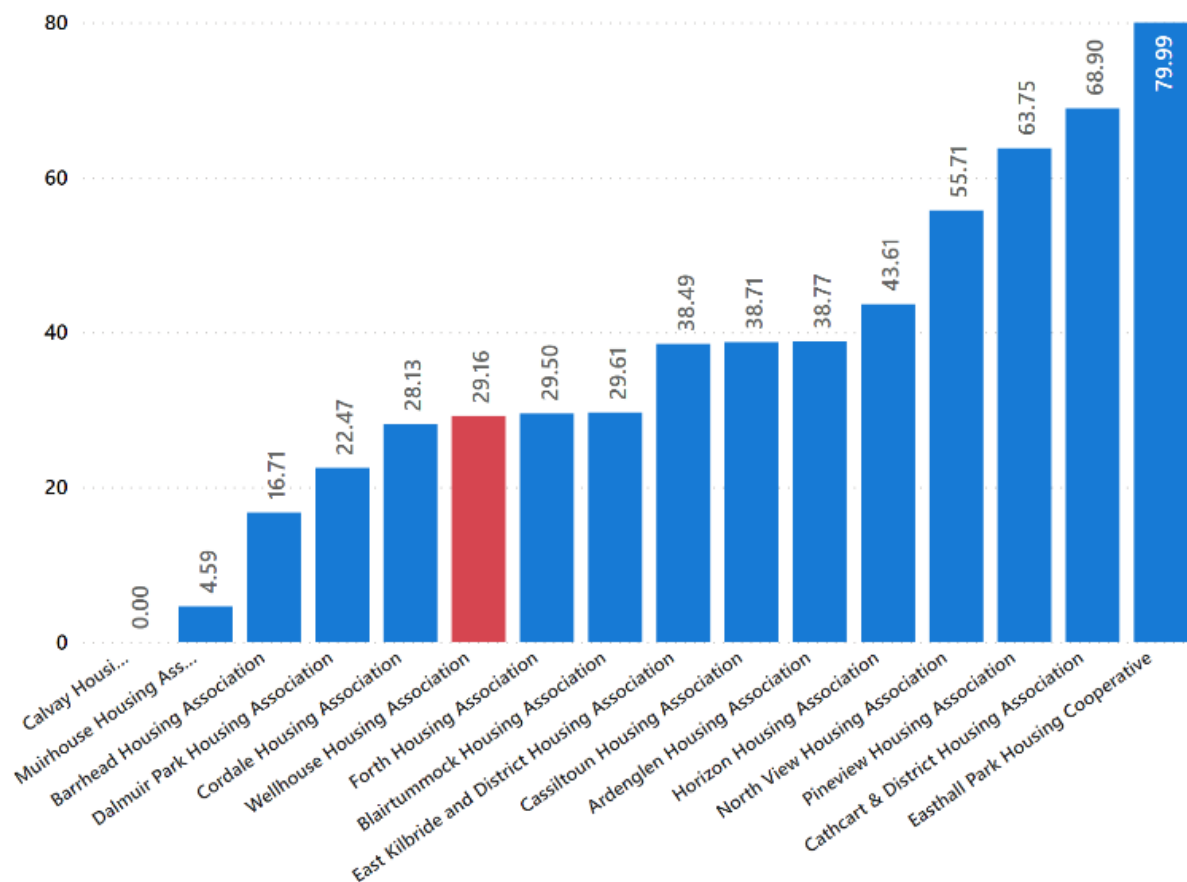
I27 Percentage gross rent arrears
of rent due



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	10.86	10.23	9.06
Peer Group 4 - Medium urban	4.58	4.11	4.84
All RSLs	4.29	4.24	4.39
SHN Average	6.14	6.34	7.25

Arrears Written Off

C7 Percentage former tenant rent arrears written off

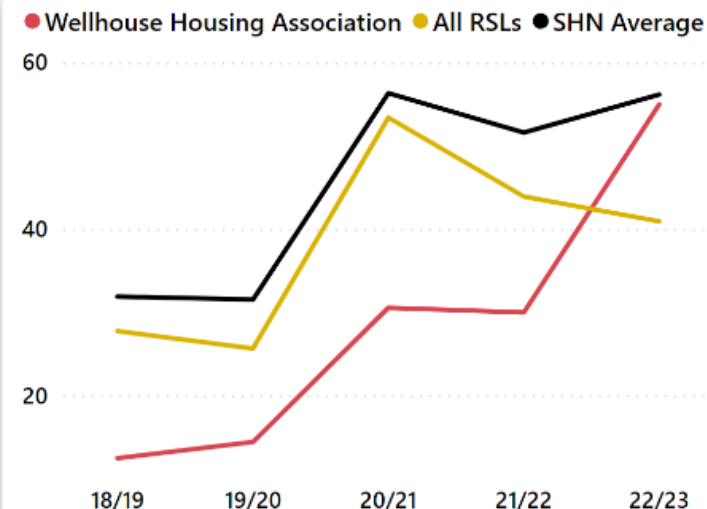
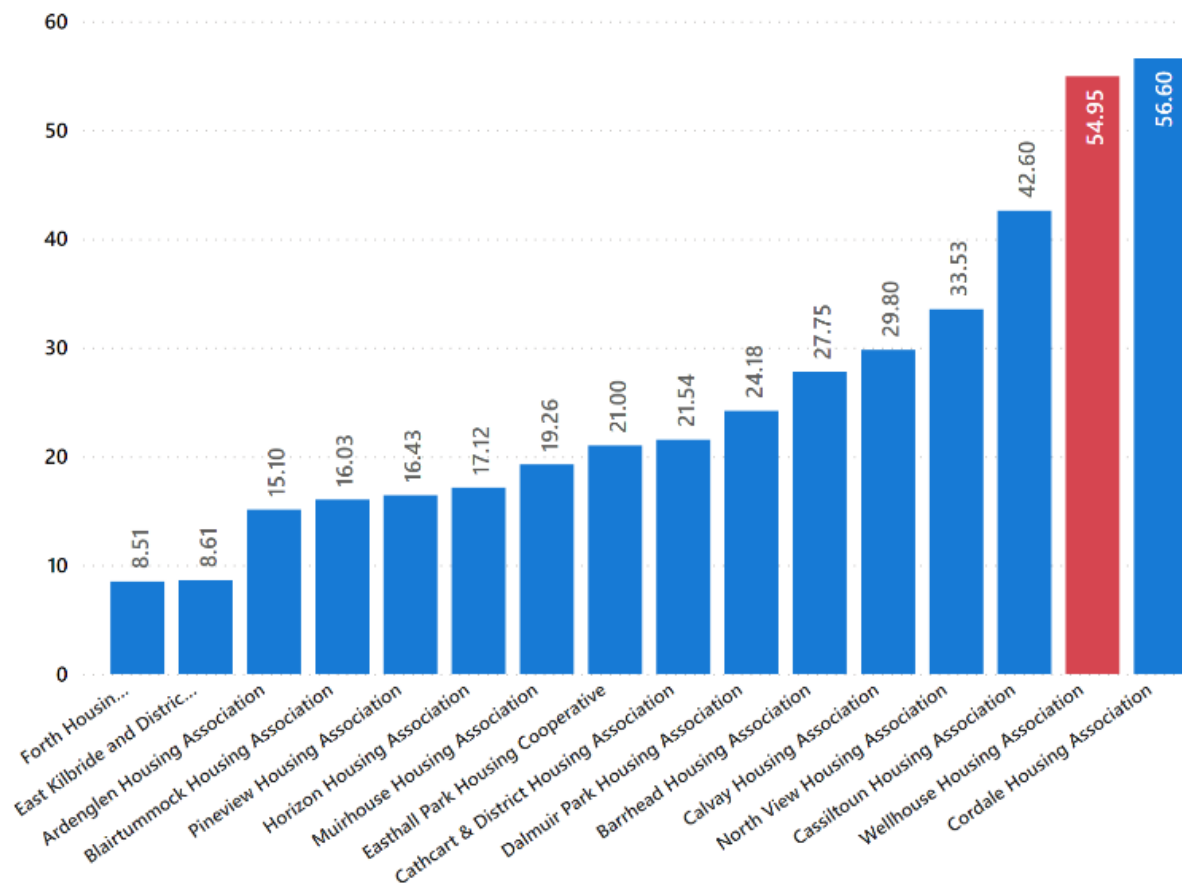


Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	0.00	43.27	29.16
Peer Group 4 - Medium urban	45.93	36.34	36.21
All RSLs	38.92	34.32	31.55
SHN Average	31.92	27.57	24.97

Voids

Relet Times

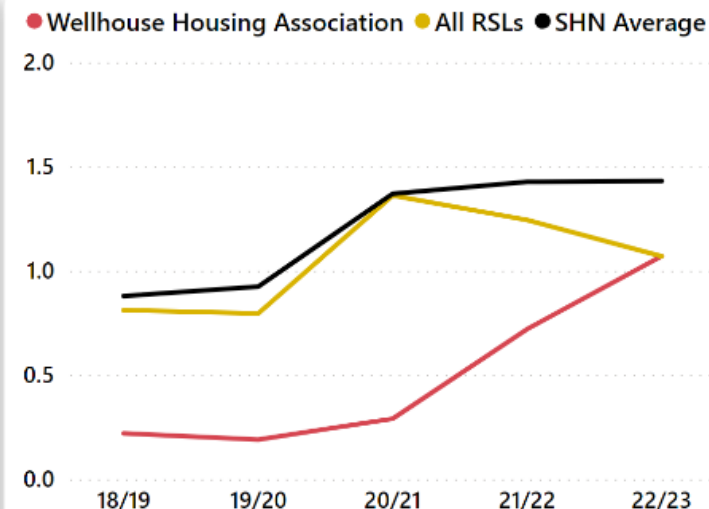
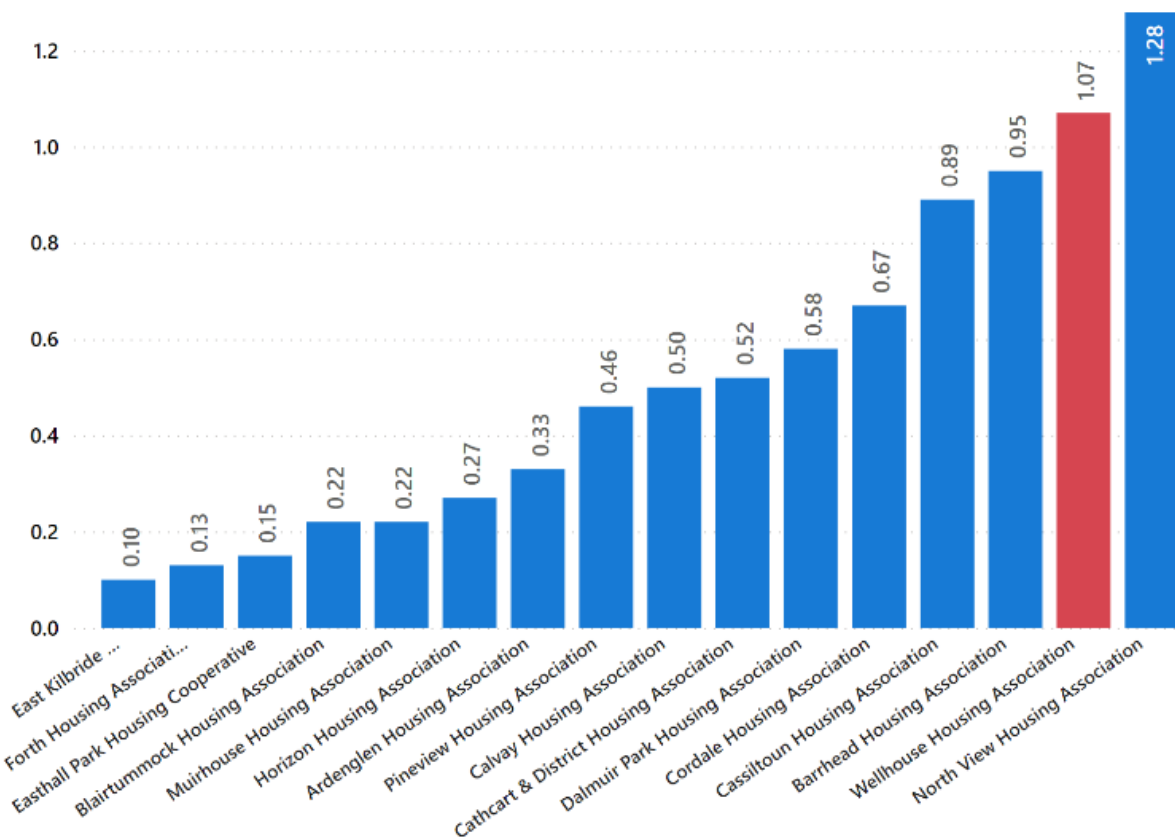
130 Average time to re-let properties



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	30.57	30.00	54.95
Peer Group 4 - Medium urban	34.00	25.66	26.95
All RSLs	53.38	43.90	40.93
SHN Average	56.29	51.58	56.12

Void Rent Loss

118 Percentage of rent due lost through properties being empty



Organisation Name	20/21	21/22	22/23
Wellhouse Housing Association	0.29	0.72	1.07
Peer Group 4 - Medium urban	0.57	0.51	0.55
All RSLs	1.36	1.24	1.07
SHN Average	1.37	1.43	1.43

