

22 November 2023

Dear Member,

The next Management Committee will be held on **Wednesday 29 November 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 25 October 2023	Chair	2min	Approval
5	Matters arising and actions from the minutes report	Director	3min	Note
6	Management Accounts to 31 October 2023	Finance Manager	15min	Approval
7	Reforecast Budget 23/24	Finance Manager	15min	Note
8	Reviewed Policies: <i>Sent via email</i> 1. Factoring Policy 2. Factoring Debt Recovery Policy 3. Income Debt Recovery and Write-Off Policy 4. Abandonment Policy 5. Allocations Policy 6. Sustainability Policy 7. Value for Money Policy	Maintenance Manager Housing Manger	5min	Approval
9	New Policy 1. Unacceptable Actions Policy 2. Home Visit Protocol	Housing Manager	5min	Approval
10	Operational Report	Management Team	10min	Note & Approval
11.	AOCB	Chair		

Close of meeting 8PM – next meeting 31 January 24

JARGON BUSTER Nov - 22	
Terminology	Definition
Bed Debts	A Bad Debt is an outstanding sum of money owed to the Housing Association that has not been paid, despite repeated efforts to collect the debt .
Covenant Compliance	A loan covenant is a condition in a commercial loan that requires the borrower to fulfill certain conditions or which forbids the borrower from undertaking certain actions, or which possibly restricts certain activities. Compliance means conditions are met in full.
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.
KPI's	Key Performance Indicators
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 25 October 2023 AT 6PM – via Teams**

1. Welcome, Sederunt & Apologies

Present:

Maureen Morris	Chair
Gordon Kerr	Committee Member
Helen Lafferty	Committee Member
Anna Dukova	Committee Member
Jane Heppenstall	Committee Member
Michelle Harrow	Committee Member
Darron Brown	Vice Chair
Leeann Brown	Committee Member

In Attendance:

Martin Wilkie-McFarlane	Director
Bill Black	Assets & Maintenance Manager
Robert Murray	Finance & Corporate Services Manager
Linda Logan	Minutes
John Stevenson	Service Improvement Officer (Item 6 only)

2. Minutes of the Committee Meeting of 30 August 2023.

Committee approved the minutes of the committee meeting of 30 August 2023 as a true and accurate record of the proceedings.

Jane Heppenstall proposed and Gordon Kerr seconded the minutes of 30 August 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. Annual Assurance Statement and Evidence Bank

The Chair welcomed John Stevenson to the meeting.

John asked committee to note points 4.5 and 4.6, advising that he was pleased to report that the damaged database had now been rebuilt and that all data and shared links were fully functional. A copy of the evidence database had been sent to the internal auditors to consider and to give assurance that their findings had been addressed. He stated that staff had reviewed all the core guidance and the databank had been updated to reflect the revised framework and toolkit issued by the SFHA as well assurance required from the Scottish Housing Regulator that we evidence an effective approach to the collection of equalities information and our

compliance in relation to tenant and resident safety. He asked if committee had any questions before progressing to the assurance statement.

Jane Heppenstall sought assurance that all of the recommendations had been updated and that committee would have the opportunity to verify the evidence bank before the end of the financial year. John confirmed that committee would be given access to review the evidence bank. The Director assured committee that all of the evidence and revised framework had been updated and reflected within the databank. He advised that a report from the auditors would be provided. He noted that the audit had taken place in October while the damaged databank was being repaired. He verified that he had himself checked the databank and thanked John for the work he had completed to rectify the damage. John stated that we have taken a lessons learned approach. He noted that during the quarterly business plan/ risk management review the evidence bank will also be updated and maintained to provide further reassurance and updates provided to the committee at this time.

The Finance Manager suggested that committee delay reviewing the evidence bank until February when the ICT strategy would be place and committee would have access to the portal through the Wellhouse PCs provided to the committee.

John affirmed that all RSL's must produce an annual assurance statement and as part of the statement, the management committee must confirm that the governing body has assurance that we comply with the SHR's published guidance.

He stated that in reviewing our compliance with the regulatory framework we were assured that we have established appropriate systems for the collection of equalities data and working towards using this data to take account of equality and human rights issues in our policy making and day to day service delivery. He took committee through the areas the Association will focus on during the coming year to ensure that we remain compliant and using the Equality Impact Assessment when reviewing key policies and collected data to inform our decision and service delivery.

He informed the committee that we are assured that Wellhouse Housing complies with the regulatory standard requested as set out in Chapter 3 of the Regulatory Framework, the Scottish Social Housing Charter, legislative duties and the Scottish Housing Regulator Standards of Governance and Financial Management.

Michelle Harrow sought clarification on our level of SHQS compliance. John confirmed that the KPI's reflected a 96.4%. The Maintenance Manager confirmed this percentage however noted constant movement due to the EICR's.

Resolution:

Committee;

Noted the Regulatory Framework;

Approved the Annual Assurance Statement and authorised the Chair to sign said statement for submission to the Scottish Housing Regulator by 31 October 2023.

Noted that we are compliant and meet the regulatory requirements including the standards of governance and financial management;

Agreed to 1 or 2 committee member be given temporary remote access to the server to verify the evidence bank and report back to committee.

Michelle Harrow proposed and Darron Brown seconded the aforementioned resolutions.

The Chair thanked John for his work on the Assurance Statement. John left the meeting at this time.

7. Management Accounts – 30 September 2023.

The Finance Manager presented the report to provide members with a comparison of the budget and actual financial positions as at 30 September 2023. He advised the Statement of Comprehensive Income showed a budgeted surplus for the period of £142,011, however the actual results to the period show a surplus of £373,736.

He noted an overall favourable variance of £231,725 arising from:

Operational activities – favourable variance of £253,581

Net interest and other activities – adverse variance of £21,856

Income:

The Finance Manager noted that income was close to budget. Void losses are lower than the budget figure of £21,551 as opposed to the actual figure of £9,324 in the main due to the number of void properties being lower than budgeted and turnaround times on some being better than in previous years.

Expenditure:

He advised an underspend of £36,065 in salaries 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 £227,991 against budget over all areas of maintenance and provided an explanation with regards the reactive/cyclical and the major and planned renewals programme.

Overheads reflect on overspend of £27,300 against budget in the main due to additional utility charges being higher than anticipated and costs for development some of which may be supported by grant funding.

Cash flow report:

Overall, the cash flow report showed a surplus of £43,011 as opposed to a surplus of £373,736 in SOCI.

There were no covenant compliance issues.

Committee discussed in detail development agent costs, grant funding submissions and the overall increase in void property costs.

Action: The Maintenance Manager will prepare a graph to map the increase in costs and the level of damage for void properties, as compared to previous years and distribute to the committee for information.

Resolution:

Committee approved the management accounts to 30 September 2023.

The Management Accounts to 30 September 2023 were proposed by Anna Dukova and seconded by Gordon Kerr.

8. Rent Arrears update.

The Housing Manager asked committee to note that since the last committee update gross current tenant rent arrears had increased by £9,529 to £95,170 (8.46%). He stated the % for the same period last year was 8.81%.

He noted the arrears strategy was now in place and being actioned by the Housing Officers. A review of 30% of arrears cases had been completed which showed that the rent collection rate had increased to 99.8%.

Discussion ensued on the increased collection rate, the level of increased rent arrears and the reason for this. Focus on managed payments was discussed and the % of Universal Credit arrears accounts. Michelle Harrow sought clarification on how our rent arrears benchmarked against similar sized/profile housing associations. The Housing Manager confirmed that performance was poor. He had included this within annual performance visit that he had received from Scottish Housing Network

Committee noted the rent arrears update.

9. Policies

The Maintenance Manager & Governance Officer provided an overview of the reviewed Fire Safety Policy, the Electrical Policy and the Code of Conduct for Committee members. The policies will be reviewed 3 – 5 yearly with amendments being made as appropriate.

Resolution:

Committee approved the aforementioned policies and the Committee Code of Conduct.

Leeann Brown proposed and Anna Dukova seconded the policies and the Committee Code of Conduct.

10. Operational update.

Housing and Customer Services Manager:

Homemaster.

The Housing Manager advised that a Homemaster priority list had been set up to achieve key tasks for the benefit of our customers to include a tenant portal and an online waiting list application. A user group meeting for HomeMaster has been arranged for 25 October and the conference will be attended on 7 November.

The Cost-of-Living Tenant Protection Scotland Act 2022

The Cost-of-Living Tenant Protection Scotland Act 2022 was a temporary piece of legislation introduced to protect tenants from the cost-of-living crisis and has now been extended until the end of March 2024.

Scottish Housing Network Performance Visit 22/23.

The Housing Manager advised that our performance analysis visit by Scottish Housing Network was carried out in August 2023. A full report was included at appendix 2.

Rent/Debt Management.

The £2,000+ strategy is in place for arrears and an audit of performance will commence in October 2023.

Assets & Maintenance Manager.

Pipe Excavation works.

The Maintenance Manager advised that work on the drain outside the office commenced on 2nd October and had had a 5-day overrun due to some of the work encountered. He asked committee to note the photograph showing some of the excavated pipe being blocked which appears to have come from the foundations of the building when it was poured.

Reinforced Autoclaved aerated concrete. (RAAC)

He asked committee to note a letter received from the SHR regarding RAAC, appendix 4, and the possibility of it being in our stock. As per the advice in the letter a desk top survey using drawings from the development as well as staff knowledge of the various types of construction. We had found no evidence that RAAC was used in any of the construction. An evidence bank of photos and copies of the drawings has been set up. The SHR will be advised of our findings.

Finance & Corporate Services Manager.

The Finance Manager advised that the internal audits on Governance, Risk and the Assurance Statement were now complete and will be reported to the November Audit and Risk Committee. An interim audit on the Business Plan was scheduled for 18 October 2023.

A meeting has been scheduled with the insurance broker in the next few weeks to discuss insurance premiums which appear to have increased significantly.

He asked committee to note that statutory returns had been completed, noting some issues which were explained within the report.

Gordon Kerr asked if the Insurance Broker had mentioned anything about the reinstatement values of the properties. The Finance Manager confirmed this. He stated that they had also requested information on the types of building, which would be discussed in more detail during the meeting. Gordon advised that properties appear to be undervalued and they had been informed that they would be required to have formal valuations completed on their stock for reinstatement values for next year.

Governance Officer:

The Governance Officer advised that proposals had now been received and the proposal and the package subscription agreed by the Director and Chair for migration to the new BoardEffect portal. 14 users have been registered at this time with an option to add further users should more committee members be recruited. She asked committee to note the migration schedule and the training dates for committee orientation. It is expected that BoardEffect will go live on 18th December 2023.

Community Activities.

The Director provided an overview of Hub activities provided by Easthall Residents Association. He has committee to note the Xmas Fayre similar to last year which will take place on 9th December 2023. He encouraged attendance.

11. AOCB

The Chair advised that EHRA was hosting a quiz night on Friday night. She invited committee members to attend the event.

There was no other business. Meeting closed 8:00PM
Next Meeting, 29 November 2023. 6PM.

ACTIONS ARISING FROM PREVIOUS MANAGEMENT COMMITTEE MEETINGS October 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 be presented 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 January 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 at the November Committee meeting.

					<ul style="list-style-type: none"> The Business Plan approved last year was presented for review at the October 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.
October 2023					
Management Accounts – 30 September 23		Maintenance Manager	November 2023	Open	The Maintenance Manager will prepare a graph to map the increase in costs and the level of damage for void properties, as compared to previous years and distribute to the committee for information

Management Committee	29 November 2023
Agenda Item	
Title of Paper	Management Accounts – 31 October 2023
Author	Robert Murray, Finance & Corporate Services Manager
Attachment(s)	1. Management Accounts (included separately on A3 paper)

FOR INFORMATION & APPROVAL

1 PURPOSE

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

2 RECOMMENDATIONS

- 2.1 That members review the attached papers and, subject to satisfaction, approve the management accounts for the year to date.(7 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 31 October 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 seven month budget of the year which shows a projected surplus of £158,777.

5 MAIN ISSUES

5.1 Statement of Comprehensive Income (SOCl) -

The budgeted surplus (24) for the period to 31 October 2023 is £158,777 however, the actual results for the period show a surplus of £426,429. There is, therefore, a favourable variance for the seven months of £267,651.

The overall favourable variance of £267,651 arises from-

- Operational activities £295,306, favourable variance
- Net interest and other activities £27,655 adverse variance

Income

Rental income (1) is close to budget with a negative variance of £632. Void losses (2) are lower than the budget figure £25,143 as opposed to the actual figure of £11,302. 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 £1395 from a budget figure of £33,525. 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 £2844 from a budget of £11,650. 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 are being charged from 1st October 2023.

Stage 3 Medical Adaptations Grant Income (5a) –. favourable variance of £25,684. Claims for the 1st seven 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 £59,223 is for electricity charges recharged to the allotment and some charges made for replacement key fobs. There is also funding for the development feasibility and the £25,000 funding for fuel poverty that has still to be distributed.

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 (£34,981) due to disposal of components which have now been replaced.

Expenditure

Management & Maintenance Admin - £47,705 over-spend against budget. The following make up this adverse variance: -

- Salaries (6) (£38,717) underspend – as reported in the previous month 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 £86,422 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 £276,866 against budget over all areas of maintenance, from a total budget of £769,382 for the seven months. A more detailed explanation of some of the over- and under-spends as follows: -
 - Reactive maintenance (9)– an underspend of £108,215 (Budget £416,423 and actual £308,208) This includes Voids maintenance underspend of £100,133 as there were less voids this seven month. However, reactive maintenance for day-to-day repairs has an overspend of £29,166 over budget. There is also within the budget the costs to replace some of the landscaping equipment that has not yet been purchased. This new equipment will help reduce disposal costs and be more environmentally sustainable. Estates management currently has an underspend of £17k.
 - Cyclical maintenance (10) – Under-spend of £135,226 actual £71,001 against budget £206,227. 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 £33,425- £113,307 actual against budget £146,732. The largest portion of underspend is for the modifications of the back courts (£16,854) the external Verandas (£10,444) and External Consultants (£18,490). Some of the major works are currently being scheduled and will be reflected in future months expenditure. There is an overspend of £13,150 for adaptations but it is hoped that additional funding will be awarded.

Housing Property Depreciation (12) – adverse variance of £53,255. 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 31 October 2023 and also the position at 31 March 2023 and the resulting movement in this financial period.

Housing Properties (18) has decreased by £404,150. Individual kitchen, bathroom and boiler replacements and windows and doors has amounted to £181,792 with depreciation of £585,941 being charged.

Cash (19) has increased by £149,878 to £3,271,062.

Payables < 1 Year (20)

- Misc. creditors have reduced by £7,989 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 £135,905 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 £312,174 has reduced these balances to just over £13.7million.
- Reserves (23) – has increased by just under £426k to over £8.56 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 £149,878 as opposed to a surplus of £426,429 in SOCI.

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

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

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

5.4 **Covenant Compliance**

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

- Interest cover - Target > 110%, Result = 458.11%
- Gearing - Target < 30%, Result = 27.15%

Both lenders – Royal Bank of Scotland and Virgin Money (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 seven months to 31 October 2023.

Cash position has increased by £149,878 since March 2023 and is in a reasonably healthy position finishing the period at just over £3.27 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 seven months ended 31 October 2023 maintaining a healthy financial position.

WELLHOUSE HOUSING ASSOCIATION

MANAGEMENT ACCOUNTS TO 31ST OCT 2023



STATEMENT OF COMPREHENSIVE INCOME

Ref	Social Lettings Rental Income	Social Lettings Service Charges	Social Lettings Rental & Service Chgs	Actuals To Date			The Hub Services	Corporate Services	Total	Budget to Date	(Adverse) / Favourable Variance	Annual Budget
				Commercial Lettings	Factoring	Development						
(1) Rental Income & Service Charges	2,094,599	0	2,094,599						2,094,599	2,095,231	(632)	3,591,825
(2) Less: Voids losses	(11,302)		(11,302)						(11,302)	(25,143)	13,840	(43,102)
(3) Commercial Rental Income				19,539			12,592		32,130	33,525	(1,395)	57,472
Factoring Income					8,806				8,806	11,650	(2,844)	19,972
(4) Grants released from Deferred Income	325,937		325,937						325,937	290,956	34,981	498,781
(5a) Other Revenue Grants	58,897		58,897						58,897	33,213	25,684	56,937
(5b) Other Income								59,223	59,223	0	59,223	0
	2,468,131		2,468,131	19,539	8,806	0	12,592	59,223	2,568,290	2,439,432	128,857	4,181,884
				(542,809)	(542,809)							
(6) Management Expenses - Staff Costs	296,324	57,973	354,298		4,332			161,626	520,256	558,973	38,717	958,240
(7) Management Expenses - Overheads	56,435		56,435	0	0		0	353,127	409,563	323,140	(86,422)	553,955
(8) Service Costs		0	0						0	0	0	0
(9) Reactive Maintenance	308,208		308,208						308,208	416,423	108,215	713,875
(10) Cyclical Maintenance	71,001		71,001						71,001	206,227	135,226	353,532
(11) Planned Renewals/Major Repairs	113,307		113,307						113,307	146,732	33,425	248,337
(12) Depreciation on Housing Properties	585,941		585,941						585,941	532,686	(53,255)	913,177
(13) Bad Debts	21,124		21,124						21,124	11,667	(9,457)	20,000
	1,452,341	57,973	1,510,314	0	4,332	0	0	514,754	2,029,400	2,195,849	166,449	3,761,116
Operating Surplus	1,015,790	(57,973)	957,816	19,539	4,473	0	12,592	(455,531)	538,889	243,583	295,306	420,768
(14) Release of Negative Goodwill	22,245		22,245						22,245	22,245	(0)	38,134
(15) Gain/Loss on Disposal of Fixed Assets	0		0						0	0	0	0
(16) Interest Receivable			0					15,970	15,970	38,646	(22,676)	66,250
(17) Interest Payable/Other Finance Costs	(150,676)		(150,676)						(150,676)	(145,697)	(4,979)	(249,766)
(23)	887,359	(57,973)	829,385	19,539	4,473	0	12,592	(439,561)	426,429	158,777	267,651	275,386
Actuarial Gain/(Loss) in Pension Scheme									0.00			(100,000)
(24)												175,386

WELLHOUSE HOUSING ASSOCIATION LTD

STATEMENT OF FINANCIAL POSITION AS AT

31 October 2023



ANNUAL BUDGET £	Ref		AS AT 31/03/2023 £	ACT YTD 31/10/2023 £	MOVEMENT £
Non Current Assets					
42,645,019	(18)	Housing Properties - gross cost	26,653,697	26,835,489	181,792
(16,602,805)		Depreciation	0	(585,941)	(585,941)
26,042,213			26,653,697	26,249,547	(404,150)
1,249,279		Other	1,295,275	1,277,956	(17,319)
27,291,493			27,948,972	27,527,504	(421,468)
(912,050)		Negative Goodwill	(953,357)	(931,112)	22,245
Current Assets					
223,939		Debtors	128,724	334,652	205,928
0		Inventory	0	0	0
3,121,455	(19)	Cash at Bank and in hand	3,121,184	3,271,062	149,878
3,345,394			3,249,908	3,605,714	355,806
(20) Payables < 1 year					
(1,046,528)		Misc Creditors	(550,798)	(542,809)	7,989
0		Pension Deficit	0	0	0
		Deferred Capital Grants	0	0	
(241,503)		Loans	0	0	0
(1,288,031)			(550,798)	(542,809)	7,989
2,057,363		Net Current Assets/ (Liabilities)	2,699,110	3,062,905	363,795
28,436,805		Total Assets less current liabilities	29,694,725	29,659,296	(57,673)
(21) Payables > 1 year					
(6,901,859)		Loans	(7,421,443)	(7,285,538)	135,905
(216,754)		Pension Deficit	(51,000)	(51,000)	0
(7,118,613)			(7,472,443)	(7,336,538)	135,905
(22) Deferred Income					
(12,251,931)		Social Housing Grant	(14,084,005)	(13,771,831)	312,174
(657,576)		Non Housing Grants	0	13,763	13,763
(12,909,506)			(14,084,005)	(13,758,068)	325,937
8,408,686		Net Assets	8,138,277	8,564,691	426,414
Capital and Reserves					
100		Share Capital	78	63	(15)
8,408,586	(23)	Reserves	8,138,199	8,564,628	426,429
8,408,686			8,138,277	8,564,691	426,414
0			(0)	0	0

WELLHOUSE HOUSING ASSOCIATION LIMITED

MANAGEMENT ACCOUNTS TO

31 October 2023



STATEMENT OF CASHFLOWS

Operating Surplus	538,889	
Adjust for Depreciation and other non-cash transactions	277,323	
Adjusted Operating Surplus	816,212	
Movement in Debtors	(205,928)	
Movement in Creditors	(7,989)	
<u>Investing Activities</u>		
Purchase of Properties and Components	(181,792)	
Purchase of Other Fixed Assets	0	
Disposal of Other Fixed Assets	0	
Grants received	(0)	
	(181,792)	
<u>Financing Activities</u>		
Interest receivable	15,970	
Interest payable	(150,676)	
Loan capital repaid	(135,905)	
Share capital issued	(15)	
	(270,626)	
	149,878	
Movement in Cash per Balance Sheet	149,878	
	0	

WELLHOUSE HOUSING ASSOCIATION
COVENANTS AS AT 31 AUGUST 2023


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

	Accounts	Target set by Bank	Actual	Covenant Satisfied?
INTEREST COVER				
Operating Surplus	538,889	Greater than 110%	458.11%	Yes
LESS:Housing Grants Amortised	(325,937)			
LESS:Pension Deficit Contribution	0			
ADD:Housing Depreciation	585,941			
LESS:Component Replacements	(181,792)			
	617,102			
Interest Payments	150,676			
Interest Receipts	(15,970)			
	134,705			

	Accounts	Target set by Bank	Actual	Covenant Satisfied?
GEARING				
Balance of Outstanding Loans	7,285,538	Less than 30%	27.15%	Yes
Historic Housing Cost	26,835,489			

