

**Monday 12 February
2024 4:30pm**



ng homes BOARD MEETING





AGENDA

Meeting: Board Meeting **Invitees** Board

Location: Saracen House

Date Monday 12 February 2024

Time 4.30pm

Please submit any apologies to Cheryl Murray

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	Agenda	Paper	Lead Officer	Page Number
1.	Apologies			
2.	Declaration of Interest and Attendance			5
3.	Minutes of Board Meeting on 30 November 2023 i) Matters Arising	Yes		7
4.	For Approval			
a.	Draft Asset Management Strategy and Presentation from M-Four	Yes	AB/External	17
b.	Regulatory Status Review Action Plan	Yes	AB	59
c.	Management Accounts to 31 December 2023	Yes	BH	67
d.	Rent Increase 2024/25	Yes	LC	73
e.	Treasury Management Policy	Yes	BH	77
f.	Complaints Policy	Yes	TS	93
g.	Association Membership Application	Yes	TS	107
5.	For Ratification			
a.	P&C - Confidential Staffing Matter - HR Committee Meeting on 18 January 2024	Separate	TS	
b.	Payments and Benefits #159	Yes	BH	123
c.	Payments and Benefits #160	Yes	BH	125
6.	Chief Executive's Update	Verbal	CEO	
7.	Chairs' Remarks	Verbal	Chair	
8.	Delegates Feedback			

9.	For Noting			
a.	Governance Update	Yes	TS	127
b.	Notifiable Events	Yes	LC	135
c.	KPI Performance YTD (Q1-3)	Yes	LC	139
d.	Complaints and Compliments (Q3)	Yes	LC	143
e.	Communications Update (Q3)	Yes	TS	147
10.	Minutes of Subsidiaries / Committees			
a.	ng2 Board Meeting on 21 November 2023	Yes		153
b.	Audit committee Meeting on 23 November 2023	Yes		159
11.	AOCB			
12.	EVH Salary Negotiations – Ballot24	Verbal	Board	
13.	Date of Next Meeting – Tuesday 26 March 2024			


Enclosures

5(a) Confidential Staffing Matter; Special human Resources Committee Meeting Minutes

5(a.1) Independent Investigator Report

5(a.2) Draft Minutes of Special Human Resources Committee on 18th January 2024

Key for Colour Coding in Reports

-  Highlighting Good Performance
-  Requires Close Monitoring
-  Requires Urgent Attention

	<p>i) Matters Arising</p> <p>None.</p>		
b.	Minutes of Board Meeting on 24 October 2023		
	<p>Board AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed F Malcolm Seconded A Gow</p> <p>i) Matters Arising</p> <p>None.</p>		
4.	For Approval		
a.	Management Accounts to 30 September 2023		
	<p>BH presented the report and provided explanations for the variance between the actual deficit vs planned variance.</p> <p>BH then referred to lender ratios which the Association are meeting comfortably.</p> <p>Overall ng homes are in an acceptable position and would hope to bring the deficit back to what is predicted.</p> <p>Member asked if the bulk of planned maintenance variance was the Ukrainian project. BH confirmed that it is and would be offset by the income of grant from Scottish Government. None of the Ukrainian project costs comes under cyclical maintenance, which is for generic control issues such as EICRS, EPCs, contracts, etc.</p> <p>Member asked if the Association are holding any longer-term retentions on the LCITP project. BH advised that installation of the air source heat pumps which formed a 3-year plan is coming to an end meaning retention money is being paid. Bathroom work and other fit out work are ongoing so approx. £200/300k of retentions remain in place which will be paid one year following completion.</p> <p>Member referred to the rise in utility costs and asked if the Association had considered better deals.</p> <p>BH advised that the Procurement Scotland contract is budgeted April-March so rates will not change in January. Procurement</p>		

	<p>Scotland buy into the market two years ahead and are only now catching up with the surge in energy costs. They require at least one years’ notice to end the contract.</p> <p>Alternative options were discussed including solar panels. CEO advised that there have been discussions with Scottish Power to consider options to generate more power whilst keeping costs down and supporting tenants in fuel poverty.</p> <p>Members APPROVED the Management Accounts for the period to 30th September 2023.</p> <p>Proposed J Kennedy Seconded J Berrington</p>		
b.(i)	Rent Increase 2024/25		
	<p>BH presented the rent increase options proposed for 2024/25. BH advised of the rise in costs ng homes are experiencing such as contractor fees, salary/living wage increases, energy costs, etc. BH went on to say that the Association continually look for ways to make efficiencies to counteract these and try to keep rents down as much as possible.</p> <p>Members discussed the options and how they might be perceived by tenants and agreed it was a difficult balance. It was agreed that the context around what each option represents needs to be included in the consultation.</p> <p>CEO gave the board reassurance by saying that they have worked on areas to make efficiencies such as the options open to them for procurement and do not want to rely on simply increasing rents. The Association have applied for and will continue to apply for grant money and to date have secured £13.5m between ASHP and Ukrainian projects. The Association are currently awaiting the outcome of two applications, both for a substantial amount</p> <p>CEO went on to say that by March the Association hope to only have the units at Stonyhurst Street left unoccupied and all other properties will be in the letting pool and providing an income. There is a feasibility study for Stonyhurst Street underway and we are working with Glasgow City Council to generate additional funds to</p>		

	<p>bring the properties at Stonyhurst Street back into play too. This is a longer-term project but CEO assured the Board staff are constantly looking at ways to generate efficiencies without impacting negatively on quality.</p> <p>Members AGREED North Glasgow Housing Association’s rent and service charges consultation options for 2024/25 as 6%, 6.5% and 7%.</p> <p>Proposed J Berrington Seconded J Kennedy</p>		
b.(ii)	Rent increase Consultation Plan		
	<p>LC presented the report detailing the proposed plan to consult with tenants on the proposed rent increase for 2024/25 and commented on the importance of having more than one method of communication, to maximise tenant engagement.</p> <p>LC will tap into Community Networking Breakfasts to discuss the options for the rent increase with community partners who work with our tenants. It is important that they understand what ng homes are doing and why.</p> <p>LC referred to the content of the letter that will have context around what the rent increase options will mean for tenants and the Association. LC drew Members attention to the timeline for consultation that will start tomorrow provided Members give approval.</p> <p>Members AGREED the consultation plan for the rent and service charge increase for 2024/25.</p> <p>Proposed J Thorburn Seconded A Gow</p>		
c.	Ukraine Long Term Resettlement Programme		
	<p>LC presented the report explaining the misunderstanding of the conditions of grant for the Ukraine Long Term Resettlement Programme.</p> <p>CEO commented that it is disappointing that the position changed</p>		

	<p>but understands Scottish Government will be moving at a pace to address a crisis. In terms of delivering the social agenda and from a financial point of view it is still a good investment for ng homes and overall, it is still beneficial to all parties.</p> <p>Members APPROVED the changes to the Ukraine Long Term Resettlement Programme.</p> <p>Proposed G Satti Seconded J Berrington</p>		
d.	<p>Gifts, Hospitality and Donations Report (Q1 & Q2)</p>		
	<p>TS presented the report providing Members with a table of gifts and hospitality given and received and on donations made by the Association/group subsidiaries reported to Corporate Services for the period covering 1st April 2023 to 30 September 2023.</p> <p>Members APPROVED the report and AGREED it should move to a noting paper in future.</p> <p>Proposed J Berrington Seconded J Kennedy</p>		
e.	<p>Freedom of Information and Environmental Information Policy and Procedures</p>		
	<p>TS presented the report and proposed changes to the Freedom of Information and Environmental Information Policy and Procedures.</p> <p>Members APPROVED the revised Freedom of Information and Environmental Information Policy and Procedures.</p> <p>Proposed J Thorburn Seconded A Gow</p>		
f.	<p>NRS Signatories</p>		
	<p>BH advised that Neighbourhoods, Regeneration and Sustainability Services (NRS) have requested an updated Authorised Signatory lists for grant claims and accepting HAG offers.</p> <p>Members APPROVED the updated signatories list.</p> <p>Proposed J Berrington Seconded J Kennedy</p>		
g.	<p>Membership Application Form</p>		
	<p>TS presented an application for membership of the Association.</p>		

	<p>Members APPROVED the Association Membership Application as detailed in the report.</p> <p>Proposed J Thorburn Seconded F Malcolm</p>		
5.	Chief Executive's Update		
	<p>CEO welcomed ██████ and ██████ and referred to the last Board meeting on 24 October 2023 that had a lot of discussion around a specific Notifiable Event and its effect on the Association's compliance position.</p> <p>CEO commented that ng homes have been in regular communication with the Regulator on the subject and embraces the Regulator's involvement in health and safety issues. CEO acknowledged the seriousness of the event and will work openly and transparently to ensure it does not happen again.</p> <p>CEO advised that the Regulator shared a draft Engagement Plan for ng homes showing a revised Regulatory Status of "Compliant (Under Review)". It was received on Tuesday 28 November 2023 and was shared with Members that same day. Since then, Directors have considered it and prepared an Action Plan to address the Notifiable Event and plan to share with Board members and the Regulator for comment. Once comments are received senior staff will formally adopt the Action Plan and work with it alongside the Engagement Plan.</p> <p>CEO then referred to the investigation into the incident and commented that due process will be followed. CEO is conscious that it is not long until the Christmas break and is taking that into consideration on when the Board can realistically be provided with outcomes of the investigation. CEO assured Members that work started swiftly when the incident was identified on 11 October 2023 and the process has been, and will continue to be robust and that tenant safety is at the forefront.</p> <p>Member commented that it is clear Management need to deal with issues operationally and whilst recognising the investigation will take time asked for an update on what is known so far.</p>		

	<p>CEO gave a brief synopsis of both the operational element and the technical element and gave assurance that measures were put in place immediately to ensure the same mistakes do not happen again.</p>		
<p>6.</p>	<p>Chair's Remarks</p>		
	<p>Chair gave an update on recent events with SFHA and Housing Industry Leaders.</p> <p>Chair confirmed that the CEO's appraisal was completed last month as reported in the Governance Update at item 8(a)</p> <p>Chair invited ██████ to speak.</p> <p>██████ advised that when changing the status of a Board the Regulator tend to meet with the Board to outline expectations going forward and advised that the Framework sets out how they do that.</p> <p>██████ went on to say it is important that organisations can provide assurance of understanding of the seriousness of a change in status.</p> <p>██████ and colleagues will work openly with ng homes and have already started receiving information around the investigation. It is important it is a robust investigation that all parties can rely on.</p> <p>██████ commented that it sounds complex with different contractors, etc involved and to be mindful of appropriate management of any conflicts that arise and to be fair to all parties involved. Once received, the SHR will review the report and appreciates an Action Plan and that timescales are helpful. On completion of the investigation. ng homes' status would be reviewed.</p> <p>██████ invited questions.</p> <p>Member asked ██████ for any lessons other Associations may have experienced from a similar situation. ██████ said that the Engagement Plans of all RSLs in Scotland are published on their website.</p> <p>██████ said she appreciates ng homes are taking external expert advice and on completion of the investigation would expect an Improvement Plan showing lessons learned.</p> <p>██████ and colleagues are meeting with ng homes senior staff on</p>		

	<p>Wednesday 6 December 2023 to discuss the Engagement Plan and plan to publish it on their website the day after and asked for reassurance that ng homes have conversations with relevant stakeholders such as lenders.</p> <p>As an added measure, the CEO and the Chair meet weekly, and with the Vice-Chair monthly, to discuss current business and updates are provided appropriately in a timeous manner.</p>		
7.	Delegates Feedback		
	None.		
8.	For Noting		
a.	Governance Update		
	<p>TS referred to section 5 of the report and reminded Members to consider and complete the SHR's consultation - deadline is 15 December 2023.</p> <p>TS referred to a recent publication from the Regulator titled "the risks we will focus on" that came out after the Board papers were circulated. TS will share with Members.</p>		
b.	Notifiable Events		
	Members NOTED the report providing Members with an update to the Board on Notifiable Events that have been reported to the Scottish Housing Regulator since the last meeting. This was also discussed under item 5 – Chief Executive's Update.		
c.	Asset Management Strategy		
	Members NOTED the report providing Members with an update on progress with the new Asset Management Strategy (AMS).		
d.	The Future of Saracen House		
	<p>CEO referred to the significance of the paper and invited BH to comment.</p> <p>BH summarised the report and explained the history of how the building came to fruition and the lease agreement with Jobs & Business Glasgow (JBG).</p> <p>CEO commented that the decision to initiate the break in the lease is</p>		

	<p>influenced by the need to make efficiencies. Closing the building would have a significant impact on the community and the area and hopes to enter into positive dialogue with JBG on the future ownership of the building.</p> <p>Members NOTED the report.</p>		
e.	Declaration of Interest Update		
	Members NOTED the report providing an update on the current declaration of interests by ng homes Board and ng homes group staff.		
f.	Freedom of Information (Q1 & Q2)		
	Members NOTED the report providing Members with an update on the number of FOI and SAR's in Q1-2.		
g.	Complaints and Compliments (Q2)		
	Members NOTED the report providing Members with the complaints and compliments received for the 3-month period 1 July to 30 September 2023 (Q2).		
h.	Communications Update (Q2)		
	Members NOTED the report providing Members with an update on communications and media information from 1 July 2023 to 30 September 2023 (Q2).		
9.	Minutes of Subsidiaries/Sub-Committees		
a.	Draft Minutes of Regeneration Committee Meeting on 7 November 2023		
	Noted.		
b.	Draft Minutes of NGPS Board Meeting on 15 November 2023		
	Noted.		
c.	Draft Minutes of HR Committee Meeting on 16 November 2023		
	Noted.		
10.	AOCB		
	Members will be advised on when the Board training session on Procurement, planned for Thursdays 7 December, will be rescheduled.		

	Chair reminded Members to contact ██████████ to collect/update mobile phones with two-factor authentication following the mandatory requirement from Microsoft to have it.		
11.	<p>Date of next meeting – Tuesday 6 February 2024</p> <p>Meeting ended at 18:10</p>		

DRAFT



Board Meeting

For Approval

To: Board
From: Deputy Director of Property Services

SUBJECT: DRAFT ASSET MANAGEMENT STRATEGY 2024 /2029 **DATE: 12 February 2024**

1.	Introduction
	<p>Whilst the Association currently has an interim Asset Management Strategy (AMS) in place, M-Four consultants were appointed to prepare a comprehensive strategy that more accurately reflects the condition of our stock, our energy-efficiency requirements and the needs of the business. M-Four were selected to prepare the AMS as they are part of the McDermott Group who carried out our stock condition surveys and are also currently undertaking fire safety, investment and energy efficiency works to our multi-storey blocks, and as such have an in-depth working knowledge of all our stock.</p> <p>It was noted at the last Board Meeting on the 30th of November 2023, that the consultants M-Four would formally present the overall draft Strategy to Board members in early 2024 for consideration and comment. A copy of the draft Strategy is attached for interim approval. Following the presentation, the Strategy will be finalised and taken to the next Board Meeting on 26th March 2024 for formal approval.</p>
2.	Strategy Review
	<p>Following final approval, the Asset Management Strategy will thereafter be reviewed every three years, or earlier, in line with regulatory or legislative changes and/or good practice guidelines.</p>
3.	Risk and Mitigation
	<p>The risk associated with not having an Asset Management Strategy is that a change to asset related regulations or legislation is overlooked. The mitigation is to have a regular review of the Strategy to ensure that it encompasses all relevant legislation and regulations and also accurately reflects our stock condition and requirements.</p>
4.	Recommendation
	<p>The Board is asked to APPROVE the Draft Asset Management Strategy 2024/29.</p>



Asset Management Strategy

2024-2029

Contents

Opening Statement	3
Introduction	3
Our Housing Association	4
Our Vision, Mission, and Values	4
Our Asset Management Strategy	5
Our Asset Management Goals and Objectives	5
Background	6
Our Assets	6
Our Stakeholders	8
Our communities.....	9
Our Services.....	10
Goal 1: To give a voice to our stakeholders to further our understanding of the requirements for housing and services in our communities.....	11
Introduction	11
Goal 1 Objectives.....	11
Tenant Engagement	11
Staff Engagement	12
Housing Demand.....	13
Goal 2: To effectively manage our assets in compliance with our requirements as a Registered Social Landlord and to ensure our current and future tenants have access to warm, safe and affordable homes.	14
Introduction	14
Goal 2 Objectives.....	14
Legislative and Regulatory Compliance	14
Scottish Housing Quality Standards (SHQS)	15

The Tolerable Standard.....	15
Energy Efficiency Standards for Social Housing (EESH)	16
Compliance Risk Management.....	16
Asset Condition Surveying.....	17
Monitoring Performance	18
Integrated Asset Management and Regeneration Strategy.....	20
Goal 3: To improve the energy efficiency and sustainability of our asset portfolio supporting our tenants to affordably heat their homes and reduce our environmental impact.	22
Introduction	22
Goal 3 Objectives.....	22
Fuel Poverty	23
Energy Efficiency Standard for Social Housing (EESH).....	27
Tenement Retrofit Strategy	30
New Development.....	33
Goal 4: To carry out robust data lead Asset Investment Planning including analysis of the Current and Net Present Value of our assets.	33
Introduction	33
Goal 4 Objectives.....	33
Comprehensive Review of Asset Investment Data	34
30-year investment plan	34
Net Present Value	35
Stock Disposal Policy	35
Funding Opportunities	35
Goal 5: To produce an Asset Management Delivery Plan setting out our path to achieve our goals.	37
Introduction	37
Goal 5 Objectives.....	37
Our Approach	37
CONCLUSION	38

Opening Statement

The past three years have been characterised by escalating costs affecting the level of investment required in our assets and a cost-of-living crisis deeply impacting many of our tenants and leading to rising levels of fuel poverty in our communities.