Landlord Report

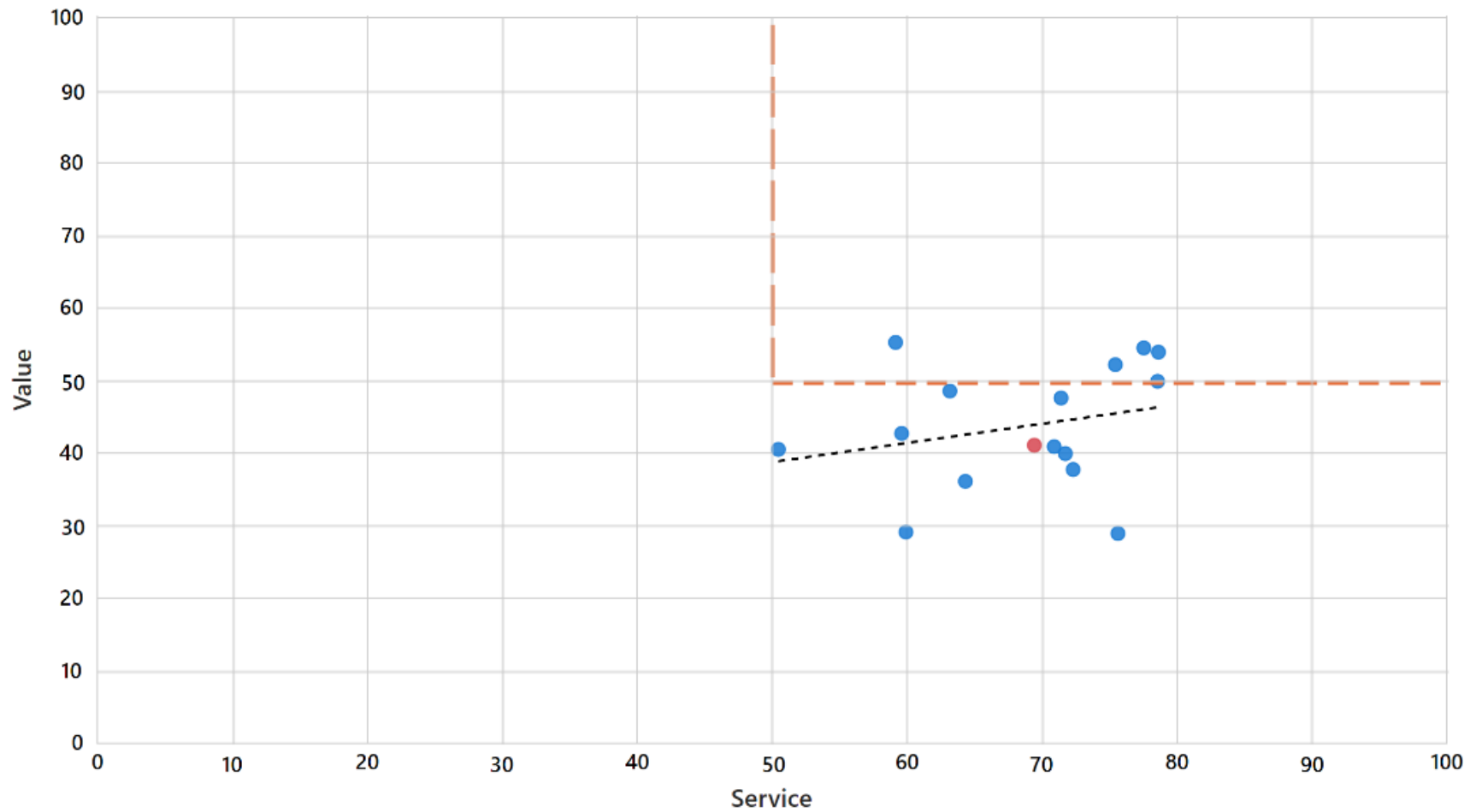


Organisation Name	Overall satisfaction	Informed	Involved	SHQS	Emergency repairs	Non-emergency repairs	Right first time	Repairs satisfaction	Anti-social behaviour	Rent increase	Average rent 3-apt	Average rent - all	Rent collected	Void rent loss	Re-let time
Cathcart & District Housing Association	95.54	98.81	97.92	56.47	2.93	4.87	76.86	72.55	100.00	6.00	83.38	76.53	100.78	0.52	21.54
Forth Housing Association	95.53	98.32	98.04	99.23	2.36	4.81	95.91	92.17	95.65	5.00	84.06	82.95	100.75	0.13	8.51
Dalmuir Park Housing Association	95.11	96.20	96.74	97.15	2.65	4.93	81.45	93.62	100.00	5.00	85.33	85.84	98.72	0.58	24.18
Ardenglen Housing Association	94.19	98.23	99.75	99.19	2.55	5.17	96.70	89.47	100.00	6.00	82.07	82.43	100.05	0.33	15.10
East Kilbride and District Housing Association	93.93	98.93	97.14	88.12	5.52	5.01	91.95	98.13	100.00	5.00	91.40	92.03	99.25	0.10	8.61
Easthall Park Housing Cooperative	92.35	96.03	97.17	88.20	3.52	7.70	69.36	79.49	100.00	5.00	72.22	76.38	99.97	0.15	21.00
Pineview Housing Association	91.50	97.36	99.41	99.88	2.84	2.76	84.62	91.71	98.17	3.05	77.23	79.65	98.46	0.46	16.43
Calway Housing Association	90.94	95.62	93.12	93.17	3.09	3.96	98.95	90.67	97.83	5.00	76.36	77.37	99.50	0.50	29.80
Blairtummock Housing Association	90.52	98.76	99.59	99.86	4.88	4.18	96.33	97.01	100.00	5.00	72.59	73.65	99.44	0.22	16.03
Muirhouse Housing Association	90.39	96.09	92.20	99.21	2.44	6.75	91.76	91.16	100.00	6.00	88.02	89.91	99.89	0.22	19.26
Horizon Housing Association	90.04	95.97	97.03	99.50	3.91	10.87	78.76	81.01	100.00	6.00	91.98	90.64	104.80	0.27	17.12
Barrhead Housing Association	86.27	97.15	98.45	95.92	2.61	7.84	58.93	82.14	94.51	5.00	93.39	91.44	98.99	0.95	27.75
Wellhouse Housing Association	85.12	93.77	93.43	96.34	1.45	2.51	99.68	86.62	79.49	3.00	77.98	81.25	98.33	1.07	54.95
Cassiltoun Housing Association	83.73	94.81	97.41	96.84	2.39	6.53	93.27	79.58	96.63	6.60	81.44	84.93	99.34	0.89	42.60
Cordale Housing Association	82.01	92.80	74.68	95.26	4.18	8.99	80.89	78.57	100.00	5.00	81.64	86.72	100.08	0.67	56.60
North View Housing Association	79.14	96.04	97.48	98.41	1.36	3.04	94.50	95.13	100.00	5.00	89.91	91.25	99.34	1.28	33.53

Landlord Report

Service vs Value for money

Comparison with Peer Group



• Strengths

- EESSH -99.24%
- SHQS– 96.34%
- Repairs performance remains strong
- Repairs right first time -99.68%
- Turnover low
- Gas safety

• Areas to monitor

- Overall tenant satisfaction has reduced
- Offers refused increased
- Tenancy sustainment reduced
- Re-let times increased
- Rent arrears decreasing but still above peer group and SHN average




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Housing Conveners,
Registered Social Landlord Chief Executives

19 September 2023

Programme for Government 2023-2024: Equality, Opportunity, Community

On Tuesday 5 September, the First Minister made a statement to Parliament outlining this year's [Programme for Government](#). This package of measures aims to help build a more equal society through concerted efforts to eradicate poverty, tackle the cost of living crisis, and create opportunities for businesses and individuals.