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

Overheads		Housing Management	Commercial Lettings	Factoring	The Hub Services	Corporate Services	2023/24 Budget Total	Budget Apr-Oct23	Actual Apr-Oct23	(Adverse) Favourable Variance	Comments
24). Advertising (Publicity & Promotions)	12,000					12,000	12,000	7,000	0	7,000	
25). Audit Fee - External	15,495					15,495	15,495	9,039	14,157	(5,118)	Additional Mar 23 year end audit fees
Audit Fee - Internal	13,125					13,125	13,125	7,656	4,050	3,606	Internal audit fees not accrued only charged when audit takes place.
26). Bank Charges - Allpay	10,500	10,500					10,500	6,125	7,091	(966)	
- General	500					500	500	292	375	(84)	
27). Depreciation - Other Fixed Assets	27,349					27,349	27,349	15,954	17,319	(1,365)	
28). General Expenses - Miscellaneous	2,000					2,000	2,000	1,167	30	1,137	
- Provisions	1,900					1,900	1,900	1,108	453	655	
- Staff Welfare Costs	500					500	500	292	969	(677)	
- Cash Collection Costs (G4S)	360	360				360	360	210	141	69	
Taxi	400					400	400	233	0	233	
Health & Safety	3,000					3,000	3,000	1,750	1,443	307	Purchase of PPE equipment for estate wardens. Normally twice yearly. All staff also rec'd PPE
29). General Committee Expenses	3,500					3,500	3,500	2,042	570	1,472	More Committee members attending meetings remotely
30). Heat & Light	16,000				8,000	8,000	16,000	9,333	23,448	(14,115)	Increases in these costs. Issue with moving to new gas supplier and receiving higher than budgeted out of contract rates
31). Cleaning	18,000				1,500	16,500	18,000	10,500	11,578	(1,078)	GCC Waste uplift costs that weren't budgeted
32). Insurance - Housing Stock	84,285	79,652		4,633		84,285	84,285	49,166	47,327	1,839	
- Non-Housing premiums	25,441					25,441	25,441	14,841	14,353	488	
33). Office Maintenance - Repairs & Renewals	18,000					18,000	18,000	10,500	6,020	4,480	
- Equip Maintenance	4,000					4,000	4,000	2,333	3,366	(1,033)	
34). Office Equipment - New Items	8,000					8,000	8,000	4,667	5,551	(885)	New laptops for Committee members purchased in September
IT & Homemaster Annual Support Costs	48,000					48,000	48,000	28,000	32,760	(4,760)	HM additional text message credits £840. HM Annual charge £250 higher per mth than budgeted
IT Expenses	6,000					6,000	6,000	3,500	812	2,688	
Disaster Recovery	1,800					1,800	1,800	1,050		1,050	
35). Printing (External)	9,000					9,000	9,000	5,250	5,102	148	headed stationery printed as all stock had been depleted during lockdown
Printing (Internal Photocopier Charges etc)	8,000					8,000	8,000	4,667	3,614	1,053	
Stationery	2,000					2,000	2,000	1,167	1,526	(359)	items restocked after stationery cupboard sorted and also for away day
36). Postage	3,300					3,300	3,300	1,925	2,484	(559)	
37). Rent & Rates	1,900					1,900	1,900	1,108	1,625	(517)	charges for long term void as only allowed 6 months exemption
38). Seminars & Training - Staff	18,000					18,000	18,000	10,500	7,921	2,579	
39). Seminars & Training - Committee	4,000					4,000	4,000	2,333	2,676	(342)	
40). Staff Recruitment	20,000					20,000	20,000	11,667	5,579	6,087	New finance & corporate services assistant advertising and finder fee. No recruitment costs for Director that were budgeted
41). Subscriptions	38,000					38,000	38,000	22,167	17,463	4,704	Timing
42). Telephones	16,000					16,000	16,000	9,333	8,830	503	
43). Legal Fees - General	12,000					12,000	12,000	7,000	2,948	4,052	
44). Legal Fees - Housing	25,000	25,000				25,000	25,000	14,583	2,981	11,602	Timing
GCC ASB Support Services	12,000	12,000				12,000	12,000	7,000	6,128	872	
45). Professional Fees	27,400					27,400	27,400	15,983	8,400	7,583	Currently lower than anticipated
Housing ~Agency Fees - WR	0	0				0	0	0	0	0	
46). Commercial Property Cost	1,000		1,000			1,000	1,000	583	0	583	
47). Donation - Grant Funding Wider Role	22,000					22,000	22,000	12,833	12,833	0	Funding to Easthall Residents Association still to be paid to them
Donations - Others	1,400					1,400	1,400	817	0	817	
48). Tenant Participation	12,000	12,000				12,000	12,000	7,000	3,578	3,422	Timing
49). Vehicle Costs						0	0	0	0	0	
50). AGM Costs	800					800	800	467	236	231	
51). Wider Role						0	0	0	1,290	(1,290)	
52). SFHA Fuel Funding						0	0	0	0	0	
53). Development Costs - Allocated	0					0	0	0	122,535	(122,535)	£32,731 Grant Income received in Oct
	553,955	139,512	1,000	4,633	9,500	399,310	0	553,955	323,140	409,563	(86,422)

WELLHOUSE HOUSING ASSOCIATION LTD

MAINTENANCE BUDGET TO MARCH 2024

	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	Total 2023/24 TOTAL	Budget Apr-Oct'23	Actual Apr-Oct'23	(Adverse) Favourable Variance
CYCLICAL MAINTENANCE																
ELECTRICAL TESTING	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,337	40,000	23,331	28,326	(4,995)
CLOSE ELECTRICAL TESTING															0	0
EXTERNAL PAINTING- phase 2B	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,163	50,000	29,169	0	29,169
EXTERNAL PAINTING - phase 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EXTERNAL PAINTING - phase 10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
 GAS SERVICING	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	11,040	132,480	77,280	28,244	49,036
GUTTER CLEANING	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	104,328	60,858	12,415	48,443
GAS SAFETY AUDIT	807	807	807	807	807	807	807	807	807	807	807	811	9,688	5,649	281	5,368
FIRE SERVICE - 14 LANGBAR GDNS	559	559	559	559	559	559	559	559	559	559	559	558	6,707	3,913	396	3,517
FIRE SERVICE - EQUIPMENT													0	0	0	0
ASBESTOS MANAGEMENT	261	261	261	261	261	261	261	261	261	261	261	258	3,129	1,827	0	1,827
WATER TESTING	600	600	600	600	600	600	600	600	600	600	600	600	7,200	4,200	1,339	2,861
	29,461	29,461	29,461	29,461	29,461	29,461	29,461	29,461	29,461	29,461	29,461	29,461	353,532	206,227	71,001	135,226
 REACTIVE MAINTENANCE																
REACTIVE MAINT	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	23,868	286,416	167,076	196,242	(29,166)
SCOTTISH POWER L/LSUP	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	57,600	33,600	30,396	3,204
 ESTATE SERVICES - Materials	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	57,600	33,600	16,183	17,417
ESTATE SERVICES - Van/Fuel	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,557	18,695	10,906	8,273	2,633
Close Cleaning													0	0	0	0
 VOIDS	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	22,464	269,568	157,248	57,115	100,133
 Facilities Management Costs	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	7,000		7,000
Office Repairs - Hub Remodelling	833	833	833	833	833	833	833	833	833	833	833	833	9,996	5,831		5,831
Assume £2k spend on Factoring	166	166	166	166	166	166	166	166	166	166	166	174	2,000	1,162		1,162
	59,489	59,489	59,489	59,489	59,489	59,489	59,489	59,489	59,489	59,489	59,489	59,496	713,875	416,423	308,208	108,215
 Stage 3 Adaptations- Ex GHA	0	0	0	4,315	0		4,315	0	0	4,316	0	4,316	17,262	8,630	0	
Stage 3 Adaptations	6,613		6,613	6,613	6,613		6,613		6,613	6,610			39,675	26,452	48,232	(13,150)
	6,613	0	6,613	4,315	6,613	0	10,928	0	6,613	4,316	6,610	4,316	56,937	35,082	48,232	(13,150)
 MAJOR REPAIRS - NON-CAPITALISED																
KITCHEN EXTRACTOR FANS Phase 5	575	575	575	575	575	575	575	575	575	575	575	575	6,900	4,025	1,098	2,927
Bathroom EXTRACTOR FANS Phase 5	575	575	575	575	575	575	575	575	575	575	575	575	6,900	4,025	0	4,025
Doors													0	0	0	0
Smoke Alarms Phase 8	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	20,000	11,667	16,136	(4,470)
Commercial Units - Newhills Rd R&R													0	0	0	0
External Paths	833	833	833	833	833	833	833	833	833	833	833	833	10,000	5,833	180	5,653
Back Courts Phase 1	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	45,000	26,250	16,854	9,396
Back Courts Phase 2A													0	0	0	0
External Verandas	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000	17,500	1,873	15,627
Consultants Costs	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	45,000	26,250	10,444	15,806
Chimney Breast Reoval	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	27,600	16,100	18,490	(2,390)
	15,950	15,950	15,950	15,950	15,950	15,950	15,950	15,950	15,950	15,950	15,950	15,950	191,400	111,650	65,075	46,575
														769,382	492,516	276,866
 MAJOR REPAIRS - CAPITALISED COMPONENTS																
Kitchens Phase 5	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	10,850	130,200	75,950	36,347	39,603
Bathrooms Phase 3	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	12,455	149,460	87,185	52,307	34,878
Gas Boiler Replacements Phase 10	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	60,840	35,490	59,283	(23,793)
 External Doors 2B	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,163	50,000	29,169	32,290	(3,121)
External Windows 2A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,565	(1,565)
the Hub boiler replacement													0	0	0	0
the Hub poss remodeling													0	0	0	0
	32,542	32,542	32,542	32,542	32,542	32,542	32,542	32,542	32,542	32,542	32,542	32,538	390,500	227,794	181,792	46,002

1,706,244

Company	Supplier	Account Type	Account Code	Account Name	Transaction Reference	Transaction Code	Transaction Date	Effective Date	Description	Debit Value	Credit Value	Value	HAG	NON QUALIFY	
Wellhouse Housing Association	C-Urb 6 Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0004294	C-urb	PIV	22/06/2023	22/06/2023	Fee for Call Off Request from Consultants Framework	7,800.00	-	7,800.00		7800
Wellhouse Housing Association	DM HALL CHARTERED SURVEYORS	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0004374	DM Hall	PIV	07/07/2023	07/07/2023	Phase 9 Wellhouse Crescent Glasgow G33 4HEFOR PROFESSIONAL	1,800.00	-	1,800.00	1800	
Wellhouse Housing Association	Land & Mineral Survey Services Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0004462	Land & Mineral Survey	PIV	20/06/2023	20/06/2023	Wellhouse Phase 9GPR Survey	7,320.00	-	7,320.00	7320	
Wellhouse Housing Association	Land & Mineral Survey Services Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0004463	Land & Mineral Survey	PIV	20/06/2023	20/06/2023	Wellhouse Phase 9Topographic Survey	2,160.00	-	2,160.00	2160	
Wellhouse Housing Association	Land & Mineral Survey Services Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0004464	Land & Mineral Survey	PIV	21/06/2023	21/06/2023	Wellhouse Phase 8Topographic Survey	2,160.00	-	2,160.00	2160	
Wellhouse Housing Association	Land & Mineral Survey Services Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0004465	Land & Mineral Survey	PIV	21/06/2023	21/06/2023	Wellhouse Phase 8GPR Survey	4,440.00	-	4,440.00	4440	
Wellhouse Housing Association	Armour Construction Consultants	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0004893	Armour Construction	PIV	16/08/2023	16/08/2023	QS ServicesWellhouse Phase 8 and Balado Road Phase 7	3,360.00	-	3,360.00	3360	
Wellhouse Housing Association	Page \ Park Limited	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0004895	Page \ Park	PIV	01/07/2023	01/07/2023	Professional fees for services rendered in accordance with contract	11,491.20	-	11,491.20	11491.2	
Wellhouse Housing Association	DM HALL CHARTERED SURVEYORS	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005005	DM Hall	PIV	14/09/2023	14/09/2023	Social Housing Development Site, Balado Road, Glasgow, G33	2,100.00	-	2,100.00	2100	
Wellhouse Housing Association	DM HALL CHARTERED SURVEYORS	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005006	DM Hall	PIV	14/09/2023	14/09/2023	Social Housing Development Site, Balado Road, Glasgow, G33	900.00	-	900.00	900	
Wellhouse Housing Association	C-Urb 6 Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005109	C-urb	PIV	20/09/2023	20/09/2023	Management Fee - External Pre ContractDevelopment Services	5,992.80	-	5,992.80		5992.8
Wellhouse Housing Association	Applied Ecology Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005115	Applied Ecology	PIV	19/09/2023	19/09/2023	Preliminary ecological appraisal forWellhouse Phase 8	876.00	-	876.00	876	
Wellhouse Housing Association	Applied Ecology Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005116	Applied Ecology	PIV	19/09/2023	19/09/2023	Preliminary ecological appraisal forWellhouse Phase 9	762.00	-	762.00	762	
Wellhouse Housing Association	Applied Ecology Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005117	Applied Ecology	PIV	19/09/2023	19/09/2023	Project meeting attendance forWellhouse Phases 8 and 9 - as	78.00	-	78.00	78	
Wellhouse Housing Association	Hypostyle Architects (new)	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005381	Hypostyle Architects	PIV	01/10/2023	01/10/2023	The current Estimated fee based on an estimated Construction	51870	0	51870	51870	
Wellhouse Housing Association	C-Urb 6 Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005389	C-urb	PIV	24/10/2023	24/10/2023	Invoice in respect of Development Services provided for the project	6144	0	6144		6144
Wellhouse Housing Association	G3 Consulting Engineers Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005467	G3 Consulting Engineers	PIV	11/10/2023	11/10/2023	To professional services in connection with the provision of engineering	3648	0	3648	3648	
Wellhouse Housing Association	G3 Consulting Engineers Ltd	Planned Renewals/Major Repairs	0650	DEVELOPMENT COSTS ALLOCATED	PIV0005466	G3 Consulting Engineers	PIV	11/10/2023	11/10/2023	To professional services in connection with the provision of engineering	9633	0	9633	9633	
			14							122,535.00	-	122,535.00	102598.2	19936.8	

Management Committee	29 November 2023
Agenda Item	7
Title of Paper	Budget Reforecast 23/24
Author	Robert Murray, Finance & Corporate Services Manager
Attachment	1. Projected Statement of Comprehensive income & Statement of Financial Position at 31 March 2024

FOR DECISION

1 PURPOSE

- 1.1 To provide the committee with a short report on the reforecast budget for 2023-24

2. RECOMMENDATIONS

- 2.1 That the committee notes the contents of the report and the expected revised surplus.

3 BACKGROUND

- 3.1 Following the recommendation from the internal auditors it was tabled that a revised budget would be tabled annually around November.
- 3.2 Each member of the senior management team including the director were tasked to review their budgets and forecast where they expect the costs will be at 31 March 2024.
- 3.3 The costs were coordinated by the Finance & Corporate Services Manager and is included in the attached appendix.
- 3.4 To avoid overburdening committee members with excessive amounts of information only the Statement of Comprehensive Income & the Statement of financial position are included with this report with the detailed workings being retained for the record should it need referred to in future.

4 OBJECTIVES

Wellhouse Business Plan, Vision and Values

- 4.1 The production of this report is integral to all business activity and our ethos and is therefore consistent with:

- Our vision and;
- Our values of Excellence, Accountability and Sustainability

5 FOR DISCUSSION

- 5.1 This is the second year this information has been presented to the Management committee since the Internal auditor's recommendation .
- 5.2 The key movements in the budget are.
- It is anticipated void loss will reduce from £43k to £25k.
 - Grants for adaptations have increased from £56k to £80k.
 - Staffing costs will be £54k less than budget and now £904k.
 - Overhead costs have reduced by £36k to £518k.
 - Maintenance costs will be £151k split over all maintenance costs categories but note additional costs shown in point 5.4 below.
 - Bank Interest received will be £21k less than budget due to the delay in placing funds on term deposit.
 - Interest payable will be £5k more than budget due to recent increases in interest rates.
- 5.3 Overall, the projected surplus will be £55k better than originally budgeted with £230.7k estimated rather than £175.4k
- 5.4 It is estimated that additional unbudgeted costs of £70k will be incurred for an unauthorised loft conversion that required to be reinstated and £30k for drainage works at the Hub, although funding streams for the drainage work is being scoped.

6. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

- 6.1 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 financial budgets.
- 6.2 It is also considered Good Practice for Wellhouse to prepare revised mid year budgets in order to demonstrate financial viability and to allow for the decision-making process to achieve corporate objectives.

7. FINANCIAL IMPLICATIONS

- 7.1 Any material points are noted at section 5 above.

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
A mid year reforecast of the annual budget, is presented to Management Committee for discussion and approval."		

10. EQUALITY, DIVERSITY & HUMAN RIGHTS IMPLICATIONS

10.1 None apparent.

11. SUSTAINABILITY

11.1 Not applicable.

12. SWOT ANALYSIS

12.1 Not required as no new business activity proposed.

STATEMENT OF COMPREHENSIVE INCOME

Estimated to 31 March 2024										Original	(Adverse) / Favourable	
Ref	Social Lettings Rental Income	Social Lettings Service Charges	Social Lettings Rental & Service Chgs	Commercial Lettings	Factoring	Development	The Hub Services	Corporate Services	Total	Annual Budget	Variance	
(1)	Rental Income & Service Charges	3,591,825	0	3,591,825					3,591,825	3,591,825	0	
(2)	Less: Voids losses	(25,000)		(25,000)					(25,000)	(43,102)	18,102	
(3)	Commercial Rental Income			32,000			22,266		54,266	57,472	(3,206)	
	Factoring Income				16,700				16,700	19,972	(3,272)	
(4)	Grants released from Deferred Income	498,781		498,781					498,781	498,781	0	
(5a)	Other Revenue Grants	80,000		80,000					80,000	56,937	23,063	
(5b)	Other Income							1,500	1,500	0	1,500	
		4,145,606		4,145,606	32,000	16,700	0	22,266	1,500	4,218,072	4,181,884	36,188
					0							
(6)	Management Expenses - Staff Costs	493,932	99,314	593,246		7,422		303,444	904,112	958,240	54,128	
(7)	Management Expenses - Overheads	95,798		95,798	0	0		421,985	517,783	553,955	36,172	
(8)	Service Costs		0	0					0	0	0	
(9)	Reactive Maintenance	616,103		616,103					616,103	713,875	97,772	
(10)	Cyclical Maintenance	346,137		346,137					346,137	353,532	7,395	
(11)	Planned Renewals/Major Repairs	202,600		202,600					202,600	248,337	45,737	
(12)	Depreciation on Housing Properties	1,003,814		1,003,814					1,003,814	913,177	(90,637)	
(13)	Bad Debts	25,000		25,000					25,000	20,000	(5,000)	
		2,783,384	99,314	2,882,698	0	7,422	0	725,429	3,615,549	3,761,116	145,567	
	Operating Surplus	1,362,222	(99,314)	1,262,908	32,000	9,278	0	(723,929)	602,523	420,768	181,755	
(14)	Release of Negative Goodwill	38,134		38,134					38,134	38,134	0	
(15)	Gain/Loss on Disposal of Fixed Assets	0		0					0	0	0	
(16)	Interest Receivable			0				45,000	45,000	66,250	(21,250)	
(17)	Interest Payable/Other Finance Costs	(255,000)		(255,000)					(255,000)	(249,766)	(5,234)	
(23)		1,145,356	(99,314)	1,046,042	32,000	9,278	0	(678,929)	430,657	275,386	155,271	
	Actuarial Gain/(Loss) in Pension Scheme								(100,000.00)	(100,000)	0	
	Exceptional Repair Costs								(70,000.00)	0	(70,000)	
	Drainage Works at Hub								(30,000.00)	0	(30,000)	
(24)									230,657	175,386	55,271	

STATEMENT OF FINANCIAL POSITION AS AT

30 September 2023



ANNUAL BUDGET £	Ref		AS AT 31/03/2023 £	ACT YTD 30/09/2023 £	MOVEMENT £
Non Current Assets					
42,645,019	(18)	Housing Properties - gross cost	26,653,697	27,049,654	395,957
(16,602,805)		Depreciation	0	(1,001,907)	(1,001,907)
26,042,213			26,653,697	26,047,747	(605,950)
1,249,279		Other	1,295,275	1,280,431	(14,844)
27,291,493			27,948,972	27,328,178	(620,794)
(912,050)		Negative Goodwill	(953,357)	(915,223)	38,134
Current Assets					
223,939		Debtors	128,724	353,115	224,391
0		Inventory	0	0	0
3,121,455	(19)	Cash at Bank and in hand	3,121,184	3,273,131	151,947
3,345,394			3,249,908	3,626,246	376,338
(20) Payables < 1 year					
(1,046,528)		Misc Creditors	(550,798)	(443,208)	107,590
0		Pension Deficit	0	0	0
		Deferred Capital Grants	0	0	
(241,503)		Loans	0	0	0
(1,288,031)			(550,798)	(443,208)	107,590
2,057,363		Net Current Assets/ (Liabilities)	2,699,110	3,183,037	483,927
28,436,805		Total Assets less current liabilities	29,694,725	29,595,992	(136,867)
(21) Payables > 1 year					
(6,901,859)		Loans	(7,421,443)	(7,171,443)	250,000
(216,754)		Pension Deficit	(51,000)	(51,000)	0
(7,118,613)			(7,472,443)	(7,222,443)	250,000
(22) Deferred Income					
(12,251,931)		Social Housing Grant	(14,084,005)	(14,016,427)	67,578
(657,576)		Non Housing Grants	0	11,796	11,796
(12,909,506)			(14,084,005)	(14,004,631)	79,374
8,408,686		Net Assets	8,138,277	8,368,919	230,642
Capital and Reserves					
100		Share Capital	78	63	(15)
8,408,586	(23)	Reserves	8,138,199	8,368,856	230,657
8,408,686			8,138,277	8,368,919	230,642
0			(0)	(0)	(0)

Management Committee	29 November 2023
Agenda Item	8
Title of Paper	Policy Review
Author	James Wilson, Housing & Customer Services Manager Bill Black Assets & Maintenance Manager
Attachment	1. Factoring Policy 2. Factoring Debt Recovery Policy 3. Income Debt Recovery and Write-Off Policy 4. Abandonment Policy 5. Allocations Policy 6. Sustainability Policy 7. Value for Money Policy Policies emailed for information

FOR APPROVAL

1 PURPOSE

To provide the following reviewed policies for consideration and approval:

1. Factoring Policy
2. Factoring Debt Recovery Policy
3. Income Debt Recovery and Write Off Policy
4. Abandonment Policy
5. Allocations Policy
6. Sustainability Policy
7. Value for Money Policy

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 Factoring Policy, Factoring Debt Recovery Policy, Income Debt Recovery and Write-Off Policy, Abandonment Policy and Allocations Policy. The policies will be reviewed 3-yearly.