The global pandemic presented us with additional unique challenges, disrupting our ability to access assets to carry out condition surveys, repairs, maintenance, and work to improve their energy efficiency. This leaves us with a significant volume and value of works which we could not complete during this time on top of our ongoing investment requirements.

We have embraced these challenges and, in our position as a Registered Social Landlord and a manager of a built environment portfolio, recognise the significant positive effect we can have on our tenants' lives and our impact on the environment through the provision of warm, safe, and affordable homes for our current and future tenants.

We are dedicated to engaging with our tenants, staff, and partners to ensure their needs are understood and incorporated into our decision-making processes.

We are committed to upholding the highest standards of housing, ensuring the well-being, safety and security of our tenants.

We will strive to create homes that are energy efficient, sustainable, and affordable for our tenants to heat and live in.

We will harness the power of data to make informed decisions on our asset investment.

Our Asset Management Strategy represents our commitment to our tenants and our communities. Not only will we only overcome these hurdles, but our Association will emerge stronger, more sustainable, and better able to support our tenants to thrive in their homes and communities.

Introduction

Our Asset Management Strategy has been heavily influenced by the challenges of addressing the climate crisis, the decarbonisation of heat, and rising fuel poverty levels.

The UK has experienced unprecedented inflation due to a range of global and domestic factors in recent years, such as Brexit and the Covid-19 pandemic. Costs have rising faster than salaries and benefits putting additional pressure on household finances and leading to a cost-of-living crisis.

As the owner of a substantial built environment portfolio and a provider of social housing, we understand the importance of our role and the positive impact we can have via the sustainability of our buildings and the provision of warm, safe, and affordable housing for current and future tenants.

Rising costs and uncertainty around the level of investment required for energy efficiency compliance are key risks to the Association. Our Asset Management Strategy recognises these challenges and sets out our approach to tackling them.

Our Housing Association

Ng homes, the trading name of North Glasgow Housing Association was established in 1976 as a community-controlled housing association, originally formed by a group of residents who wanted to save their homes from demolition. Their aim was to protect and improve sub-standard Victorian sandstone tenements in their area of Springburn and to start building a new future for their community.

Over the years the Association has seen much change, growing dramatically in scale and complexity with 800 units transferred from Scottish Homes, smaller scale transfers from Glasgow City Council, 3,000 units added through the Large-Scale Voluntary Transfer (LSVT) programme from Glasgow Housing Association, as well as over £100m invested in building or improving homes for local people.

Ng homes are a registered social landlord (RSL), a Community Benefit Society and a Registered Charity. We provide around 5,449 homes for rent, 21 of which are for mid-market rental, and property factoring services for over 1,200 owners located in 4 adjoining neighbourhoods across North Glasgow - Springburn, Balornock, Possilpark and Parkhouse.

We have built a strong reputation for serving people and our communities and have not forgotten our roots. We continuously promote community engagement, opportunity, and local prosperity.

Our Vision, Mission, and Values

Our Vision, Mission, and Values reflect the culture and ethos of the Association and guide our decisions and actions.

Our Vision is to create a community where people can flourish and prosper.

Our Mission is to provide quality homes and ongoing community regeneration and empowerment.

Our Values are

- We are a quality organisation delivering excellence.
- We act with integrity.
- We are friendly and treat people with respect.
- We are customer focused and put the customer first.
- We are trusted and trusting.
- We are accountable.

Our Asset Management Strategy

Our Asset Management Strategy sets out our approach to ensuring that our built environment assets are effectively utilised, maintained, and improved. It considers physical condition, regulatory compliance, legislation, financial viability, and the needs and preferences of tenants.

The intended benefits of our Asset Management Strategy are:

- Effective decision-making.
- Improved housing quality.
- Enhanced tenant satisfaction.
- Compliance with legislation, regulation, and standards.
- Asset value optimisation.
- Long-term financial sustainability.

Our Asset Management Goals and Objectives

Our Asset Management Goals and Objectives are directed by our requirements as a Registered Social Landlord and are influenced by important topical factors such as fuel poverty, energy efficiency, and the decarbonisation of heat. Our goals and objectives have been developed following consultation with staff and with input from key stakeholders, they are designed to guide us to achieve the intended benefits of the Asset Management Strategy and ensure our assets are working for us, our tenants, and our communities.

We will explain the context and rationale for each of our goals, elaborate on our objectives and show, through the Asset Management Delivery Plan, how we will pave the way to making these goals a reality.

Our Asset Management Goals are:

Goal 1: To give our stakeholders a voice and to further our understanding of the requirements for housing and services in our communities.

Goal 2: To effectively manage our assets in compliance with our requirements as a Registered Social Landlord and to ensure our current and future tenants have access to warm, safe and affordable homes.

Goal 3: To improve the energy efficiency and sustainability of our asset portfolio, supporting our tenants to affordably heat their homes and reduce our environmental impact.

Goal 4: To carry out robust data lead Asset Investment Planning including analysis of the Current and Net Present Value of our assets.

Goal 5: To produce an Asset Management Delivery Plan setting out our path to achieve our Goals.

Background

Our Assets

Our built environment assets include mainstream social housing, retirement housing, mid-market rent, and shared ownership properties. We are also responsible for many elements of the estate and communal spaces within our communities, which we must invest in and maintain.

In addition to the dwellings included in our portfolio, we are also responsible for our offices as well as several commercial units and lock ups.

Rental Dwellings	Number
Social Housing	5428
Mid-Market	21
Total	5449

Other	Number
Office	12
Commercial	65
Lockup	79
Care Facility	2
Shared Ownership	33
Factored	1200
Total	1391

Rental properties

Our rental properties make up most of our asset portfolio and are our most important assets in terms of our core function as a Registered Social Landlord. We own 5,449 properties for rent, of which 21 are mid-market, and 5,428 are social housing.

Rented Dwelling Type	Number of apartments					Total
	1	2	3	4	5±	
Tenement Flats	27	770	1266	318	6	2387
4-in-a-block Property		63	750	162		975
Multi-Storey Flat		358	578			936
House		4	358	326	69	757
Deck Access Property	51	148	96	82	17	394
Total	78	1343	3048	888	92	5449

Flats

The housing stock across our communities is predominantly made up of flats and this is reflected in our own portfolio with 86% being flats. The flats are of varying types including tenements of both traditional stone and more modern construction types, multi-storey flats ranging from between 7 and 25 storeys, low rise, deck access, and 4-in-a-block.

Type	Number	Percentage of Portfolio
Houses	757	14%
Flats	4692	86%
Total	5449	

A key challenge in improving energy efficiency and reducing heat demand will be our tenement flats, which comprise 51% of our flatted stock and 44% of our total stock. Tenements are known to be challenging to improve due to the nature of their construction, their layout, and the variety of ownership scenarios which can be found in a single block requiring engagement with private owners and landlords.

We have had enormous success addressing the challenges presented by our multi-storey tower blocks with further information in this document on the positive impact of insulation measures and connection to low-carbon heat networks. We will explore the potential for connecting more of our assets to similar systems.

Asset Value

As of March 2023, the value of our housing properties was £117.6m and the value of other fixed assets placed at £1.4m. Our commercial properties were last valued in a once only valuation in 2014 and are listed below.

Commercial Assets	Yr. Built / Refurb	No of Units	Yr. 1 Gross Rent	EUV	MV
Ned Donaldson House	2001	1		£ 400,000	£ 400,000
264 Saracen Street	n/a	1	£ 7,500	£ 60,000	£ 60,000
252 Saracen Street	2011	1		£ 320,000	£ 320,000
10 Vulcan Street	2011	1		£ 130,000	£ 130,000
33 Lenzie	2011	1		£ 125,000	£ 125,000
Total		6	£ 7,500	£ 1,035,000	£1,035,000

Needs and Adaptions

In addition to the general need properties, we provide amenity housing, retirement housing, housing for those with particular needs.

Property adaptations play a crucial role in ensuring that individuals with specific health or mobility needs can live comfortably and independently. These adaptations aim to create safe and accessible environments within social housing properties, accommodating the unique requirements of residents.

The Health and Social Care Partnership in Scotland actively supports funding applications for property adaptations and provides valuable advice on available funding sources, such as grants and government schemes, which can assist in covering the costs of property adaptations. They help applicants navigate the complex funding landscape, ensuring that they are aware of all possible financial support options.

By collaborating with the Health and Social Care Partnership, our Association can ensure that the properties they offer are suitable for individuals with specific health or mobility requirements. This collaboration helps create inclusive and accessible living spaces, promoting independence and improving the quality of life for social housing residents.

Our Stakeholders

The table below shows our key stakeholders and the nature of their relationship with our Association. Our stakeholder relationships range from those who use our homes and services directly, a community-based relationship, or a strategic or regulatory one. All our stakeholders contribute to the development

of our Asset Management Strategy in some way, with our tenants and staff being the groups with the most significant contribution and therefore, the groups most extensively engaged on asset management-related topics.

ng homes	Strategic and Regulatory
<ul style="list-style-type: none"> • ng homes tenants • Residents and factored owners • Housing applicants • Local groups and volunteers • ng homes' employees • Local businesses • Local partners with whom we work to benefit our tenants and the local area • Our lenders, auditors, and insurers 	<ul style="list-style-type: none"> • The Scottish and UK Governments • The Scottish Housing Regulator (SHR) • Glasgow City Council (GCC) • The Office of the Scottish Charity Regulator (OSCR) • The Financial Conduct Authority (FCA) • Department of Work and Pensions (DWP) • Scottish Public Services Ombudsman (SPSO) • Health & Safety Executive (HSE)

Our Communities

Our housing is geographically concentrated in 4 adjoining neighbourhoods across North Glasgow approximately 2 miles from Glasgow city centre – Springburn, Possilpark, Balornock, and Parkhouse.

The Springburn area, where our Association's history began, has the largest share of our stock at around 40% most of which are flats including multi-storey and deck access properties. Possilpark accounts for 26% of stock, mostly flats again but with a sizeable proportion of houses. Balornock accounts for 25% of the stock with an even split between flats, houses, and 4-in-a blocks. Our smallest neighbourhood is Parkhouse with only 9% of our stock and this is made up of mostly houses and 4-in-a-block flats.

To support the management of our assets we have designated groupings of properties as 'Neighbourhood Areas' which are named Springburn, Possilpark and multi-storey flats. Each of these Neighbourhood Areas is broken into four smaller 'patches' which are assigned their own housing officer. This approach allows our Housing Officers to become familiar with the communities and tenants they support. In addition, we also have Housing Officers in each Neighbourhood area who provide support to tenant specifically to tenants having trouble with rent payments and arrears. This arrangement is currently under review as we evaluate how our House Services are structured and delivered post-pandemic.

An objective from our current business plan is “To be a strong community anchor, bringing positive changes that benefit our community” and our Regeneration Strategy guides our aims and activities in revitalising and improving our communities.

Our Services

In addition to our core duties as a Registered Social Landlord, we provide a range of services to support our tenants and communities and to generate additional income streams to boost the organisation's financial viability.

Factoring Service

We provide a Factoring Service to 1,200 owners, managing the properties and communal spaces and supporting to owners and tenants. We consult owners regarding future investment and have a quarterly owners forum to discuss topics of interest (there was a drop off in these groups during the pandemic and we are working with owners to re-start a more regular programme). We benchmark our management fees against other local Housing Associations and our fees are competitive within the sector and less than private factors.

Concierge Service

We have a 24-hour Concierge Service that covers its multi-storey flat areas 365 days per year. The Concierge service includes:

- Cleaning the multi-storey flat and deck access communal areas.
- Clearing out empty houses in the multi-storey flat area.
- Assisting tenants.
- Maintaining and preparing the bin area for cleansing uplift.
- Safety patrols around our areas and offices.
- Monitoring our CCTV; and
- Assistance at weekends for our elderly tenants.

Our Concierge team provide emergency support outside of normal office hours, and Tenants and Staff continue to provide positive feedback on this service. The quality of the service has been recognised by Keep Scotland Beautiful, who awarded 2 Gold and 12 Silver National Awards for Environmental Excellence to four of our multi-storey blocks, which was a first for a Housing Association.

Handyperson Service

ng homes provide a handyperson service to all tenants who are over 60 or disabled. This free service can assist with minor repairs such as putting up curtain rails, changing a light bulb or fitting a shelf. The tenant provides the materials, and labour is provided by ng homes.

Goal 1: To give a voice to our stakeholders to further our understanding of the requirements for housing and services in our communities.

Introduction

As a Registered Social Landlord, we have a large group of stakeholders with whom the nature of our relationship varies as does their role in shaping our Asset Management Strategy. We carefully consider how to engage our stakeholder groups and to give them a voice.

Those with strategic and regulatory roles contribute in the main through the development of legislation, regulatory frameworks, reporting, and guidance. Their input into the Strategy is in the form of compliance requirements and standards to be achieved.

Other groups can provide valuable feedback on the effectiveness of our assets and services within our communities. These groups need to be engaged directly and require a more proactive approach on our part to give them a voice.

During this round of strategic development, we pro-actively engaged with our staff to understand the areas of development and focus on our engagement with tenants and how we aim to maximise their participation in our Association's decision-making.

Goal 1 Objectives

To achieve Goal 1, we have developed the following objectives:

- To gather feedback from our tenants on their satisfaction with our assets and service
- To gather feedback from our staff on the management of our assets and services
- To capture information on demand for our assets and services

Tenant Engagement

Our tenants are our most important stakeholder group since our core purpose is to provide social housing tenants with quality homes and services within the communities they live in.

It is vitally important that we engage with our tenants to gather their feedback on our assets and allow them input into decision-making. We worked with the Tenant Participation Advisory Service (TPAS) Scotland to develop a more comprehensive Tenant Participation Strategy and to strengthen our tenants' scrutiny group and focus groups.

Through this Strategy, we encourage tenants to be involved in our decision-making, most commonly through consultations, area-based residents' groups and groups that have been formed to address specific aspects of our work. We promote these opportunities and the outcomes of consultations through our 'North News' newsletter and on our website. The Strategy is reviewed every 3 years.

Information from consultations and feedback are used to guide a range of strategies including our Asset Management Strategy. We report externally to our stakeholders via our annual Landlord Report.

Staff Engagement

Our staff are a vitally important stakeholder group when developing our Asset Management Strategy as they possess first-hand knowledge and expertise of the Association's operations, the condition and performance of its' assets, and the effectiveness of its' day-to-day management.

We undertook extensive engagement with our staff to identify challenges and opportunities to be explored through the development of this Asset Management Strategy. Our goal was to encourage cross-functional collaboration, improve communication, and to create a more holistic understanding of the Association's goals and how we can work together to tackle them.

Engagement will continue as we move into execution of the Asset Management Delivery Plan to create a sense of ownership, responsibility, and accountability for its success.

Engagement Activity

Preliminary discussions with staff identified several areas of the Strategy they wished to explore, and a series of focused engagement sessions and workshops were developed around these themes. We allocated groups of stakeholders to each topic from across the Association ensuring a range of teams, roles, and individuals were given the opportunity to provide their insights.

Topics covered included:

- Asset Condition Surveying and Performance Monitoring
- Tackling Fuel Poverty
- Hard-To-Let Stock
- Component Investment Data
- Investment Planning
- Discussion of Draft Asset Management Strategy

The Asset Condition Surveying, Tackling Fuel Poverty and Hard-To-Let Stock workshops focused how information on properties and tenants was collected, analysed, and used to assess performance and make investment decisions.

The Component Investment Data workshop and Investment Planning session involved extensive validation of the requirements, lifecycles, and costs of all components to ensure accurate baseline assumptions for the 30-year investment plan.

Key staff across the Directorate and Senior Management Team met to review the draft Strategy and achieve consensus that the goals and objective of our Association had been accurately captured and that the Strategy was ready to be shared with the wider organisation and external stakeholders.

Housing Demand

Maintaining demand for our assets is essential for the financial viability of the organisation. We monitor the performance of our assets in this area by using data on our waiting lists for new tenancies, transfer lists for existing tenants, length of tenancies and periods spent void.

Our waiting and transfer lists tell us specifically about current demand for our own stock and at present includes applications from over 3,500 individuals who wish to become ng homes' tenants.

The average waiting time on our new application list is current around 3 years however, those with limited selections and flexibility on location and type can wait significantly longer so we do encourage applications to make a wider range of selections to speed up their placement.

We must also be aware of the wider demand for housing in our communities and maintain our knowledge of other local housing providers new build plans to ensure they do not adversely affect demand for our existing assets or plans for new development. We engage with Glasgow City Council and other local RSLs and agencies who can help us to create a bigger picture of demand and work with them where there are opportunities to address specific housing needs, homelessness, and crisis and to maximise tenancy of our assets.

A snapshot of our lets to other agencies is shown in the table below:

Agency	Springburn	Possilpark	Total
Glasgow City Council	76	24	100
Mears	53	38	91
Phoenix Futures		11	11
Key Housing	3		3
Penumbra		1x 8-bedroom unit	8
Mungo Foundation		1 close with 10 flats	10
Richmond Fellowship		3	3
Quarriers	1		1
Total	133	94	227

Goal 2: To effectively manage our assets in compliance with our requirements as a Registered Social Landlord and to ensure our current and future tenants have access to warm, safe and affordable homes.

Introduction

Vital to the effective management of our assets and compliance with our requirements is the quality of the information we hold and how we use it. To achieve Goal 2 our objectives will focus on the evolution of our current approach to data collection and analytics ensuring we have robust and current data available to support the monitoring of our performance and making informed investment decision.