The Programme for Government sets out a number of key housing-related commitments including:

- working with local government and stakeholders to reduce the number of people in temporary accommodation by preventing homelessness wherever possible and, where homelessness cannot be prevented, acting quickly to move people into settled homes;
- continuing to promote Housing First, which offers a mainstream settled tenancy and wraparound support, as the default response for people experiencing homelessness who have multiple and complex needs, including people whose homelessness is made harder by experiences of trauma and problem substance use;
- introducing the Housing Bill to create powers for the introduction of long term rent controls – creating new tenants' rights and introduce new duties aimed at the prevention of homelessness;
- investing £752 million this year through our Affordable Housing Supply Programme as we continue to support the delivery of affordable homes to meet housing needs and our longer-term target of 110,000 affordable homes by 2032, of which at least 70% will be available for social rent and 10% in our rural and island communities;
- publishing a Rural and Islands Housing Action Plan this autumn to help retain and attract people in rural and island communities – making available up to £25 million

Scottish Ministers, special advisers and the Permanent Secretary are covered by the terms of the Lobbying (Scotland) Act 2016. See www.lobbying.scot

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from our Affordable Housing Supply Programme budget over the period 2023- 28 to identify homes for key workers in rural communities;

- completing a stock survey of relevant medium and high rise buildings; and introduce a Cladding Remediation Bill to help safeguard homeowners and residents by creating a new power to undertake urgent measures to remediate unsafe cladding that presents a risk to life;
- introducing a landmark human rights bill in 2023-24, which will incorporate a range of economic, social and cultural rights into Scots law for the first time; and
- considering the recommendations of the short-life Housing Review Group, which will be provided in the coming weeks, identifying those actions that can be taken by local authorities to address existing housing pressures within their current powers and budget – particularly around greater efficiency and effectiveness of resource use.

Given the key role that registered social landlords and local authorities play in helping us to deliver on many of the important commitments within this year's Programme for Government, I wanted to take this opportunity to write to you in order to provide some further detail and clarity.

Future Housing Bill

The introduction of a new Housing Bill will deliver on many of the rented sector reform commitments consulted on in the [New Deal for Tenants Draft Rented Sector Strategy](#) – such as greater flexibility to personalise a home and to keep a pet, as well as introducing new duties on the prevention of homelessness.

Programme for Government also set out that the Bill will introduce a framework for delivering long term rent controls, and I would like to take this opportunity to make clear that this will apply to the private rented sector only.

I am acutely aware of the fine balance between affordability and investment in the social sector, and the clear need to set rents at a level that ensures essential work can continue in relation to new build developments, improvement programmes and work towards energy efficiency and carbon neutral targets. I take great comfort from the Statement of Intent published earlier this year by social landlords in partnership with the Scottish Government, which set out the overarching principals and actions for the rent setting period 2023/24. These principles clearly outline a person centred approach, demonstrating integrity and transparency, as well as the wider approaches in place to support people during the difficult economic times we continue to live through.

I very much look forward to continuing to work with you, recognising the crucial role of social sector and local authority landlords in supporting the provision of good quality, affordable homes in Scotland.

Homelessness

We know the number of households, and particularly children, in temporary accommodation in Scotland is too high. This is unacceptable and we are firmly committed to reducing it.

The rise in the number of households in temporary accommodation is not unique to Scotland – no country is immune to the impacts of Covid and the cost of living crisis. This, coupled

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with a hard Brexit and over a decade of austerity from the UK Government, has put unprecedented pressure on public finances.

In our response to the Temporary Accommodation Task and Finish Group recommendations published in July, we committed to prioritising action that will have the greatest impact to reduce the number of households in temporary accommodation by 2026. This includes providing funding for councils and social landlords to bring empty homes back into use, asking social landlords to increase allocations to homeless households, and supporting councils to develop targeted plans to reduce temporary accommodation pressures.

None of this can be achieved in isolation. It is critical that local government and other partners work with us to reverse the trend of high numbers in temporary accommodation and deliver on our long term strategy for tackling homelessness. We are working with key partners to consider the changes required in the short term and what we need to do differently to empower local decision making to reduce the use of temporary accommodation. I have been meeting with housing convenors across the country to discuss the challenges in reducing the number of households in temporary accommodation and have invited bespoke proposals specific to local need. We are also continuing to meet with the local authorities most under pressure, at both an official and political level, to discuss bespoke proposals to address the specific issues in their area.

In the longer term, preventing homelessness before it happens and taking a rapid rehousing approach when homelessness does occur, is the best way to reduce the number of people in temporary accommodation. That is why we remain committed to introducing new prevention of homelessness duties. Scotland's approach to the prevention duties, based on recommendations from a broad range of stakeholders, including people with lived experience of homelessness, looks to make prevention a shared public responsibility, deliver earlier intervention across systems and help ensure that people facing homelessness have more choice and control over where they live. I look forward to working with you as we continue to progress this work which has the potential to be transformative to the lives of people at risk of, or experiencing homelessness in Scotland.

I trust you find this further information helpful. I look forward to engaging with you in more detail, as we seek to deliver on the commitments set out in the Programme for Government.

Yours sincerely,



PAUL MCLENNAN

Scottish Ministers, special advisers and the Permanent Secretary are covered by the terms of the Lobbying (Scotland) Act 2016. See www.lobbying.scot

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To: Chief Executives/ Directors of Registered Social Landlords
and Chief Housing Officers/ Directors of Housing of Local Authorities

13 October 2023

Dear colleague,

Reinforced autoclaved aerated concrete (RAAC) - request for information

We are working with the Scottish Government to help in the dissemination of information on the risks arising from the presence of RAAC in buildings and to gather better information on its presence in domestic buildings. Data is being gathered across the public sector in Scotland to understand the extent of the issue.

RAAC is a lightweight structural construction material used between the 1950s and 1990s in the floors, walls and roofs of some buildings in Scotland, including some residential properties. It is no longer used in buildings in Scotland. While it is likely that RAAC is not widespread in homes provided by social landlords, several landlords have identified the presence of RAAC in some of the homes they provide. The age of the property and its construction type are good initial indicators of the potential for RAAC to be present, although it may be in other homes where original building components have been replaced, for example where flat roofs have been replaced during the time when RAAC was in use. Collaborative Reporting for Safer Structures (CROSS-UK) provides more information on its [RAAC theme page](#). Information is also available on the Institution of Structural Engineers (IStructE) website.

The presence of RAAC does not necessarily present an immediate risk. However, the safety of tenants and residents is of paramount importance, and so it is critical that landlords have a good understanding of the presence and condition of RAAC in the homes they provide and that they have an appropriate plan for its management. This good understanding is also important to enable landlords to communicate effectively with their tenants to provide appropriate reassurance and information about any action that the landlord may need to take.