3 BACKGROUND

That the Management Committee approves the reviewed Policies.

4. CHANGES

- 4.1** Factoring Policy changes as follows:
- 4.1.1** Staff Roles and Responsibilities section – I have updated new roles and responsibilities to staff.
- 4.1.2** Payment of Factoring Charges – I have updated advising that quarterly from 1/4/24.

4.1.3 Appendix 2 – I have added summary of Property Factors (Scotland) Act 2011 Code of Conduct for Property Factors and updated link.

4.2 Factoring Debt Recovery Policy changes as follows:

4.2.1 Debt Prevention section - I have updated advising that quarterly invoices to be sent from 1/4/24.and updated 14 days to 28 days as per Factoring Policy for payment to be made.

4.2.2 Debt Recovery section - I have updated advising that quarterly invoices to be sent from 1/4/24.and updated 14 days to 28 days as per Factoring Policy for payment to be made.

4.3 There are no changes to the Income Debt Recovery and Write-Off Policy

4.4 There are no changes to the Abandonment Policy

4.5 There are no changes to the Allocations Policy

4.6 Main changes are to update the Scottish Governments Target dates in Appendix 1 and add ERA as our Partner.

4.7 Value For Money main change was adding Value for Money to any procurement.

5. REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

6 None, all policies are compliant with current legislation.

7 FINANCIAL IMPLICATIONS

N/A

8 KEY RISKS

8.1 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.

9. EQUALITY AND DIVERSITY & HUMAN RIGHTS ISSUES

9.1 The policies have been written with our commitment to diversity and there are no adverse implications for any identified group.

10. SWOT ANALYSIS

10.1 Not required.

11. CONCLUSION

11.1 It is recommended that Management Committee approves all the revised policies.

POLICY

FACTORING

Registration no: PF000109

POLICY REVIEWED November 2023

Wellhouse - The Place To Be

Policy Created	September 2016, Reviewed December 2020, Reviewed November 2023
Date of Next Review	December 2026

The Policy is available on the Association’s website. Customers will be provided with a copy of this policy. We will provide this policy in specific formats as requested. i.e., tape, Braille or another language.

Trust Honesty Integrity Excellence Accountability Sustainability

Section	Content	Pages
1.	Vision and values	3
2.	Governance	3
3.	Policy Aims	3
4.	Equal Opportunities Statement	3
5.	Scottish Housing Charter	4
6.	Legislation	4
7.	Our principles and standards	5
8.	The Policy	5
9.	Monitoring and performance	11
10.	Consultation	12
11.	Complaints	13
12.	Policy Review	13

Appendices

1.	Definitions
2.	Scottish Government's Factoring Code of Conduct
3.	Dispute Resolution Procedure

Linked Policies/Procedures

1.	Openness and Confidentiality
2.	Customer Engagement and Participation policy
3.	Complaints Policy
4.	Equality and Diversity
5.	Income Collection and Debt Recovery
6.	Financial Procedures
7.	Neighbourhood Management
8.	Asset Management
7.	Repairs and Maintenance
8.	Procurement of Contractors

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1. Vision and values

Wellhouse – the Place to Be.

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

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

2. Governance

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

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

3. Policy Aims

Our factoring policy supports our commitment to ensuring Wellhouse is a safe and attractive environment.

We will deliver an efficient and excellent repair and maintenance service to customers and factored owners.

The Association hopes to provide a factoring service to owners whose properties fall within its area of management. The Association will provide the highest possible standard of service to owners, while ensuring that such provision is always practical, legally compliant and cost-effective.

In line with our vision of making Wellhouse the Place to Be we want to ensure that all properties and common areas within the estate are adequately maintained and ensure we have positive relationships with local owners

4. Equal Opportunities Statement

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

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

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5. Scottish Housing Charter

The Scottish Government's Social Housing Charter came into force in April 2012. The Charter sets out the standards and outcomes that Registered Social Landlords should achieve.

There are four outcomes under the Charter that are especially relevant to our factoring service, these are:

Outcome 1: Equalities

Social landlords perform all aspects of their housing services so that:

- every tenant and other customer has their individual needs recognised, is treated fairly and with respect and receives fair access to housing and housing services.

Outcome 2: Communication

Social landlords manage their businesses so that:

- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

Outcome 3: Participation

Social landlords manage their businesses so that:

- tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

Outcome 13: Value for money

Social landlords manage all aspects of their businesses so that:

- tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

6. Legislation

The following legislation is relevant to this policy:

The Property Factors Act 2011
 Property Factors (Scotland) Act 2011
 Housing (Scotland) Act 2014
 The Equality Act 2010
 Housing (Scotland) Act 2010
 The Abolition of Feudal Tenure (Scotland) Act 2000
 Housing (Scotland) Act 2001
 Title Conditions (Scotland) Act 2003
 The Tenements (Scotland) Act 2004

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The Housing (Scotland) Act 2006

7. Our principles and standards

The factoring policy supports the Associations commitment to

- the highest possible standard of service to owners,
- ensure the service is easy to use for customers,
- is legally compliant.
- is cost effective and value for money.

We will ensure:

- that owners know who to contact in the Association.
- that owners are fully aware of their and our responsibilities in regard to factoring and title deed conditions.
- that we demonstrate open, fair and accountable charges for the services provided.
- that we recover charges in a fair and consistent manner
- that we ensure we have good communication with owners
- that staff fully understand their roles.
- that our recording and administration systems are adequate
- that we report to our Management Committee on a regular basis

8. The Policy

The Factoring Service

Our factoring service might differ from property to property but will include the following as necessary and or appropriate:

- Instructing common reactive maintenance and repairs
- Planning for, arranging and overseeing cyclical maintenance and major repairs.
- Co-ordinating environmental maintenance and services
- Ensuring comprehensive buildings insurance for the full rebuilding value
- Providing management and administration services

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- Maintaining a list of approved contractors
- Provision of regular information and consultation
- Apportioning costs and liaising with solicitors regarding sales and re-sales

Statement of Services

Each owner will receive a Statement of Services which will describe the following.

Section A– Authority to act

Section B Services provided, including insurances, carrying out repairs.

Section C Financial & charging arrangements.

Section D Communication arrangements, including debt recovery.

Section E – Declaration of interest

Section F – How to end the agreement.

Annex 1 – Extracts from the Property Factors (Scotland) Act 2011

Annex 2 – Summary of building insurance cover

Annex 3 – ‘How to pay your rent or factoring...’ leaflet.

Annex 4 – Complaints Procedure

Annex 5 Scottish Governments Code of Conduct

Common Reactive Maintenance and Repairs

The Association will carry out common repairs to items such as the roof, the close, backcourts and the tenement structure. Target times for dealing with reactive repairs to common areas are:

Emergency	4 hours
Urgent	3 working days
Routine	10 working days

Cyclical Repairs

Cyclical repairs are carried out by the Association on a planned, regular basis to prevent a property from falling into a state of disrepair (e.g., close-painting, roof-anchor testing, gutter-cleaning, etc.).

Planned Maintenance

The Association has developed long term plans to replace common elements of our buildings as they age, for example, roofs and close windows. These plans are available to commercial and owner occupiers. Planned maintenance may involve replacement of close windows, doors, etc.

Where planned maintenance is for the replacement of common elements of the buildings for example roof replacement then we will consult with owners a minimum of 3 months in advance. There may be circumstances where to take advantage of Scottish Government or

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Local Authority grants, we seek owners' agreement to carry out repairs without 3 months' notice.

Environmental Maintenance and Services

Costs will be recharged on a pro-rata basis to all properties liable to pay a share of the upkeep (e.g., grass cutting, de-littering and general maintenance of common areas).

The cost of the electrical supply for common services (e.g., stair-lighting) will be recovered at cost on a pro-rata basis. This will apply to other common services such as close-cleaning, controlled door entry systems etc.

Buildings Insurance

The Association will comply with the property's Deed of Conditions to ensure that the buildings they manage are adequately insured to cover the full rebuilding of all common parts of the building in the event of fire, storm, flood or other major disaster.

Cover will be arranged via a reputable insurance company, at the most competitive rate available for the appropriate level of cover. The Association will co-ordinate any claims to be made via the Common Buildings Insurance Policy and inform the owners of the outcome.

Buildings Insurance will automatically be arranged for all owners. Owners should note that they require separate home contents insurance.

Selecting our Contractors

We will Competitively Tender per main trade for inclusion to our Approved List of Contractors; this will be retendered regularly to ensure competitive pricing. Each contractor will be required to assure the Association that

- they have necessary insurances (annual check)
- their hourly rates are competitive and that they charge reasonable rates for materials
- they are members of appropriate trade bodies (annual check)
- they have appropriate trading body certification (annual check)
- they have an adequate labour force
- they have an appropriate equal opportunity policy
- they can supply good references
- they disclose relationships with staff or committee (annual check)

Management and Administration

A management fee will be charged for the provision of the factoring service. The following tasks are some examples of the tasks covered by the management fee:

- staff time in inspecting and organising repairs,
- tendering,
- writing to owners,
- calling and attending meetings and maintaining adequate records
- administering the common buildings insurance policy, making claims, etc.;

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- printing, postage and delivery of letters and newsletters
- issuing invoices, maintaining accounts, monitoring and recovery of arrears
- liaising with solicitors in sales and re-sales and providing relevant information

There may be additional insurances, the costs of these will be recovered from owners.

We will review our management and other charges annually which will be applicable from 1 April every year and give owners 4 weeks' notice of any change in management charges

Allocation of Common Repair costs and other charges

Owners will be told at the outset of any factoring agreement what type of charges we will make and what their share of any charges are. These will be as outlined in the Deed Of Conditions unless otherwise agreed.

We will consult with owners when carrying out any work to common areas for which their charge will be over £100.

Payment of Factoring Charges

All charges will be in advance with the exception of any reactive repairs that will be chargeable in arrears. Copies of relevant contractors' accounts will be made available to owners upon request. Invoices will be issued monthly until 31 March 2024 when invoices will be issued quarterly with payment due within 28 days of the invoice date. However, in cases of genuine difficulty, or at the Association's discretion, the Association may make payment arrangements to suit individual circumstances.

The Association will offer various methods of paying factoring charges to suit individual preference. They are:

- Direct Debit
- At any Paypoint terminal or Post Office using your Allpay card
- Pay at our offices at The hub, 49 Wellhouse Crescent
- Via the internet at www.allpayments.net
- Standing Order (a form can be downloaded from the website)
- Through Internet Banking – to Wellhouse Housing Association, Sort Code: 82-64-28 Account No: 40086946 and quoting your 'Customer Number' as the reference
- By telephone: Have your Allpay card to hand and call 0141 781 1884 during office hours or to 0844 557 8321 outwith office hours
- Text Message – Register online at www.allpayments.net/textpay/logon.aspx and follow the instructions
- Allpay Telephone App – Download the app available for Apple and Android smartphones and follow the instructions. More info available at www.allpay.net/app

We may undertake repairs that are not covered by the factoring service on request, which will be charged separately (e.g., annual gas servicing). We request payment in advance of the works being authorised.

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Arrears Control and Recovery

Owners are in arrears if they do not pay their account in full within 28 days of the invoice date, unless they are maintaining an agreed payment arrangement.

The Association will request payment from owners in regard to factoring arrears by way of reminder letters, phone calls, text messages and visits and may also seek to offer assistance and negotiate mutually acceptable payment arrangements, where appropriate.

However, in the event that payment is not made or an arrangement is not satisfactorily maintained the Association will take court action to recover debts, with any solicitor, court and other costs incurred by the Association being added to the original sum. In addition to letters and visits, other recovery methods may include the use of solicitors, Sheriff Officers, recovery decrees, property inhibitions, arrestment of bank account or wages and sequestration.

Recovery procedures will be agreed and monitored by the Committee. The Director will have delegated authority to take action to court stage, ratification from the Committee will be required prior to implementation of court decisions, which will always be a last resort.

Where an owner has outstanding factoring arrears and no payment arrangement, further works may not be undertaken on their behalf unless an agreed element of the cost is paid in advance or a satisfactory arrangement for the arrears is agreed.

Staff Roles and Responsibilities

The Finance & Corporate Services Manager will have overall responsibility for the management of the factoring service. Other members of staff will also be responsible for various elements of the service provision

Title	Responsibility
Finance Officer	Issuing Invoices / Recharges
Housing Officer / Assistant	Account Enquiries and Account Management
Maintenance Officer	Maintenance & Repairs
Housing Officer / Assistant	Estate Management
Housing Officer	Complaints

The Association will ensure clear procedures are in place and that clear lines of responsibility exist in order to encourage effective internal liaison.

The Role of the Committee

The Committee's role in the factoring process will be to:

- agree and review the policy and factoring agreement
- monitoring outcomes of the factoring service through reports
- authorising the implementation of court actions
- considering complaints via the complaints process governance

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Maintaining the Register.

We are bound under the Property Factors (Scotland) Act 2011 to maintain a register of all the properties and land we factor we ensure that this register is updated by 30 June of each year.

Sale of Property

Where a property factored by the Association is to be sold, owners must advise the Association of the date of transfer and the name of the new owners. If solicitors handling the transaction require copies of Building Warrants, guarantees, or other documents, an administrative charge may be made.

We reserve the right to issue a Notice of Potential Liability of Costs, where we have concern over an owner's intention to pay outstanding charges.

Record-keeping

The Association will maintain comprehensive records of all relevant information, including ownership details, liability for common repairs, details of insurance cover, apportionment of charges attributable to the property. Details of solicitors and lenders will also be held where known.

Emergency Situations – common areas

Any emergency situations arising outwith working hours, which relate to a repair of a common nature should be reported to one of the following contractors:

City Building LLP 0800 595 595
 Scotia Plumbing & Heating 0141 771 9600 (plumbing issues only)

However, where the instructed repair is not a common repair, we reserve the right to recharge the owner for the full cost of the repair.

Where an emergency requires access to an owner's individual property, the Association will make every effort to contact the owner, failing which, if Maintenance Officer judges that access is needed immediately, the Association will make appropriate arrangements to gain access. This action would only be taken in extreme situations.

9. Monitoring and performance

The committee will annually consider performance against the Social Housing Charter indicators the following:

- Average annual management fee per factored property.
- Percentage of factored owners satisfied with the factoring service they receive

These two indicators will also be published as part of the Associations Social Housing Charter return.

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The Committee will also receive quarterly reports, as follows:

- Details of factored properties
- Outstanding debtors and action taken or proposed
- Any legal costs related to the factoring service, whether recoverable or not the overall cost and income of the factoring service

10. Consultation

We aim to deliver excellent services, which respond to local needs and reflect what is most important to our customers.

To do that we need our customers to tell us how well our policy is working and help us to make the changes which will improve it. In line with our Customer Engagement and Participation Policy:

- We make it easy for customers to give us their comments and views - face to face, by telephone, e-mail, on line or in a letter.
- We commission formal independent customer satisfaction surveys on a continuous monitoring basis carried out every three months.
- We consult our Customer Opinion Panel
- We publish the targets we set
- We publish how we have performed against those targets

We use feedback to review our policies and ask customers about the changes we are making.

In addition

- prospective new owners will receive clear and concise information about the factoring service and common buildings insurance policy.
- each new factoring client will receive a copy of
- the factoring policy
- a statement of services
- the property factors code of conduct
- the dispute resolution procedure

Owners will also have the opportunity for consultation, through the Association's newsletters, annual report and open meetings. Every newsletter will contain a section related to repairs and factoring.

We carry out a quarterly independent customer survey and hold an annual meeting for factored customers. We will develop an action plan to address feedback we receive from our satisfaction surveys and our consultations. Owners will be involved in the development of the action plan and will receive a copy.

11. Complaints

We have a separate complaints policy and procedure. Leaflets and copies of the complaints procedure is available from the Association's office and on our website. We also provide information on how our customers can make a complaint to the Scottish Public Services

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Ombudsman (4 Melville Street, Edinburgh EH3 7NS, telephone, 0800 377 7300) and how to contact the Scottish Housing Regulator.

The Ombudsman will not normally deal with complaints unless customers have followed the Association's complaints' procedure

12. Review timeframe

The policy will be reviewed every three years, or sooner, in response to a change in legislation or circumstance.

Appendix 1

Definitions

The following definitions will be used throughout this policy:

Factoring

A property management service offered to property owners to plan for, arrange and oversee work on their behalf (e.g., common repairs, planned maintenance works and insurance). Factoring services and responsibilities also relate to areas of common land or space as well as specific properties.

Factor

The agent appointed to carry out a factoring role, i.e., Wellhouse Housing Association Limited.

Tenement

A building which comprises two or more separate dwellings which are divided from each other horizontally and including any land attached to that building (e.g., gardens, back courts, etc).

Flat

A dwelling-house in a tenement

Deeds of Conditions

This is a legal document that imposes legally enforceable conditions on the property to which it relates. Conditions may cover permitted uses of the property and requirements relating to the division of responsibility for repairs and maintenance of a building in multiple ownership.

Appendix 2

The Property Factors (Scotland) Act 2011 Code of Conduct for Property Factors can be accessed via the following link

<https://www.gov.scot/publications/property-factors-scotland-act-2011-code-conduct-property-factors-2/>

The Scottish Government's Factoring Code of Conduct is a set of voluntary guidelines for factoring companies in Scotland. It aims to promote good practice in the factoring industry and protect the interests of businesses that use factoring services.

The code covers a range of topics, including:

- **Transparency:** Factoring companies must be transparent about their fees and charges, and they must provide businesses with clear and concise information about their services.
- **Fairness:** Factoring companies must treat businesses fairly and ethically. This includes avoiding unfair contract terms and practices and providing businesses with a fair opportunity to terminate their factoring agreements.
- **Competence:** Factoring companies must be competent and experienced in providing factoring services. They must also have adequate financial resources to support their businesses.
- **Customer service:** Factoring companies must provide businesses with good customer service. This includes being responsive to businesses' needs and providing them with support when needed.

The code is monitored and enforced by the Scottish Government. Factoring companies that breach the code may be subject to enforcement action, such as financial penalties or suspension from the register of factoring companies.

The code is voluntary, but it is widely supported by the factoring industry and by businesses that use factoring services. It is seen as an important tool for promoting good practice and protecting the interests of businesses in Scotland.

Here are some of the key benefits of the Scottish Government's Factoring Code of Conduct:

- **Transparency:** The code helps to ensure that businesses are aware of the fees and charges associated with factoring services, and that they are provided with clear and concise information about the services they are buying.
- **Fairness:** The code helps to protect businesses from unfair contract terms and practices. It also gives businesses a fair opportunity to terminate their factoring agreements if they are not happy with the service they are receiving.
- **Competence:** The code helps to ensure that factoring companies are competent and experienced in providing factoring services. It also helps to ensure that factoring companies have adequate financial resources to support their businesses.

Trust Honesty Integrity Excellence Accountability Sustainability

- Customer service: The code helps to promote good customer service from factoring companies. It also gives businesses a way to complain if they are not happy with the service they are receiving.

Overall, the Scottish Government's Factoring Code of Conduct is a valuable tool for promoting good practice and protecting the interests of businesses in Scotland.

Trust Honesty Integrity Excellence Accountability Sustainability

Appendix 3

Dispute Resolution

Any owner who is dissatisfied with any aspect of the factoring service or with how they have been treated by a member of staff should make a complaint to WHA in line with our complaints policy.

The Association takes all complaints very seriously and has a separate Complaints Policy, a copy of which is available from the Association's offices on request.

If after following the Association's Complaints Policy, the owner remains dissatisfied, they should be advised that they have final recourse to the Housing and Property Chamber. Owners can obtain the relevant form to make representation to the HPC from us.

The Housing and Property Chamber
First-tier Tribunal for Scotland
20 York Street
Glasgow
G2 8GT

Telephone: 0141 302 5900
Website: www.housingandpropertychamber.scot
Email: HPCAdmin@scotcourtstribunals.gov.uk



POLICY

Factoring Debt Recovery Policy

Policy Reviewed November 2023

Wellhouse - The Place to Be

Policy Created	July 2021, Reviewed November 2023
Date of Next Review	July 2026

The policy is available on the Association's website. Customers will be provided with a copy of this policy on request. We will provide this policy in specific formats as requested, i.e. tape, Braille or another language.

Section	Content	Pages
1.	Vision and values	4
2.	Governance	4
3.	Policy Aims	4
4.	Equal Opportunities Statement	4
5.	Scottish Housing Charter	4
6.	Legislation	5
7.	The Policy	5
8.	Consultation	8
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Linked Policies/Procedures

1.	Factoring Policy
2.	Repairs and Maintenance Policy
3.	Openness and Confidentiality
4.	Complaints, Compliments and Comments
5.	Data Protection Policy
6.	Income, Debt Recovery and Write Off Policy

1. Vision and values

Wellhouse – the Place to Be.

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

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

2. Governance

Wellhouse HA (WHA Ltd.) is a community controlled Registered Social Landlord and is managed by a group of local people who are elected onto the Management Committee. We may co-opt other people onto the Management Committee from time to time where we feel we need specialist support. Their role is to make sure that the Association is well run, meets the needs of the local area and is responsive to what is important to local people.

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

3. Policy Aims

- Debt prevention
- Debt Management
- Debt Recovery

4. Equal Opportunities and Human Rights Statement

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

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

5. Scottish Housing Charter

The Scottish Government's Social Housing Charter came into force in April 2012 and was reviewed in 2019. The Charter sets out the standards and outcomes that Registered Social Landlords should achieve.

There are 5 outcomes under the Charter that are especially relevant to our factoring debt recovery policy, these are:

Outcome 1 Equalities

Social landlords perform all aspects of their housing services so that:

- every tenant and other customer have their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services

Outcome 2 Communication

Social landlords manage their business so that:

- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides

Outcome 13 Value for Money

Social Landlords manage all aspects of their business so that:

- Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

6. Legislation

The following legislation is relevant to this policy:

- The Property Factors (Scotland) Act 2011
- Human Rights Act 1998
- Equality Act 2010
- Data Protection Act 2018

7. The Policy

1. Introduction

The purpose of this policy is to outline the processes that should be followed when dealing with factoring debts.