As a Registered Social Landlord, we must comply with frameworks of legislative and regulatory requirements. They aim to set minimum standards for the quality of housing and to support landlords to provide warm, safe, and healthy homes for their tenants.

We will benchmark our performance against our peers nationally and strive to provide our tenants with an industry leading service.

Goal 2 Objectives

To achieve Goal Two, we have developed the following objectives:

- To ensure compliance with the legislative and regulatory requirements of a social landlord
- To develop our asset condition surveying process to gather data more frequently and strategically.
- To Improve the energy efficiency of our assets by working towards EESSH2
- To ensure an integrated approach to our Asset Management and Community Regeneration Strategies.
- To closely monitor asset performance against our agreed KPIs

Legislative and Regulatory Compliance

Key standards relating to the management of our assets include:

- Scottish Quality Housing Standards (SHQS).
- The Tolerable Standards (Housing (Scotland) Act); and
- Energy Efficiency Standards for Social Housing (EESH).

Scottish Housing Quality Standards (SHQS)

The SHQS was introduced in February 2004, and it is the primary means of measuring the quality of housing in Scotland. It consists of a set of broad criteria, covering specific elements, which must all be met if the property is to pass SHQS.

It means social landlords must make sure their tenants' homes:

- meet the tolerable standard.
- be free from serious disrepair.
- be energy efficient.
- be equipped with modern facilities and services; and
- be healthy, safe, and secure.

These minimum housing standards were introduced to ensure that no property falls below this level.

The Tolerable Standard

The Tolerable Standard was introduced in Scotland via the Housing (Scotland) Act 1987. This legislation was enacted to address the poor condition of many properties in Scotland at that time and establish a minimum standard for housing quality. The tolerable standard consisted of a set of criteria covering the elements of a house which are fundamental to its' functioning as a home. The criteria address issues of public health, comfort, and safety.

Social Landlords' requirement to achieve a tolerable standard is now set out within the Social Housing Quality Standards and includes 14 elements which must meet a prescribed standard.

- Structural stability
- Rising damp and penetrating damp
- Lighting, ventilation and heating
- Wholesome water supply
- Sink with hot and cold water
- Water or waterless closet
- Bath and/or shower, and wash hand basin with hot and cold water
- Foul and surface water drainage
- Facilities for cooking food
- Access to external doors and outbuildings
- Electrical installations
- Smoke and heat alarms
- Carbon monoxide alarms
- Thermal insulation

Energy Efficiency Standards for Social Housing (ESSH)

The ESSH aims to encourage and support landlords to improve the energy efficiency of social housing in Scotland by setting minimum Energy Efficiency (EE) Rating targets for rental properties to be achieved by landlords. ESSH is now working towards a second milestone, ESSH2, with all social landlords to bring their housing assets to EPC band B by December 2032.

Improving the energy efficiency of our properties reduces the energy requirements and supports affordable energy bills for tenants. Understanding the investment requirement to meet ESSH2 is a key risk to our Association and an area where extensive surveying, assessment and feasibility considerations are required.

We have set out our approach to ESSH2 and the decarbonisation of heat in our assets within **Goal 3: To improve the energy efficiency and sustainability of our asset portfolio to support our tenants to affordably heat their homes and to reduce our impact on the environment.**

Compliance Risk Management

Our Association's approach to risk is detailed in our Risk Management Strategy which is fully integrated into our planning and performance framework. It links directly with our annual Business Plan and related objectives. In turn, the Business Plan is informed by our annual Strategy Review, where the Board decide on medium-term objectives as well as specific priorities for the year ahead. Assessment of external environment and related potential risks is a feature of the annual Strategy Review.

Our Risk Management Strategy covers how we identify, assess, respond, monitor, and review risks.

Health and Safety Gap Analysis and Monitoring

In the context of managing our assets, health and safety (H&S) is a critically important risk category to be considered. We have a duty of care both as an employer and a landlord to ensure that users of our assets and services are protected. We have full access to both the Employers in Voluntary Housing/ ACS Employer and Landlord Control Manuals to support us in this vital area of our work.

We are committed to continuing to operate in line with health and safety legislation and good practice. We will ensure that we maintain a robust, effective, and sustainable health and safety culture into the future. This includes all Board and staff members understanding the role they must play, and the system will be designed to ensure the ng group reaches the highest possible health and safety standards.

As part of our Risk Management Strategy, we committed to developing an internal, self-auditing tool which can be used to supplement the periodic audits completed on our behalf by external auditors. The purpose of this approach is to provide even greater oversight of the management of our H&S

requirements and earlier opportunity to identify areas for development in our ability to manage and evidence our compliance.

Specific areas of H&S compliance included in the self-audit are:

- Asbestos
- Damp & mould
- Electrical
- Fire
- Gas
- Lifts
- Water

Findings and Recommendations

When assessing our H&S compliance we were satisfied that we had the processes in place to evidence management of the risks and data and documentation available to evidence delivery of the requirements such as cyclical inspections and maintenance.

An area we identified during the self-audit for development was to incorporate reporting metrics for these key areas of Health and Safety Compliance and utilise dashboards to give managers easy access to effective statistics on the status of compliance and progress of cyclical activity to maintain these targets.

We will continue to work with independent H&S experts to periodically review our Strategy and processes.

Asset Condition Surveying

Our current asset condition data was collated over 5 years ago following an extensive programme of physical surveys carried out over a single financial year.

We were able to survey around 80-85% of our housing assets and the condition of the remainder was estimated using what was known about similar archetypes and nearby properties. We also surveyed our Estate Built Environment Assets covering communal areas and infrastructure. These datasets have now reached the end of their useful lifespan and need to be updated.

The Covid-19 pandemic resulted in extensive periods where access to properties was not possible and our ability to survey and maintain our assets was severely limited. This has had implications for our understanding of our assets condition and our investment planning. We must now balance a significant budget for outstanding works as well as our ongoing maintenance and improvements requirements. This will require careful consideration based on the intelligence gained from surveys of our assets.

Survey Programmes

To address the challenges of the last 5 years we will survey a selection of properties in the first year which will provide us with a representative sample of asset types which can be used to re-profile our investment assumptions with better accuracy than we can at present.

Following this re-profiling, we will carry out Stock Condition Surveys on our housing assets and Estate Built Environment Surveys at a rate of 20% per annum which would ensure both data sets are fully replenished every 5 years.

The timescales that were proposed for replenishing data on each were based on factors such as the organisations planning cycles, periodic reviews of strategies and business plans, and giving the best opportunity to address any potential compliance failures or H&S risks.

In addition to these survey programmes, we will continue to carry out inspections of void properties as these serve a specific purpose in void turnaround, however they will be updated to include some key SHQS and EESSH considerations to improve response times to potential risk of failures in these areas.

The proposals from staff aligned well with recommendations from the Scottish Housing Regulator (SHR) in their recently updated "Recommended Practice on Integrated Asset Management". The SHR recommend that Asset Management Strategies should have review cycles of no longer than 5 years, that Service Performance information is gathered over defined periods with an example of every 3 years given, that the value of KPIs used is reviewed every 3 to 5 years, and that action plans are reviewed annually.

Monitoring Performance

Our performance and compliance with the Scottish Government's Social Housing Charter is monitored by The Scottish Housing Regulator. We submit an Annual Return on the Charter (ARC) which gathers information across a range of areas of performance.

We monitor our own performance internally to ensure our individual assets are working for us and outwardly we benchmark our performance against our peers.

We communicate our performance to our stakeholders through our annual Landlord Report which is available to download from our website.

Benchmarking

We collaborate with Scotland's Housing Network (SHN), a membership organisation set up in 1995 for Local Authority and Housing Association Landlords. They support their members to drive up performance and deliver quality services by means of benchmarking, data insights, knowledge exchange, and supporting self-assessment.

One of the ways in which we are supported by SHN is via their benchmarking service comparing our Annual Return on Charter (ARC) returns with our peers and our own performance in previous years. In the most recent evaluation, 2022-23, our peer group included the 5 largest RSLs nationally, 4 local RSLs, and the SHN group average. Organisations benchmarked with included Argyll Community HA, Castlerock Edinvar, Hill Crest, River Clyde Homes, Wheatley Glasgow, Maryhill, Queens Cross, Thenue and West of Scotland Housing Associations.

The comparison with peers and commentary on national averages and trends help us to consider the impact of external factors on our own assets such as a general drop in satisfaction with repairs in recent years which has been a challenge for all housing providers due to the Covid-19 pandemic and restricted access to properties to survey their condition and carry out maintenance.

Our homes 'Overall Satisfaction' score for 2022-23 was 83.56%. This has dropped from 2021-22 where we achieved a 94.75% score which was significantly higher than our peers and the average SHN Group. It was useful to note that there has been a downward trend in satisfaction scores for all associations however we will analyse the responses and determine where our areas of opportunity for improvement are.

Monitoring Asset Performance

As part of the review of our Asset Management Strategy we have undertaken to develop an Asset Performance Matrix which includes a range of criteria across three performance areas as shown in the table below. These metrics include the properties financial performance as well as considering service performance and 'wider picture' factors such as deprivation levels, anti-social behaviour and tenant satisfaction and take an integrated approach to considering an assets value and performance.

Performance Area	Performance Criteria
<ul style="list-style-type: none"> • Service Performance 	<ul style="list-style-type: none"> • Turnover • Void period (days) • Demand • Current Arrears • SAP rating • Responsive repairs cost • Cyclical costs • Empty Homes
<ul style="list-style-type: none"> • Financial Return 	<ul style="list-style-type: none"> • Net Present Value • Internal Rate of Return • Historic Cost Ratio
<ul style="list-style-type: none"> • Wider Picture 	<ul style="list-style-type: none"> • SIMD • Anti-social behaviour • Satisfaction with Home

We will develop targets for each of the performance criteria and use a Red, Amber, Green (RAG) status to allow quick referencing of performance and focusing of resources and effort. The Asset Performance Matrix will allow for the inclusion or exclusion of any of the criteria as well as applying a weighting to adjust totals scores in line with current priorities giving us lots of flexibility to ensure close targeting.

Key Performance Indicators will be reviewed and revised on a 3 yearly basis in line with recommendations from the Scottish Housing Regulator's Recommended Practice on Integrated Asset Management.

Integrated Asset Management and Regeneration Strategy

Our understanding of what makes a property desirable includes not only the assets themselves but also the communities in which they are located.

We know that a thriving community is about more than just the built environment, and this is why our Regeneration Strategy is based on the three pillars of regeneration: social, economic, and physical. It encompasses various community-based challenges and is designed to improve housing quality and tenure, social isolation, community cohesion and capacity building, fuel poverty, recycling, employability, health, education, and sporting participation.

Our Regeneration Strategy is aligned with National, and Local Government Housing and Regeneration objectives. Our 3 Strategic themes of social, economic and physical regeneration is designed to improve housing quality and tenure, social isolation, community cohesion and capacity building, fuel

poverty, recycling, employability, health, education and sporting participation. Our Strategy is rooted in and will be developed upon the success of existing regeneration initiatives designed to improve the lives of our tenants, residents, local people and help to support the most vulnerable and marginalised members of our community.

A good example of how the two strategies can effectively complement each other was demonstrated during the 'hard to let stock' and 'Asset Condition Surveying' workshops held as part of the staff engagement campaign undertaken during development of this Asset Management Strategy. While the focus was on the rental assets themselves there was discussion around the estate and its impact on satisfaction. When discussing surveying of the rental assets a proposal was put forward by staff to also introduce Estate and Built Environment Surveys. The data from these surveys will in future form an integral part of the development of our regeneration strategies and investment planning.

Approach to Integration

Integration of our Asset Management and Community Regeneration Strategies will require planning and collaboration from our teams responsible for their design and delivery. The teams will work together in a coordinated manner to combine efforts, share resources, and achieve mutual goals.

The leads for each strategy will be responsible for working together and collaborating with stakeholders to agree the areas of opportunity. They will be responsible for allocating resources and overseeing the integration into the strategies.

Information from gathered as part of our Asset Management Strategy activities such as Asset Condition Survey Programmes, Tenant Satisfaction Surveys and tenancy and void durations will be used to help identify areas of improvement and identify where satisfaction with our assets and tenancies can be improved by directing regeneration activities and identifying the need for budgets to be allocated for regeneration activities.

We will assess our impact by monitoring demand, satisfaction and performance statistics before and after investment so that we can understand what works for us and use the insights to inform future activity.

Goal 3: To improve the energy efficiency and sustainability of our asset portfolio supporting our tenants to affordably heat their homes and reduce our environmental impact.

Introduction

A significant challenge for our Association is improving the energy efficiency and decarbonising heat within our assets to comply with our requirements, meet climate emergency related targets, and support our tenants to affordably heat their homes.

The key risk to the organisation associated with these requirements is our understanding of what fabric measures, low carbon heating, and renewable technologies we will need to deploy, how much this investment will cost, and how it will be financed.

We will conduct a Heat Networks Zoning and Feasibility exercise to develop our understanding of which assets can realistically be connected to new or existing efficient low carbon heat networks to provide affordable heat. Our planning to comply with EESSH2 will incorporate findings from this exercise and our assets considered to be suitable for connection to heat networks will be modelled as such. In our tenement stock we will need to insulate solid stone traditional construction and we will explore the technical feasibility and economic viability of the options.

There are challenges ahead but there are also opportunities with a significant level of activity, support, and funding available from the Scottish Government which will allow us to improve economic feasibility and accelerate the roll out of improvements.

Goal 3 Objectives

To achieve Goal 3, we have developed the following objectives:

- 1) To improve the energy efficiency of our assets to reduce heat demand and tenant energy usage.
- 2) To understand the potential for connecting our assets to Low-Carbon Heat Networks
- 3) To develop an Energy Efficiency Standards for Social Housing (EESH2) plan
- 4) To evaluate the insulation options for the fabric of our traditional construction tenement assets.
- 5) To maximise the potential to receive grant funding to improve economic viability and accelerate improvements.

Fuel Poverty

The cost of living in the UK has increased dramatically due to the ongoing impact of a range of domestic and international issues such as the global Covid-19 pandemic, Brexit, and the war in Ukraine. Income and benefits have not risen at the same rate as inflation, and this has increased pressure on household finances.

Fuel poverty presents a strategic risk in terms of its impact on tenants' wellbeing and their ability to afford rental payments, as well as risks to the assets condition and to tenants' health arising from properties not being properly heated and ventilated.

Assessing Levels of Poverty

The Scottish Index of Multiple Deprivation (SIMD) is a useful tool to help measure and understand the levels of deprivation across different areas of Scotland. It provides a comprehensive assessment of multiple indicators to identify areas that face higher levels of poverty and various other vulnerabilities.

The SIMD incorporates a range of statistics across seven domains of deprivation:

- 1) **Income:** Measures the extent of income deprivation based on factors such as employment rates, benefits, and low-income households.
- 2) **Employment:** Focuses on unemployment rates, job density, and other employment-related indicators to assess the level of deprivation in terms of job opportunities.
- 3) **Health:** Examines indicators such as mortality rates, mental health, and disability to determine the level of health deprivation within an area.
- 4) **Education:** Considers school leaver destinations, attainment levels, and other educational factors to assess the level of educational deprivation.
- 5) **Skills and Training:** Evaluates the availability and accessibility of skills and training opportunities within an area.
- 6) **Geographic Access to Services:** Measures access to services such as healthcare, schools, shops, and public transport, considering the distance and travel time required to reach them.
- 7) **Housing:** Considers indicators related to housing quality, overcrowding, and homelessness to identify the level of housing deprivation.

When analysing our housing stock against these statistics we can see it is in areas with some of the highest levels of deprivation across Scotland and it can be assumed from this that many of our tenants are affected by fuel poverty and this is supported by our Housing Officers' experiences supporting them.

The SIMD groups properties into data zones with each data zone give a rank between 1 to 6976 with 1 being having the highest levels of deprivation and 6976 the lowest. Almost all our housing stock (97%) is in the bottom 20% of SIMD ranks and the majority (69%) is in the bottom 5%.

SIMD Rank status	Number of Properties	Percentage of properties
5% or below	3,736	67%
10% or below	1,026	19%
20% or below	386	7%
35% or below	156	3%
70%	8	>1%
TBC	137	3%
Total	5,449	

Tackling Fuel Poverty

We know from our staff experience supporting tenants that many are already impacted by fuel poverty and how their situation has become more even challenging due to rising costs. There were reports of difficulty in managing rent payments and other troubling anecdotes of how they are being affected such as instances of 'Heat or Eat', evidence of long-term self-disconnection of gas pre-payment meters, debt increasing, and heating not being used for fear of rising costs.

The area where our Association can have the most positive impact is through addressing poor energy efficiency as a driver for fuel poverty. The improvement of energy efficiency within rental properties will for the most part be addressed by projects to achieve compliance with the Energy Efficiency in Social Housing 2 (ESSH2) and through affordable heat networks.

An example of how this is already having a positive impact for our tenants is the large scale communal and district heating projects delivered in Springburn and Carron Estates where over 900 properties in high-rise blocks are now benefiting from the highly efficient air source heat pumps which generate multiple units of heat for each unit of electricity used with tenants benefiting directly from this efficiency. As the heat supplier we have taken a socially conscious approach to price setting, with rates set for a kWh of heat significantly below the market rate for a kWh of electricity.

We feel that an ESSH Strategy alone though will not provide sufficient support for tenants across the other drivers of fuel poverty – low income, high energy costs, and tenant energy behaviours. Our efforts in these areas reach beyond the scope of the Asset Management Strategy and we will consider fuel poverty through related strategies such as our Regeneration Strategy (communities, services, support) and Tenant Participation Strategy which can consider how we proactively and reactively identify those struggling with fuel poverty.