We are aware that some landlords are well-advanced in their work to identify and manage the risks around RAAC. For those that have yet to begin this work, or are in the early stages, the Scottish Government is advising social landlords to take a four-stage escalation approach to the identification and risk management of RAAC in their homes:

- Stage 1: Discovery – establish presence of RAAC through desk-based review
- Stage 2: Discovery – verify presence of RAAC through visual inspection
- Stage 3: Assessment – detailed site survey to identify risk and response
- Stage 4: Implement RAAC Risk Management.

We set out more information on each of these stages in Annex A. The Institution of Structural Engineers (IStructE) provides detailed guidance on the investigation and assessment of RAAC on its [website](#). Landlords should seek suitably qualified advisors where necessary.

Landlords will also need to consider their responsibilities in the role as the factor of homes with RAAC and should consider the potential for the presence of RAAC in non-housing buildings they own or manage.

As a first step to establish the extent of RAAC in social housing in Scotland we ask that you provide us with the following information:

1. Is RAAC present in any of the homes you provide to tenants?
2. If you have answered yes, how many homes are affected?
3. If you have answered currently investigating, how many homes may have RAAC present?

Where you have identified that RAAC is present or may be present in common areas, include the number of affected homes in the figures at data return columns 2 and 3 respectively. Please use the comments feature to tell us about any information you have about:

- homes that have or may have RAAC and which you do not own but have maintenance obligations for;
- homes which you factor that have or may have RAAC;
- homes which you have previously sold which have or may have RAAC; and
- non-domestic properties you own or manage that have RAAC.

Please download the RAAC return [here](#) and then once complete, upload to the [Documents](#) area of the Social Landlord Portal.

(Portal access will be required for upload, please speak to your Portal administrator if you require access.)

Please provide this information by the end of 31 October 2023. Please let us know if you will not be able to provide us with the information by that date, and we can discuss options for submitting the information.

We will contact you for further information where you have identified RAAC in your homes or that there is the potential of RAAC being in your homes. This further data collection will be to provide more information on numbers involved, the assessment of risk and mitigation or remedial action required.

If in your return you indicate that RAAC is not present in any of your homes, but you subsequently identify that it is, please inform us immediately.

We will use this information to help provide a clear national assessment of RAAC in social housing in Scotland and to assist in the development of an appropriate policy response.

Yours sincerely



Michael Cameron
Chief Executive

Annex A: Stages of action – RAAC risk assessment and management

Stage 1 Discovery – establish presence of RAAC through desk-based review

- a. Check drawings and specifications from the time of construction or subsequent works, photographs from site dating back to construction or during maintenance works. Where possible seek input from building professionals and estates teams who have worked on the building.
- b. If the building owner is satisfied that there is no evidence of RAAC on:
 - building records, and
 - construction period (including extensions and conversion work) does not fit the risk profile of RAAC, and
 - there are no other relevant criteria,
 and that visual survey is not necessary then the process can be exited. Record evidence and decision making for future reference.
- c. Stage 1 can be undertaken by an appointed chartered engineer, surveyor construction consultant, or where relevant by a suitably qualified in-house construction professional.

Stage 2 Discovery – verify presence of RAAC through visual inspection

- a. Involving visiting the site and confirming its presence or not.
- b. If there is no evidence of RAAC then the process can be exited. Record evidence and decision making for future reference.
- c. If RAAC is identified, or there is still uncertainty, then a detailed site survey (Stage 3) should be undertaken.
- d. Stage 2 can be undertaken by an appointed chartered engineer, surveyor construction consultant or where relevant by a suitably qualified in-house construction professional.

Stage 3 Assessment – Detailed site survey to identify risk and response

- a. All information gathered to date should be provided to the appointed chartered engineer or surveyor. Where necessary they may carry out further desk study or visual inspection.
- b. A plan should be prepared to carry out the work, including access requirements and the extent of sampling necessary.
- c. Information on survey, risk factors, assessment of risk, and remediation or management of risk are set out in the April 2023 IStructE document 'Reinforced



Autoclaved Aerated Concrete (RAAC) Investigation and Assessment – Further Guidance’.

- d. Assess the risk in accordance with the IStructE guidance.
- e. This stage should be undertaken by a qualified chartered engineer or chartered building surveyor with experience of RAAC using the published IStructE guidance.
- f. The findings and conclusions on risks should be fully reported and provided to the building owner or party commissioning the work.

Stage 4 – Implement RAAC Risk Management

- a. Deliver actions to manage the risk set out by the construction professional, this covers:
 - Immediate or short-term actions including physical mitigation such as propping the roof and closing parts of buildings.
 - Longer-term actions, may include a monitoring programme; long term physical mitigation; or remediation and removal of the risk through replacement of the structural element (which in some cases may be achieved through a broader programme of building replacement).
- b. Commission work through contractors; set in place an action plan for monitoring as required.

Audited Financial Accounts (AFS) 2022-2023

Landlord Name:	Wellhouse Housing Association Ltd
RSL Reg No.:	281
Report generated date:	10/10/2023 10:53:28

Approval

A1.1	Date approved	30/08/2023
A1.2	Approver	Maureen Morris
A1.3	Approver job title	Chair

Audited Financial Accounts (AFS) 2022-2023

STATEMENT OF COMPREHENSIVE INCOME

	Current Year	Prior Year
	£'000	£'000
Turnover	4,132.1	3,986.5
Operating costs	(3,507.5)	(3,329.8)
Gain/(loss) on disposal of property, plant and equipment	0.0	0.0
Exceptional items	0.0	10.0
Operating surplus/(deficit)	624.6	666.7
Share of operating surplus/(deficit) in joint ventures and associates	0.0	0.0
Interest receivable	11.4	2.4
Interest payable	(240.5)	(231.8)
Other financing (costs)/income	0.0	0.0
Release of negative goodwill	38.1	38.1
Movement in fair value of financial instruments	0.0	0.0
Decrease in valuation of housing properties	0.0	0.0
Reversal of previous decrease in valuation of housing properties	0.0	0.0
Total	(191.0)	(191.3)
Surplus/(deficit) before tax	433.6	475.4
Tax (payable)/recoverable	0.0	0.0
Surplus/(deficit) for the year	433.6	475.4
Actuarial (loss)/gain in respect of pension schemes	(87.0)	120.0
Change in fair value of hedged financial instruments	0.0	0.0
Total comprehensive income for the year	346.6	595.4

Audited Financial Accounts (AFS) 2022-2023

STATEMENT OF CHANGES IN EQUITY

	Share capital	Revenue reserve Restricted fund	Revenue reserve Unrestricted fund	Restricted reserve	Revaluation reserve
	£'000	£'000	£'000	£'000	£'000
Balance at end of the previous year	0.1	0.0	7,791.6	0.0	0.0
Opening balance adjustments	0.0	0.0	0.0	0.0	0.0
Issue of shares	0.0	0.0	0.0	0.0	0.0
Cancellation of shares	0.0	0.0	0.0	0.0	0.0
Surplus/(deficit) from statement of comprehensive income	0.0	0.0	346.6	0.0	0.0
Transfer from revaluation reserve to revenue reserve	0.0	0.0	0.0	0.0	0.0
Transfer of restricted expenditure from unrestricted reserve	0.0	0.0	0.0	0.0	0.0
Balance at end of the current year	0.1	0.0	8,138.2	0.0	0.0