This policy is compiled in accordance with the Property Factors (Scotland) Act 2011, Overarching Standards and Revised Standards.

2. Policy Objectives

- To monitor levels of debts
- To provide factored owners with appropriate information on possible debt recovery methods that can be utilised by WHA to recover sums due
- To offer early and suitable professional support and guidance
- To set out early interventions to prevent debts arising
- To ensure factored owners are provided with information on local free debt advice services

3. Debt Prevention

WHA Ltd. is committed to preventing debt and we will adopt a supportive approach to our customers placing an emphasis on prevention, assistance and co-operation. Staff will ensure factored owners are aware of advice sources that are available when arrears arise.

Factoring Invoices will be issued monthly until 31 March 2024 when this will be changed to quarterly, with payment due within 28 days. However, we recognise that factored owners financial circumstances will vary and therefore we will make available a range of payment options at a frequency to suit their individual circumstances. Our expectation would be that any such payment arrangement will ensure the account is cleared prior to the following monthly invoice being issued.

4. Debt Management

WHA Ltd. will offer factored owners the opportunity to enter into a repayment arrangement to pay off any arrears that have arisen, over a period of time, depending on the debt level and individual financial circumstances. Where factored owners will be unable to meet on-going factoring charges staff will ensure such owners are provided with advice and assistance including signposting to debt counselling, money advice and other appropriate support organisations.

5. Debt Recovery

WHA Ltd. will seek to tackle arrears recovery at the earliest opportunity. We are committed to taking a consistent approach to debt recovery cases.

Following the issue of each monthly Invoice and quarterly from 1 April 2024, staff will check that payments have been made within the 28-day payment period, or a suitable repayment arrangement entered into that will clear the balance prior to the following monthly invoice being issued.

Where payment has not been made or a suitable repayment arrangement agreed the following escalation process will apply to unpaid factoring debts:

- a. A reminder letter will be sent, with a statement of account. This will clearly state the outstanding balance, the need of settlement, advise of any potential consequences of non-payment and invite contact to establish any reasons for non-payment
- b. A final reminder letter will be issued within 28 days, if the factored owner fails to make full payment or fails to make contact and a suitable repayment arrangement
- c. A debt will be referred to our solicitors for the recovery of outstanding sums, within 28 days of our final reminder letter, when a factored owner has failed to make full payment or fails to make contact and a suitable repayment arrangement

- d. A solicitor's letter will be sent to the factored owner by our solicitors to confirm that they have received instructions to recover the sum owed
- e. Once recovery action commences, legal costs will accumulate and will be added to the debt owed by the factored owner. Factored owners faced with legal action will be warned that these costs can add a significant amount to the principal sum owed
- f. WHA Ltd. may register either a Notice of Potential Liability for Costs over the Title Deeds for a property setting out the debt due. This will restrict the factored owner's ability to sell their property
- g. Where a Decree is granted and full payment is not forthcoming, Sheriff Officer's may be instructed to carry out debt enforcement action. This may include freezing bank accounts, arrestment of wages, arrestment of rent from tenants to owner, registering Notice of Potential Liability for Costs or placing an Inhibition on a property
- h. As a last resort, our Committee may approve use of an Attachment on non-essential goods out-with the home or an Exceptional Attachment on non-essential goods inside the home, or Sequestration

6. Disputed Debts

Factored owners can make enquiries about items charged on their factoring invoice, in a way that suits them best, including by phone, email, letter or in person at our offices.

We aim to provide a response within 5 days. However, where we require to seek information from contractors or other third parties, we aim to do this within 20 days. If it may take us a bit longer, we will let the factored owner know.

If after receiving an explanation for a charge or debt on their account a factored owner is still dissatisfied, the customer will be provided with details of our Complaints Procedure (See Section 11).

WHA Ltd will suspend recovery action, including any legal action, against the customer for recovery of a disputed debt whilst a complaint is being considered by WHA Ltd, the Scottish Public Services Ombudsman or the Housing and Property Chamber, First Tier Tribunal for Scotland. However, we would expect the factored owner to pay in full or make a suitable repayment arrangement for the non- disputed debts.

7. Former Owner Debts

Unfortunately, WHA Ltd. does not always receive notification that a property is being sold. Where we are notified, a final invoice will be issued to the outgoing factored owner for the period of their ownership.

Where staff can identify a property in our area of operation that is up for sale or auction, we will immediately register a Notice of Potential Liability for Costs (See Section 5 above).

Every reasonable effort will be made to recover debts from former factored owners, including, if necessary, the use of tracing agents, debt collection agencies and sheriff officers to trace and recover outstanding sums from debtors.

8. Consultation

We aim to deliver excellent services, which respond to local needs and reflect what is most important to our customers.

To do that we need our customers to tell us how well our policy is working and help us to make the changes which will improve it. In line with our Customer Engagement and Participation Policy:

- We make it easy for customers to give us their comments and views - face to face, by telephone, e-mail, on line or in a letter.
- We publish the targets we set
- We publish how we have performed against those targets

We use customer feedback to review our policies and talk to customers about the changes we are making.

9. Complaints

We have a separate complaints policy and procedure based on the Scottish Public Services Ombudsman's (SPSO) *Model Complaints Handling Procedure for Registered Social Landlords*. Leaflets and copies of the complaint's procedure are available from the Association's office and on our website.

We also provide information on how our customers can make a complaint to the Scottish Public Services Ombudsman (4 Melville Street, Edinburgh EH3 7NS, telephone: 0800 377 7300) and how to contact the Scottish Housing Regulator.

The Ombudsman will not normally deal with complaints unless customers have followed the Association's 2 stage complaints' procedure.

In addition, whilst the SPSO does not normally look at complaints about our factoring service, there may be some aspects of the complaint that the SPSO can consider (for example, if the customer is dissatisfied with how we have handled their complaint, or if a factored owner is impacted by the actions of the organisation).

Following completion of Stage 2 (Investigation Stage) a senior member of staff will write to the complainant with an outcome on their complaint. If the factored owner is still dissatisfied, they have the right to take the matter to the Housing and Property Chamber, First Tier Tribunal for Scotland (Glasgow tribunals Centre, 20 York Street, Glasgow, G2 8GT, telephone: 0141 302 5900).

10.0 Reporting, Audit and Review

The Committee will be provided with factoring debt information in the housing management reports.

This Policy will be reviewed in 3 years, to take account of: -

- a) Legislative, regulatory and good practice requirements
- b) Association performance and the views of owners and staff

POLICY

Income Collection, Debt Recovery and Write Off Policy

Policy Reviewed November 2023

Wellhouse - The Place To Be

Policy reviewed	November 2019 and April 2020, November 2023
Date of Next Review	April 2026

The policy is available on the Association's website. Customers will be provided with a copy of this policy as part of their Tenants' Handbook. We will provide this policy in specific formats as requested. i.e., tape, Braille or another language.

Section	Content	Pages
1.	Vision and values	3
2.	Governance	3
3.	Policy Aims	3
4.	Equal Opportunities Statement	3
5.	Scottish Housing Charter	3
6.	Legislation	4
7.	Our principles and standards	4
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Linked Policies/Procedures

1.	Openness and Confidentiality
2.	Customer Engagement and Participation policy
3.	Complaints, Compliments and Comments Policy
4.	Factoring
5.	Rent Management
6.	Financial Procedures
8.	Equality and Diversity
9.	Rechargeable Repairs process

1. Vision and values

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

2. Governance

Wellhouse HA is a community controlled Registered Social Landlord and is managed by a group of local people who are elected onto the Management Committee. Their role is to make sure that the Association is well run, meets the needs of the local area and is responsive to what is important to local people. We may co-opt other people onto the Management Committee from time to time where we feel we need specialist support.

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

3. Policy Aims

By ensuring we collect all income due to us we can maximise our investment in Wellhouse. We will take all reasonable steps to ensure debts to the Association do not build up.

4. Equal Opportunities & Human Rights Statement

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

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

5. Scottish Housing Charter

The Scottish Government's Social Housing Charter came into force in April 2012. The Charter sets out the standards and outcomes that Registered Social Landlords should achieve.

There is one outcome that is especially relevant to this policy:

Outcome 13: Value for money

Social landlords manage all aspects of their businesses so that:

- Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

6. Legislation

The following legislation is relevant to this policy:

- Housing (Scotland) Act 2014
- Housing (Scotland) Act 2001
- Housing (Scotland) Act 2010
- Debt Arrangement (Scotland) Act 2002.
- Debt Arrangement (Scotland) Regulations 2011
- Data Protection Act 1988
- Human Rights Act 1998

7. Our principles and standards

We will be clear in all our dealings with debtors as to the amount owed to the Association and when it is due.

We will always adopt a reasonable approach and take into account an individual's circumstances.

We will ensure that our practice is informed by relevant legislation and good practice

We will offer assistance and advice including signposting to debt-counselling, advice, income maximisation and money advice services.

We will regularly review and report on our performance to the Management Committee.

8. The Policy

8.1 Types of debt

- Commercial properties
- Factored owners
- Care providers leasing charges
- Hub users
- Occupancy charges
- Service charges for customers
- Debts owed by former customers in respect of rechargeable repairs and other non-rental charges
- Insurance premiums
- Former customer rent arrears and non-rental debts of former customers
- Non rental debts of existing customers

8.2 Collecting our Income

We expect that all debtors will fulfil their legal obligations to pay outstanding debts.

This policy is designed to maximise our ability to recover outstanding debts from debtors to reduce overall the level of debts owed to us and to underpin the setting of targets for debt recovery.

Where a debtor has multiple debts the provision of debt/money advice is paramount to the success of any recovery process and we will assist debtors to get the right advice.

8.3 Prevention

We will encourage all customers to contact us early if they are having difficulty in paying what they owe us.

Early intervention is a priority in the recovery of outstanding debts; we will take account of a person/s total indebtedness and actively pursue methods of preventing debts from escalating. We acknowledge that debtors may experience financial hardship and require assistance to overcome such hardship.

A realistic and consistent approach to debt recovery is essential and debtors need to be informed that non-payment will result in prompt and decisive measures being taken.

8.4 Early Identification and Early Action

All invoices should be paid within 28 days and after that time they are treated as debts.

All amounts due will be invoiced and where amounts remain outstanding reminders will be sent. Invoices and reminders will include contact details of who the debtor should contact discuss the amount owed and making an arrangement to pay.

8.5 Personal Contact

To ensure we do not breach confidentiality, discretion will be used when assessing how we contact people. Where we do not have an up to date address for a debtor we will use a tracing agent to obtain one.

8.6 Making Arrangements-Taking into account people's circumstances

The purpose of early contact is to establish an agreed repayment arrangement and early settlement of the debt, taking into account other debts and their individual financial circumstances.

We will seek to make an arrangement to pay with all debtors within 4 months of an amount becoming due.

We aim to reach realistic, affordable and sustainable repayment arrangements to clear outstanding debts. We will take into account a person's circumstances during the recovery process to ensure we treat people from all backgrounds fairly and consistently. Arrangements will be made so that recovery of any debt is made over a 12 month period where possible.

We will, wherever possible, explore the options of deducting any outstanding debts from any payments due to a debtor. Such deductions must conform with legislation relevant to that case.

8.7 Debt Recovery - Legal Action

Where an arrangement cannot be made within 4 months or is not adhered to we reserve the right to recover debts by taking legal action.

Before any legal action is taken:

- We will take account of a debtor's overall indebtedness when assessing what actions to take.
- We will use Debt Recovery agents or others to trace debtors.

If at any time after legal action has been taken an acceptable arrangement is agreed, then further action on the debt will be suspended. An acceptable arrangement is one that clears the debt within 12 months.

Debtors will be required to pay any costs incurred in taking legal or court action.

8.8 Former Tenant Debts

Former tenant debts occur when a customer is no longer the Scottish Secure Tenant of the property having lost their tenancy through the following events:

- Eviction
- Termination of Tenancy
- Assignment
- Death (through the winding up of deceased's estate)
- Transfer
- Abandonment

Court Costs do not require further actions raised to recover the debt. The original decree granted with costs should be used to recover court costs even if the costs relate to a tenancy that is no longer current.

8.9 Rechargeable Repairs

Rechargeable repairs occur when a repair is reported and identified as rechargeable to the customer. The process for selecting which repairs fall into this category is specified within the Maintenance Policy.

The Tenancy Agreement outlines tenant's responsibilities with regard to repairs and maintenance. These can be summarised as follows:

- Customers must report to the Association as soon as reasonably possible, any damage to the house, the common parts or loss or damage to Association property.

- Customers are responsible for taking reasonable care of the house and keeping the house in a reasonable state of cleanliness.
- A tenant will be advised if a repair is rechargeable, as well as an estimate of the cost when the repair is requested. In the event that a request is made out with office hours, an officer will contact the tenant within 2 working days to confirm if the repair is to be recharged and an estimated cost will be provided. Either way, a written confirmation will be sent to the tenant within 2 working days. Rechargeable invoices will be provided to the tenant within 10 days of receipt of the relevant Contractor's recharge to the Association.

WHA is committed to recovering the costs of repairs required because of the wilful or negligent actions of its customers or others.

8.10 Other Debts

These could be debts raised for various reasons and include such items as charges for access to files and information, ad-hoc charges for one-off services.

8.11 Writing Off Debt

In some situations we may find that it is not possible to recover former tenant and owner debts, in these circumstances, a recommendation will be made for write off from our accounts. Examples are:

- A tenant/owner has deceased and no details of executor are known;
- No forwarding address is known and the case has been passed to collection/tracing agency and they have been unsuccessful in attempts to provide forwarding address for former tenant/owner ;
- Arrears over 12 months where three attempts to contact are made, with no response for former tenant/owner ;
- Under £100 on the basis that this is non-economical to recover;
- All rechargeable debt for current tenants will be determined as irrecoverable if the costs of recovery would exceed the level of debt;
- Current tenant rent arrears will only be written off in exceptional circumstances where the Association has been found at fault in the management of an arrears case.

8.12 Administration and Monitoring

We provide clear procedures and training for staff working in income collection and arrears control.

We provide resources and guidance for staff to enable them to offer support and assistance to customers while maximising income for the Association.

We will maintain comprehensive records and files on all debtors and debts, along with correspondence sent and received repayment arrangements and proceedings taken for recovery.

The provision of full training, support and updates in tandem with any changes that relate to the debtors' policy implementation and management.

9. Monitoring and performance

We make annual reports to the Management Committee on debt recovery performance, as follows:

- The number of arrangements made within 4 months of an amount being due
- The number of arrangements maintained
- The number of debtors over £50 and payments made
- The number of legal cases
- The number of proposed legal actions
- Debts that may no longer be collectable for example because of death of a debtor

10. Consultation

We aim to deliver excellent services, which respond to local needs and reflect what is most important to our customers.

To do that we need our customers and local people to tell us how well our policy is working and help us to make the changes which will improve it. In line with our Customer Engagement and Participation Policy:

- We make it easy for tenants and local people to give us their comments and views face to face, by telephone, e-mail, on line or in a letter;
- We commission formal independent tenant satisfaction surveys on a continuous monitoring basis carried out every three months;
- We consult our Customer Opinion Panel;
- We publish the targets we set;
- We publish how we have performed against those targets.

We use customer feedback to review our policies and ask them about the changes we are making.

11. Complaints

We have a separate complaints policy and procedure. Leaflets and copies of the complaints procedure are available from the Association's office and on our website. We also provide information on how our customers can make a complaint to the Scottish Public Services Ombudsman, Bridgeside House, 99 McDonald Road, Edinburgh, EH7 4NS, telephone 0800 377 7300 or 0131 225 5300 and how to contact the Scottish Housing Regulator.

The Ombudsman will not normally deal with complaints unless customers have followed the Association's complaints' procedure

12. Review timeframe

The policy will be reviewed every three years, or sooner, in response to a change in legislation or circumstance.

13. General Data Protection Regulations

The organisation will treat your personal data in line with our obligations under the current GDPR regulations and our own policy. Information regarding how your data will be used and the basis for processing your data is provided in Wellhouse HA's Fair Processing Notice.

9. Freedom of Information

As at November 2019, the Association is subject to FOI and all enquiries with respect to Income Collection, Debt Recover and Debt Write off will be handled strictly in line with FOI and confidentiality policies.

POLICY

Abandonment

Policy Reviewed November 2023

Wellhouse - The Place to Be

Policy Created	November 2020, Reviewed November 2023
Date of Next Review	November 2026

The policy is available on the Association's website. Customers will be provided with a copy of this policy on request. We will provide this policy in specific formats as requested, i.e. tape, Braille or another language.

Section	Content	Pages
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Linked Policies/Procedures

1.	Openness and Confidentiality
2.	Common Allocation Policy
3.	Complaints, Compliments and Comments
4.	Voids Policy
5.	Income Collection, Debt Recovery and Write Off Policy
6.	Rent Management Policy
7.	Data Protection Policy
8.	Repairs and Maintenance Policy

1. Vision and values

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

2. Governance

Wellhouse HA is a community controlled Registered Social Landlord and is managed by a group of local people who are elected onto the Management Committee. We may co-opt other people onto the Management Committee from time to time where we feel we need specialist support. Their role is to make sure that the Association is well run, meets the needs of the local area and is responsive to what is important to local people.

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

3. Policy Aims

- To determine whether a property is abandoned as early as possible
- To minimise the time a property is unoccupied
- To minimise the cost of storing belongings
- To minimise the cost of repairs
- To protect the rights of tenants by ensuring that thorough investigations are made regarding occupancy before commencing abandonment proceedings

4. Equal Opportunities and Human Rights Statement

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

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

5. Scottish Housing Charter

The Scottish Government's Social Housing Charter came into force in April 2012 and was reviewed in 2019. The Charter sets out the standards and outcomes that Registered Social Landlords should achieve.

There are 5 outcomes under the Charter that are especially relevant to our rent management policy, these are:

Outcome 1 Equalities

Social landlords perform all aspects of their housing services so that:

- every tenant and other customer have their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services

Outcome 2 Communication

Social landlords manage their business so that:

- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides

Outcome 6 Estate Management, anti-social behaviour, neighbourhood nuisance and tenancy disputes

Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that:

- tenants and customers live in well-maintained neighbourhoods where they feel safe

Outcome10 Tenancy Sustainment

Social Landlords ensure that:

- Tenants get the information they need on how to obtain support to remain in their homes and ensure suitable support is available, including services provided directly by the landlord and other organisations.

Outcome 13 Value for Money

Social Landlords manage all aspects of their business so that:

- Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

6. Legislation

The following legislation is relevant to this policy:

- The Housing (Scotland) Act 2014
- The Housing (Scotland) Act 2001 & 2010
- Equality Act 2010
- Data Protection Act 2018

- Human Rights Act 199
- Homelessness etc. (Scotland) Act 2003

7. The Policy

1. Introduction

The purpose of this policy is to outline the processes that should be followed when dealing with abandoned properties. The Abandonment Policy will allow the Association to ascertain whether the house is being occupied / unoccupied and that the tenant is using the property as their “Principal Home”. This is necessary to enable the Association to recover possession of the property and take the necessary steps to protect the property.

This policy is compiled in accordance with the procedure outlined in the Housing (Scotland) Act 2001, particularly Sections 17- 21 and the Scottish Secure Tenancies (Abandoned Property) Order 2002.

2.0 POLICY STATEMENT

The Association will endeavour to identify abandoned properties at the earliest possible stage.

A property will not be treated as abandoned until the Association is satisfied that all appropriate checks have been carried out **(Appendix 1 attached)**.

In the event that attempts to contact the tenant reveal that the tenant has died, reference should be made to the Succession Policy and the procedure on dealing with the Death of a Tenant.

Once it has been established that the property may be abandoned, the Housing Officer will decide if the property or surrounding properties are at risk, for example from vandalism, weather or frost damage, and if so, an emergency forced entry will be arranged. A lock change will be necessary following any forced entry. Details of where new keys can be obtained will be attached to the door of the property. Details will also be provided to the Local Authority’s out-of-hours homelessness service. If the property is not considered to be at risk, no forced entry will be made at this time. In all cases, the appropriate abandonment notice will be served.

An Abandonment Notice **(Appendix 2 attached)** will be served. This gives the tenant 28 days to respond to the Association and to confirm, in writing, that it is their intention to occupy the house as their only or principal home. Notices will be served separately on each joint tenant. Housing Services will advise the Assets and Maintenance Team that the Abandonment Notice has been served. If a tenant responds a house visit should be arranged to verify that the house is being used as the tenant’s principal home. Meter readings should be taken as evidence.

If no contact is made within the 4-week period, the Association will proceed by serving a further notice **(Appendix 3 attached)** bringing the tenancy to an end immediately.

Repossession should be taken the next working day to allow the full 28 days (as required by law) to expire before repossession.

At any time – either in advance of, or after, termination of the tenancy, when entry is gained an inventory of all home contents (if any) will be taken by one and witnessed by one other member of staff (**Appendix 4 attached**)

Photographs must be taken to document items and condition and attached to the tenant's electronic file.

As required by the Scottish Secure Tenancies (Abandoned Property) Order 2002 we will take into our possession and safekeeping any property found within the house and return it to the tenant on payment of any sums due to us by the tenant, including rent arrears, rechargeable repair costs, forced entry costs and the costs of storage, if the following condition is met:

This property must be, in the opinion of the Housing Manager, capable of being sold at the end of the 6-month storage period for at least the costs of storage and any rent arrears due by the tenant.

The high costs of removal and storage, and the low value of items at disposal means that only very rarely will items be removed and stored. If items are stored, this must be at a facility within the Association's safekeeping and control, or with a contractor approved for storage, providing safe, secure storage and insurance during the period of storage.

Any property, the value of which would not exceed the costs as set out at above, will be disposed of immediately. This decision may be taken by the Housing Officer responsible for managing the tenancy.

The Association will maintain a register of houses in which property has been found, whether this property is stored or not. This will be available for inspection by members of the public at all reasonable times.

In the event of the former tenant, whether sole or joint, disputing the action taken by the Association to terminate the tenancy, then he/she may raise proceedings by way of a summary application in court within 6 months of the date of termination.