Considerations from staff for future strategies addressing fuel poverty:

- Fuel poverty and affordable warmth questions to be added to the 'Getting to know you' survey
- Referral mechanisms to funded Third Party Support Services to be identified and established
- Identify grant funding – funding directly for tenants and for North Glasgow Homes support
- Health and Wellbeing Assessments as part of improvement projects

Enhanced IoT monitoring – Temperature, humidity, and CO2

While Developing the Asset Management Strategy an opportunity was identified to help address by applying to Glasgow City Council for funding to install remote sensors monitoring Indoor Air Quality (IAQ).

Temperature, humidity and carbon dioxide levels can be used to identify properties which are not being heated or ventilated sufficiently and where conditions are developing which could, lead to potential problems relating to the tenant's health and wellbeing and the condition of the property through below optimal temperature and risk of damp and mould developing.

Heat Networks

As a registered social landlord, we understand the importance of sustainable and affordable housing for our tenants. One way to achieve this goal is through the incorporation of heat networks which give us an ideal means to balance the challenge of improving energy efficiency and addressing fuel poverty as they can be both low carbon and highly efficiency with economies able to be passed on to end users – our tenants.

Heat networks, also known as communal and district heating, are systems that supply heat and hot water to one or more buildings from a centralised energy source. They are a highly efficient when compared with traditional individual heating systems across many homes and incorporating zero carbon heating technology and renewables such as heat pumps and solar PV can boost their sustainability credentials even further.

Some of the key benefits to our tenants include:

- **Lower energy bills:** Connection to a district heat network provides a more efficient way of heating properties, which can result in lower energy bills for tenants. The network can also benefit from economies of scale, making it more cost-effective to generate heat than individual heating systems. Incorporating other technologies such as solar and battery storage could reduce energy bills even further.
- **Reduced carbon footprint:** District heat networks can use renewable energy sources, such as geothermal or solar, to generate heat. This means that tenants can significantly reduce their carbon footprint and contribute to the fight against climate change. Even the use of low emission technologies can have an impact on carbon emission reduction against conventional carbon emitting heating technologies.
- **Greater reliability:** District heat networks are designed to be highly reliable and resilient, with multiple sources of supply and redundancy built into the system. This means that tenants are less likely to experience interruptions in their heating.
- **Improved indoor comfort:** District heat networks can provide a more consistent and even level of heating throughout a building, which can result in improved indoor comfort for tenants. This can lead to higher levels of productivity and satisfaction.
- **Reduced maintenance requirements:** With a district heat network, tenants do not need to worry about maintaining their own heating systems, as the system is located within a plantroom. This can reduce maintenance requirements and costs, and free up time for tenants to focus on other things.

Heat Networks Zoning and Feasibility

We will build on our successes and experiences with the roll out of low carbon heat networks across our assets. We will be considering the feasibility and economic viability of preparing our buildings for connection to new or extending existing networks for as many of our assets as possible.

The goals of our Heat Network Zoning and Feasibility Assessment will be to:

- Assess the feasibility and cost-effectiveness of incorporating housing stock within heat networks;
- Ensure compliance with the Heat Networks (Scotland) Act 2021;
- Ensure compliance with the Heat Networks (Metering and Billing) Regulation 2014
- Reduce greenhouse gas emissions and energy costs for tenants; and
- Contribute to Scotland's net-zero target by 2045.

The full scope of the exercise is still to be developed but will take account of and include activities such as:

- Compiling a detailed inventory of all properties, including their location, construction type; energy efficiency, and current heating systems
- Creating a heat network zoning map
- Identifying properties that are suitable for connection to existing or planned heat networks
- Estimate the cost and feasibility of retrofitting properties for heat network connection
- Engage with Glasgow City Council and energy suppliers to identify opportunities for collaboration and support
- Establish partnerships with heat network developers and operators to facilitate connections and access to funding

Energy Efficiency Standard for Social Housing (EESH)

The Energy Efficiency Standard for Social Housing (EESH) was introduced in 2014 with the aim to encourage and support landlords to improve the energy efficiency of social housing in Scotland by setting minimum Energy Efficiency (EE) Rating targets for rental properties to be achieved by landlords.

This supports the Scottish Government's vision of warm, high quality, affordable, low carbon homes resulting in fewer tenants in fuel poverty and a housing sector that helps to establish a successful low carbon economy across Scotland.

In 2017-2018, a review of EESH was carried out and an outcome was the agreement of a second milestone, EESH2, which was confirmed in June 2019 for landlords to achieve by 31 December 2032. The second milestone is that *"all social housing meets, or can be treated as meeting, EPC Band B (Energy Efficiency rating), or is as energy efficient as practically possible, by the end of December 2032 and within the limits of cost, technology, and necessary consent"*.

"In addition, no social housing below EPC Band D should be re-let from December 2025, subject to temporary specified exemptions."

The revised targets reflect the ambition of the Climate Change (Scotland) Act 2019, which sets targets to reduce Scotland's emissions of all greenhouse gases to net zero by 2045 at the latest, with interim targets for reductions of at least 75% by 2030, and 90% by 2040.

Our Assets Compliance with EESH2

Analysis of the current Energy Efficiency (EE) rating of our 5,449 mid-market and socially rented properties shows that 93% (5,039) will require some level of improvement between now and 2032 to achieve an EPC band B.

Most properties not currently achieving EESSH2 are within EPC band C (3,933) and will require improvements of between 1-12 SAP points. Some properties fall into the lowest EPC bandings E, F or G and will require more significant investment.

There are varying levels of compliance across the range of housing types we own as shown in the table below. We expect to see a substantial improvement across the multi-storey flats as they have been subject to recent improvement projects including additional insulation and heating upgrades moving away from electric storage heaters and direct electric heating to highly efficient communal and district heating systems powered with air source heat pumps and supported by solar photovoltaic generation. We anticipate almost all these properties becoming compliant and an exercise is underway now to complete the post EE improvement EPC and review the impact on compliance.

Property Type	Percentage EESSH2 Compliant
Deck Access Property	39%
Multi-Storey Flat	14%
Other Tenement Flat	8%
4-in-a-block	2%
House	1%
Victorian Tenement Flat	>1%

Risk and Estimating the Cost of EESSH2

A key risk relating to EESSH2 is the limited nature of information currently available on what improvements will be required to bring our housing stock to compliant levels of energy efficiency. It is likely that our cost of compliance will be higher than the average estimated costs quoted due to the 'hard to treat' nature of our housing stock with many flats including deck access, multi-storey, and Victorian tenement flats, each of which have their own unique challenges.

When carrying out public consultation on EESSH2 during 2018, the Scottish Government used case studies and the National Housing Model to include estimates of the cost of compliance with the proposed targets. It was estimated that "it would cost an average of £5,500 per house not meeting EESSH2 in 2020 for improvements required to bring 55% of Local Authority housing stock up to the proposed

standard, and an average of **£9,300 per house not meeting EESSH2 in 2020 to bring 87% of RSL stock up to that standard**, at a total cost of £3.4 billion. ¹

If the average of £9,300 was applied to our 5,039 properties which require improvement this would equate to an investment of approximately £47 million.

It is likely that these estimated costs have increased as they were produced prior to the global Covid-19 pandemic, Brexit, and the war in Ukraine all of which have had a significant impact of the cost of living within the UK and will have raised the cost of compliance. According to figures available from the Office for National Statistics construction² costs have risen 9% in the last 12 months alone.

Next Steps

We will conduct a thorough assessment of the current Energy Efficiency (EE) Ratings of our stock to identify the properties that require improvement and to prioritise those with the lowest EE Ratings and greatest potential impact on fuel poverty. This analysis will also include a review of properties with no SAP rating recorded and those which have had EE improvements installed through capital programmes. It is possible that some of these properties are compliant, can be reported as such, and do not need to be considered for further investment in this area.

Taking account of the unique challenges of our housing stock we will consider the cost effectiveness, technical feasibility, and impact of a range of energy efficiency, renewables and low or zero emissions heating for each property to achieve EESSH2 targets.

Outcomes of the modelling and prioritisation exercises will be used to develop of a plan for a pipeline of EESSH2 compliance projects which will support rolling activity of assessment, planning and delivery. We believe this approach will support successful funding applications by having capital ready project with costing and justifications in place already. A key objective of the Investment Plan will be to secure as much capital funding as possible to allow us to have greater impact across our housing stock and earlier improvements in comfort and affordability for tenants.

¹ <https://www.gov.scot/publications/consultation-analysis-energy-efficiency-standard-social-housing-post-2020-eessh2/pages/8/>

²

<https://www.ons.gov.uk/businessindustryandtrade/constructionindustry/bulletins/constructionoutputingreatbritain/constructionoutputingreatbritaindecember2022newordersandconstructionoutputpriceindicesoctobertodecember2022>

Tenement Retrofit Strategy

We anticipate that for our tenements to comply with EESSH2 and to be suitable for connection to low temperature, low carbon heat networks, we will need to reduce their heat demand which will require improvements to insulation.

Retrofitting insulation in tenements can be challenging due to factors such as their heritage, construction, condition, access, and layout. Careful consideration must be given to the materials and design principles used in traditional building when applying modern materials and approaches. This is necessary to avoid unintended consequences which may impact Indoor Air Quality (IAQ), tenant health and wellbeing, as well as potential damage to the fabric of the building.

Our Tenement Retrofit Strategy focuses on the approach we will take to ensuring our traditionally built tenemental assets are given whole-dwelling systemic considerations and how we will overcome some of their specific challenges and mitigate potential risks.

Publicly Available Specification 2035

We will explore various retrofit specifications and if appropriate we will consider adopting the Publicly Available Specification (PAS) 2035:2023 for our retrofit projects and wish to highlight the benefits of this approach when addressing our traditional construction assets. Where PAS is not adopted in full many of the beneficial processes can still be incorporated into delivery, particularly the specifications for the skills, competencies and qualifications of the design team to ensure an expert approach based on learning and experience specific to tenement and traditional building types.

PAS2035 provides a comprehensive and structured framework for the approach to retrofitting energy efficiency measures in existing buildings that supports:

- improved functionality, usability, and durability of buildings
- improved comfort, health and wellbeing of building occupants and visitors
- improved energy efficiency, leading to reduced fuel use, fuel costs and pollution (especially greenhouse gas emissions associated with energy use)
- reduced environmental impacts of buildings
- protection and enhancement of the architectural and cultural heritage as represented by the building stock
- avoidance of unintended consequences related to any of the above
- minimization of the 'performance gap' that occurs when reductions in fuel use, fuel cost and carbon dioxide emissions are not as large as intended or predicted
- protection of the public and the client in relation to retrofit work

The framework specifies the roles to be involved at each stage of the retrofit as well as any specific skills and qualifications required for them to be considered suitable and competent for the tasks they must undertake. PAS2035 encourages collaboration between professionals involved in the retrofit including the client, assessors, architects, engineers, and retrofit installers.

A Retrofit Coordinator is responsible for overseeing the entire journey and ensuring the project can be claimed as being compliant with PAS2035.

Whole Dwelling Assessment, Evaluation, and Planning

The PAS2035:2023 specifies that when treating traditional buildings, the Retrofit Assessor and Coordinator must be suitably qualified, holding a Level 3 Award in Energy Efficiency for Older and Traditional Buildings.

In addition to this, PAS203 also specifies that a 'Assessment of Significance' should be carried out before any work is undertaken to identify any aspects to be protected or taken into consideration, for example architectural features. Where measures proposed may impact an area of significance then it is necessary to then undertake a 'Heritage Impact Assessment.' Both assessments should be carried out in accordance with BS 7913: Guide to the Conservation of Historic Buildings

Emphasis is placed on a thorough assessment of the current building and its insulation, services, status, heritage, condition, and occupancy to identify potential risks and ensure appropriate planning for their mitigation.

A comprehensive approach is taken to Improvement Options Evaluation with the whole building considered as a system with interconnecting components.

If the PAS2035 approach is not adopted many of the skills and qualifications specified for the evaluation and design teams can still be incorporated to bring about the same benefits.

Retrofit Design

The design and implementation of any measures must consider how changes in one area may impact other areas of the building performance and ensures a suitable ventilation strategy is adopted and sufficient consideration is given to factors which can impact performance expectations such as air tightness, thermal bridging, and thermal bypass. This is especially important when considering how to apply modern construction techniques used in the retrofit to a property constructed using traditional materials and techniques and how to avoid unintended consequence such as interstitial condensation.

In addition to the Retrofit Assessor and Coordinator having appropriate traditional buildings skills and qualifications this is also required of the Retrofit Designer. The Retrofit Designer should also be competent in the conservation of traditional and historic buildings as outlined in BS 7913:2013.

Dependant on the type of projects and risks involved PAS2035:2023 specifies requirements for membership of professional bodies which can include:

- Chartered Institute of Building (CIOB)
- Chartered Institute of Architectural Technologists (CIAT)
- Register of Architects Accredited in Building Conservation (AABC)
- Royal Institute of British Architects (RIBA)
- Royal Institution of Chartered Surveyors
- Royal Incorporation of Architects in Scotland (RIAS)

It will also be a requirement that the designer is a member of a building conservation competency scheme.

If the PAS2035 approach is not adopted many of the skills and qualifications specified for the evaluation and design teams can still be incorporated to bring about the same benefits

Post Retrofit Monitoring

A feature of a PAS2035 compliant project is a set of expected outcomes of the retrofit and emphasis on the monitoring and evaluation of the retrofit to ensure high quality of installation, adherence to specified standards, and that expected outcomes are achieved. Where there is a significant variation in outcomes further investigation can be instructed to identify the cause and plan for remediation. Post installation monitoring includes client/householder questionnaires and can include technical monitoring of factors such as air tightness and indoor air quality (temperature, humidity, CO2 etc).

Funding opportunities

Grant funding opportunities for retrofit in social housing at present are predominantly through the Scottish Government's Social Housing Net Zero Heat Fund and Heat Network Fund. Specific to our tenement stock it may also be possible to receive grant funding from Glasgow City Heritage Trust (GCHT) and Historic Environment Scotland who administer a Historic Environment Repairs Grant Scheme. This funding may be more focused on maintaining and repairing existing fabric however ensuring the condition of the property is sufficient before commencing is a key feature of the assessment and planning stages of PAS2035 and could support reduction in total capital costs.

New Development

Our plans for new development over the period of this Asset Management Strategy are in the region of 12 units Social Rent units proposed below.

New Build Development	2022/23 – 2025/26			
	Commercial Units	SR Units	MMR Units	Total Units
Ashfield, Crowhill, Kippen Street, G22	-	12	-	12

Goal 4: To carry out robust data lead Asset Investment Planning including analysis of the Current and Net Present Value of our assets.

Introduction

The Covid-19 Pandemic resulted in significant periods where access to our assets was not possible severely limiting our ability to survey their condition and carry out planned repairs, maintenance, and improvements. The impact of this going into budget year 2022-23 is significant budget of outstanding works in addition to our ongoing investment programme.

The basis of our investment planning is our understanding of what repairs, maintenance, and improvements we may have to carry out across our asset portfolio. For the above noted reasons, we do not have as clear an understanding as we typically would, and Goal 4 sets out our approach to addressing this challenge and ensuring we strive to make sustainable investment decisions and keep our properties in the condition our tenants and stakeholders expect.

Goal 4 Objectives

To achieve Goal 4, we have developed the following objectives:

- To carry out a comprehensive review of our asset investment data
- To develop a 30-year Asset Management Investment Plan
- To carry out analysis of the Net Present Value of our Assets
- Review 30-year investment plan following representative sample surveys

Comprehensive Review of Asset Investment Data

We have recognised the challenge associated with the delays to improvement works and impact on asset condition surveying of the Covid-19 pandemic. We have set an objective of introducing cyclical asset condition surveying programmes which we aim to deliver across a representative sample of asset types to reprofile the investment plan.

In the meantime, we must plan as best we can with what we have and to this end have carried out a thorough, row by row, review and validation of our asset components in our investment database. We have reviewed all lifecycle replacement periods and uplifted costs in line with inflation and actual costs from recent projects.

During the development of our yearly condition survey programmes, we will also consider how to ensure all data collected from surveys can be seamlessly integrated into a database including the creation of components and addition to parent assets.

30-year investment plan

As highlighted, the Covid-19 pandemic has had a significant impact on our investment programme with periods where only health and safety and urgent compliance related works were carried out. We cannot focus exclusively on a programme of 'catch up' works as this would be to the detriment of planned works which include H&S and other compliance related requirements which ensure tenants' homes meet minimum standards.

Our total investment required over the next 30 years is estimated to be £279 million, which equates to an investment of around £10 million per annum. The existing investment profile, using existing component replacement dates, would be extremely challenging to deliver as it resulted in many peaks and troughs in budget requirements.

Investment Analysis

To re-profile our investment requirements a full review of our investment components was carried out giving each a category, priority, and rules around how flexible we could be with regards to when the components were replaced. This information was then used to adjust component replacement dates and create a more even investment on an annual basis.

Four 'Investment Type' categories were created:

- Legislation
- Compliance
- Investment
- Regeneration

The investment categories are prioritised in the order shown above with greatest importance placed on legislation and compliance which include many H&S considerations and for the purposes of smoothing the investment profile should not be delayed.

A 'Net Zero' sub-category was also created to highlight potential for grant funding for energy efficiency measures so that opportunities in any given year can be identified and planned for.

Within each category components were given a priority ranking, flexibility set on whether the components replacement could be either delayed or accelerated, and by how many years either side of the planned date this could be adjusted by.