	Total excluding non-controlling interest	Non-controlling interest	Total including non-controlling interest
	£'000	£'000	£'000
Balance at end of the previous year	7,791.7	0.0	7,791.7
Opening balance adjustments	0.0	0.0	0.0
Issue of shares	0.0	0.0	0.0
Cancellation of shares	0.0	0.0	0.0
Surplus/(deficit) from statement of comprehensive income	346.6	0.0	346.6
Transfer from revaluation reserve to revenue reserve	0.0	0.0	0.0
Transfer of restricted expenditure from unrestricted reserve	0.0	0.0	0.0
Balance at end of the current year	8,138.3	0.0	8,138.3

Audited Financial Accounts (AFS) 2022-2023

STATEMENT OF FINANCIAL POSITION

	Current Year	Prior Year
	£'000	£'000
<u>Non-current assets</u>		
Intangible assets and goodwill	0.0	0.0
Housing properties - NBV	26,654.0	27,174.0
Negative goodwill	(953.3)	(991.5)
Net housing assets	25,700.7	26,182.5
Non-current investments	0.0	0.0
Other plant, property and equipment	1,295.3	1,321.9
Investments in joint ventures and associates	0.0	0.0
Total non-current assets	26,996.0	27,504.4
Receivables due after more than one year	0.0	0.0
<u>Current assets</u>		
Investments	0.0	0.0
Stock and work in progress	0.0	0.0
Trade and other receivables due within one year	300.6	196.0
Cash and cash equivalents	3,121.2	3,126.8
Total current assets	3,421.8	3,322.8
Payables: amounts falling due within one year	(993.4)	(1,024.4)
<u>Deferred income: amounts falling due within one year</u>		
Scottish housing grants (SHG)	(525.6)	(546.0)
Other grants	0.0	0.0
Total deferred income: amounts falling due within one year	(525.6)	(546.0)
Net current assets/(liabilities)	1,902.8	1,752.4
Total assets less current liabilities	28,898.8	29,256.8
Payables: amounts falling due after more than one year	(7,178.3)	(7,428.7)
Provisions	0.0	0.0
Pension asset/(liability)	(51.0)	0.0
<u>Deferred income: amounts falling due after more than one year</u>		
Scottish housing grants (SHG)	(13,531.2)	(14,036.4)
Other grants	0.0	0.0
Total deferred income: amounts falling due after more than one year	(13,531.2)	(14,036.4)
Total long term liabilities	(20,760.5)	(21,465.1)
Net assets	8,138.3	7,791.7
<u>Capital and reserves</u>		
Share capital	0.1	0.1
Revaluation reserves	0.0	0.0
Restricted reserves	0.0	0.0
Revenue reserves	8,138.2	7,791.6
Total reserves	8,138.3	7,791.7

Audited Financial Accounts (AFS) 2022-2023

STATEMENT OF CASH FLOWS

	Current Year	Prior Year
	£'000	£'000
Net cash inflow/(outflow) from operating activities	1,179.8	1,466.8
Tax (paid)/refunded	0.0	0.0
<u>Cash flow from investing activities</u>		
Acquisition and construction of properties	(671.5)	(798.9)
Purchase of other non-current assets	(35.4)	0.0
Sales of properties	0.0	0.0
Sales of other non-current assets	0.0	0.0
Capital grants received	0.0	0.0
Capital grants repaid	0.0	0.0
Interest received	10.8	2.4
Net cash inflow/(outflow) from investing activities	(696.1)	(796.5)
<u>Cash flow from financing activities</u>		
Interest paid	(240.5)	(228.6)
Interest element of finance lease rental payment	0.0	0.0
Share capital received/(repaid)	0.0	0.0
Funding drawn down	0.0	0.0
Funding repaid	0.0	0.0
Early repayment and associated charges	0.0	0.0
Capital element of finance lease rental payments	(248.8)	(244.8)
Withdrawal from deposits	0.0	0.0
Net cash inflow/(outflow) from financing activities	(489.3)	(473.4)
Net change in cash and cash equivalents	(5.6)	196.9
Cash and cash equivalents at end of the previous year	3,126.8	2,929.9
Cash and cash equivalents Opening balance adjustment	0.0	0.0
Cash and cash equivalents at end of the current year	3,121.2	3,126.8

Audited Financial Accounts (AFS) 2022-2023

Particulars of turnover, operating costs and operating surplus or deficit – Current Year

	Turnover	Operating Costs	Operating Surplus/(Deficit)
	£'000	£'000	£'000
Affordable letting activities	4,068.4	(3,473.9)	594.5
Other activities	63.7	(33.6)	30.1
Total	4,132.1	(3,507.5)	624.6

Particulars of turnover, operating costs and operating surplus or deficit – Prior Year

	Turnover	Operating Costs	Operating Surplus/(Deficit)
	£'000	£'000	£'000
Affordable letting activities	3,929.8	(3,280.1)	649.7
Other activities	56.7	(49.7)	7.0
Total	3,986.5	(3,329.8)	656.7

Audited Financial Accounts (AFS) 2022-2023

Particulars of turnover, operating costs and operating surplus or deficit from affordable letting activities

	General Needs Social Housing	Supported Social Housing Accommodation	Shared Ownership Housing	Other	Current Year Total	Prior Year Total
	£'000	£'000	£'000	£'000	£'000	£'000
Rent receivable	3,484.6	0.0	0.0	0.0	3,484.6	3,359.5
Service charges	0.0	0.0	0.0	0.0	0.0	0.0
Gross income	3,484.6	0.0	0.0	0.0	3,484.6	3,359.5
Voids	(40.6)	0.0	0.0	0.0	(40.6)	(28.6)
Net income	3,444.0	0.0	0.0	0.0	3,444.0	3,330.9
Grants released from deferred income	525.6	0.0	0.0	0.0	525.6	548.6
Revenue grants from Scottish Ministers	0.0	0.0	0.0	0.0	0.0	50.3
Other revenue grants	98.8	0.0	0.0	0.0	98.8	0.0
Total turnover: letting	4,068.4	0.0	0.0	0.0	4,068.4	3,929.8
Management and maintenance administration costs	(1,271.6)	0.0	0.0	0.0	(1,271.6)	(1,363.3)
Service costs	0.0	0.0	0.0	0.0	0.0	0.0
Planned maintenance	(311.0)	0.0	0.0	0.0	(311.0)	(321.3)
Reactive maintenance	(629.0)	0.0	0.0	0.0	(629.0)	(473.4)
Bad debts written (off)/back	(70.5)	0.0	0.0	0.0	(70.5)	26.7
Depreciation: housing	(1,191.8)	0.0	0.0	0.0	(1,191.8)	(1,148.8)
Impairment	0.0	0.0	0.0	0.0	0.0	0.0
Operating costs	(3,473.9)	0.0	0.0	0.0	(3,473.9)	(3,280.1)
Operating surplus/(deficit)	594.5	0.0	0.0	0.0	594.5	649.7
Prior Year						
Total turnover: letting	3,929.8	0.0	0.0	0.0		
Operating costs	(3,280.1)	0.0	0.0	0.0		
Operating surplus/(deficit)	649.7	0.0	0.0	0.0		