3 Joint Tenants

Section 20 of the Act gives landlords the ability to take action to end a joint tenant's interest in the tenancy where they believe that the joint tenant has abandoned the tenancy. The Association must serve a notice on the joint tenant (**Appendix 6**):

- a) where we have reason to believe the abandoning tenant is not occupying the house and does not intend to occupy the house;
- b) where similar to the normal abandonment procedure the joint tenant is required to confirm, in writing, within four weeks of serving the notice if the abandoned tenant intends to occupy the house;

c) and inform the abandoning tenant that their interest in the tenancy will be brought to an end if the Association believes that the tenant does not intend to occupy the property.

At the end of the 28 day period where the Association's enquiries lead it to believe that the tenant does not intend to occupy the property, a further notice must be served informing the tenant that their interest in the tenancy will come to an end on a date 28 days or later after the serving of this second notice (full 56 days should have passed from servicing of the first notice) **(Appendix 7)**

All notices should be copied to the remaining joint tenants.

4. Serving of the Notices

There are two notices that Landlords are required to serve on a tenant before the tenancy can be ended and the property recovered. The Notice to Terminate the Scottish Secure Tenancy and the Termination of Scottish Secure Tenancy. The Association will continue to try to contact the tenant in the period between the serving of the abandonment notices as part of our on-going efforts to trace the tenant.

All notices must be served on the tenant at the address that appears to be abandoned and should be hand delivered by **TWO** members of staff.

After serving the Notice both officers should complete the certificate of delivery form **(Appendix 5)**. These along with a copy of each notice and certificate of delivery should be scanned onto the electronic house file and also a hard copy should be filed in the house file. The Housing Officer should update the abandonment register.

5.0 Tenant's Recourse to Court

Where a tenant is aggrieved by the termination of tenancy under section 18 of the Housing (Scotland) Act 2001 they can raise proceedings under Section 19 in the Sheriff Court within six months of the termination date. Detailed records must therefore be kept of all checks carried out and notices delivered.

If the Sheriff finds that the Association

- a) failed to comply with the provisions of the Act or
- b) did not have reasonable grounds for finding that the dwelling house was unoccupied the Sheriff can order that the Scottish Secure Tenancy continue. Where the house has been re-let by the Association the Sheriff will instruct the Association to provide other suitable accommodation. Suitable accommodation is defined in Part 2 of schedule 2 of the Act.

Where a joint tenant is aggrieved by the termination of their interest in the tenancy, they can also raise proceedings under Section 21 in the Sheriff Court, within eight weeks from the termination date.

Where the Sheriff finds the Association

- a) failed to comply with the provisions of the Act or

b) did not have reasonable grounds for finding that the tenant had abandoned the property or
c) the landlord was in error and the tenant had good reason, such as illness, for failing to notify the Association the court must rule the notices served by the Association as not valid
the Sheriff can order the Association to reinstate the tenant or where it is unreasonable to do this the court must direct the landlord to provide suitable alternative accommodation. Again, suitable accommodation is defined in Part 2 of schedule 2 of the Act.

10. Consultation

We aim to deliver excellent services, which respond to local needs and reflect what is most important to our customers.

To do that we need our customers to tell us how well our policy is working and help us to make the changes which will improve it. In line with our Customer Engagement and Participation Policy:

- We make it easy for customers to give us their comments and views - face to face, by telephone, e-mail, on line or in a letter.
- We commission formal independent tenant satisfaction surveys on a continuous monitoring basis carried out every three months.
- We consult our Customer Opinion Panel
- We publish the targets we set
- We publish how we have performed against those targets

We use customer feedback to review our policies and talk to customers about the changes we are making.

11. Complaints

We have a separate complaints policy and procedure. Leaflets and copies of the complaints procedure are available from the Association's office and on our website. We also provide information on how our customers can make a complaint to the Scottish Public Services Ombudsman (4 Melville Street, Edinburgh EH3 7NS, telephone, 0800 377 7300) and how to contact the Scottish Housing Regulator.

The Ombudsman will not normally deal with complaints unless customers have followed the Association's complaints' procedure

6.0 Reporting, Audit and Review

The Committee will be provided with performance statistical information on the abandonment process in the housing management reports.

This Policy will be reviewed in 3 years, to take account of: -

- a) Legislative, regulatory and good practice requirements
- b) Association performance and the views of tenants and staff

CHECKLIST FOR USE WITH ABANDONED PROPERTIES, POWERS OF ENTRY AND BOARDING UP PROCEDURES

Use this checklist to keep a written record of actions taken. Note the date and time of visits or phone calls, names of contacts and any commitments made by others, and initial any entry on the form so that it is clear who has carried out the check(s). Please note that not all checks may be applicable to all tenants. Housing Officers should only use those which are appropriate and strike through as “not applicable” where necessary.

Tenant Name		Tenant Reference	
Joint Tenant (if applicable)		Date notified of possible aband.	
Address			
Last known tel no		Email address	
NOK Name		NOK address	
NOK tel no			

Detail of check	Date	Notes	Follow up required
Look through windows for signs of occupancy			
Contact with Neighbours			
Contact with relatives, friends			

Has the tenant any disabilities i.e. hearing &/or sight?			
Does tenant normally have absences from home without advising anyone?			
Check rent account for last payment?			
Check with other Housing agencies in area. Tenant may have been rehoused.			
Contact Social Work			
Contact Housing Benefit for notified change of circumstances			
Check local hospitals for tenant admission			
Check with Police for remand etc.			
Contact employer if known			
First abandoned house notice served			
If no reply received at office within 4 weeks of serving the notice, a second abandonment notice will be served terminating the tenancy			
Decision taken to force entry: YES/NO (Note others in attendance)			
House, including cupboards, loft and any outhouses, checked for tenant, other persons and animals			
Services turned off, if appropriate, and meter readings taken			

Inventory of property taken (include condition report)			
Decision on storage or disposal of tenant's possessions.			
Secure Property			

If however at any time during the above procedures, the Association considers either the property itself or neighbouring properties to be at risk, a decision must be taken to force entry.

Appendix 2

DATE

Tenancy Number:

NAME

ADDRESS

Dear NAME

**Section 18 of the Housing (Scotland) Act 2001:
Notice of Termination of Scottish Secure Tenancy
1st Notice for Abandoned House**

I have reason to believe that your dwelling at ADDRESS is unoccupied and that you do not intend to occupy it as your home.

I therefore give you notice that if you intend to occupy the dwelling as your home, you must inform me in writing within 28 days of the date shown at the top of this letter.

I further advise you that if it appears to the Association at the end of the 28 days that you do not intend to occupy the dwelling as your home, your tenancy of the house will be terminated with immediate effect.

In accordance with The Scottish Secure Tenancies (Abandoned Property) Order 2002, if there is property in the home, I hereby give notice that you must collect it from the house within 28 days of the date shown at the top of this letter.

Yours sincerely,

NAME

Housing Officer

NAME@wellhouseha.org.uk

Appendix 3

DATE

Tenancy Number:

NAME

ADDRESS

Dear NAME,

**Section 18 of The Housing (Scotland) Act 2001:
Notice of Termination of Scottish Secure Tenancy
2nd Notice for Abandoned House**

On DATE the Association served you a notice stating we had reason to believe that your dwelling at ADDRESS was unoccupied and that you did not intend to occupy it as your home.

The letter instructed that if you did intend to occupy the dwelling as your home you were to inform me in writing within 28 days of your tenancy of the dwelling would be terminated with immediate effect.

You have not contacted the Association to discuss this letter nor have you submitted your intention to reside in property in writing. Subsequently, we are now satisfied that the dwelling is unoccupied and that you do not intend to occupy it as your home. We therefore give you notice that the tenancy has been terminated with immediate effect.

Yours sincerely,

NAME

Housing Officer

NAME@wellhouseha.org.uk

Appendix 4

INVENTORY AND PHOTOGRAPHS			
ROOM/AREA	ITEMS FOUND	CONDITION OF ITEMS	PHOTOGRAPHS TAKEN? Y/N
LIVING ROOM			
HALL			
BATHROOM			
KITCHEN			
BEDROOM 1			
BEDROOM 2			
BEDROOM 3			

GARDEN/OUTDOORS			
GENERAL CONDITION OF PROPERTY:			
INTERNAL		EXTERNAL	
ANY ADDITIONAL INFORMATION			
ANY ITEMS REQUIRING STORAGE?		YES / NO	
IF YES PLEASE LIST ITEMS:			

DETAILS OF STORAGE	
NAME/ADDRESS OF STORAGE FACILITY:	
COST OF STORAGE	
ESTIMATED COST OF BELONGINGS	
ANY OUTSTANDING DEBTS OWED TO WHA	
<p>The property at ADDRESS _____ was inspected on DATE by NAME and NAME who confirm the condition and contents as detailed below:</p> <p>Signed: _____ NAME – Housing Officer</p> <p>Date: _____</p> <p>Signed: _____ NAME - JOB TITLE</p> <p>Date: _____</p>	

CERTIFICATE OF DELIVERY

A notice, of which the attached copy notice is certified a true copy, was served on
NAME OF TENANT

by introducing it into the dwelling, by way of letterbox at
ADDRESS

on
DATE

Certified true copy by: _____ NAME – Housing Officer

Served by: _____ NAME – Housing Officer

Witness to Service: _____ NAME – JOB TITLE

Appendix 6

DATE

NAME

ADDRESS

Dear NAME

Section 20 of the Housing (Scotland) Act 2001: Notice of Termination of Interest in Scottish Secure Tenancy

I have reason to believe that you are not occupying the dwelling at ADDRESS and that you do not intend to occupy it as your home.

I therefore give you notice that if you intend to occupy it as your home, you must inform me in writing with 28 days of the date shown at the top of this letter.

I further inform you that if it appears to the Association at the end of the 28 days that you do not intend to occupy the dwelling as your home, we will serve on you a further notice bringing your interest in the tenancy to an end from the date specified in that notice.

Yours sincerely,

NAME

Housing Officer

NAME@wellhouseha.org.uk

Appendix 7

DATE

NAME

ADDRESS

Dear NAME

**Section 18 of The Housing (Scotland) Act 2001:
Notice of Termination of Interest in Scottish Secure Tenancy
2nd Notice for Abandoned House**

On **DATE** the Association served on you a notice requiring you to inform us in writing within 28 days that you intended to occupy the dwelling at ADDRESS as your home.

The Association is now satisfied that that you do not intend to occupy the dwelling as your home. We therefore give you notice that your interest in the tenancy will be terminated from INSERT DATE.

Yours sincerely,

NAME
Housing Officer
NAME@wellhouseha.org.uk

POLICY

Allocations

Wellhouse - The Place to Be

Draft Policy Created: September 2021 and amended after consultations

Date of Last Review: N/A

Date of Current Review: October 2022

Date of Next Review: October 2023

Reviewed by: Housing and Customer Service Manager

We can produce this document in different formats, for instance, in larger print, Braille or audio-format; we can also translate this document into specific languages, as appropriate.

Section	Content	Pages
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Linked Policies/Procedures

1.	Equalities and Diversity Policy
2.	Openness and Confidentiality
3.	Voids Policy
4.	Customer Engagement and Participation Policy
5.	Vulnerable Tenants – Domestic Abuse
6.	Complaints Policy
7.	Income and Debt Recovery
8.	Rent and Service Charge Policy
9.	Data Protection Policy
10.	Repairs and Maintenance Policy

1. Vision and Values

Wellhouse – the Place to Be.

Our Allocation Policy is a strategic policy in helping us deliver our vision of ‘the place to be’ by promoting a sustainable community, social justice and equal opportunities.

The policy is underpinned by our strategic values of Trust, Honesty, Integrity, Excellence, Accountability and Sustainability.

2. Governance

Wellhouse HA is a community controlled Registered Social Landlord and is managed by our Management Committee.

Our allocation policy has been approved by the Management Committee, and they will monitor its implementation, to ensure that it delivers against our strategic aims, promotes our strategic values, delivers against our agreed service standards and that outcomes are broadly in line with targets set and our equality duties.

3. Policy Aims

The Allocations Policy sets out the principles that Wellhouse Housing Association follows to allocate our housing stock. The Association aims to:

- Comply with legislative and good practice requirements regarding the assessment and allocation of housing
- Prioritise those in housing need with reasonable preference being given to applicants that are homeless or threatened with homelessness and who have unmet housing needs; applicants who are living under unsatisfactory housing conditions and who have unmet housing needs; our tenants whom we consider to be under occupied
- Promote social justice and equal opportunities
- Facilitate fair and open access to the housing lists for those aged 16 or more
- Make the best use of stock by seeking to promote a sustainable community
- Establish tenancies which are successful and encourage tenants to maintain their tenancies
- Provide good quality affordable and secure rented accommodation to those with unmet housing need

4. Equal Opportunities Statement

We aim to ensure that all our services provide equality of opportunity.

We will not discriminate against any individual for any reason, including age, disability, gender re-assignment, marriage, civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation, or other status.

We will promote equality and diversity throughout our allocation policy and related procedures by:

- providing accurate and clear information to housing applicants about our allocation policy
- using interpreters for people from black and minority ethnic groups, or for disabled people, as appropriate
- working in partnership with the Glasgow City Council to address homelessness and to promote social inclusion
- responding to the different needs and service requirements of individuals (including those with protected characteristics)
- monitoring allocation services to ensure that our services prevent any form of discrimination, as well as promoting awareness of equal opportunity matters

5. Legislation

The following legislation is relevant to this policy:

- The Housing (Scotland) Act 1987 (as amended)
- The Housing (Scotland) Act 2001 & 2010
- The Housing (Scotland) Act 2014
- Homelessness etc. (Scotland) Act 2003
- Equality Act 2010
- Equality Act 2010 (Specific Duties) (Scotland) Regulations 2022
- Matrimonial Homes (Family Protection) (Scotland) Act 1981
- Civil Partnership Act 2004
- Management of Offenders Act 2005
- Data Protection Act 2018
- Human Rights Act 1998
- Freedom of Information (Scotland) Act 2002
- Protection from Harassment Act 1997
- Domestic Abuse (Scotland) Act 2011
- Crime and Disorder Act 1998

6. Scottish Housing Charter

The Scottish Government's Social Housing Charter came into force in April 2012 and was reviewed in 2019. The Charter sets out the standards and outcomes that Registered Social Landlords should achieve.

There are 8 outcomes under the Charter that are especially relevant to our allocation policy, these are:

Outcome 1 Equalities

Social landlords perform all aspects of their housing services so that:

- every tenant and other customer have their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services

Outcome 2 Communication

Social landlords manage their business so that:

- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides

Outcome 3 Participation

Social landlords manage their businesses so that:

- tenants and other customers find it easy to participate in and influence their landlords decisions at a level they feel comfortable with

Outcomes 7, 8 & 9 Housing Options

Social landlords work together to ensure that:

- people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them
- tenants and people on housing lists can review their housing options

Social landlords ensure that:

- people at risk of losing their homes get advice on preventing homelessness

Outcome 10 Access to Social Housing

Social landlords ensure that:

- people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed

Outcome 11 Tenancy Sustainment

Social Landlords ensure that:

- Tenants get the information they need on how to obtain support to remain in their homes and ensure suitable support is available, including services provided directly by the landlord and other organisations

7. Guidance

The Allocations Policy has been developed with due regard given to the Scottish Governments “Social Housing Allocations in Scotland: A Practice Guide” February 2019

8. Service Standards

The Association will provide applicants with up-to-date advice regarding their housing prospects and, where appropriate, discuss other housing options.

We will make reasonable adjustments to our service delivery to accommodate your individual needs. This could include, for example, arranging an interpreter or providing a hearing loop for face-to-face interviews. Any of our allocation documents can be produced in different formats, for instance, in larger print, Braille or audio-format. We can also translate our allocation documents into specific languages, as appropriate.

We will also set targets for key stages of an application, for example how long we will take to assess and process an application once we have received all the information we require. Further details will be provided in our Guide to Allocations Leaflet.

9. The Policy

Access to Housing

Applicants aged sixteen or more are entitled to join our housing list. The Association maintains an open list, which means that people can apply for rehousing at any time.

The Association operates a three list (or groups) and points-based system based on a range of unmet housing needs. This is to ensure we can meet the aims of our policy, reach those in reasonable preference groups and address a wide range of unmet housing needs an applicant may have, based on the source of an application.

Housing List

We operate three separate lists (or groups) being:

Homeless
Transfers
Waiting List

Joining Our Homeless List

Homeless applicants are held on a **separate priority list**. This is to allow the Association to meet its obligations under the joint Glasgow City Council/Registered Social Landlord protocol in relation to homeless applicants. All referrals must come from the Housing Access Team.

As soon as a Section 5 Referral is received from Glasgow City Council (GCC) and accepted by the Association, the application will be processed onto our Homeless List.

Joining Our Transfer List

Existing tenants of Wellhouse Housing Association can apply to be rehoused. They will complete our Housing Application Form and will be added to our Transfer List.

Joining Our Waiting List

All other applicants will complete our Housing Application Form and will be added to our Waiting List. The Waiting List will include households threatened with Homelessness but whose applications have not yet been assessed by Glasgow City Council. We advise such applicants to contact Glasgow City Council to be assessed. We also refer other applicants to Glasgow City Council such as people leaving care and those fleeing domestic violence.

Assessment

Assessment is carried out by allocating points based on the applicant's Housing Needs, Medical Needs and Social Needs, as defined below, and as described by them in their application form.

Please note when the Association is assessing applications, in accordance with legislation, certain factors must be ignored by landlords when assessing applicants access to the housing register. These factors are:

- Length of time applicants have lived in the area
- Housing debt not owed by applicants, for example, rent arrears owed by a partner
- Housing debt that has been repaid
- Any non-housing debt such as council tax
- Age of applicants unless under the age of 16, unless:
 - (a) houses which have been designed or substantially adapted for occupation by persons of a particular age group
 - (b) houses to persons who are, or are to be, in receipt of housing support services for persons of a particular age group
- Applicants income, including other household members income
- Any housing debt, for example, where the amount outstanding is not more than 1/12th of the annual amount payable or was payable by the applicant to the landlord in respect of the tenancy or where the applicant has agreed arrangements with the landlord for paying the outstanding liability and has made payments in line with that arrangement for at least three months and is continuing to make such payments

Whilst these factors do not affect an applicant gaining access to the housing list, there are factors that can affect the status of an application. These include:

- Any housing debt, for example, rent arrears, where the amount is more than 1/12th of the annual amount payable or was payable by the applicant or where

the applicant has not been maintaining an arrangement for paying the arrears for at least three months

- If you have acted anti-socially within the last three years
- If you own a property

Owner Occupiers

Applicants, who own a property or properties, who are seeking a move will be assessed as all other applicants, given that we aim to rehouse those with the greatest unmet housing need.

In line with legislation, we will not take account of property ownership when:

- The property has not been let, but the owner cannot secure entry to the property. This could, for example, be where it is not safe to enter the property due to severe structural faults or where there are squatters living in the property
- Where it is probable that occupying the property will lead to abuse from someone currently living in the property
- Where it is probable that occupying the property will lead to abuse from someone who previously resided with the applicant whether in that property or elsewhere
- Where occupation of the property may endanger the health of the occupants and there are no reasonable steps that can be taken by the applicant to prevent that danger

Where none of the above apply owners will not be eligible for an offer until the Association receives proof of either a house sale or repossession and the points / priority will only be applied at the date of sale / repossession.

Letting Targets

Housing List	% Target
Homeless	45%
Transfers	20%
Waiting List	35%

The Points Scheme

The priority awarded to Transfer and Waiting List applicants is dependent upon the number of points that the application attracts in terms of the points scheme as detailed below: -

Housing Needs

Security of Tenure

Clearance/Major Works 250 Pts

Your home is due to be demolished or major repairs works is being carried out that prevents you from occupying your home.

Property is below The Tolerable Standard 200 Pts

Your home falls below the legal Tolerable Standard, in place at the time.

Homeless 75 points

To assist with the effective management of homelessness, applicants threatened with homelessness but whose applications have not yet been assessed by Glasgow City Council will be given additional points. We will advise such applicants to contact Glasgow City Council to be assessed.

Tied Accommodation 75 Pts

You are living in accommodation linked to your job and your employment is due to end within the next six months.

Discharge from Armed Forces 75 Pts

You are currently in the armed forces and are due to leave within the next six months

Notice to Quit 75 Pts

You are in private rented property and have been served a notice to quit through the correct legal procedures or your home is being repossessed because you have not kept up with your mortgage payments.

No Fixed Address 30 Pts

You have no fixed address that you can freely and safely reside at.

Insecure Tenancy 20 Pts

You are in a private sector tenancy

Access to Suitable Facilities**Sharing Facilities (No Family) 20 Pts**

Applicant/s who are sharing cooking, toilet or bathing facilities with another household

Sharing Facilities (Family) 30 Pts

Applicant/s, with family, who are sharing cooking, toilet or bathing facilities with another household

No or Inadequate Facilities

We will advise applicants of the Tolerable Standard.

Occupancy Rules

Overcrowding 50 Pts per bedroom lacking

Points for overcrowding will be based on the following criteria: -

- Applicants and partner to occupy one bedroom
- With the exception of couples or children aged 9 or under, persons of different sex shall not share a bedroom
- Any members of the household aged 15 years, or over, require a separate bedroom
- Normally there should be no more than two occupants in any bedroom (excluding newly born)
- Where overcrowding will occur because of pregnancy confirmation will be required and points awarded 12 weeks prior to the date of confinement
- Applicants who require sole use of a bedroom due to a medical condition and that cannot be facilitated within existing accommodation

Please note that only one award of overcrowding points will be given, being 50 pts, where an applicant has shared access to children. This restriction will also apply to applicants who deliberately worsen their housing circumstances. For example, an applicant who has given up a tenancy to move in with another household.

Carers

The Association will allow applicants with carers to queue for a larger house where the carer sleeps over for three nights or more in any given week. Proof of such an arrangement is required, however, no additional overcrowding points will be awarded.

Under Occupation 25Pts per bedroom under occupied

Under Occupancy Points are awarded to reflect our aim of making best use of housing stock. Under Occupation points will be awarded all applicants except owner occupiers.

Please note that to free up larger accommodation we will award 50pts per bedroom underoccupied to Wellhouse Housing Association tenants who under occupy their existing property by 2 or more bedrooms.

Medical Needs

The award of medical points based on three medical categories A, B & C and seeks to allow applicants to access housing which is more suited to their medical condition, be this their physical and/or mental health.

Any award of medical points will be made in the context of it improving the quality of life of the applicant by accessing more suitable housing.