This revised dataset will form the basis of our revised 30-year investment plan and is a key dataset required for the analysis of our assets Net Present Value and their performance against our requirements.

Net Present Value

As part of this Strategy, we committed to reviewing the Net Present Value (NPV) of our assets. Net Present Value is a useful financial metric for assessing the profitability of an investment. It takes account of the potential income from the property as well as expenses over the asset's lifetime and generates a positive or negative financial projection to support decision-making. NPV also takes into consideration the change in value of money over time and allows for sensitivity analysis through performing simulations of changes such as rental values and interest rates.

The effectiveness of these estimates relies on the accuracy of the data and assumptions used in the 30-year investment plan and highlights again the importance of the quality of the data we hold on our assets and reinforces our decision to undertake such an extensive programme of surveys and analysis of our information.

While NPV is an extremely useful tool for landlords it is not the only metric used to determine if a property is performing. We incorporate NPV into our Asset Performance Matrix, more information on this can be found in the 'Monitoring Performance' section of Goal 2.

Stock Disposal Policy

Our existing stock disposal policy is currently under review and will be updated to include information on how we plan to utilise NPV Analysis and Asset Performance Monitoring to support strategic decision-making with regards to properties which will be considered for disposal or demolition.

Where properties are found to have negative NPV and low performance across a range of metrics they may be considered for disposal in line with our Stock Disposal Policy and with the approval of Glasgow City Council, The Scottish Housing Regulator. We comply with statutory guidance from the Scottish Housing Regulator relating to scenarios where we must consult with tenants and notify the regulator regarding disposals.

Funding Opportunities

We wish to maximise our impact and accelerate improvements to our assets which will bring about benefits to our tenants. One way in which to achieve this is to secure grant funding to reduce the capital

expenditure of projects, either to make them economically viable or bring forward their delivery within our investment programme.

Our teams developing projects will maintain an awareness of potential grant streams from Government and Utilities as well as wider finance options such as lending and the developing carbon credits market. The work that we are undertaking to understand our investment requirements and identify feasible and viable options will result in a pipeline of potential projects with data on their costs and impacts which will ensure we are ready to respond to funding calls.

Where possible we will align our investment priorities with Scottish Government strategies to ensure our goals are aligned and funding applications clearly demonstrate impact against objectives.

Key policies and funding streams to be aware of include:

- Heat Network Act
- Heat Network Fund
- Fuel Poverty Act
- Climate Change Act
- Social Housing Net-Zero Heat Fund
- Energy Efficient Scotland Area Based Schemes
- Energy Companies Obligation

Scottish Government grant funding often comes with requirements for certain standards to be achieved and recently this has included the recently introduced PAS2035 which provides a specification for the Retrofit Process and addresses the risks and unintended consequences which can lead to better performance and a reduction in the 'performance gap' between expectations and reality.

Ensuring that we have well developed pipeline of projects, with robust data analysis and consideration of impacts, technical feasibility and economic viability will support grant funding application processes. This is reflected in our approach to Goal 4 with significant efforts planned to understand the level of investment required.

No specific target will be set for funding to be secured as we do not wish to place reliance for delivery of our Strategy on receipt of funding which is typically subject to competitive bidding process with no guarantee of success. Our goal will be to identify opportunities and to be well placed to respond to them to maximise our impact on any single project and to accelerate the delivery of improvements to our assets.

To support this objective, we have begun to categorise components and investments based on potential opportunities, such as the 'Net Zero' category we have created which includes measures currently

receiving funding from Scottish Government for energy efficiency and decarbonisation. This includes ancillary works which could benefit commercially from cost effectiveness of being delivered concurrently rather than as two separate projects. For example, windows and doors may be replaced at the same time as external wall insulation is installed or solar panels installed during re-roofing projects.

We will work to secure Development Funding from the Social Housing Net Zero Heat Fund to continually carry out technical feasibility and economic viability assessments of our project pipelines to have the evidence base available to demonstrate impact and increase our chances to secure capital funding to deliver the works.

Goal 5: To produce an Asset Management Delivery Plan setting out our path to achieve our goals.

Introduction

We have identified a range of objectives we must implement to achieve our goals and in turn we have identified many of the individual tasks required to complete these objectives. We must have a robust plan in place setting out our approach, documenting the tasks, and allocating responsibility, resource, and timescales to each.

Goal 5 Objectives

To achieve Goal 5, we have developed the following Objectives:

- To capture the key tasks required to deliver each of the objectives we have identified
- To create a plan taking account of the resources, timescales, and dependencies of each task
- To allocate responsibility for the coordination of the Asset Management Delivery Plan
- To implement project governance and progress monitoring

Our Approach

Successful delivery of the Asset Management Action Plan will require effective project management, leadership, teamwork, and collaboration. Some of the approaches we will adopt in the delivery of our action plan are detailed below.

Responsibilities

Our Property Services Team will be responsible for coordinating delivery of the Asset Management Delivery Plan and will effectively communicate roles and responsibilities to those individuals working on specific tasks. Their key role will be motivating and empowering the project team to take ownership of the plan and to create accountability for its success.

Timescale

The Plan covers the 5 Year duration of this Asset Management Strategy. We will consider the sequence and dependencies of tasks to ensure a logical flow of activities. We will assign realistic timelines to each item on the plan setting deadlines for completion and regularly monitoring progress.

Working together

The Asset Management Delivery Plan produced with the Strategy is intended as the starting point and includes many of the individual tasks which will need to be completed but is not intended to be comprehensive at this stage. The plan will require progressive elaboration as delivery starts and the team begin to identify all supporting tasks and plan for their delivery.

The project team will work together on developing the plan and schedule, reviewing its effectiveness, and making necessary adjustments. Regular project meetings will be held to foster communication and collaboration, we will regularly share updates, facilitate discussions, and address any challenges or opportunities together as a team.

Monitoring Progress

Progress will be monitored closely and reported on to key stakeholders and will include updates on any targets or milestones achieved.

Celebrating our Achievements

We will recognise milestones reached along the way to reinforce the purpose of the objectives, helping to establish a sense of achievement and to maintain commitment and motivation for the project.

Asset Management Delivery Plan

We have developed an Asset Management Delivery Plan as a stand-alone operational tool for staff, pulling all items into a specific location and allowing effective monitoring of progress.

CONCLUSION

Our Asset Management Strategy sets out our goals and objectives and our commitment to achieving them and recognises the important in our roles as a social housing provider. We have a direct opportunity to improve the lives of our tenants and wider community as well as reducing our impact on the environment and climate change.

We have considered the challenges posed by increased costs in the supply chain, the cost-of-living crisis affecting our tenants and compounding the impact of fuel poverty, and the disruptions caused by the global pandemic to our ability to survey our assets and carry out essential repairs and maintenance.

We will ensure our stakeholders have a voice and we will actively seek to understand the needs of our staff, tenants, and communities.

We will manage our assets responsibly, achieving compliance and providing warm, safe, and affordable housing to our current and future tenants.

We will improve the energy efficiency of our assets in line with Scottish Government priorities, supporting affordable heating for our tenants and reducing our environmental footprint.

Our Asset Investment Planning will be data-driven allowing us to make well informed decisions.

Our Asset Management Delivery Plan will be our guide to realising these objectives.

Other Related Strategies, Policies & Procedures

- Adaptations Policy
- Asbestos Management Policy
- Clerk of Works Procedures
- Customer Care Policy
- Damp and Mould Policy
- Damp and Mould Investigation Procedure
- Damp and Mould Reporting Procedure
- Design and Specification Policy
- Development Defects Policy and Procedures
- Development Handover Procedures Policy
- Electrical Safety in Multi-Storey Blocks Policy
- Electrical Safety Policy
- Emergency Lighting in Multi-Storey Blocks Policy
- Estate Management Policy
- Fire Safety in Multi-Storey Blocks Policy
- Gas Safety Policy
- Lift Policy
- No Access Policy
- Regeneration Strategy
- Repairs and Maintenance Policy including Water Hygiene and Legionella Control
- Risk Management Strategy
- Stock Disposal Policy
- Tenant Participation Strategy
- Tenants Right to Repair Policy
- Value for Money Strategy
- Void Management Policy

Review of Strategy

The Asset Management Strategy will be reviewed in 3 years, or sooner, if legislative, regulatory or good practice requirements change.



Board Meeting

For Approval

To: Board
From: Deputy Director of Property Services

SUBJECT: REGULATORY STATUS REVIEW ACTION PLAN **DATE: 12 February 2024**

1.	Context
	<p>As the Board are aware, a recent Notifiable Event (30698) to the Scottish Housing Regulator (SHR), relating to lift safety at 250 Edgefauld Rd, has resulted in a temporary change to ng homes' regulatory status from 'Compliant' to 'Compliant (Under Review)'. In response, the Association prepared a detailed Action Plan to address concerns raised. The Plan was shared with the SHR, and comments received and incorporated. A draft of the revised Action Plan was circulated to all Board members for consideration and comment on the 8th and 20th of December 2023. No comments were received and as such it is assumed that Members agree with the overall Plan. However, the Plan is now being brought to the Board for formal approval and an opportunity for the Board to comment on actions within the Plan. A copy of the Plan with updated timescales on action points is attached.</p>
2.	Timeline
	<p>Following the Notifiable Event on 7 October 2023, Board Members discussed the impact of this on the Association's submission of the Annual Assurance Statement at the Board Meeting on 24 October 2023. Board Members agreed they had been provided with sufficient assurance to give them confidence to sign the 2023 Annual Assurance Statement confirming full compliance as at 30 September 2023 with a caveat acknowledging the Notifiable Event of 7 October 2023 where investigations are ongoing. The Chairperson was authorised to sign the Annual Assurance Statement and it was submitted to the Regulator by the deadline of 31 October 2023.</p> <p>Following this, the timeline for the communication regarding our regulatory status is as follows:</p> <p>24th November 2023 - the Scottish Housing Regulator (SHR) sent a letter by email to the Chair and copied it to the CEO setting out their intention to update our status from 'Compliant' to 'Compliant (Under Review)' following the Notifiable Event relating to lift safety issues. The SHR also requested a time to discuss the matter with the Board. It was agreed that this should take place at the next Board meeting on 30 November 2023. The Chair circulated the letter to all Board members that day.</p>

28th November 2023 - the SHR shared their Draft Engagement Plan with the CEO showing the Association's regulatory status updated from 'Compliant' to 'Compliant (Under Review)'. The intention was for the SHR to publish the plan on 7th December 2023. The CEO shared the email with Directors and the Chair and asked for it to be passed to Board Members. The Chair forwarded the Draft Engagement Plan to all Board Members that day.

30th November 2023 - the CEO called a Pre-Board meeting of Directors to discuss the findings of the Engagement Plan and progress an Action Plan to address the points contained within the section 'What North Glasgow must do to allow us to complete our review of its' regulatory status.'

30th November 2023 - a Board meeting took place and the SHR attended. The Chair invited the SHR to speak under Chair's Remarks. The Notifiable Event, change in regulatory status and the Board's expectations were all discussed. The CEO advised that an Action Plan would be produced to address all concerns raised in respect of the Notifiable Event and this would be shared with the Board and the SHR.

6th December 2023 - As the Association is deemed to be of systemic importance to the sector senior staff had their usual annual meeting with the Regulator to discuss ng homes' Engagement Plan.

7th December 2023 - the SHR published ng homes' Engagement Plan on their website officially showing the change in regulatory status from 'Compliant' to 'Compliant (Under Review)'.

8th December 2023 - the Director of Corporate Services sent a Draft Action Plan to Board Members for comment.

8th December 2023 - the Director of Corporate Services simultaneously sent the Draft Action Plan to the SHR for comment.

15th December 2023 - the SHR responded with comments and the Action Plan was revised accordingly.

19th December 2023 - the Director of Corporate Services sent a Revised Action Plan to the SHR.

	<p>20th December 2023 - the Revised Action Plan was sent to Board Members for comment.</p> <p>The Action Plan has since been refined to remove duplication, correct the sequence of the actions and update the timescales and is now being brought to the Board for formal approval.</p>
3.	Risk and Mitigation
	<p>The risk associated with not having a Regulatory Status Review Action Plan is that an important aspect of the review is overlooked. The mitigation is to have a detailed Action Plan in place to allow progress against every action to be monitored through to completion.</p>
4.	Recommendation
	<p>The Board is asked to APPROVE the Regulatory Status Review Action Plan.</p>

**Board Meeting****For Approval**

To: Board
From: Deputy Director of Finance

SUBJECT: MANAGEMENT ACCOUNTS – PERIOD TO 31ST DECEMBER 2023 **DATE: 12 February 2024**

1.	Introduction		
	Below are income and expenditure and balance sheet for the period to 31 st December 2023 together with cash flow and accompanying notes.		
2.	Risk and other issues		
	The management accounts are reviewed on a regular basis by the management team, Audit Committee and Board, ensuring close monitoring of financial position of the organisation. This is a key element of budgetary control and monitoring.		
	There are no applicable effects on sustainability or equality and diversity issues.		
3.	Comparison against budget		
	The Management Accounts cover the period to 31 st December 2023 and compares the Income and Expenditure of the Association against the budget.		
		Effect - £k	Comment
	Grants received	3,431	With Ukrainian works £3,417k received from Scottish Government.
	Day to day repairs	131	Reallocation of costs to cyclical codes
	Other income	<u>336</u> 3,902	Receipt of RHI and wayleave income
	Other variances	<u>337</u>	
	Total positive variances	<u>4,299</u>	
		Effect - £k	
	Planned maintenance	3,150	Ukrainian works boosting spending
	Service costs	790	Summer landscape maintenance costs, close utility costs and bulk charges.
	Other negative variances	<u>1,079</u>	
	Total negative variances	<u>5,019</u>	

	Total positive variances	4,299
	Total negative variances	<u>(5,019)</u>
	Net movement	(720)
	Original projected surplus for period	<u>315</u>
	Actual deficit for period	<u>(405)</u>
	Ratios for lender are in an acceptable position. The Nationwide ratio of secured assets to loan value at 2.63 against a required ratio of 1.0.	
	Turning to the balance sheet the significant factors within the period included:	
	<ul style="list-style-type: none"> • Property expenditure of £3.12m, other assets expenditure of £985k and depreciation of £3.98m leading to a net increase in fixed assets of £130k. This includes the expenditure on property acquisitions, property improvements, adaptations, and computer equipment. • Bank balances moved downwards from £19.22m to £16.51m with negative cash flow of £2.71m. • Loans decreased by £1.43m with the repayments made in the period. Now loans of £39.39m outstanding. 	
4.	Recommendation	
	Committee Members are asked to APPROVE the management accounts for the period to 31 st December 2023. A report of this will be put to the Board of the Association.	

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

31/12/23

INCOME AND EXPENDITURE

Year to	Dec-23	Oct - Dec 23			CUMMULATIVE TO DATE			ANNUAL	
31/3/23	Actual	Actual	Budget	Variance	Actual	Budget	Variance	BUDGET	
Income									
26,218,504	Rental Income	2,329,156	6,985,082	6,955,659	29,423	20,924,666	20,789,542	135,124	27,592,049
-272,282	Voids	-28,982	-81,439	-69,557	-11,882	-213,561	-207,895	-5,666	-275,920
41,150	Service Income	4,453	12,943	10,306	2,637	39,824	32,636	7,188	44,659
25,987,372		2,304,627	6,916,586	6,896,408	20,178	20,750,929	20,614,282	136,647	27,360,788
0	Factoring Income	162,905	203,442	219,738	-16,296	615,209	659,214	-44,005	878,952
738,563	Grant release/received	2,658,113	3,413,449	195,894	3,217,555	4,018,336	587,681	3,430,655	783,575
26,725,935	Net Income	5,125,645	10,533,477	7,312,040	3,221,437	25,384,474	21,861,178	3,523,296	29,023,315
Expenditure									
2,562,544	Day to Day	165,958	655,966	584,279	-71,687	1,671,926	1,779,344	107,418	2,362,899
1,621,212	Cyclical	328,815	536,204	551,755	15,551	1,798,887	1,655,266	-143,621	2,311,500
1,123,713	Void Maintenance	136,634	371,504	275,000	-96,504	1,004,247	825,000	-179,247	1,100,000
276,449	Bad Dbts-Rents	108,687	111,970	75,000	-36,970	173,807	225,000	51,193	300,000
0	Bad Dbts-services	0	0	0	0	0	0	0	0
11,856,631	Planned maintenance	3,008,498	4,737,788	2,211,383	-2,526,406	9,784,347	6,634,148	-3,150,200	8,845,530
-5,274,679	Capitalised to balance sheet	-288,742	-528,293	-1,000,000	-471,707	-2,687,749	-3,000,000	-312,251	-4,000,000
1,118,238	Other Property Costs	84,840	229,808	190,000	-39,808	722,061	570,000	-152,061	760,000
5,015,827	Depreciation	417,000	1,251,000	1,250,000	-1,000	3,753,000	3,750,000	-3,000	5,000,000
2,345,953	Service Costs	258,801	720,339	269,783	-450,556	2,364,811	1,574,896	-789,915	1,845,118
-197,445	Factoring Expenditure	81,053	139,697	146,298	6,600	419,947	438,893	18,945	625,190
5,532,479	Salaries	536,222	1,401,560	1,409,273	7,713	4,145,106	4,227,818	82,712	5,637,091
2,290,467	Overheads	254,817	640,813	560,975	-79,838	1,823,530	1,682,925	-140,605	2,243,900
28,271,389	Total Expenditure	5,092,583	10,268,356	6,523,745	-3,744,611	24,973,920	20,363,289	-4,610,631	27,031,228
-1,545,454	Surplus from Ordinary Activities	33,062	265,121	788,295	-523,174	410,554	1,497,889	-1,087,335	1,992,087
0	Development Income	0	0	0	0	0	0	0	0
0	Development Expenditure	0	0	0	0	0	0	0	0
0	Development Surplus	0	0	0	0	0	0	0	0
679,289	Other Income	36,419	139,516	57,500	82,016	508,284	172,500	335,784	230,000
536,662	Other Expenditure	62,681	164,746	119,750	-44,996	409,751	359,250	-50,501	479,000
-1,402,827	Net Surplus	6,800	239,891	726,045	-486,154	509,087	1,311,139	-802,052	1,743,087
1,336,074	Loan Interest	152,061	373,412	394,587	21,175	1,230,582	1,183,762	-46,820	1,578,349
200,613	Interest received	41,095	122,180	62,500	59,680	318,419	187,500	130,919	250,000
25,047	Other finance charges	0	0	0	0	0	0	0	0
0	Property and fixed asset sales	0	0	0	0	-1,581	0	-1,581	0
-277,043	Pension adj/corp tax/gift aid	0	0	0	0	0	0	0	0
-2,286,292	Net Surplus after interest	-104,166	-11,341	393,958	-405,299	-404,657	314,877	-719,534	414,738
2,500,000	Trans from Designated Reserve	0	0	0	0	0	0	0	0
0	Trans to Designated Reserve	0	0	0	0	0	0	0	0
213,708	Net result after Transfer	-104,166	-11,341	393,958	-405,299	-404,657	314,877	-719,534	414,738