Audited Financial Accounts (AFS) 2022-2023

Particulars of turnover, operating costs and operating surplus or deficit from other activities

	Grants from Scottish Ministers	Other revenue grants	Supporting people income	Other income	Total turnover	Other operating costs	Current Year Operating surplus/(deficit)	Prior Year Operating surplus/(deficit)
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Wider role	0.0	0.0	0.0	0.0	0.0	(16.9)	(16.9)	(23.8)
Care and repair	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment property activities	0.0	0.0	0.0	48.8	48.8	(12.5)	36.3	31.1
Factoring	0.0	0.0	0.0	13.5	13.5	0.0	13.5	13.4
Support activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Care activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Contracted out services undertaken for RSLs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Contracted out services undertaken for others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Developments for sale to RSLs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Developments for sale to non-RSLs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Uncapitalised development administration costs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other activities	0.0	0.0	0.0	1.4	1.4	(4.2)	(2.8)	(13.7)
Current Year Total	0.0	0.0	0.0	63.7	63.7	(33.6)	30.1	
Prior Year Total	0.0	0.0	0.0	56.7	56.7	(49.7)	7.0	

Audited Financial Accounts (AFS) 2022-2023

ANALYSIS - UNITS

	General Needs Social Housing	Supported Social Housing Accommodation	Shared Ownership Housing	Other	Current Year Total	Prior Year Total
Units owned and managed at year end	793	0	0	0	793	793
Units managed, not owned at year end	0	0	0	0	0	0
Units owned, not managed at year end	0	0	0	0	0	0
Units held for demolition at year end	0	0		0	0	0
Total units owned / managed	793	0	0	0	793	793

COST PER UNIT - Current Year

	General Needs Social Housing	Supported Social Housing Accommodation	Shared Ownership Housing	Other	Total
Management & maintenance administration	£1,604	-	-	-	£1,604
Planned maintenance	£392	-	-	-	£392
Reactive maintenance	£793	-	-	-	£793
Total direct maintenance	£1,185	-	-	-	£1,185
Total management & maintenance	£2,789	-	-	-	£2,789

COST PER UNIT - Prior Year

	General Needs Social Housing	Supported Social Housing Accommodation	Shared Ownership Housing	Other	Total
Management & maintenance administration	£1,719	-	-	-	£1,719
Planned maintenance	£405	-	-	-	£405
Reactive maintenance	£597	-	-	-	£597
Total direct maintenance	£1,002	-	-	-	£1,002
Total management & maintenance	£2,721	-	-	-	£2,721

Audited Financial Accounts (AFS) 2022-2023

SUPPLEMENTARY ITEMS

	Current Year	Prior Year
	£'000	£'000
Chief Executive emoluments excluding pension contributions	55.4	70.4
Total key management personnel emoluments	194.6	249.2
Total staff costs	827.0	817.2
External auditors' fees – audit	12.0	11.5
External auditors' fees – other	4.1	1.5
Capitalised maintenance costs	671.5	798.9
Capitalised development administration costs	0.0	0.0
Capitalised interest costs	0.0	0.0
Accumulated depreciation	15,345.9	14,366.2
Receivables - gross rental	403.1	
Receivables – bad debt provision	(297.1)	(247.4)
Receivables - net rental	106.0	80.3
Total Pension deficit recovery payments due	1,220.0	1,804.0
Housing loans due within one year	243.1	241.5
Housing loans due after more than one year	7,178.3	7,187.3
Other loans due within one year	0.0	0.0
Other loans due after more than one year	0.0	0.0
Overdraft / bridging finance	0.0	0.0
Intra-group loans due within one year	0.0	0.0
Intra-group loans due after more than one year	0.0	0.0
Intra-group lending	0.0	0.0
Intra-group receivables (trading)	0.0	0.0
Other intra-group payables (trading)	0.0	0.0

Audited Financial Accounts (AFS) 2022-2023

CONTEXTUAL INFORMATION

Accounting year end	March
Date financial statements authorised	30/08/2023
Are the financial statements qualified?	No
Were there any emphasis of matter points raised in the audit report?	No
External auditors' name	Azets
Number of years since a full procurement exercise was undertaken for the external auditor	1
Internal auditors' name	Wylie & Bisset
Number of years since a full procurement exercise was undertaken for the internal auditor	2
Do you have an Audit Committee?	Yes
Do you have a Treasury Management Strategy?	Yes
How do you account for capital grant income?	Accruals method
Calendar year of last housing asset revaluation	N/A
Contingent liabilities	Legal action
	LSVT contract compliance
	Pension
	Repayment of SHG
	Other
	None
SHAPS financial assessment risk rating	Low
Are you appealing this risk rating?	No
How many staff members not currently contributing to any scheme?	1

Staff Pension Schemes

Which scheme(s) are you members of?	How many participating members in each scheme?
SHAPS DC	19

SUBSIDIARIES AND CONNECTED ORGANISATIONS
SUBSIDIARIES

Subsidiary name		Subsidiary status during Financial year	Accounts status	Subsidiary company Turnover £'000	Subsidiary company Operating surplus/(deficit) £'000	Subsidiary company Net assets £'000

SUBSIDIARIES AND CONNECTED ORGANISATIONS
SUBSIDIARIES

Subsidiary name		Subsidiary status during Financial year	Accounts status	Subsidiary company Turnover £'000	Subsidiary company Operating surplus/(deficit) £'000	Subsidiary company Net assets £'000

CONNECTED ORGANISATIONS

Audited Financial Accounts (AFS) 2022-2023

RATIOS

	Current Year	Prior Year	Prior Year Sector Median
Financial capacity			
Interest cover	495.1%	642.7%	532.3%
Gearing	52.8%	55.2%	47.9%
Efficiency			
Voids	1.2%	0.9%	0.9%
Gross arrears	11.7%	9.8%	3.9%
Net arrears	3.1%	2.4%	1.9%
Bad debts	2.0%	(0.8%)	0.4%
Staff costs / turnover	20.0%	20.5%	21.1%
Key management personnel / staff costs	23.5%	30.5%	14.5%
Turnover per unit	£5,211	£5,027	£5,458
Responsive repairs to planned maintenance ratio	1.6	2.4	1.7
Liquidity			
Current ratio	2.3	2.1	2.1
Profitability			
Gross surplus / (deficit)	15.1%	16.7%	18.7%
Net surplus / (deficit)	10.5%	11.9%	12.7%
EBITDA / revenue	27.7%	25.5%	29.4%
EBITDA exc. deferred grant	15.0%	11.7%	19.0%
Financing			
Debt burden ratio	1.8	1.9	1.9
Net debt per unit	£5,423	£5,425	£7,102
Debt per unit	£9,359	£9,368	£10,687
Diversification			
Income from non-rental activities-	16.7%	16.4%	17.6%