The **key consideration** in the award of medical points is not the medical condition itself but whether the medical condition will be wholly or partly alleviated by rehousing.

So, the **key test** in the award of medical points is that the tenant or member of the household has a serious medical condition and the present housing is unsuitable.

A medical self-assessment is included within our Housing Application Form and should be completed for each household member who wishes to be considered for medical points. This can be submitted at the time of the application for re-housing or when medical problems arise.

Assessments will normally be completed based on your self-assessment. However, the Association will reserve the right to seek medical advice / proof in exceptional cases.

An applicant or member of their household may be awarded medical points. However, only one medical award can be claimed per application. The award will be made based on the person with the greatest assessed medical need.

Category A 100 Pts

Applicants will be living in accommodation that is wholly unsuitable for their medical condition.

The default position is that all applicants wishing to claim medical points in this category will be queued for ground floor property. Properties with internal stairs, will only be considered where it has ground floor sleeping and bathroom facilities or where reasonable adaptations can be made, based on an occupational therapist report.

Category B 75 Pts

Applicants will have moderate health and or mobility problems which is adversely affected by current housing.

The default position is that all applicants wishing to claim medical points in this category will be queued for either a ground or first floor property on a single level. Properties with internal stairs, will only be considered where reasonable adaptations can be made, based on an occupational therapist report.

Category C 50 Pts

Where an applicants' current accommodation is causing a significant degree of discomfort to the applicants' medical condition.

Social Needs

Social factors will be considered where alternative accommodation could improve the quality of life of the applicant or members of the family. Cases under this section will be dealt with sensitively and on their own merits. Assessment will be based on the evidence it is possible to gather, for example, from Police, Social Work Services, Education Services or a Hospital Consultant.

Domestic Abuse 150 Pts

Applicants who are or have recently suffered from domestic abuse.

For tenants of Wellhouse Housing Association, such applications will be dealt with in line with our Vulnerable Tenants Policy. When the victim requires emergency rehousing, WHA will provide advice and assistance on accessing emergency accommodation from Glasgow City Council'.

Harassment 150 Pts

Applicant/s or members of their household suffering from ongoing or recent harassment. Harassment abuse can take many forms, and at its most acute can be life threatening.

Types of harassment could include, but are not limited to:

- Racial harassment
- Religious or sectarian harassment
- Homophobic harassment
- Transphobic harassment
- Harassment of people with a learning or physical disability
- Sexual harassment

WHA will provide general advice and assistance on dealing with harassment to applicants. Victims may have a range of options about what to do next because there are different laws to protect victims in different situations.

Looked After Young People 100 Pts

We support the national approach of Getting it Right for Every Child (GIRFEC) and we will support a smooth and supported transition for young people leaving care into a home of their own. This is in response to care leavers' particular vulnerability and needs.

Points will be awarded to any young person (up to 25 years of age) who is currently or was recently looked after and accommodated by a local authority and are now ready to move on to their own accommodation.

Leaving Long-Term Care 100 Pts

We will support those who are currently living in a care setting such as long-term hospital care or other institution, who need to move to alternative accommodation.

Points will be awarded to applicants that currently live in a care setting and need to move to alternative accommodation.

Merged Household 50 Pts

Where two tenants of Wellhouse HA wish to move to other accommodation together these additional points will be awarded to assist facilitate such a move and to free up accommodation.

Relationship Breakdown 20 Pts

Partners who now want to live separately, because of their relationship breaking down.

Employment 20 Pts

Applicants who need to move to the Wellhouse area because of an offer of employment nearby.

Moving to Wellhouse Area to Provide Or Receive Care and Support

When re-housing within the area, would allow the applicant to give support to / or receive support from a tenant/resident already living within the Wellhouse area.

Category A 20 pts

Will be awarded to applicants providing or receiving essential care and support.

Category B 10 pts

Will be awarded to applicants providing or receiving necessary care and support.

Other Factors

To make best use of stock, there will be two other factors we will consider for transfer applicants only:

1. Move Within A Close

Where an existing tenant expresses an interest for a move within a close, we will allow this to happen prior to considering all other applicants, due to equivalency.

2. Aspirational Move

Where an existing tenant expresses an interest to move from a flat to a house within the Wellhouse area we may allow an aspirational move. Whilst we may facilitate an occasional move under this category, to keep a balanced community and make best use of stock, such moves will come from within existing targets and where there is no other demand from within our Transfer List.

Priority of Applicants

The decision on who is allocated a house will be determined by several factors. Initially, this will be both the list the applicant is placed on and the points the application has been awarded.

We will then take into consideration the size and type of the accommodation required, along with any restrictions the applicant has placed on their application. Examples could include not wanting a particular floor level or street.

Where two or more applicants have the same number of points the deciding factor will be decided by the date of application, to reflect the known length of time the applicant has been in unmet housing need.

Offers

Wellhouse Housing Association will not normally place a limit on the number of offers that will be made to applicants. However, after each refusal a discussion will take place with the applicant to review their application. This is both to ensure applicants have a realistic understanding of their rehousing prospects and that the Association is better able to match applicants needs on any subsequent offer.

Wellhouse HA reserves the right, where it considers reasons for refusals to be unreasonable, to suspend an application from receiving further offers for a 3-month period.

Suspensions

Suspension of an applicant will follow the statutory grounds set out in the Housing (Scotland) Act 2014. Suspension of applicants will be for up to 12 months. Suspended applicants will be advised of the reasons for the suspension, the period of suspension and when the position will be reviewed. They will also be advised of their right to appeal the decision.

We will look at other cases (not statutory grounds) on an individual basis and determine whether it is reasonable to suspend that applicant. The Association may suspend an applicant for any of the following reasons:

- The applicant knowingly supplied false information either on their application or at subsequent interviews. If this becomes apparent after a tenancy is granted the Association may serve a Notice of Proceedings with a view to recovery of possession
- Repeated failure to respond to Association communications. The application will be reinstated after contact from the applicant
- Failure to advise the Association of any change in family circumstances or change of address. In this case a new application form would have to be completed
- Following receipt of an unsatisfactory tenancy reference and where the issues remain unresolved including rent and other housing debt, anti-social behaviour and other tenancy breaches

- The household on a transfer application does not match the recorded household. The application will be suspended until the matter is resolved in accordance with related tenancy change policies

Policy Exception - Need for an Adapted or Accessible Property

Wellhouse HA has a very limited stock of such housing. These have a very low turnover and waiting times may be lengthy. When such properties become available, they will be offered to the applicant whose medical needs match the provision offered, or where further adaptations could be made to the property to make it suitable for them.

Re-housing Offenders

Multi-Agency Public Protection Arrangements (MAPPA) were introduced by the Management of Offenders etc (Scotland) Act 2005. We manage any such allocations at a senior level and in consultation with relevant agencies such as the Police and Social Work Services. All aspects of this policy may not be applied in making any such offer and any offer of housing will be dealt in line with MAPPA Protocols which cover the Glasgow area

Outcomes and Targets

The Association will seek to achieve the following:

- Lets will be made in accordance with the policy while also considering the best use of stock in relation to promoting a sustainable community within the Wellhouse area
- Produce an annual lettings plan, setting out targets and priorities for the following year
- Lets will be made as far as possible within the targets set annually by the Management Committee
- Outcomes, based on policy rules, will be checked as part of our equalities monitoring

Responsibilities and Delegated Authority

Our Housing Officers are responsible for managing lettings on a day-to-day basis.

10. Monitoring and Performance Management

10.1 Monitoring

We have monitoring systems in place to enable our allocation practices to be audited. This enables us to demonstrate our compliance with legislation and regulatory standards.

Monitoring the implementation of this policy enables us to assess if we are meeting our stated policy objectives and ensure our practices are subject to continuous improvement.

Monitoring of allocation outcomes allows us to carry out equality checks and ensure our practices are non-discriminatory. It will also provide any evidence to support any required positive action, in future.

10.2 Performance Management

Our Housing and Customer Services Manager monitors our performance against service standards for processing allocation forms and use of suspensions or cancellations, as well as against Charter Indicators.

Our Management Committee are provided with quarterly performance information on allocations. They also set our lettings targets annually and are provided with performance information against these targets at each review, to ensure we are meeting the objectives set out in this policy.

11. Consultation

We aim to deliver excellent services, which respond to local needs and reflect what is most important to our customers.

To do that we need our customers to tell us how well our policy is working and help us to make the changes which will improve it and generally do this in line with our Tenant Participation Strategy.

However, as legislation has evolved specific requirements have been placed on us, with regards the consultation process for developing or reviewing our allocation policy.

We must consult with:

- applicants on the housing list
- our tenants
- registered tenant organisations

In addition, we can consult with other persons as we see fit. We will therefore also consult with the local authority including its homeless service, and other housing related agencies within our area of operation or who we have a working relationship with, such as Women's Aid.

We are also required to prepare and publish a report on the consultation and review of the policy.

12. Training

To ensure we can implement our allocation policy objectives effectively, we will put in place a training programme for:

- staff
- committee members
- tenants and housing applicants, as appropriate

Staff training will include the legislative framework, our policy and procedures, performance and equalities recording and an understanding of applicants' different needs and other housing options.

13. Complaints and Appeals

If you believe we have made an incorrect decision while assessing your application for housing, we have a clear procedure for dealing with appeals about decisions we make during the application and allocation process. If you are unhappy about a decision made, you should first appeal to one of our Housing Officers. If you are still not satisfied, you can then appeal to the Housing and Customer Services Manager.

We have a separate complaints policy and procedure. Leaflets and copies of the complaint's procedure are available from the Association's office and on our website. We also provide information on how our customers can make a complaint to the Scottish Public Services Ombudsman (4 Melville Street, Edinburgh EH3 7NS, telephone, 0800 377 7300) and how to contact the Scottish Housing Regulator.

The Ombudsman will not normally deal with complaints unless customers have followed the Association's complaints' procedure.

14. Review Timeframe

The policy will be reviewed every three years, or sooner, in response to a change in legislation or circumstance. The Housing and Customer Service Manager will be responsible for reviewing the policy.

15. General Data Protection Regulation - UK

The organisation will treat personal data in line with our obligations under the current data protection regulations and our own GDPR Policy. Information regarding how data will be used and the basis for processing data is provided in Wellhouse HA's privacy notice.

POLICY

SUSTAINABILITY

Policy Reviewed October 2023

Wellhouse - The Place To Be

Policy Created: April 2017 Reviewed October 2023

Date of Next Review: October 2026

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

Linked Policies/Procedures

1.	Development Sustainability Policy
2.	EESH Policy

1. Vision and values

Wellhouse – the Place to Be.

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

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

2. Governance

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

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

3. Policy Aims

The objectives of the policy are to ensure that we:

- Reduce our adverse local and global environmental impact through tackling climate change, moving towards zero-waste and increasing the use of renewable energy
- Create physical conditions for sustainable communities by realising the opportunities offered by individual locations, their environments, their past heritage and their relationship to local or regional factors such as business growth, improving employment markets and transport links
- Create social conditions for sustainable communities by the delivery of a wide range of socially inclusive regeneration, housing and support services and activities.
- Support the stability of communities and tenancies
- Use resources in a sustainable way
- Reduce expenditure
- Reduce, Reuse and Recycle

4. Equal Opportunities Statement

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

We will respond to the different needs and service requirements of individuals. We will not discriminate against any individual for any reason, including age, disability, gender re-

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assignment, marriage, civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation, or other status.

The operation of this policy will always be in accordance with the principles set out within our Equality & Diversity Policy.

5. Introduction

This policy has been devised to show how Wellhouse Housing Association (Wellhouse) will undertake our business activities in a sustainable manner. We shall support and deliver improvements in the quality of life for individual customers and the communities in which we work, without compromising the needs or aspirations of future generations. We shall aim to minimise the impact of our business on the environment, and be recognised as a socially responsible and ethical business.

6. Principles

The following principles govern the operation of this policy:

The Management Committee by formally approving the policy, accepts full responsibility for the policy and ensuring its implementation.

The management and development of all services provided by Wellhouse will be designed to minimise any adverse impact of our business on the environment. We shall support and deliver services to improve the quality of life for individual customers and the communities in which we work, without compromising the needs or aspirations of future generations.

Our buildings and associated infrastructure will be developed, improved and maintained to provide high quality living or working environments.

Our design brief for all new build and major repair and improvement works will include a requirement to design homes which optimise the use of finite natural resources, energy consumption and the production of waste and emissions.

Methods of building construction and maintenance and procurement will be evaluated by assessing their impact and benefits in relation to sustainability objectives. Evaluation will take account of the whole life of properties including construction and decommissioning phases.

Wellhouse will be open to introducing new technology, materials and ways of working to achieve sustainability objectives. Wellhouse will seek to spread risks attached to new initiatives by adopting and evaluating a range of approaches when introducing novel or unproven methods

7. The Policy

SCOPE OF THE POLICY

This policy is relevant to every activity of Wellhouse. Each activity will be required to include measures to improve its sustainability its widest sense. Wellhouse is committing to operate according to strategies for sustainability providing environmental, social, economic and organisational benefits.

7.1 Environmental sustainability will be promoted by:

Incorporating effective features in our design guides for any new building, repairs and refurbishment to reduce the use of finite natural resources, reduce energy consumption and reduce production of waste and emissions which are not amenable to reuse or recycling.

Ensuring developments are sustainable. Construction methods and materials used will be considered and monitored in detail for each contract. Sustainability of development will also be based on assessment of long term demand for the type of property and by designing properties capable of adaptation to meet changing needs of users.

Impact assessments of any proposed developments will be made to identify those which will minimise environmental disadvantages and promote social, organisational or economic benefits.

High quality housing and environmental design to support places where people want to live.

We will meet EESH and SHQS standards.

7.2 Social sustainability will be promoted by:

Demonstrating commitment to corporate social responsibility in all our activities

Supporting charitable projects by our own employees and supporting external charities

Supporting the work of Easthall Residents Association as a core partner in our wider role activities

Promoting inclusion in our services and communities

Working to improve tenancy sustainment rates

Implementing our asset management strategy

7.3 Economic sustainability will be promoted by:

Supporting an affordable warmth strategy and adopting the EHRA challenging poverty charter

Implementing a procurement strategy which balances direct costs to Wellhouse with costs to the wider community and to the environment

Designing and evaluating new business opportunities according to sustainable criteria

Incorporating Community Benefits, training, and local employment opportunities into our services and procurement activities

7.4 Organisational sustainability will be promoted by planned activities relating to:

Energy use, generation and conservation

Making effective use of information technology and reduce printing, physical files and stationery use

Management of office space

Sustainable business practices in all of our activities - reduce; re-use; recycle

Equalities, and diversity.

Inclusion of economic benefits.

8. APPROACH AND METHOD

Day to day responsibility for the operation and monitoring of this policy lies with the senior staff. All relevant employees have a responsibility to ensure that the policy is applied as instructed.

The policy will be implemented using the following approaches:

- We shall devise procedures for compliance with this policy
- We shall review procedures at least every 3 years and implement measures to improve efficiency and sustainability
- We shall evaluate technical measures which become available to reduce the use of finite natural resources, reduce energy consumption and reduce production of waste and emissions which are not amenable to reuse or recycling. We shall work to identify the most suitable of these for the activities of Wellhouse, including procurement in all fields, design and contract management for new buildings and property repairs, the environmental performance of our office buildings and the management of travel by our employees.
- We shall provide and develop a range of support services and facilities to foster tenancy sustainment, independent living and personal development for individuals and to reinforce our socially inclusive approach to housing management and to community regeneration.
- We shall ensure that our business practices effectively enable us to re-use or recycle materials and reduce waste; to print less, print less expensively and use less stationery and printed material; to reduce mail. Purchase of equipment and consumption of resources will be governed by this policy. Minimise use of paper and office consumables, for example by double siding all paper use and identifying ways to reduce waste. Reuse or recycle office waste. Purchase energy efficient office equipment and operate good housekeeping. Purchase electricity from a supplier committed to renewable energy. Seek to increase use of renewable energy such as wind turbines, geo thermal systems where possible. Ensure all timber furniture and other items are produced from recycled or well managed sustainable sources. Purchase where possible, fair trade or organic beverages.
- We shall encourage employees to use public transport or the least environmentally adverse mode of transport which is available, practical and reasonable for business travel and encourage this approach to journeys between home and work. Where possible we will walk, cycle or use public transport to attend meetings, visits etc..
- Avoid physically travelling to meetings by making more use of alternatives to reduce the need to travel to meetings without sacrificing the benefits of regular contact with partners, clients etc.

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- Support alternative working arrangements, including working from home and promote the use of car share and public transport.
- Use available technology for phone or video conferencing.
- Commit to use Laptops and Virtual Boardroom software rather than paper for management committee meetings.
- We shall provide employees with the training and guidance needed to implement this policy. Procedures and other reference materials will be kept up to date and accessible at all times.
- We shall monitor adherence to policy requirements and procedures

9. MONITORING, PERFORMANCE MEASUREMENT AND REPORTING

The following areas will be subject to monitoring:

- Risk management
- Provision of training and / or information to staff
- The need for review of procedures
- The applicability of new methods of working and technical developments
- Performance towards meeting success criteria identified in our sustainability strategy/action plan. This will include an annual report to the Management Committee.

These will be monitored by the senior staff and reported to the Director. If any significant issues of concern arise these will be dealt with by the Director who will report such matters to the Wellhouse Management Committee. Any matter which demonstrates a serious failure of internal controls should also be reported immediately to the Chair.

Actions may be taken against employees or Committee members who act in contravention of this policy in the performance of their duties or decision making on behalf of Wellhouse. Actions could be measures to improve the individual's work performance, or disciplinary action, or other measures. Contravention of this policy should be understood to include contravention or disregard of any associated procedures and other guidance.

Audits of policy compliance may be conducted by the Internal Auditor. Audit results will be reported to the Audit & Risk Committee and the Management Committee.

10. COMPLAINTS & APPEALS

Wellhouse has a policy and procedures for responding to complaints about any of our services. You can complain in person at our office, by phone, in writing, e-mail or by using our complaints form. All customers are welcome to speak to a member of our staff at the service they are complaining about in order to try to resolve any problems on the spot.

Our complaints procedures have two stages. If we cannot resolve your complaint at the first stage you can ask for your complaint to be investigated further through stage two of our procedures. For more information about how to make a complaint please contact a member

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of staff at the Wellhouse office.

11. POLICY REVIEW

Wellhouse will undertake to review this policy at least every 3 years with regard to:

- applicable legislation, rules, regulations and guidance.
- changes in the organization.
- continued best practice.

The outcome of each review will be reported to the Committee of Management with any necessary recommendations for updating the policy.

DRAFT

SUSTAINABILITY POLICY –Development and maintenance

1. INTRODUCTION

Having a good quality home in a pleasant and safe environment is a basic requirement for living what is considered a good life. Nothing can guarantee that our tenants will live to an old age or have a successful career, but poor housing and neighbourhood reduces the chances of both. Getting the housing right provides a platform to improve life chances, create inclusion and build a sustainable community.

Wellhouse Housing Association is committed to increasing the quality of life of its neighbourhood and ensures that developments meet the present needs without compromising the ability of future generations to prosper.

The Scottish Government has set out short, medium and long term goals and when they are to be achieved by in the [Climate Change \(Emissions Reduction Targets\) \(Scotland\) Act 2019](#).

In a policy context, The Scottish Government state that targets to reduce carbon emissions will include interim targets of a 75% reduction in emissions by 2030 and 90% by 2040

Scotland's net zero emissions target date of 2045 is ahead of many other countries, including the UK whose target is to reach net zero by 2050.

A 'green' approach can bring direct benefits and the Association is committed to improving its environmental performance by addressing:-

- Energy conservation
- Resource conservation
- Reduction in pollution and use of hazardous substances
- Reduction in waste
- Increase in recycling

2. SELF ASSESSMENT

The Association wishes to ensure that our policies and actions are underpinned by our commitment to sustainability. We consider the impact we can have in improving the economic, social and environmental circumstances of the wider community.

Therefore a series of questions that RSL's should ask in their approach to repairing, maintaining, improving and building new homes are;

- Demonstrate an awareness of environmental sustainability issues such as energy efficiency, emissions, brownfield developments.
- Reflect legislation and good practice.
- Identify environmental issues important to our organisations, how we intend to address these and include measurable targets.

- Demonstrate that we assess sustainability issues when we procure contractors, goods and services.
- Are our policies and practices for landlord services framed in a way that takes account of their wider economic and social impacts in terms of individual and local community sustainability.
- Are our investment decision and wider role activities informed by an understanding of local priorities and consideration of their broader impact on the community.
- In our work with other agencies, do we promote a strategic and co-ordinated approach to investment decisions and policy initiatives which takes into account their potential impacts on areas economic, social and environmental sustainability.

3. WIDER ROLE CONTEXT

The Association works in partnership to look wider than housing. ERA are the main drivers in wider action activity. Full details are outlined in our 'Wider Role Strategy'. Both organisations will be committed to promoting:-

- Economic growth of the residents of Wellhouse irrespective of tenure
- Open access to housing, education, work and money advice
- Improvement to health, well-being, life balance and happiness
- Access to social activities, sport and fun for people of all ages and abilities
- Advice, support and mentoring
- Assistance with childcare and family support.

4. PRINCIPLES OF THIS POLICY

Wellhouse will base all its landlord duties in a sustainable manner based on the following principles:

- Comply with legislation, regulations and codes of practice.
- Integrate sustainability considerations into all our business decisions.
- Ensure all staff are fully aware of our Sustainability Policy and are committed to implementing and improving it.
- Minimise the impact on sustainability of all office and transportation activities.
- Ensure contractors, consultants and suppliers are aware of our Sustainability Policy and adopt sound sustainable management practices.

Development and Maintenance

Appointments of Contractors and Consultants.

- Ensure that all contractors and consultants can demonstrate a commitment to sustainable work practices.