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

31.Dez.23

INCOME AND EXPENDITURE

ANALYSIS OF DIRECT EMPLOYEE & ADMINISTRATION COSTS

31.03.23	Dez.23 <u>Actual</u>	<----- <u>Actual</u>	Oct - Dec 23 <u>Budget</u>	<u>Variance</u>	CUMMULATIVE TO DATE			ANNUAL <u>BUDGET</u>
					<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	
4,454,454 Salaries	477,654	1,232,370	1250749	18,379	3,623,985	3,752,247	128,262	5,002,995
1,073,966 Pensions	58,568	169,190	158524	-10,666	521,121	475,572	-45,549	634,096
5,528,420 Total Direct Employee	536,222	1,401,560	1409273	7,713	4,145,106	4,227,818	82,712	5,637,091
69,066 Heat & Light	10,481	23,248	17500	-5,748	60,961	52,500	-8,461	70,000
300,749 Depreciation	25,000	75,000	65000	-10,000	225,000	195,000	-30,000	260,000
16,243 Office & General	2,981	5,666	7800	2,134	18,295	23,400	5,105	31,200
93,300 Cleaning and Materials	14,325	28,314	22500	-5,814	88,099	67,500	-20,599	90,000
66,044 Subscriptions	6,847	20,063	18750	-1,313	57,291	56,250	-1,041	75,000
10,402 Photocopier costs	2,016	2,211	5000	2,789	6,068	15,000	8,932	20,000
45,349 Postage & Stationery	10,313	20,525	12500	-8,025	46,090	37,500	-8,590	50,000
33,900 Office Repairs & mainten	219	219	7500	7,281	1,734	22,500	20,766	30,000
220,530 Rent, Rates, Insurance	18,576	62,711	75000	12,289	200,823	225,000	24,177	300,000
181,975 Telephone & internet	32,434	69,988	33750	-36,238	160,617	101,250	-59,367	135,000
18,114 Audit & Accountancy	0	1,728	7500	5,772	13,568	22,500	8,932	30,000
25,173 Equipment Maintenance	2,157	2,469	12500	10,031	19,991	37,500	17,509	50,000
32,856 Legal Fees	1,415	1,955	7500	5,545	8,628	22,500	13,872	30,000
13,892 Leasing Contracts	833	4,819	5000	181	15,398	15,000	-398	20,000
12,816 Promotions, publicity & ann	0	300	6250	5,950	1,550	18,750	17,200	25,000
115,101 Consultants	13,536	47,700	30000	-17,700	119,179	90,000	-29,179	120,000
371,664 Computer Support	55,069	125,737	100000	-25,737	390,444	300,000	-90,444	400,000
212,591 Computer - License & acce	32,979	96,899	62800	-34,099	265,872	188,400	-77,472	251,200
0 Office Landscape Maintena	0	0	1875	1,875	0	5,625	5,625	7,500
1,839,765 Total Office Overheads	229,181	589,552	498725	-90,827	1,699,608	1,496,175	-203,433	1,994,900
21,083 Recruitment advertising & c	740	1,540	5000	3,460	10,542	15,000	4,458	20,000
32,307 Staff Training	8,667	14,778	15000	222	23,162	45,000	21,838	60,000
10,000 Staff life cover	3,054	5,054	3750	-1,304	11,054	11,250	196	15,000
8,208 Staff uniforms	3,653	4,433	1500	-2,933	6,639	4,500	-2,139	6,000
0 Temporary Staff	0	0	1250	1,250	0	3,750	3,750	5,000
5,343 Conferences & Seminars	210	4,502	6250	1,748	8,447	18,750	10,303	25,000
4,654 Travel & Subsistence	3,819	7,673	5000	-2,673	16,491	15,000	-1,491	20,000
56,848 Health & Safety	5,140	11,998	17500	5,502	38,860	52,500	13,640	70,000
138,443 Total Staff Overhead Cos	25,283	49,978	55250	5,272	115,195	165,750	50,555	221,000
2,510 Training	0	0	2000	2,000	2,354	6,000	3,646	8,000
697 Travel Expenses	73	208	1000	792	761	3,000	2,239	4,000
4,417 Expenses to Board	90	885	1500	615	2,877	4,500	1,623	6,000
12,804 Conferences	190	190	2500	2,310	2,735	7,500	4,765	10,000
20,428 Total Committee Costs	353	1,283	7000	5,717	8,727	21,000	12,273	28,000
7,527,056 Total Direct Employee & Administration Costs	791,039	2,042,373	1970248	-72,125	5,968,636	5,910,743	-57,893	7,880,991

**NORTH GLASGOW HOUSING ASSOCIATION LIMITED
MANAGEMENT ACCOUNTS FOR THE PERIOD TO
BALANCE SHEET**

31.Dez.23

Previous
year
totals

		ACTUAL
	FIXED ASSETS	
152,265,626	Housing Properties	155,380,711
-34,615,438	Depreciation	-38,368,438
<u>117,650,188</u>		<u>117,012,273</u>
	Less:	
	0 Housing Association Grant	251,261
<u>117,650,188</u>	Net Value	<u>116,761,012</u>
1,359,848	Other Fixed Assets	2,120,069
1,300	Investments	300
<u>119,011,336</u>	TOTAL FIXED ASSETS	<u>118,881,381</u>
	CURRENT ASSETS	
25,721	Stock & WIP	45,275
19,352,000	Cash and Other Short Term Investments	16,508,554
461,149	Rent Arrears	467,999
1,902,510	Other Current Assets	2,718,159
<u>21,741,380</u>	TOTAL CURRENT ASSETS	<u>19,739,987</u>
	CURRENT LIABILITIES	
2,489,216	Short Term Loans and Current Loan Capital Repayments	2,489,216
132,334	Bank Overdrafts	0
4,617,763	Other Current Liabilities	4,421,904
912	Pension liability under one year	912
<u>7,240,225</u>	TOTAL CURRENT LIABILITIES	<u>6,912,032</u>
<u>14,501,155</u>	NET CURRENT ASSETS	<u>12,827,955</u>
<u>133,512,491</u>	TOTAL ASSETS LESS CURRENT LIABILITIES	<u>131,709,336</u>
	CREDITORS DUE AFTER ONE YEAR	
38,329,951	Long Term Loans	36,903,977
657,684	Pension liability	640,906
18,796,562	Deferred income	18,840,823
<u>57,784,197</u>		<u>56,385,706</u>
<u>75,728,294</u>	NET ASSETS	<u>75,323,630</u>
	RESERVES	
14,591,245	Designated reserves	14,591,245
21,101,998	Revenue	20,697,341
40,034,964	Revaluation reserve	40,034,964
<u>75,728,207</u>	TOTAL RESERVES	<u>75,323,550</u>
	87 SHARE CAPITAL	80
<u>75,728,294</u>		<u>75,323,630</u>

cashflow

NORTH GLASGOW HOUSING ASSOCIATION LIMITED
MANAGEMENT ACCOUNTS FOR THE PERIOD TO 31.Dez.23
CASHFLOW

YEAR TO	ACTUAL
31.03.2023	
0	
OPERATING ACTIVITIES	
-1,402,827 Operating surplus for period	509,087
5,015,827 Depreciation - properties	3,753,000
307,759 Depreciation - fixtures	225,000
-738,563 Amortisation of capital grants	-587,682
0 Gain on sale of fixed assets	-1,581
Other finance charges	
-562,252 Decrease/(Increase)in Debtors	-822,499
77,755 Decrease/(Increase)in stock	-19,554
2,611,372 (Decrease)/Increase in Creditors	419,306
share capital cancelled	
5,309,071 Net Cash In/(Out)flow From Operating Activities	3,475,077
INVESTING ACTIVITIES	
0 Grants Received	251,261
-5,900,240 Acquisition and Construction Of Properties	-3,115,085
-133,225 Acquisition of Other Fixed Assets	-985,221
-1 Proceeds on disposal of properties	0
0 Investment in Activities	1,000
-6,033,466 Net Cash In/(Out)flow From Investing Activities	-3,848,045
-724,395	-372,968
FINANCING	
1,945,279 Loans Received	0
-2,618,285 Less: Loans Repaid	-1,425,974
200,613 Interest Received	318,419
-1,336,074 Interest Paid	-1,230,582
-24 Share capital issued	-7
-1,808,491 Net cash In/(Out)flow From Financing	-2,338,144
-2,532,886 Increase/(Decrease) in Cash and Cash Equivalents	-2,711,112
-2,400,552 Movement in Cash & Bank	-2,843,446
-132,334 Movement in Bank overdrafts	132,334
-2,532,886 Increase/(Decrease) in Cash and Cash Equivalents	-2,711,112
21,752,552 Opening cash balance	19,219,666
19,219,666	16,508,554



Board Meeting

For Approval

To: Board
From: Director of Housing Services

SUBJECT: RENT INCREASE 2024/25

DATE: 12 February 2024

1.	Introduction
	<p>The purpose of this report is to seek approval from the Board for the Rent and Service Charge increase for 2024/25 in order to ensure sufficient resources for the Association to:</p> <ul style="list-style-type: none"> • manage the existing stock of properties • carry out ongoing maintenance, repairs, modernisation and major works • cover service charge increases from our suppliers and contractors • service current loans for investment of £39.4m • support future loans for investment in the stock
2.	2024/25 Rent Increase Consultation
	<p>We started our rent consultation on 1st December 2023 and we consulted on the following as approved at the 30th November 2023 Board.</p> <ul style="list-style-type: none"> • 6% • 6.5% • 7% <p>We consulted our tenants using the following methods:</p> <p>Face-to-Face</p> <ul style="list-style-type: none"> • Housing Officer estate/rent visits • Concierge/Retirement Housing Officer visits • Local drop-in sessions / Roadshows in conjunction with community partners • Door-to-door/communal areas - pro-actively seeking returns • Making partners aware at our December Community Networking Breakfast <p>Telephone</p> <ul style="list-style-type: none"> • Telephone survey • Call Centre - encouraging/assisting with returns when taking telephone calls. <p>Digital</p> <ul style="list-style-type: none"> • Text Message

- SurveyMonkey
- Website (homepage, internal page)
- Social Media – all platforms
- ng homes Media Centre
- ng homes app

Print Material

- Letter to all tenants with prepaid return envelope
- North News Winter Edition

The consultation ended on Wednesday 17th January 2024.

At the close of the consultation, we had engaged with 2525 tenants through the following methods:

Method of Contact	Number	Percentage
Text	966	38.3%
External Consultant		
Survey	812	32.2%
Staff Members	501	19.8%
Mail	234	9.3%
Survey Monkey	7	0.3%
Email	5	0.2%
Total	2525	100%

The results were as follows:

Rent Increase Option	Number	Percentage
6%	1700	67.3%
6.5%	177	7.0%
7%	103	4.1%
No Opinion	495	19.6%
No Rent Increase	50	2.0%
Total	2525	100%

As with last year, we have also included tenants that we did engage with, who have advised that they did not want to take part and tenants who we engaged with, but thought that we should implement a 0% rent increase.

	Overall, this is a 50.3% return, which compares favourably with a 48% return in 23/24, a 38% return in 22/23, and a 17% % return in 2021/22. Based on the current financial climate, it was not an easy task trying to engage with tenants on a rent increase, 50.3% is a significant return and demonstrates our commitment to engaging with as many tenants as possible this year. At the November board meeting, we agreed a target of 50%, which was achieved.
3.	Summary
	The majority of our tenants who took part in our consultation have voted to increase the rent by 6%.
4.	Recommendations
	The Board are asked to consider the above and agree the rent and service charge increase for 2024/25.



Board Meeting

For Approval

To: Board
From: Deputy CEO

SUBJECT: TREASURY MANAGEMENT POLICY

DATE 12 February 2024

1. Introduction	
	This Report updates the Board on the update of the Treasury Management policy as it is due for review.
2. Policy update	
	<p>The Associations Treasury Management policy was last reviewed in November 2020.</p> <p>The Scottish Housing Regulator has guidance that Associations should follow The Chartered Institute of Public Finance and Accountancy (CIPFA) publication on treasury management which is the CIPFA Treasury Management in Public Services Code of Practice (“the Code”). This is a document that was written primarily for local authorities and goes beyond the needs of what many associations require.</p> <p>The purpose of this review is to review that the contents of the policy are appropriate to the Association’s Treasury activities. The changes to the policy include:</p> <ul style="list-style-type: none">- Update to reflect the terminology used in the 2021 CIPFA Code- Update of job titles- Update of names of banks- Update of limits on borrowing- Update of limits on investment
3. Recommendation	
	Board is requested to approve the policy.



Treasury Management Policy

The Officers of the Association will not be permitted to act outside the guidelines contained in this Policy and are accountable, at all times, to the Board for their actions and decisions.

General Strategy and Background

The past and continuing uncertainty in global financial markets emphasises the importance of treasury management to North Glasgow Housing Association's (NGHA) business. The Association recognises the importance of cash management and the administration and compliance with the terms set out in its loans with current lenders.

The Board is aware that the treasury function exists to ensure that its financial assets are safeguarded, and financial risks are identified and managed in accordance with the objectives of NGHA which include minimising the risk to tenants and protecting assets that have been funded by private and public funds.

The underlying principle that shapes the Treasury Management Policy is that the Board is risk averse.

It is the responsibility of the DCEO to ensure that the Board and Audit-Committee is provided with a written assurance on a quarterly basis that the Policy is being adhered to and that the covenants and information requirements set out in the loan documents are being complied with.

Contents

1.	Introduction	3
2.	Treasury Management Policy Statement.....	3
3.	Overall Responsibilities and Duties.....	4
4.	Treasury Management Practices and Risk Management	5
4.1.	General Statement.	5
4.2.	Liquidity Management.....	5
4.3.	Interest and inflation rates.	5
4.4.	Investment Instruments.	5
4.5.	Borrowing Instruments.	5
4.6.	Legal and Regulatory.....	5
4.7.	Fraud, error, corruption, and contingency management.	5
4.8.	Market fluctuations.....	5
5.	Value for Money and performance measurement.	6
6.	Decision making and analysis	6
7.	Approved instruments, methods, and techniques	6
8.	Organisation, Clarity and Segregation of Responsibilities, and Dealing Arrangements.....	6
9.	Reporting Requirements and Management Information Arrangements.....	7
10.	Budgeting, Accounting and Audit Arrangements	7
11.	Cash flow Management.	7
12.	Money Laundering	8
13.	Staff Training.....	8
14.	Use of External Service Providers	8
15.	Corporate Governance	8
	Treasury Management	9
	Schedule 1 - Approved Organisations for Borrowing.....	9
	Schedule 2 - Approved Organisations for Investment.....	10
	Schedule 3 Performance Criteria	10
	Schedule 4 Decision Making and Analysis	10
	Schedule 5 Approved Instruments Methods and Techniques	12
	Schedule 6 Segregation of Duties.....	13
	Schedule 7 Financial Planning Assumptions	13

1. Introduction

The Treasury Management Policy takes into account the key recommendations of "Treasury Management in the Public Service – code of practice (the Code) published by the Chartered Institute of Public and Financial Accountants (CIPFA). It also considers the Association's rules, the Community and Benefit Societies Act 2014, and current Scottish Housing Regulator guidance.

The Association acknowledges the three Key Principles as set out in Section 4 of the Code: specifically:

Key Principle 1: Public Service organisations should put in place formal and comprehensive objectives, policies and practices, strategies and reporting arrangements for the effective management and control of their treasury management activities.

Key Principle 2: Their policies and practices should make clear that the effective management and control of risk are prime objectives of their treasury management activities and that the responsibility for these lies clearly within their organisations. Their appetite for risk should form part of their annual strategy, including the use of any financial instruments for the prudent management of those risks, and should ensure that priority is given to security and portfolio liquidity when investing treasury management funds.

Key Principle 3: They should acknowledge that the pursuit of value for money in treasury management, and the use of suitable performance measures, are valid and important tools for responsible organisations to employ in support of their business and service objectives, and that within the context of effective risk management, their treasury management policies and practices should reflect this.

The Association will maintain a statement outlining our treasury management policies and objectives.