Comments

Page	Field	Comment
SOCI	Interest receivable	Bank deposit interest
SOCI	Release of negative goodwill	Negative goodwill
SOCI	Actuarial (loss)/gain in respect of pension schemes	Pension scheme valuation per scheme provider
SOCF	Acquisition and construction of properties	component replacements
SOCF	Interest received	Bank interest received
Analysis - Affordable Lettings	Rent receivable	social housing gross rents
Analysis - Affordable Lettings	Voids	Social Housing void losses
Analysis - Affordable Lettings	Grants from Scottish Ministers	none
Analysis - Affordable Lettings	Management and maintenance administration costs	management & Admin expenses
Analysis - Affordable Lettings	Planned maintenance	Planned maintenance, major repairs and stage 3 adaptations
Analysis - Affordable Lettings	Reactive maintenance	Reactive Maintenance
Analysis - Affordable Lettings	Bad debts written (off)/back	bad debts
Analysis - Affordable Lettings	Depreciation: housing	Depreciation
Analysis - Other Activities	Wider role	payment for community support
Analysis - Other Activities	Investment property activities	rental of commercial properties
Analysis - Other Activities	Factoring	Factored property charges
Analysis - Other Activities	Other activities	electricity charges and replacement keys
Supplementary	Chief Executive emoluments	Director had 3 months sabbatical

Comments (i)

Page	Field	Comment
Items	excluding pension contributions	
Supplementary Items	Total key management personnel emoluments	key personnel having responsibilities while director on unpaid leave
Supplementary Items	External auditors' fees - other	Includes cost for payroll services, tax returns and other consultancy
Supplementary Items	Capitalised maintenance costs	Previous year had significant investment in Windows & doors
Supplementary Items	Receivables - gross rental	rental arrears has grown due to current economic conditions
Supplementary Items	Receivables - bad debt provision	higher provision in line with provision policy
Supplementary Items	Receivables - net rental	roundings
Supplementary Items	Total Pension deficit recovery payments due	figures provided by pension provider
Contextual Information	Full procurement exercise undertaken for external auditor	Current auditor were the successful company following a procurement exercise

☒ accounts are being submitted with this form

☒ the accounts comply with relevant statutory and accounting requirements

☒ the accounts are signed by two members and the secretary (3 signatures in total)

4.2 Based on the accounts, please provide the information requested below for the financial year covered by this return.

Number of members

78

Turnover

4105309

Assets

8138274

Number of Employees

20

Share Capital

78

**Highest rate of interest
paid on shares**

0

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

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

SIC Code

**Renting and operating of Housing Association
real estate (68201)**

*

Societies are required to appoint an auditor to audited unless they are small or have disapplied this requirement. For further guidance see chapter 7 of our guidance:

<https://www.fca.org.uk/publication/finalised-guidance/fg15-12.pdf>

5.1 Please select the audit option the society has complied with:

- ☒ Full Professional Audit
- ☐ Auditor's report on the accounts
- ☐ Lay Audit
- ☐ No audit

5.2 Please confirm the audit option used by the society is compliant with the society's own rules and the Act

☒ We have complied with the audit requirements

5.3 Please confirm any audit report (where required) is being submitted with this Annual Return

☒ Yes

☐ Not applicable

5.4 Is this society accepted by HM Revenue and Customs (HMRC) as a charity for tax purposes?

☒ Yes

☐ No

5.5 If the society is registered with the Office of the Scottish Charity Regulator (OSCR) please provide your OSCR registration number.

☒ Registered

☐ Not applicable

OSCR Number

SC036552

5.6 Is the society a housing association?

☐ No

☒ Yes

5.7 Please confirm which housing regulator you are registered with, and provide the registration number they have given you:

☐ Homes and Communities Agency

☒ Scottish Housing Regulator

☐ The Welsh Ministers

Scottish Housing Registration Number

HAC281

6.1 Is the society a subsidiary of another society?

- ☐ Yes
☒ No

6.2 Does the society have one or more subsidiaries?

(As defined in sections 100 and 101 of the Act)

- ☐ Yes
☒ No

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

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

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

If you are not sure which condition for registration applies to the society please see chapters 4 and 5 of our guidance [here](#) .

7.1 Condition for Registration

- ☐ Co-operative society
☒ Community Benefits society

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

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

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

Social Housing

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

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

Provision of Social Housing
Income maximisation advice
Partnered with other social partners to assist wider community

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

The business of the society must be conducted for the benefit of the community. Please describe how the society's business (as described in answer to question 7B.1) provided benefit to the community.

As above

7B.4 Did the society work with a specific community, and if so, please describe it here?

For instance, were the society's activities confined to a specific location; or to a specific group of people? Please note that in serving the needs of any defined community, the society should not inhibit the benefit to the community at large.

Within Wellhouse an area of Easterhouse in Glasgow

7B.5 What did the society do with any surplus or profit?

For instance, did you pay a dividend to members (and if so, on what basis); did money get reinvested in the business; put into reserves; used for some other purpose?

reinvested in maintaining housing stock and also aspiration to build more properties for social rent

7B.6 Please state any significant commercial arrangements that the society has, or had, with any other organisation that could create, or be perceived as creating, a conflict of interest.

Please tell us how you ensured that any such conflict of interest did not prevent the society from acting for the benefit of the community.

regular review of all partners to ensure no conflicts

BACK

CANCEL

ANNUAL RETURN (SC036552.2023.1)

If you would like further guidance on an individual question, please click on the corresponding  button. [Full guidance on completing an online annual return can be found here.](#)

ANNUAL RETURN DETAILS

1. Charity Type

☒ Standard ☐ Cross Border ☐ Registered Social Landlord

CHARITY PRINCIPAL CONTACT DETAILS

1. Title

Ans. Mr

2. Forename

Ans. Martin

3. Surname

Ans. Wilkie—McFarlane

4. Suffix

Ans.

5. Position in the Organisation

Ans. Director

6. Address Line 1

Ans. The Hub

7. Address Line 2

Ans. 49 Wellhouse Crescent

8. Address Line 3

Ans. Glasgow

9. Address Line 4

Ans.

10. Address Line 5

Ans.

11. Post Code

Ans. G33 4LA

12. Country

Ans. Scotland

13. Telephone Number

Ans. 01417811884

14. Mobile Number

Ans.

15. Fax Number

Ans. 01417811885

16. Email

Ans. martin@wellhouseha.org.uk

17. Principal Office Or Trustee Address

Ans. principal

18. Website Address

Ans. www.wellhouseha.org.uk

19. Alternative Contact Email

Ans. finance@wellhouseha.org.uk

SECTION A

1. Accounting Reference Date

31/03/2023

2. Gross Income *

Ans. 4132107

3. Gross Expenditure *

Ans. 3785512

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

*

Yes ☐ No ☐

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

Ans. www.wellhouseha.org.uk

5. Total Number Of Charity Trustees *

Ans. 8

6. Total Number Of Paid Staff *

Ans. 20

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

*

☐ Yes ☐ No

DECLARATION INFORMATION



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



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

Name of person submitting *

Ans. Robert Murray

Role of person submitting *

Ans. Finance & Corporate Services Manager

Declaration Date *