Pre-Design

- To tackle social exclusion and poverty with strategies, dealing with the inter-related problems of unemployment, crime, poor health, housing, education and degraded local surroundings.
- To enable residents and the local community most affected by any development to play an active role in decision making through a public participation policy
- To consider re-use of existing built assets rather than the need for new build
- To favour Brownfield wherever possible for new construction

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- To look for opportunities to redevelop existing sites
- To site developments away from sources of noise which are likely to be detrimental to residents health and well being
- To site development away from areas of high air pollution.
- To re-use existing buildings on site wherever possible, or if demolition is unavoidable, to re-use or recycle the demolition materials.
- To select sites such that services and facilities should be easily accessible by foot and/or public transport
- To make the most of the site by studying its history and purpose, local microclimates and the prevailing winds and weather patterns, solar orientation, provision of public transport and the form of surrounding buildings
- To minimise energy demand by taking maximum advantage of site selection and planning
- To minimise energy requirement by optimising the building design
- To minimise energy consumption by optimising the engineering services design
- To design at a density which makes most efficient use of land and reduces the need to travel?
- To ensure that consultants selected have an awareness of sustainability issues and expertise in sustainable construction.

Design

- To maximise energy conservation by using energy efficient building forms and internal layouts.
- To design the buildings to minimise running costs.
- To design the buildings to minimise their impact on the environment over their life span.
- To maximise opportunities for passive solar gain and minimise wind chill
- To maximise the use of energy from renewable sources in preference to energy from non-renewable sources
- To design and construct buildings so that the materials can be easily re-used or recycled on demolition.
- To minimise waste during operation.
- To design for ease of maintenance.
- To avoid materials and products which may possibly be toxins, mutagens, carcinogens, pathogens and allergens.
- To provide a level of ventilation which will control humidity and odours without causing discomfort from draughts or imposing an excessive heating load.
- To minimise air pollution from building products in use.
- To optimise the building envelope and develop passive solar strategies.
- To ensure maximum daylight access for habitable areas?
- To maintain high level of indoor air quality.
- To protect against release of microbial hazards into ambient air.
- To design for ease of future adaptability.
- To reduce and avoid if possible, the use of rare and non-renewable resources.
- To maximise the potential life cycle length of development.
- To consider reuse and recycling principles where temporary structures are required.
- To investigate opportunities to reduce reliance on fossil fuels and to use cleaner power sources.

- To consider the utilization of CHP, Ground/Air source heat pumps, fuel cells, photovoltaic panels, battery storage, solar hot water, and other renewable energy sources.
- To design and configure development to avoid undesirable wind effects.
- To ensure the layout, design and specification is in accordance with Secure by Design standards.
- To include measures to give pedestrians priority and ensure their safety in areas where cars are not segregated from pedestrians.
- To incorporate methods for mitigating the effects of noise pollution
- To ensure all dwellings are accessible to all, including people with disabilities.
- To enhance the landscape and ecology of sites.
- To protect existing areas of high quality landscape and/or existing valuable habitats
- To provide dedicated open space and greenways
- To minimise noise transmission within multiple-occupancy buildings
- To reduce maintenance and irrigation requirements by giving preference to native plant species
- To explore opportunities to provide habitats for wildlife and to restore degraded site areas

Pre-Construction

- To adopt a form of contractual arrangement that encourages all stakeholders to act in partnership
- To ensure that contractors selected have an awareness of sustainability issues and expertise in sustainable construction.
- To develop contracts which encourage the reduction of construction site waste by establishing targets for waste minimisation,
- To insist on separating waste materials on site for re-use or recycling and encouraging prefabrication of components where possible.

Construction

- To use construction techniques which are indigenous to the area, wherever possible
- To avoid using materials from non-renewable sources or which cannot be re-used or recycled.
- To optimise use of renewable materials in construction.
- To optimise use of recyclable materials in construction.
- To optimise use of materials with recyclable content in construction.
- To promote and utilise local enterprise and local products, therefore contributing to the local economy and increasing local employment opportunities.
- To reduce the need for transport during demolition, refurbishment and construction
- To balance cut/fill and minimise importation of fill and topsoil.
- To protect existing residents and neighbours from noise pollution during construction or maintenance.
- To minimise waste in construction.
- To minimise energy in construction.
- To minimise greenhouse gas emissions during construction phase.

Post –Completion

- To develop links to public transit .
- To encourage and enable residents to recycle domestic waste.

- To create strategies for pedestrian friendly, mixed use communities.
- To provide appropriate levels of safety and security.
- To control contaminated run-offs from polluting sources such as parking areas.
- To avoid standing water conditions that encourage the generation of bio-pollutants.

5. MONITOR AND EVALUATION

All sections of the organisation will ensure that staff members are aware of sustainability and how it affects their day to day work. Each section will monitor their work and day to day procedures in line with this policy.

Appendix 2

WELLHOUSE HOUSING ASSOCIATION

ACTION PLAN 2023-25

Awareness Training

- Continue to develop Energy Efficiency Standards and join/participate in working groups
- Circulate relevant literature to the community and staff
- Support front line staff to provide basic energy advice to residents
- Provide energy advice in publicity material(s)

Training Initiatives

- Improve life chances for school leavers and unemployed by seeking for community benefits from contractors as part of procurement/tender process

Environmental Project(s)

- Produce an attractive place for the community to use.
- Encourage community involvement to Increase the biodiversity of derelict ground and ensure that fly tipping is kept to a minimum
- Ensure any new developments will incorporate non gas heating systems
- Upgrade and increase lifespan of mature trees

Wider Role

- Support of The Hub and ERA
- Continuation of money advice service
- Development of Training & Employment initiatives
- Awareness via maximising all staff in wider role activities.
- Annually assess our financial support to ERA and social activities such as the Christmas Fare.

General

- Support money advice projects
- Increase awareness of recycling – as the norm for all households
- Educate the community in sustainability issues

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- All new developments will incorporate non-gas heating systems.

Policy

- Incorporate sustainability in relevant policy reviews

Appendix 3

AIM	ACTIVITY	TARGET (BENCHMARK)	COMMENT
WASTE REDUCTION	<ul style="list-style-type: none"> • Reduction in use of general unsorted waste • Digital Communication • Double-sided papers for meetings + policy circulation 	Reduce general waste by 50% by June 2025	
	Explore possibility of further waste separation by WHA and partner organisations within Hub building		
RECYCLING + RE-USE	Use recycled products and materials <ul style="list-style-type: none"> • Stationery • Paper and other consumables 	On-going audit of office to ensure that these are being used	
	Recycle waste paper, magazines, circulars and card	Contact magazine providers to reduce number of copies sent and being unused Introduce appropriate waste containers to encourage paper to be recycled	
	Recycle Drinks Cans	Increase 2% (Bags per Annum)	
ENERGY CONSERVATION	Reduce energy consumption of office complex by scoping alternative lighting and heating controls	Reduction of 20% in fuel costs	

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RENEWABLE ENERGY	Explore the possibility of using renewable energy sources to address some of the energy needs of the office	Explore costs and savings associated with Solar PV installation	
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DRAFT

POLICY

VALUE FOR MONEY POLICY

Policy Reviewed October 2023

Wellhouse - The Place To Be

Policy Created: November 2019 Reviewed October 2023

Date of Next Review: October 2026

VISION AND VALUES

1. WELLHOUSE – THE PLACE TO BE.

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

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

2. GOVERNANCE

Wellhouse HA is a community controlled registered social landlord and is managed by a group of local people who are elected onto the Management Committee. Their role is to make sure that the Association is well run, meets the needs of the local area and is responsive to what is important to local people. We may co-opt other people onto the Management Committee from time to time where we feel we need specialist support.

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

3. EQUAL OPPORTUNITIES & HUMAN RIGHTS STATEMENT

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

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

4. INTRODUCTION

Welcome to the Value for Money (VfM) for Wellhouse Housing Association. The application of VfM is fundamental to Wellhouse's operation and underpins the achievement of the Association's vision and values.

VfM has been a consideration of, and a priority within the Association for a number of years now. SFHA is also keen for all RSLs to adopt VfM due to the link with rent affordability. Value for money is an interrelated concept of affordability and provides a metric for understanding the quality of home and services provided and the costs associated with this. Affordability is underpinned by a 'rights' approach to housing and is based on the idea that everyone should have access to a warm home that they can afford as the starting point of good health and wellbeing.

5. REGULATION AND LEGISLATION

In terms of regulation, the new regulatory framework introduced by the Scottish housing Regulator (SHR) in the first half of 2019 provides clear guidance on VfM and linking to rent affordability, to ensure our approach is both robust and appropriate. The

expectations contained in the standards, particularly 3.1 within the framework form the backbone of this policy going forward.

Our sector regulator, SHR identifies VfM as being at the heart of how Registered Social Landlords (RSLs) ensure current and future delivery of their objectives and as such expect RSLs to have a strategy of optimizing VfM and systems to ensure that strategy is delivered. Standard 3.1 states, as follows:-

“The RSL has effective financial and treasury management controls and procedures, to achieve the right balance between costs and outcomes, and control costs effectively. The RSL ensures security of assets, the proper use of public and private funds, and access to sufficient liquidity at all times”

With regard to this Standard, Wellhouse would be expected to:

- Have a robust approach to making decisions on the use of resources to deliver its objectives, including an understanding of the trade-offs and opportunity costs of its decisions.
- Understand the return on its assets, and have a strategy for optimising the future returns on assets – including rigorous appraisal of all potential options for improving value for money including the potential benefits in alternative delivery models – measure against the Association’s purposes and objectives
- Have performance management and scrutiny functions which are effective at driving and delivering improved value for money performance.
- Understand the costs and outcomes of delivering specific services and which underlying factors influence these costs and how they do so.

The Scottish Government’s Social Housing Charter, April 2012 sets out standards and outcomes which RSLs should achieve.

- Outcome 13: Value for Money – Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

6. CONTRIUTION TO ORGANISATIONAL GOALS

The vision and values of Wellhouse effectively set the headline rationale and culture for the Association. This policy operates within the vision and values.

Vision

Wellhouse – The Place To Be.

Values

- Trust
- Honesty
- Integrity
- Excellence
- Accountability
- Sustainability

Wellhouse's strategic framework is designed to ensure that all activity is considered, developed and delivered through a VfM lens. This means that VfM will be woven into all supporting strategies and policies, committee reports, business plans and the Association's business strategic objectives, thus ensuring that VfM is considered at every level of the organisation.

Wellhouse's business strategic objectives set out the high level principles and strategic direction for the Association.

Customer and stakeholder engagement forms a key part of the Association's VFM approach. This includes engagement with customers, funders, lenders, boards, local authorities, strategic partnerships and regulatory bodies to ensure our strategies are delivering against VfM principles.

7. MONITORING AND REVIEW.

7.1 Engagement and Communication

Engagement of staff, committee members and stakeholders will be critical to ensuring the success of this policy. A key component of the Association's ethos is a belief in the capacity of people and their ability to contribute. To this end, the Association has robust methods of communicating with staff, committee members, customers and other stakeholders and a track record of true engagement.

In order to enable all stakeholders to be both engaged in the development of this policy and informed of progress against its objectives, an engagement and communications plan will be developed to enhance existing frameworks and the success of our engagement and communications will be measured via existing feedback mechanisms.

Progress against the policy action plan will be reported to Audit and Risk Committee and to stakeholders via the VfM Self-Assessment which will be published annually.

7.2 Ensuring Success

Effective monitoring and review mechanisms will be critical in ensuring that this policy is applied in practice. To this end, a three-year action plan will be developed, incorporating headline targets. The policy will be reviewed annually to measure progress against those targets and to ensure that objectives remain fit for purpose.

Governance in the Association will be strengthened to ensure performance management and scrutiny are effective and drive improved value for money performance.

The Association's performance framework, will be further developed to establish links between leadership, strategy, processes, partnerships and resources, people and customer and the achievement of VfM.

Challenge will be encouraged and introduced via a Business Improvement Approach, and the application of why, how and what challenge.

Responsibility for delivery of this strategy rests with the Wellhouse Management Team who will be accountable to the Management Committee. Detailed analysis of progress will be considered by Audit and Risk Committee on a 6-monthly basis.

7.3 The Policy

What is Value for Money?

VfM is generally defined as the relationship between economy, efficiency and effectiveness, sometimes known as the “value chain” or 3 E’s:

- **Economy** - the price paid for what goes into providing a service. It is also about minimising the cost of resources of an activity, whilst not losing sight of quality.
- **Efficiency** – a measure of productivity considering how much you get out in relation to what is put in
- **Effectiveness** – a measure of the impact achieved or a measure of outcomes.

This can be summarized as “doing the same for less or more for the same” (Peter Gershon)

In Wellhouse, VfM is about achieving economic, social impact and environmental sustainability benefits. This approach incorporates both the 3 E’s and the SHR’s Value for Money standard, but also captures the vision and values of Wellhouse.

Our aim is to ensure that we have a comprehensive approach to VfM in the Association, which ensures the effective delivery of the Association’s vision and values, in a way that meets the needs of our regulators and stakeholders. To achieve this, we have identified 9 VfM objectives.

8. OUR VfM OBJECTIVES.

8.1 A robust approach to strategic decisions

- We will scrutinise every aspect of our business to understand how each area fits with our vision and values and to ensure they remain an integral part of the Association’s business strategic objectives.
- We will look closely at the Association’s business strategic objectives and business planning process to make sure that VfM is an integral part of them both and that a golden thread exists.
- We will evaluate our business-making decisions to ensure that any costs they incur and any trade-offs they generate are fully documented and understood.

8.2 Ensure the financial sustainability of the Association

- We will put in place a sound financial strategy which takes into account our current situation and priorities. This will include our approach to loans, debt management and how we make the most of any capital.
- We will ensure that our financial management processes clearly identify any potential risks and take into account how our business is performing.
- We will appraise our financial reporting arrangements so that our risk analysis, business performance and mitigation decisions are both sound and clear.

8.3 Optimise the use of our assets to achieve our vision, values and strategic objectives

- We will look at every aspect of the Association's assets to ensure we are getting the best possible return on those resources.
- We will assess our Asset Management Plan to make sure it is in line with our stated priorities, our approach to risk and our VfM targets
- We will calculate what our assets are worth and what surplus we can expect them to generate. We will also work to ensure that the value of these increases from one year to the next.
- We will identify how any economic or social issues in the neighbourhoods we look after are affecting the value of our assets.

8.4 Ensure robust management of all performance and costs

- We will make a detailed analysis of costs across the whole Association.
- We will set VfM targets for everyone in the Association according to agreed priorities and these will be used to develop a plan for re-investment.
- We will roll out the way we benchmark performance so that each year it covers a wider range of activities.
- We will assess all internal transactions to ensure they represent VfM.
- We will create a golden thread of scrutiny throughout the Governance structure to ensure that we are really driving improvements in VfM performance.
- We will look closely at all our Business Improvement programmes to be certain they achieve year-on-year improvements in cost-saving and results.

8.5 Ensure the Association's approach to VfM is transparent to all stakeholders.

- We will communicate our strategy across a variety of media in a way that is clear and easy to understand.
- We will evaluate and publish how effectively VfM is performing in relation to our strategic objectives.

8.6 Maximise our capacity to achieve the Association's priorities by working in partnership and procuring goods and services in the most sustainable economic way possible

- We will update the way we currently procure goods and services to be certain we are obtaining them as efficiently and effectively as we can.
- We will put procedures in place that will measure the VfM of those we partner with.
- We will work with contractors to ensure the best possible cost is achieved across the board **and include Community Benefits as appropriate.**

8.7 Maximise the value and capacity of our people

- We will examine the Association's approach to people, leadership and culture to make sure that VfM is evident in them all.
- We will ensure that all levels of the business understand our behavioural map and performance

- We will set clear personal targets of performance and promote continuous improvement to enable each person to take personal responsibility for their own development year on year.
- We will create ways to measure how significantly training initiatives are helping with personal development and put in place realistic targets for improvement.
- We will establish an effective internal communications plan that will ensure everybody understands and is helping to deliver our initiative.

8.8 Deliver social and environmental value that achieves the Association's vision and values

- We will establish an effective social accounting framework within the context of our operating environment.
- We will put in place methods of assessing how well the Association's environmental sustainability activity is performing.

8.9 Create a framework to measure our approach to VfM

- We will put clear KPI targets in place for every one of our VfM objectives.
- We will measure VfM performance by developing the Association's performance framework.
- We will ensure that satisfaction levels are measured against our approach to VfM.
- We will publish an open and honest report every six months on how VFM approach is progressing.

9. GENERAL DATA PROTECTION REGULATIONS

The organisation will treat your personal data in line with our obligations under the current GDPR regulations and our own policy. Information regarding how your data will be used and the basis for processing your data is provided in Wellhouse HA's Fair Processing Notice.

10. FREEDOM OF INFORMATION

As at November 2019, the Association is subject to FOI and all enquiries with respect to Value for Money will be handled strictly in line with FOI and confidentiality policies.

Management Committee	29 November 2023
Agenda Item	9
Title of Paper	Unacceptable Actions Policy
Author	James Wilson, Housing and Customer Services Manager
Attachment	1. Unacceptable Actions Policy 2. Home Visit Protocol

FOR DECISION

1 PURPOSE

- 1.1 To provide the Unacceptable Actions Policy (Appendix 1) and Home Visit Protocol (appendix 2) for approval.

2 RECOMMENDATIONS

- 2.1 That the Management Committee approves the Unacceptable Actions Policy and Home Visit Protocol.

3 BACKGROUND

- 3.1 The policy and protocol have been introduced to safeguard staff and customers and set clear guidance. This policy is aligned with best practices and draws inspiration from the Unacceptable Actions Policy of the Scottish Public Services Ombudsman.

4 OBJECTIVES

Our policies will assist to deliver our commitment and enable staff/organisation to live up to all our strategic objectives of;

Our Strategic Objectives:

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

5. MAIN ISSUES

- 5.1 We have seen an increase in unacceptable actions from customers but with no clear policy in place to combat such issues. This Policy will put clear guidance to staff and customers on what is deemed unacceptable and how we will deal with this as an Association.

5.2 The home visit protocol will put clear guidance in place for home visits on when in the community on estate inspections.

5.3 The benefits of this policy and protocol are:

- Safety and wellbeing of staff and customers
- Promoting a zero-tolerance approach to unacceptable behaviour
- Setting clear guidance on what is deemed unacceptable.

6 REGULATORY, LEGAL AND CONSTITUTIONAL ISSUES

Regulatory Framework

We will comply with the Scottish Social Housing Charter requirements relating to the provision of tenancy management services as noted below:

- Outcome 1: Equalities.
- Outcome 2: Communication.

7 FINANCIAL IMPLICATIONS

There are no financial implications.

8 KEY RISKS

8.1 Policies are not fit for purpose and become outdated.

9. EQUALITY AND DIVERSITY & HUMAN RIGHTS ISSUES

9.1 The policy has been written with our commitment to diversity and there are no adverse implications for any identified group.

10. SUSTAINABILITY

10.1 The report meets the Association's commitment to sustainability.

11. CONCLUSION

11.1 The Policy has been drafted to take account of relevant legislative requirements.

11.2 It is recommended that Management Committee approves the Unacceptable Actions Policy and Home Visit Protocol.

11.3 It is recommended that the policy be reviewed in August 2026 subject to legislative changes and good practice.

POLICY

Unacceptable Actions

New Policy for approval October 23

Wellhouse - The Place to Be

Draft Policy Created: October 2023

Date of Last Review: N/A

Date of Current Review: October 2023

Date of Next Review: October 2024

Reviewed by: Housing and Customer Service Manager

We can produce this document in different formats, for instance, in larger print, Braille or audio-format. we can also translate this document into specific languages, as appropriate.

1.0 INTRODUCTION AND OBJECTIVES

- 1.1. This policy outlines Wellhouse Housing Associations stance toward customers whose actions or conduct towards our staff we deem unacceptable. This policy is aligned with best practices and draws inspiration from the Unacceptable Actions Policy of the Scottish Public Services Ombudsman.

1.2 POLICY OBJECTIVES

- To maintain transparency and openness in interactions with customers, even those whose actions are deemed unacceptable.
- To clarify what constitutes unacceptable behaviour, and to outline the procedure staff should follow when handling customers displaying such behaviour, thereby ensuring clarity for all parties involved.
- To uphold fairness, honesty, consistency, and appropriateness in addressing all customer interactions. Every customer has the right to be heard, understood, and treated with respect.
- To deliver accessible services whilst reserving the right to limit or modify access to our services in cases of deemed unacceptable customer behaviour.
- To prevent other customers and staff from being disadvantaged due to the actions of customers exhibiting unacceptable conduct.

2.0 DEFINITION OF UNACCEPTABLE BEHAVIOR

- 2.1 We expect our staff to treat customers with courtesy and respect, and we expect customers to treat our staff in the same manner. While we acknowledge that there might be situations in which customers express anger or distress that is uncharacteristic, these instances should be taken into consideration when assessing the acceptability of their actions. Actions classified as unacceptable can be categorised as follows:

- Unreasonable conduct
- Aggressive or abusive conduct
- Unreasonable demands
- Excessive persistence
- Vexatious behaviour

Demands and frequencies of contact are deemed unreasonable when they adversely affect office operations and our ability to provide services. This includes disproportionate consumption of staff time and resources, to the detriment of other customers or functions.

2.2 Unreasonable Conduct

2.2.1 This category pertains to instances where:

Customers unreasonably pursue requests or complaints for information.

2.2.2 Examples of such behaviour includes:

- Customer makes repeat complaints about the same issues despite having a response.
- Refusing to specify complaint details, despite being offered assistance.
- Contradicting or altering previous statements.
- Unjustifiably complaining about staff dealing with issues and requesting their replacement.
- Insisting on unfeasibly swift responses.
- Demanding to interact with a specific staff member when this is not possible.

2.3 Aggressive or Abusive Conduct

2.3.1 This category includes:

- Aggression potentially leading to physical harm. and
- Conduct or language (oral or written) that might cause staff members to feel offended, threatened, or abused.
- Language intended to insult, degrade, display racism, sexism, or homophobia, or make baseless allegations of criminal, corrupt, or perverse behaviour, lacking evidence, is unacceptable. We might consider comments targeting third parties as unacceptable due to their impact on our staff.

2.3.2 Examples of such conduct include:

- Threats.
- Physical violence.
- Personal verbal abuse.
- Shouting.
- Cursing.
- Derogatory remarks.
- Impoliteness.
- Inflammatory statements.
- Unsubstantiated claims.

2.4 Unreasonable Demands

2.4.1 Determining unreasonable demands depends on the situation and the gravity of the issues raised by the customer. This category covers:

- The quantity of information sought.
- Expectations regarding service nature and extent. and
- The frequency of interactions with various staff on the same issue.

2.4.2 Examples of such behaviour includes are:

- Demanding extensive information without clear purpose.
- Requesting information within an impractical timeframe.
- Insisting on contacting a particular staff member.