2. Treasury Management Policy Statement.

Treasury Management activities include the:

- management of the association's cash flows.
- association's banking, deposit and borrowing transactions.
- effective control of risks associated with the above activities.
- Pursuit of optimum performance consistent with such risks.

The Association regards the successful identification, monitoring and control of risk to be the prime criteria by which the effectiveness of its treasury management activities will be measured. Accordingly, the analysis and reporting of treasury management activities will focus on their risk implications for the Association.

The Association acknowledges that effective treasury management will provide support towards the achievement of its business objectives. It is therefore committed to the principles of achieving best value in treasury management, and to employ suitable performance measurement techniques, within the context of effective risk management.

The Association follows the CIPFA recommendation, set out in Section 5 of the Code that all public sector organisations (including Registered Social Landlords) adopt the following clauses relating to treasury management as part of their formal policy documents:

The Association will create and maintain as the cornerstones for effective treasury management:

- A treasury management policy statement (this document), stating the policies, objectives, and approach to risk management of its treasury management activities; and
- Suitable Treasury Management Practices (TMPs”), prescribing how the Association will seek to achieve those policies and objectives and how it will manage and control its treasury management activities.

3. Overall Responsibilities and Duties

Overall responsibility for ensuring effective treasury management sits with the DCEO.

Area of Work	Responsibility	Prepared by	Includes
Treasury Management Policy	Board and Audit Committee	DCEO	Sets strategy and approach to risk and reporting
Annual Treasury Report	Audit Committee	DCEO	Considers market conditions and recommends changes in deposits and mix of variable and fixed loans if required
Detailed Treasury Management implementation	DCEO	Deputy Director of Finance	Operation of approved policy and mix of short- and long-term deposits

4. Treasury Management Practices and Risk Management

4.1. General Statement.

The identification, management and control of treasury management risk will be the responsibility of the DCEO. The Audit Committee will receive an annual report on the adequacy and suitability of current procedures pertaining to the above, following review, the Audit Committee will recommend approval of the annual report to the Board. In addition, should any circumstance arise, that could result in the crystallisation of any significant risk, the Audit Committee will meet as a matter of urgency, and a report on the relevant matter duly submitted. A report on the findings and actions taken because of the risk will be submitted to the Board at its next available meeting or earlier if required.

4.2. Liquidity Management.

The Association will always ensure that it has the level of cash resources available to it necessary for the achievement of business objectives. At all times, the Association will maintain four months' cash cover for anticipated business needs.

4.3. Interest and inflation rates.

The Association will manage its exposure to fluctuations in interest and inflation rates to minimise any detrimental impact on budgeted income and expenditure levels. This will be achieved by the prudent use of approved borrowing and investment instruments. The prime purpose is to maintain stability and certainty of costs and revenues, but at the same time retaining a degree of flexibility to take advantage of unforeseen and favourable changes in the level of interest and inflation rates.

4.4. Investment Instruments.

The security of the investment of principal sums is a prime objective of treasury management. Counterparty lists and limits will reflect a prudent attitude towards organisations with which funds may be deposited. Investment activities will be limited to those organisations referred to in schedule two attached to this document.

4.5. Borrowing Instruments.

When obtaining borrowing and other funding sources, including refinancing, the Association will seek terms and conditions that are competitive and favourable, subject to prevailing market conditions.

4.6. Legal and Regulatory.

All treasury management activities will comply with statutory constraints and regulatory requirements. Potential impact of future legislative and regulatory changes will be examined with a view to minimising risk.

4.7. Fraud, error, corruption, and contingency management.

The Association will ensure that it identifies the circumstances which may expose it to the risk of loss through fraud, error, corruption in its treasury management dealings. The Association will employ suitable systems and procedures and will maintain contingency management arrangements to these ends.

4.8. Market fluctuations.

Stated treasury management policies and objectives will not be compromised by adverse market fluctuations in the value of principal sums invested. The Association

will seek to protect itself from the effects of such fluctuations. In furtherance of this policy, a maximum 40% of the loan portfolio should be unhedged in normal circumstances. Fixing individual loans scheduled to be fully repaid in the near to mid-term of the Associations business plan would fall outside of this limit.

5. Value for Money and performance measurement.

The Association is committed to value for money in its treasury management activities. There will be periodic analysis of the value it adds in support of the Association's aims and objectives. The performance of treasury management will be measured using the criteria set out in schedule three of this document.

6. Decision making and analysis

The Association will maintain full records of its treasury management decisions. The issues to be addressed and the processes and practices to be applied in reaching decisions are detailed in schedule four to this document.

7. Approved instruments, methods, and techniques

The Association will undertake its treasury management activities by employing only those instruments, methods and techniques detailed in schedule five of this document.

8. Organisation, Clarity and Segregation of Responsibilities, and Dealing Arrangements

In the interests of effective control, prevention of fraud, and the pursuit of optimum performance, the activity of treasury management will be separated into five tasks:

- Overview of Policy and operational practice – Board/ Audit Committee
- Setting of policies – DCEO
- Implementation and control – DCEO
- Recording and administering of transactions – Finance Manager/Finance officer
- Audit and review – External Audit/Internal Audit

It is recognised that due to lack of resources that it may not be possible to have separate members of staff undertaking these tasks. In such a situation, the DCEO must ensure that the reasons are recorded, and the implications considered and evaluated and reported to the Audit Committee. Procedures in segregation of duties are detailed in schedule 6.

9. Reporting Requirements and Management Information Arrangements

9.1. The Audit Committee will receive a quarterly report outlining

- Cash management
- Loan finances
- Interest paid and received
- An assessment of the market
- Recommended changes to balancing the loan portfolio
- Review of deposit institutions and recommendations for additions to or removal from the panel at Schedule 2.

9.2. The Audit Committee will receive.

- An annual report on the treasury management strategy and plan to be pursued in the coming year. The annual strategy will report:
 - The current position
 - An assessment of the market
 - A recommendation on the balance of the association's portfolio.
- An annual report on the performance of the treasury management function in the past year. This will include the effects of decisions taken and transactions executed, and on any non-compliance with policy.
- A quarterly report summarising the association's performance over the period in comparison to the annual strategy. The report will also highlight any recommendations to vary the annual strategy in the light of market conditions etc.

10. Budgeting, Accounting and Audit Arrangements

An annual budget will be set which will include assumptions in respect of interest and inflation rates, the rate of rent increase and the rate of salary increase. The cost of operating the treasury management function will be incorporated into the finance function.

11. Cash flow Management.

All monies in the hands of the Association will be aggregated for cash flow and investment management purposes. Cash flow projections will be prepared with an initial projection over twelve months but taking into account the thirty-year projections that is prepared annually.

12. Money Laundering

The Association is alert to the possibility that it may become the subject of an attempt to use it in a transaction involved in the laundering of money. Procedures will be maintained for verifying and recording the identity of counterparties and reporting suspicions.

13. Staff Training

The Association will ensure that all staff involved in the treasury management function are equipped with the necessary knowledge and skills to operate effectively and manage risk. The Association will provide training to staff to ensure that such knowledge and skills are maintained and updated.

Members of the Audit Committee and Board will be provided with training necessary to ensure effective management of risk associated with this policy.

14. Use of External Service Providers

In order to minimise risk and obtain best market advice, the Association can obtain the services of external advisors in relation to treasury management techniques and products. This will be done in conjunction with existing and new funders.

15. Corporate Governance

In the interests of corporate governance, the treasury management function will be undertaken with openness, transparency, honesty, integrity and accountability. The Association has adopted the key recommendations of the CIPFA code. These, together with other arrangements outlined in the schedule to this document are necessary to the achievement of proper corporate governance in treasury management.

Treasury Management

Schedule 1 - Approved Organisations for Borrowing

Organisation	Borrowing Limit £m
Nationwide	40
THFC	30
GB Social Housing	30
Virgin Money	25
Barclays	25
Lloyds/HBOS	25
HSBC	25
Royal Bank of Scotland	25
Santander	25
Triodos	10
CAF	10

The Association's overall borrowing limit as set out in rule 18.1 is £200m.

The above list may be amended, with approval from the Board, should other lenders enter into the market offering loan finance to Registered Social Landlords on attractive terms.

Methodology

In the case of all proposed borrowing, the DCEO will prepare a report for the Board seeking its agreement and a recommendation containing the following information:

- The name(s) of the proposed lender(s) with a brief description of experience and understanding of the social housing market.
- Where applicable, the proposed lender(s) credit ratings.
- Details of the interest bases permitted under the proposed facility.
- The level of lender's margin.
- Details of arrangement and non-utilization fees, legal costs, valuation fees etc.
- Details of financial covenant requirements and any other restrictive undertakings required together with an assessment of the Association's ability to comply therewith.
- Details of asset cover required.
- Information requirements.
- Details of security arrangements.
- Comparison with alternative lenders and a cost benefit analysis.
- Arrangements for draw downs.
- Details of independent financial, legal, and other advice.
- Any other matters that will assist the Board in arriving at its decision.

Careful consideration will be given to covenant and information requirements of new lending to ensure ongoing compliance with existing covenants. Board and Audit Committee will

continue to be informed about the importance of covenant compliance and the implications of a breach.

The credit worthiness of approved counterparties will be monitored by the DCEO. Any impairment to the credit worthiness of the approved counterparties will be advised to the Audit Committee and Board.

Schedule 2 - Approved Organisations for Investment

Organisation	Investment Limit £m
Virgin Money	30
Lloyds/HBOS	20
Barclays	20
Nationwide	10
Royal Bank of Scotland	20
Santander	5
THFC	5
Pollok Credit Union	1
UK Government Securities (UK Gilts)	N/a

Schedule 3 Performance Criteria

The Treasury Management function will be subject to independent review by Internal Audit. The following criteria will be used in assessing and measuring performance.

- Compliance CIPFA guidance in treasury management
- Compliance with Scottish Government guidance on treasury management and related issues.
- Compliance with the Association’s policies and procedures on treasury management
- Compliance with loan covenants

Schedule 4 Decision Making and Analysis

a) Long Term Borrowing

Long-term borrowing for the construction or refurbishment of properties will be on the basis of a scheme, or a number of schemes identified in the Association’s development programme as submitted by the DCEO and approved by the Board. The project will be subject to financial appraisal using Scottish Government “standard assumptions” or another basis as approved by the Chief Executive and DCEO (these assumptions will be approved by the Board).

Long term borrowing for other fixed assets (e.g. offices) will on the basis of an internal risk assessment being undertaken and an independent valuation.

When a property is sold outright, or a shared ownership property is tranced up, any

loan attached to that property will be repaid.

Any other proposals for partial or full repayment of long-term loans – out with the normal loan repayment schedules agreed with the lender- will be subject to approval by the Audit Committee on the submission of a report to the Committee by the DCEO. The Report will include a risk assessment and will also outline the financial benefits to the association on the repayment of the loan.

b) Development Period and Bridging Borrowing

Development Period and bridging borrowing will be on the basis of scheme cash flows, as approved by the Chief Executive and DCEO.

These cash-flows will show scheme expenditure and grant income per month.

c) Other Borrowings

Decision with regard to other short term and overdraft borrowing will be supported by the production of a cash-flow forecast on a monthly basis. The forecast will indicate the duration of such borrowings. A report will be submitted by the DCEO to the Audit Committee, justifying the need for such borrowings and reported to the Board for approval.

d) Investments for Periods of over One year

Decisions with regard to investments for periods of over one year will be made by the Audit Committee, upon submission of a report by the DCEO. The report will contain a risk assessment of the proposed investment, will outline the financial benefits, and will contain a cash-flow projection for the expected duration of the investment.

e) Investments for Periods between One week and One Year

Decisions with regard to investments for periods between one month and one year will be made by the DCEO, upon submission of a report to the Audit Committee. The report will outline the reasons for the recommendation and why it is the best current option taking into account current cash flows.

Schedule 5 Approved Instruments Methods and Techniques

Methodology for identifying approved institutions

The Association identifies approved institutions based on their credit rating with the aim of using institutions that have that are 'A' rated or better. The Association will review this on an annual basis through a recognised rating house. If an institution we are currently using has an A- rating or lower following this review, action will be considered on a case by case basis dependent on the term of the borrowing. Ratings are those provided by Standard & Poor, Moodys and Fitch.

Borrowings

The Association does not currently have any funding agreements in place. If development activities during the period ahead are projected to be at a level where it would significantly impact on the Association's cash flow, then a facility or other means of funding would be put in place with the Boards approval.

The Association may also raise loans on a "deferred interest" or "index linked" basis. Any proposal for raising such loans must be subject to a risk assessment submitted by the DCEO to the Audit Committee subject to approval of the Board.

The Association may purchase "cap", "collar", or "swap" derivative instruments subject to the provisions in Scottish Government Guidance. Any proposal for purchase such instruments must be subject to a risk assessment submitted by the DCEO to the Audit Committee subject to the approval of the Board.

No other derivative instruments may be purchased by the Association.

Investment

Investment of Association will be by way of deposit of receipts with a regulated bank or building society as shown in Schedule two. The Association will take into account credit ratings as supplied by the Ratings Agencies but will take into account other circumstances particularly where this involves the Associations main current account banker (Virgin Money).

If a situation was reached where Virgin Money was deemed no longer acceptable for long term investments then Virgin Money would continue to be used for short-term liquidity requirements (overnight and weekend investments) and business continuity arrangements until other arrangements could be put in place.

Schedule 6 Segregation of Duties

Task	Undertaken by	Approved by
Approval of policy, investment and borrowing decisions and performance outcomes	Board	
Overseeing policy implementation performance management and reporting to Board	Chief Executive/ DCEO	Audit Committee
Setting of Policies	DCEO	Audit Committee
Implementation and Control	Deputy Director Finance	DCEO
Recording and Administration	Finance Officer/Assistant	Financial Manager
Audit and Review	Internal Auditor	Audit Committee

Schedule 7 Financial Planning Assumptions

Assumption	Source Basis
Interest Rates	Bank of England Forecast/ External Advice
Inflation Rates	CPI Forecast
Salary Increases	Employers in Voluntary Housing
Rent Increases	Affordability Criteria



Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: COMPLIANTS POLICY

DATE 12 February 2024

1. Introduction	
	The purpose of this report is to seek approval from the Board for the adoption of an existing policy which has been reviewed. It has been reviewed in line with the Association’s policy review schedule. As a governance policy, it will be reviewed every two years or earlier to reflect any regulatory or legislative changes or good practice guidelines.
2. Proposed changes	
	The existing policy has been reviewed and the following changes are proposed at this time. Section 10. Scottish Housing Regulator website link has been updated. Section 12. The tribunal email address has been updated. Section 13. The contact email address for ng homes and the ng homes website address have been amended. Section 15. Other Related Policies has been updated. Section 16. GDPR updated to UK GDPR. The review date in the footnote has been updated. There are no other material changes proposed at this time.
3. Risk / Mitigation	
	It is important to review our policies in line with the Association’s policy timetable or earlier in line with regulatory or legislative guidance/changes or good practice guidelines. This will ensure that the Association’s policies are up to date, meet regulatory and/or legislative requirements and reflect current good practice.
4. Recommendation	
	Members are asked to APPROVE the adoption of the revised Complaints Policy.



COMPLAINTS POLICY

Contents

1.	Introduction	2
2.	What is a Complaint?	2
3.	What can I complain about?	2
4.	What can't I complain about?	3
5.	Who can complain?	3
6.	How do I complain?	4
7.	How long do I have to make a complaint?	4
8.	What happens when I have complained?	5
9.	What if I'm still dissatisfied	6
10.	Reporting a significant failure to the Scottish Housing Regulator	7
11.	Getting help to make your complaint	7
12.	Factoring, Shared Owners and Mid-Market Rent (MMR) Complaints	8
13.	Contact details and other information	9
14.	Dealing with unacceptable behaviour	9
15.	Other Related Policies	10
16.	UK General Data Protection Regulation 2018 (UK GDPR)	10
17.	Policy Review	10
18.	Equality Impact Assessment	10
	Appendix 1	11

1. Introduction

ng homes is committed to delivering high-quality customer services.

We value complaints and use information from them to help us improve our services.

If something goes wrong or you are dissatisfied with our services, please tell us. This policy describes our complaints handling procedure and how to make a complaint. It also tells you about how we will handle your complaint and what you can expect from us.

2. What is a Complaint?

We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf.

3. What can I complain about?

You can complain about things like:

- failure or refusal to provide a service
- inadequate quality or standard of service, or an unreasonable delay in providing a service
- delays in responding to enquiries or requests
- unfairness, bias or prejudice in service delivery
- lack of provision, or the provision of misleading, unsuitable or incorrect advice or information
- a repair that has not been carried out properly or in an agreed timeframe
- dissatisfaction with one of our policies or its impact on the individual
- failure to properly apply law, procedure or guidance when delivering services
- failure to follow the appropriate administrative process
- conduct, treatment by or attitude of a member of staff or contractor (**except** where there are arrangements in place for the contractor to handle the complaint themselves); or
- disagreement with a decision, (**except** where there is a statutory procedure for challenging that decision, or an established appeals process followed throughout the sector).

Your complaint may involve more than one of our services or be it may be about someone working on our behalf.

4. What can't I complain about?

There are some things we can't deal with through our complaints handling procedure. These include:

- a routine first-time request for a service
- a request for compensation only
- issues that are in court or have already been heard by a court or a tribunal (if you decide to take legal action, you should let us know as the complaint cannot then be considered under this process)
- disagreement with a decision where there is a statutory procedure for challenging that decision (such as for freedom of information and subject access requests), or an established appeals process followed throughout the sector
- a request for information under the Data Protection or Freedom of Information (Scotland) Acts
- a grievance by a staff member or a grievance relating to employment or staff recruitment
- a concern raised internally by a member of staff (which was not about a service they received, such as a whistleblowing concern)
- a concern about a child or an adult's safety
- an attempt to reopen a previously concluded complaint or to have a complaint reconsidered where we have already given our final decision
- abuse or unsubstantiated allegations about our organisation or staff where such actions would be covered by our Unacceptable Behaviour Policy
- a concern about the actions or service of a different organisation, where we have no involvement in the issue (**except** where the other organisation is delivering services on our behalf).