- Excessive phone calls, emails, or detailed letters.
- Receiving copious correspondence with unclear relevance.
- Continuously changing complaint content or raising unrelated concerns.

2.5 Excessive Persistence

2.5.1 Staff should encourage customers to use established procedures, such as the complaints process, where applicable. Customers will be guided on advancing complaints per our complaints handling procedure post-response and review if relevant. This category might apply post a final decision or when a customer doesn't proceed via the procedure yet persists. This category covers:

- Unwillingness to acknowledge that we can't further assist or provide a different service level.
- Persistent disagreement with actions or decisions.
- Recurrent contact about the same issue.

2.5.2 Examples of such behaviour include:

- Continually refusing to accept a decision.
- Consistently rejecting explanations for decisions or actions.
- Persistently disregarding relevant procedures.
- Contact frequency impairs issue resolution and other services.
- Continued pursuit of a resolved or closed issue without new significant information.

2.6 Vexatious Behaviour

2.6.1 When customers act to provoke unnecessary irritation or disruption rather than resolving a dispute. A vexatious request causes distress or disruption without proper justification.

2.6.2 Examples of such behaviour include:

- Expressing that the request aims to inconvenience, disrupt, or annoy.
- Asking for information already seen or reopening resolved issues.

3.0 MANAGING UNACCEPTABLE ACTIONS

3.1 Unreasonably demanding, persistent, and vexatious behaviour

3.1.1 In all cases, we'll communicate with customers to explain our identification of unacceptable behaviour and its reasons. We'll request them to adjust their conduct and explain potential actions if they don't comply. If necessary, actions are taken, we'll notify the customer in writing and detail the reasoning.

3.1.2 We may propose a meeting to discuss unacceptable behaviour and find a way forward. In some instances, involving external experts, like independent mediators, might help resolve the situation.

3.1.3 We might inform customers that we consider the matter fully addressed and further correspondence serves no purpose. Such correspondence will be documented but not acknowledged unless containing new significant data requiring action or response.

- 3.1.4 We might stipulate that only a certain number of issues can be addressed in a specific timeframe, urging them to narrow their requests.
- 3.1.5 We might restrict customer contact (see 4.0 Restricting Customer Contact). Examples include:
- Setting designated call times.
 - Appointing a specific staff member for interactions.
 - Requiring appointments for office visits.
 - Limiting email contact prone to abuse.
 - Requiring communication through writing or a third party.
 - Putting a time ban in place for customer to visit / call the office.
 - Taking suitable actions.
- 3.2 Aggressive or Abusive Conduct
- 3.2.1 Threats, physical violence, or verbal abuse might result in a customer being added to a 'two-person contact' list. Cases of physical violence will be reported to the police. Verbal abuse or harassment might also be reported.
- 3.2.2 For abusive correspondence, we'll explain its unacceptability in writing, urge them to stop such communication, and state that further correspondence won't be acknowledged. If the conduct persists, future contact might require a third-party intermediary.
- 3.2.3 Staff may terminate calls when the caller's behaviour is aggressive, abusive, or offensive. Staff will inform the caller of the unacceptable behaviour and end the call if it continues.

4. RESTRICTING CUSTOMER CONTACT

- 4.1 Except for emergencies, decisions to limit contact require thoughtful assessment by a Manager. When possible, customers will be given an opportunity to adjust their conduct before implementing restrictions however depending on behaviour then a ban from contacting the office may be enforced.
- 4.2 We aim to impose contact limits allowing continued service n. At least one form of contact will be maintained, unless extreme situations require 'no personal contact' status.
- 4.2 Staff directly facing aggressive or abusive behaviour may address it immediately, in line with this policy.
- 4.3 We'll provide written explanations for restricting contact, outlining arrangements and duration.
- 4.4 Relevant staff will be informed of imposed restrictions.

5.0 RIGHT TO APPEAL

- 5.1 Customers can appeal contact restrictions. A Manager (out with original decision) or Director handles appeals, informing customers whether restrictions persist, or alternate actions are agreed upon.
- 5.2 We'll advise customers of their right to contact the Scottish Public Services Ombudsman (SPSO) if they deem our contact restriction unjust.

6.0 RECORDING AND REVIEWING CONTACT RESTRICTIONS

- 6.1 We'll record all unacceptable behaviour incidents and contact restrictions. Details will be stored in the Unacceptable Actions Log, and pertinent correspondence will be saved in relevant customer and complaint files.
- 6.2 The Housing Manager/s will review contact restrictions every six months. Reconsideration might occur based on improved behaviour.
- 6.3 The customer should be advised of any changes to restrictions or if restrictions are extended.

7.0 EQUAL OPPORTUNITIES STATEMENT

- 7.1 We acknowledge our role in valuing diversity, fairness, justice, and equal opportunity. We'll consistently review this policy for equal opportunity implications and take steps to rectify any resulting inequalities. We're dedicated to fair and equal treatment, free from discrimination.

8.0 PROCESSING DATA – GENERAL DATA PROTECTION REGULATIONS

- 8.1 We'll process data in line with General Data Protection Regulations and provide Fair Processing Notices to customers and service users.
- 8.2 Staff will be trained on General Data Protection Regulations and the Association's compliance process.

9.0 POLICY REVIEW

- 9.1 This policy was introduced in January 2024 and aligns with our policy to review at least every 3 years, or when enhancements, lessons, best practices, or legal/governmental changes necessitate updating.
- 9.2 Formal reviews will occur every three years in consultation to ensure policy objectives are met.
- 9.3 The next policy review is scheduled for January 2027.

Home Visit Protocol for Wellhouse Housing Association

Objective:

To establish guidelines for housing staff conducting home visits to tenants' residences with a strong emphasis on health and safety, ensuring the safety of both tenants/owners and staff.

Responsibilities:

1. Tenant Relations:

- Housing staff should treat all tenants with respect and courtesy, and this should be reciprocated.
- Ensure that the purpose of the visit is clear and recorded.

2. Safety:

- Conduct a thorough risk assessment before each visit to ensure the safety of housing staff and tenants.
- For tenants with a warning or a history of problematic behaviour, always visit in pairs for added safety.
- Contact emergency services immediately in the event of a life-threatening or serious safety issue arising.
- When entering someone's home, ensure that the tenant does not lock the door behind you, and you are always aware of your escape routes.
- If in an empty property, ensure that the door is locked behind you.
- Ensure your mobile phone is charged and staff are aware of your number for contacting.
- Have Cloudya NFON mobile app downloaded to for use of the phone system and emergency contacts to office. In an emergency if 122 is used through the NFON system all extensions will ring.

3. Preparation:

- Notify tenants of the visit in advance, whenever possible, to allow them to make necessary arrangements.
- Housing staff should carry identification badges and wear appropriate attire indicating their association with Wellhouse Housing Association.

4. Visit Documentation:

- Maintain a record of all home visits, including date, time, purpose, and outcomes.
- Report any safety issues or concerns observed during the visit to the appropriate department within the organization.

5. Privacy and Consent:

- Respect the tenant's privacy and seek their consent to enter their home.
- Ensure that all personal information gathered during the visit is kept confidential and complies with data protection regulations.

6. Professionalism:

- Housing staff should be polite, professional, and non-intrusive during the visit.
- Avoid making personal comments or judgments about the tenant's living conditions unless living conditions needs to be addressed.

7. Communication:

- Clearly communicate the purpose of the visit and its expected duration to the tenant.
- Address any concerns or questions the tenant may have.

8. Tenant Feedback:

- Encourage tenants to provide feedback about the visit to Wellhouse Housing Association.
- Use this feedback to improve services and relationships with tenants.

9. Emergency Situations:

- In the event of an emergency, call the appropriate emergency services (e.g., 999) and inform the organization as soon as possible.

10. Office Diary and Staff Awareness:

- Keep the office diary up to date with visit details, including the time of departure and expected return.
- Inform fellow staff members of your visit, including the tenant's address and expected return time.

11. Ensuring Staff Safety:

- If a staff member has not returned to the office within the specified time, it is the responsibility of colleagues in the office to contact the staff on the visit to ensure their safety.

12. Post-Visit Procedures:

- Report the outcomes of the visit to the relevant department within the organisation.
- Update tenant records with any relevant information obtained during the visit.

Complaints and Grievances: Tenants should be made aware of the process for lodging complaints or grievances regarding the home visit, and their concerns should be addressed promptly and professionally.

Review and Updates: This protocol should be reviewed periodically to ensure that it remains current and effective. Feedback from both housing staff and tenants should be considered during these reviews.

Signature: By adhering to this Home Visit Protocol, Wellhouse Housing Association staff commit to conducting home visits with a strong focus on health and safety, ensuring the well-being and privacy of both tenants and staff.

Management Committee	29 November 2023
Agenda Item	10
Title of Paper	Operational Update Report
Author	Management Team
Appendices:	1. Fair Work First

FOR INFORMATION AND DECISION

EXECUTIVE SUMMARY:

1. Director – Main Issues

The Director will report in closed session.

2. Housing & Customer Services Manager – Main Issues

Ombudsman orders UK housing association Clarion to apologise to family in ‘deeply distressing’ case – Guardian Article

This is an article about a tenant who killed himself after his landlord failed to address noise complaints. The tenant had made more than 20 complaints to his landlord about noise from his upstairs neighbour. The landlord dismissed the complaints and told the tenant that he should not expect silence if he lived in London. The tenant eventually took his own life. The housing ombudsman found the landlord responsible for “severe maladministration” and ordered it to apologise to the family.

We anticipate that this may have some regulatory impact on Associations moving forward and whilst it is in England, this may well reach its way here to us.

Full article can be found here - [Tenant killed himself after landlord failed to resolve repeated noise complaints | Housing | The Guardian](#)

Training/HomeMaster

- We attended the HomeMaster conference on 7 November 2023 and the improvements coming in 2024 are great. The tenant’s portal has a huge overhaul, and we will roll this out to our tenants/owners once all upgrades are actioned from HomeMaster.

Lease Agreements

- We continue to deal with the lease’s agreements and various leased tenants. This includes Women’s Aid, Community Lifestyle, GCC and Real-Life Options. We are trying to finalise and what we can and then a report should be with Committee in January with a full breakdown and update.

Trust Honesty Integrity Excellence Accountability Sustainability

Office Layout – Housing Management Room

- We have purchased baffle boards/room dividers for the downstairs area in the Housing Management room. This is to increase privacy, security of conversation and to stop customers shouting across the office especially with the increase in footfall in the office. This has been in place now for a couple of weeks and has been a positive impact. We have had positive feedback from customers and staff.

Rent & Debt Management

- Staff continue to treat as a priority. We have seen an increase in arrangements and house visits, and this will be a focus moving forward.

Factoring

- Factoring review completed and all changes implemented. New Policy and Debt Recovery passed to Committee for approval.

Income Advice update

Income Advice update - 15 November 2023

The Income Advice Officer successfully applied to the SFHA Social Housing Fuel Fund, for £25,000 to assist upwards of 250 tenants experiencing immediate fuel crisis or debt issues. We will support tenants who have no money to top up prepayment meters and those who are unable to pay their energy bills due to financial crisis. The funding must be fully spent by 31.03.2024. Any tenant can apply by contacting the office. Awards are limited to one per eligible person and awards are capped at a maximum of £100 per household. Some households may receive £50 dependent on the household circumstances. This will allow more tenants to access the fund.

DWP'S managed migration process for Universal Credit has now started in this area for single people claiming Tax Credits only. Single tenants claiming tax credits only will receive a letter advising that their tax credits claim will end and they must claim UC by a specific date. Tenants have a 3-month deadline to make a claim to UC. The IAO will be assisting tenants in need of support to make the move to Universal Credit. The IAO will assist tenants that have received a migration notice to maximize their income before they move to UC, to protect any entitlement to transitional protection. The DWPs current plan is to have all households claiming legacy benefits to have moved across to UC by the end of 2029.

Case study 1

A tenant contacted the IAO as Glasgow City Council revised her Housing Benefit entitlement and as a result she was overpaid housing benefit of £2244.78. Glasgow City Council had planned to reduce the tenants housing benefit by £12.75 per week to recover the debt. The IAO checked the housing benefit decision and advised the tenant it was incorrect and assisted the tenant to request a review of the decision. As a result, the housing benefit overpayment was then reconsidered and reduced to £0.00 before any debt recovery could be put in place.

Financial gain: £2244.78 in Housing Benefit

Trust Honesty Integrity Excellence Accountability Sustainability

Case study 2

A tenant was about to be served a notice of proceedings for rent arrears of over £400. The housing assistant asked the IAO to look over the tenants housing benefit payments. The IAO noticed that Glasgow City Council had used incorrect rent figures to assess the housing benefit claim causing an underpayment of Housing Benefit which had caused the arrears. The IAO requested a review of the Housing benefit claim and Glasgow City reassessed entitlement from December 2022 which caused an underpayment of over £400. The underpayment cleared the rent arrears and a notice of proceedings did not have to be served to the tenant.

Financial gain: £402.00 in Housing Benefit

Case study 3

A tenant contacted the IAO as she was struggling to meet her rent shortfall, as she was only entitled to partial Housing Benefit. The IAO completed a benefit check and assisted the tenant to have her disability benefit reviewed. The Disability benefit was increased by £74.85 per week and this enabled the tenant to qualify for Pension Credit of £30.33 per week. As the tenant became entitled to Pension Credit, she also qualified for full Housing Benefit (an extra £30.33 per week) and full council tax reduction (an extra £9.21 per week). The IAO also helped the tenant to apply for the £150 warm home discount and a free tv license.

Financial gain over the year:

Disability Benefit increase: $£74.85 \times 52 = £ 3892.20$

Housing Benefit $£30.33 \times 52$ and council tax reduction increase $£9.21 \times 52$: £2056.08.

Pension Credit new claim $£30.33 \times 52 = £1577.16$

TV license £159.00 per year

Warm Home discount – One off £150.00

Total financial gain per annum £7834.44

Allocations & Voids

- We have 6 properties with a combination of currently empty and pending termination. These have all been actioned accordingly.
- Let's breakdown from 1/4/23 to 31/10/23 as follows:
 - Existing tenants = 3 (18%)
 - Housing Application = 7 (41%)
 - Homeless Section = 7 (41%)

Total of 17 lets.

 - Mutual Exchanges = 1
 - Successions = 2

Estate Management / Community

- We have failed to make any really strides forward at the moment with GCC and our walkabouts. The team continue to raise issues as and when required with the relevant organisations.
- Grass still being cut but this should stop this month, weather permitting.

3. Assets & Maintenance Manager – Main Issues

- Work has been completed on the drain at the office
- Kitchen and bathrooms renewals are on site
- Cyclical Gutter cleaning and Roof anchor testing is underway`
- Procurement work has started on Gas , ECIR and Responsive Contracts.
- Adaptations we are still awaiting confirmation of additional funding but will continue to front fund these as requests come in.

4. Finance & Corporate Services Manager – Main Issues

- The Diligent Board Effect software is currently being put together and it is anticipated that this will go live on 18th December 2023. If you have not previously signed up for the online Orientation training to be held on the 12th and 14th December it would be appreciated if you could sign up for them before the date. The original email regarding these dates was sent by the Governance Officer on 27th October 2023. Anyone not able to attend will be able to view a recording that will be made available after the meeting.

Week 6	Board Orientation – Web*	12 th December 15:00 GMT
	Board Orientation – iPad*	14 th December 15:00 GMT

- The interim Audit from Azets took place on 6th and 7th November 2023 with Azets being on site to carry out the process. From discussions with the senior on site they were satisfied that all documentation requested was received and they were able to carry out the required work with no noted issues.
- The meeting with the insurance broker took place to discuss the renewal for 2024/25 and the required information. The broker indicated that the market is still tough, and costs continue to rise. They were reluctant to commit to the level of increase to be expected this year but when pushed indicated that a level of increase in the region of 40 – 45% would not be unreasonable to budget for. The renewal questionnaire will be issued in January 2024. Another issue was the sum insured values with many RSL's being under insured, but based on a valuation provided by JLL it was considered that the reinstatement sum insured is within the insurance provider level of tolerance.

Trust Honesty Integrity Excellence Accountability Sustainability

- The Senior Management team have worked on the revised budget to 31 March 2024 and a brief report is provided as a separate report for consideration.
- The first draft of the 2024/25 budget has been prepared and a separate report is being provided under confidential matters.
- The audit and risk committee met on 16th November 2023 and the chair at the meeting will provide a short update on matters discussed.
- The management accounts to 31st October 2023 are being presented under a separate paper at this meeting.

5. Corporate & Governance Officer:

Fair Work First:

Fair Work First is the Scottish Government's flagship policy for driving high quality and fair work across the labour market in Scotland. This is through applying fair work criteria to grants, other funding and contracts being awarded by and across the public sector, and especially for developing housing associations, where it is relevant to do so.

Through this approach the Scottish Government is asking employers to adopt fair working practices, specifically:

- Appropriate channels for effective voice, such as trade union recognition;
- Investment in workforce development;
- No inappropriate zero hours contracts;
- Action to tackle the gender pay gap and create a more diverse and inclusive workplace;
- Payment of the real Living Wage;
- Offering flexible and family friendly working practices for all workers from day one of employment; and
- Opposing the use of fire and rehire practices.

The Corporate & Governance Officer has written a Fair Work First statement for Wellhouse Housing Association to take account of the fair work criteria. The statement is attached at appendix 1 of the report for consideration..

Recommendation:

Committee are asked to approve and adopt the Fair Work First statement.



Wellhouse Housing Association Committee Update – November 2023

Xmas Activities

We have organised the Christmas Fayre for Saturday 9th December, this will include a FREE Santa's Grotto, FREE Fun Fair Rides for children, Craft and Gift Stalls, Raffle, Music and Entertainment and Hot Food and Drinks.

So far we have been contacted by one of the Housings contactors (Natalie Milne - SFML) with an offer of donating some selection boxes for giving away at Santa's Grotto and some gifts for children attending the youth clubs. For the raffle we have been donated a stadium tour for Ibrox from Rangers Charity Foundation, we are continuing to work towards donations for raffle prizes.

We are looking forward to The Hub's second Christmas Fayre and would like to know if any of the Housing Staff and Board would like to be involved and volunteer on the day to help out with our staff and volunteers, it would be really beneficial in building relationships across the community. If interested, please contact myself either by phone 07740981785 or email andy@eraglenburn.org.uk.

Community Café

We have been trialling over the past two weeks extended opening hours within the Hub Café, this is to support individuals and families taking children to school and after school. Our new opening hours 8pm to 4.30pm. This has been very encouraging, almost doubling footfall.

We have trialled kids meals, chicken nuggets and chips at £2.50 and looking to add more, this is all focused on cost of living and food prices are focused on a full cost recovery and non-profit.

We are currently discussing further possibilities of introducing breakfast clubs and perhaps 'Kids eat Free' if we can source funding to cover this. If moving forward with this we would be looking at early next year before introducing.

Children's Services

Our 4 sessions per week at The Hub are still growing in numbers, sessions are proving popular and steady numbers of between 16 and 22 children each session.

Our sessions are Tuesday and Thursday between 5.30pm and 8.30pm. Our 'Straight Outta Skool' is on Wednesday and Fridays between 3.30pm and 5.30pm with children being provided a snack as part of this service.

Bingo

As we updated in October, we are now supporting 2 evenings per week with the community Bingo (Wednesday and Friday). Eddie and Trisha continue to work hard in attracting newcomers with over 30 attendees most Wednesday and over 20 on a Friday.

We have agreed to extend opening hours on Friday 22nd December from 5pm to 9.30pm to allow for there festivities, which Trisha has organised this year.

UPDATE ON NEW and POTENTIALLY NEW SERVICES

SIAL Funded Project

Our new initiative with parents is due to kick off on Thursday's soon, we anticipated starting after October week however the school have a new family liaison officer started, Asifa, is taking over from Geri, so this has delayed the process. Our team will be meeting with Asifa on Wednesday 22nd November to get things started.

We have however identified and recruited the staff member who will be leading on this project, Amanda, she come with a wealth of experience working within communities and supporting individuals through volunteering and employability programmes. Amanda has lived experience of the individuals we are targeting, and we look forward to welcoming her on board.

Ladies and Men's Groups

We currently have a funding application away to GCVS Wellbeing Fund for £9563 to create a Women's and a separate Men's Group within The Hub, targeting isolation and loneliness, mental health and wellbeing and physical health. This has passed first stage approval and Matt from Platform has supplied us with a reference for Stage two, so fingers crossed. I would hope to have an update either late December or January. If successful this would be to start in April, however we reckon we could possibly start this a little sooner and would aim for February at latest.

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



FAIR WORK FIRST

Wellhouse Housing Association (WHA) is committed to the principles of the Scottish Government's Fair Work First. We believe that our people are our greatest assets and essential to our future success. We pay and are committed to paying the real Living Wage, as a minimum, to all our employees. We want everyone who works for us to feel happy, healthy and engaged, to feel valued and supported, and to enjoy working with us. We are full members of Employers in Voluntary Housing (EVH) and Unite the Union, have endorsed our Fair Work Statement. We demonstrate our commitment to the Fair Work First principles by implementing the following measures:

- All of our team members have numerous options to voice their views and ideas through our monthly Full Team meetings, an annual teambuilding event and an open-door policy from our Director and other members of our Senior Management Team.
- We invest in developing our workforce by regular appraisal meetings with all our team members to discuss their performance and developmental needs. We create an annual training plan and invest a relatively high percentage of our budget in funding development opportunities which support our staff.
- WHA does not make use of the practice of firing and rehiring staff. Any changes to terms and conditions are made through EVH in consultation with our recognised trade union, Unite.
- We do not employ any of our team members on zero hours contracts.
- We are committed to promoting equality of opportunity and diversity in our roles as a housing provider and landlord, as an employer and in all areas of our business. We believe everyone is entitled to be treated fairly with dignity and respect. Our Equality and Diversity Strategy and Policy, with its associated action plan, is central to organisational governance and its objectives are applied to all organisational services.
- As a Registered Social Landlord, we use our influence through our Sustainable Procurement Policy to encourage our contractors to pay their staff the real Living Wage.
- We offer a wide range of flexible, hybrid and family friendly policies which are available to all our staff from the first day they join our team.
- As an organisation that has attained the Investors in People Silver Standard and is currently working towards Gold accreditation, we embrace the best possible human resource practice as a legitimate way to manage our staff.