If other procedures or rights of appeal can help you resolve your concerns, we will give information and advice to help you.

5. Who can complain?

Anyone who receives, requests or is affected by our services can make a complaint to us. This includes the representative of someone who is dissatisfied with our service (for example, a relative, friend, advocate or adviser). If you are making a complaint on someone else's behalf, you will

normally need their written consent. Please also read the section on **Getting help to make your complaint** below.

6. How do I complain?

You can complain in person at either of our offices listed below:

50 Reidhouse Street, Springburn G21 4LS

Or

139 Saracen Street, Possilpark G22 5AZ

By phone on 0141 560 6000 or by email at complaints@nghomes.net

Alternatively, you can submit your complaint via our website [complaints \(nghomes.net\)](https://complaints.nghomes.net) or through our app which you can download for free from the APP Store or Google Play.

It is easier for us to address complaints if you make them quickly and directly to the service concerned. So please talk to a member of our staff at the service you are complaining about. Then they can try to resolve the issue.

When complaining, please tell us:

- your full name and contact details
- as much as you can about the complaint
- what has gone wrong; and
- what outcome you are seeking.

7. How long do I have to make a complaint?

Normally, you must make your complaint within six months of:

- The event you want to complain about; or
- Finding out that you have a reason to complain.

In exceptional circumstances, we may be able to accept a complaint after the time limit. If you feel that the time limit should not apply to your complaint, please tell us why.

8. What happens when I have complained?

We will always tell you who is dealing with your complaint. Appendix 1 provides a quick guide flowchart showing the staff process for dealing with complaints.

Our complaints procedure has two stages:

Stage 1: Frontline response

We aim to respond to complaints quickly (where possible, when you first tell us about the issue). This could mean an on-the-spot apology and explanation if something has clearly gone wrong, or immediate action to resolve the problem.

We will give you our decision at stage 1 in five working days or less, unless there are exceptional circumstances.

If you are not satisfied with the response we give at this stage, we will tell you what you can do next. If you choose to, you can take your complaint to stage 2. You must normally ask us to consider your complaint at stage 2 either:

- within six months of the event you want to complain about or finding out that you have a reason to complain; or
- within two months of receiving your stage 1 response (if this is later).

In exceptional circumstances, we may be able to accept a stage 2 complaint after the time limit. If you feel that the time limit should not apply to your complaint, please tell us why.

Stage 2: Investigation

Stage 2 deals with two types of complaint: where the customer remains dissatisfied after stage 1 and those that clearly require investigation, and so are handled directly at this stage. If you do not wish your complaint to be handled at stage 1, you can ask us to handle it at stage 2 instead.

When using stage 2:

- we will acknowledge receipt of your complaint within three working days
- we will confirm our understanding of the complaint we will investigate and what outcome you are looking for
- we will try to resolve your complaint where we can (in some cases we may suggest using an alternative complaint resolution approach, such as mediation); and

- where we cannot resolve your complaint, we will give you a full response as soon as possible, normally within 20 working days.

If our investigation will take longer than 20 working days, we will tell you. We will tell you our revised time limits and keep you updated on progress.

9. What if I'm still dissatisfied

After we have given you our final decision, if you are still dissatisfied with our decision or the way we dealt with your complaint, you can ask the Scottish Public Services Ombudsman (SPSO) to look at it.

The SPSO is the final stage for complaints about public services in Scotland. This includes complaints about the Housing sector. The SPSO is an independent organisation that investigates complaints. They are not an advocacy or support service (but there are other organisations who can help you with advocacy or support).

You can ask the SPSO to look at your complaint if:

- you have gone all the way through our complaints handling procedure
- it is less than 12 months after you became aware of the matter you want to complain about; and
- the matter has not been (and is not being) considered in court.

The SPSO will ask you to complete a complaint form and provide a copy of our final response to your complaint. You can do this online at www.spsso.org.uk/complain/form or call them on Freephone **0800 377 7330**.

You may wish to get independent support or advocacy to help you progress your complaint. Organisations that may be able to assist you are:

- Citizens Advice Scotland
- Scottish Independent Advocacy Alliance

See the section below on **Getting help to make your complaint** for contact details.

The SPSO's contact details are:

SPSO

Bridgeside House

99 McDonald Road

Edinburgh

EH7 4NS

(if you would like to visit in person, you must make an appointment first)

Their freepost address is: **FREEPOST SPSO**

Freephone: **0800 377 7330**

Online: www.spsso.org.uk/contact-us

Website: www.spsso.org.uk

There are some complaints about housing that have an alternative route for independent review. We will tell you how to seek independent review when we give you our final response on your complaint.

10. Reporting a significant failure to the Scottish Housing Regulator

The Scottish Housing Regulator (SHR) can consider issues raised with them about 'significant performance failures'. A significant performance failure is defined by the SHR as something that a landlord does or fails to do that puts the interests of its tenants at risk, and which the landlord has not resolved. This is something that is a systemic problem that does, or could, affect all of a landlord's tenants. If you are affected by a problem like this, you should first report it to us. If you have told us about it but we have not resolved it, you can report it directly to the SHR.

A complaint between an individual tenant and a landlord is not a significant performance failure. Significant performance failures are not, therefore, dealt with through this complaints handling procedure. You can ask us for more information about significant performance failures. The SHR also has more information on their website: <https://www.housingregulator.gov.scot/>

11. Getting help to make your complaint

We understand that you may be unable or reluctant to make a complaint yourself. We accept complaints from the representative of a person who is dissatisfied with our service. We can take complaints from a friend, relative or an advocate, if you have given them your consent to complain for you.

You can find out about advocates in your area by contacting the Scottish Independent Advocacy Alliance on Telephone: 0131 510 9410 or at their Website: www.siaa.org.uk

If you wish us to respond to the person who has contacted us on your behalf, you will have to provide us with a signed mandate form to allow us to correspond with the third party and deal with the complaint effectively that way.

You can find out about advisers in your area through Citizens Advice Scotland at their website www.cas.org.uk or check your phone book for your local citizens advice bureau.

We are committed to making our service easy to use for all members of the community. In line with our statutory equalities duties, we will always ensure that reasonable adjustments are made to help customers access and use our services. If you have trouble putting your complaint in writing, or want this information in another language or format, such as large font, or Braille, please tell us in person, contact us by Telephone: 0141 560 6000 ; by email info@nghomes.net; through our website [complaints \(nghomes.net\)](http://complaints(nghomes.net)); through the ng homes app or by speaking to your housing officer.

please tell us and we can ensure that your complaint is received in a format that is suitable for you.

12. Factoring, Shared Owners and Mid-Market Rent (MMR) Complaints

The SPSO does not normally look at complaints about our factoring service, complaints from shared owners or mid-market rent tenants. These complaints can be considered by the First Tier Tribunal for Scotland (Housing and Property Chamber). They can be contacted at:

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

Telephone: 0141 302 5900

Email: HPCAdmin@scotcourtribunals.gov.uk

Website: www.housingandpropertychamber.scot

The above body can provide relatively informal and flexible proceedings to help resolve issues that arise between homeowners, mid-market rent tenants and property factors.

13. Contact details and other information

You can contact the Association in person at either of our offices listed below:

50 Reidhouse Street, Springburn G21 4LS

Or

139 Saracen Street, Possilpark G22 5AZ

Alternatively, you can contact us by: **Telephone on 0141 560 6000 or email: complaints@nghomes.net or through our website [complaints \(nghomes.net\)](https://www.nghomes.net), the ng homes app or your Housing Officer.**

We can also give you this leaflet in other languages and formats (such as large print, audio and Braille).

14. Dealing with unacceptable behaviour

The Association has an Unacceptable Behaviour Policy in place. We understand that people may act out of character in times of trouble or distress. The circumstances leading to a complaint may result in the customer acting in an unacceptable way. We recognise that customers who have a history of challenging or inappropriate behaviour, or have difficulty expressing themselves, may still have a legitimate grievance.

A customer's reasons for complaining may contribute to the way in which they present their complaint. Regardless of this, we must treat all complaints seriously and properly assess them. However, we also recognise that the action of customers who are angry, demanding or persistent may result in unreasonable demands on staff time and resources or unacceptable behaviour towards our staff. We will, therefore, apply our policies and procedures to protect staff from unacceptable behaviour such as unreasonable or persistent demands, threats or offensive behaviour from customers.

We have a zero tolerance approach to this type of behaviour and where we decide to restrict access for a customer in relation to the above, we have a procedure in place to communicate that decision, notify the customer of a right of appeal, and review any decision to restrict contact with us. We will review this decision where appropriate to allow the customer to demonstrate a more

reasonable approach. We will also make clear to the customer that they can still request other services such as repairs while their access is restricted.

15. Other Related Policies

- Repairs and Maintenance
- Tenants Right to Repair
- Mid-Market Rent (MMR) Complaints
- Customer Care
- Data Protection
- Openness, Accountability and Confidentiality
- Equality and Diversity
- Unacceptable Behaviour
- Anti-Social Behaviour

16. UK General Data Protection Regulation 2021 (UK GDPR)

The ng group will treat your personal data in line with our obligations under the UK General Data Protection Regulation 2021 (UK GDPR) and our own Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Fair Processing Notices. The organisation will treat your personal data in line with our obligations under the UK General Data Protection Regulation and our own Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Fair Processing Notices.

17. Policy Review

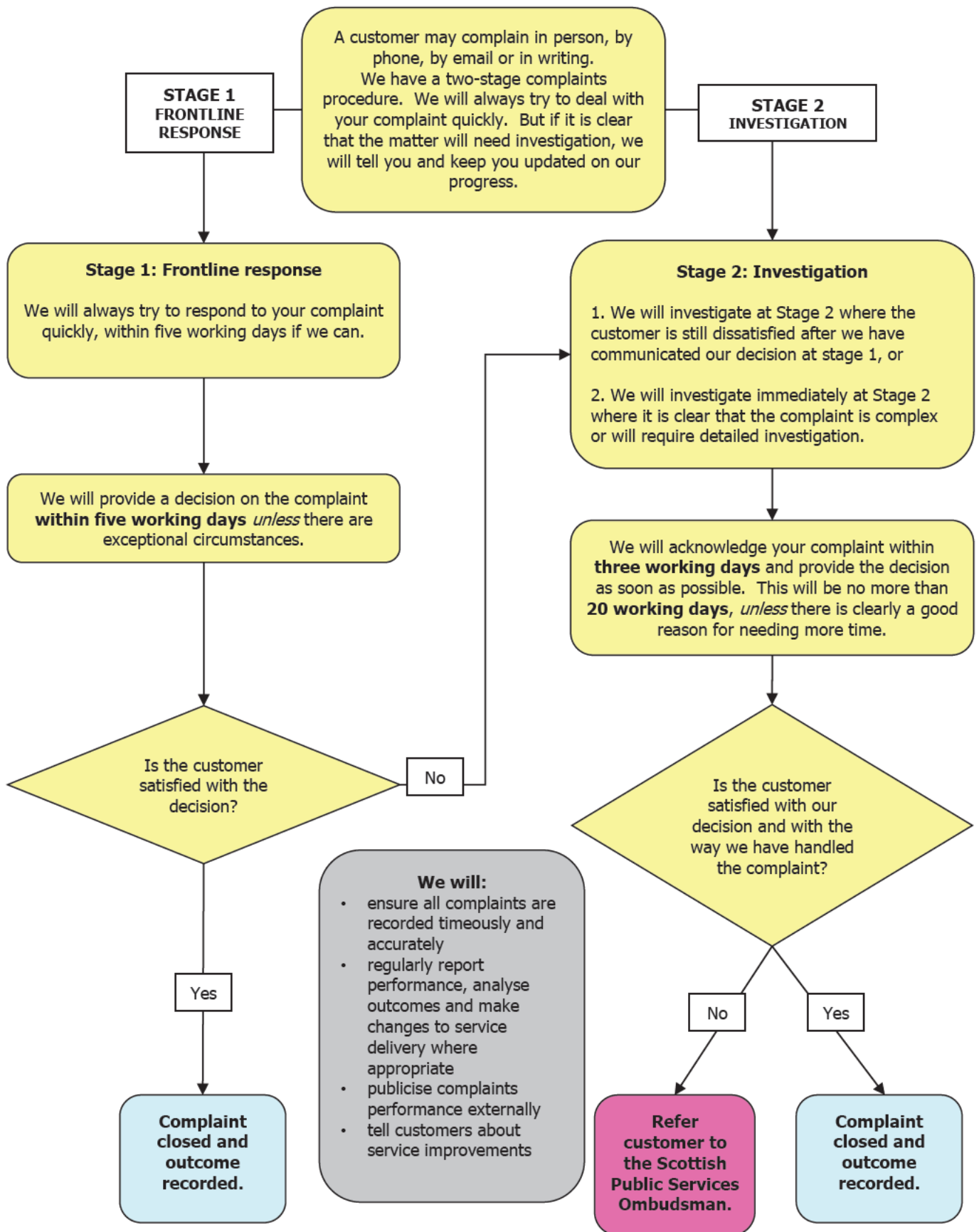
This Policy will be reviewed every two years or earlier in line with regulatory or legislative guidance/changes or good practice guidelines.

18. Equality Impact Assessment

This Policy is equally applicable to all and has no detrimental impact on protected characteristic groups as specified within the Equality Act 2010.

Appendix 1

Quick Guide Flowchart: ng homes Complaints Handling Procedure





Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: ASSOCIATION MEMBERSHIP APPLICATION

DATE: 12 February 2024

1.	Introduction														
	<p>Membership of ng homes is open to organisations sympathetic to the objects of the Association, and to people aged 16 and over who live in our operating area of North Glasgow and who are:</p> <ul style="list-style-type: none"> • A tenant of ng homes • Permanent members of a tenant’s household • Service users of ng homes • Resident within communities served by ng homes <p>Everyone applying for membership must fulfil the criteria for membership set by the ng homes’ Board from time to time. Members will hold one share in the Association and their names will be entered in the Register of Members referred to in the Association’s Rules. Currently we have 80 members/shareholders. For £1 you get:</p> <ul style="list-style-type: none"> ✓ Membership of the Association ✓ A vote in the election of the Board ✓ Eligibility to stand for election to the Board 														
2.	Applications Received														
	We have received one new membership application:														
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Name</th> <th style="width: 25%;">Address</th> <th style="width: 25%;">Tenant/ Owner</th> <th style="width: 25%;">Ethnic Origin</th> </tr> </thead> <tbody> <tr> <td>██████████</td> <td>████████████████████</td> <td>Owner</td> <td>██████████</td> </tr> <tr> <td>██████████</td> <td>██████████</td> <td></td> <td></td> </tr> </tbody> </table>			Name	Address	Tenant/ Owner	Ethnic Origin	██████████	████████████████████	Owner	██████████	██████████	██████████		
Name	Address	Tenant/ Owner	Ethnic Origin												
██████████	████████████████████	Owner	██████████												
██████████	██████████														
3.	Risk														
	This report follows the due process for approval of Association membership applications.														
4.	Recommendation														
	Members are asked to APPROVE the above membership application.														



MEMBERSHIP POLICY

Contents

1. Introduction	2
2. Membership of the Association	2
3. Applying for membership	3
4. Member Participation	4
5. Termination of Membership and Disputes.....	4
6. Monitoring Membership.....	5
7. Register of Members	5
8. UK General Data Protection Regulation (UK GDPR)	6
9. Other Related Policies	6
10. Equality Impact Assessment.....	6
11. Policy Review	6
Appendix 1: ng homes Membership Application Form.....	7
Appendix 2: ng homes Membership Application Equality Monitoring Form.....	9

1. Introduction

1.1 ng homes is a trading name of North Glasgow Housing Association (“the Association”), and is a membership organisation. We aim to attract people from the groups and communities ng homes serves to become members of the Association. ng homes seeks to establish a wide and active membership by recruiting as members, individuals with an interest in the work of the organisation, and to make effective use of the skills, experience and views of its members.

1.2 ng homes is a registered society under the Co-operative and Community Benefit Societies Act 2014. Our Rules set out the constitutional arrangements that apply to membership, including the Board’s duty to set, review and publish a membership policy for admitting new members.

1.3 The Scottish Housing Regulator (SHR) and the Office of the Scottish Charity Regulator (OSCR) have each approved our Rules. The Rules and this Policy help ensure that we comply with the SHR’s Constitutional Requirements.

2. Membership of the Association

2.1 Membership of ng homes is open to organisations sympathetic to the objects of the Association, and to people aged 16 and over who live in our operating area of the north of Glasgow (see boundary map attached) and who are:

- tenants of ng homes
- permanent members of a tenant’s household
- service users of ng homes
- resident within communities served by ng homes

2.2 Everyone applying for membership must fulfil the criteria for membership set by the ng homes’ Management Board from time to time. Members will hold one share in the Association and their names will be entered in the Register of Members referred to in Association’s Rules.

2.3 ng homes will promote membership by circulating information on membership to tenants, and community and representative groups within the communities we serve. Information on membership will be disseminated through local media, contact with tenants and service users, leaflets, and newsletters.

2.4 ng homes seeks to ensure broad representation within our membership of the groups and communities that we serve. To this end the Association will particularly welcome applications from:

- Tenants of ng homes
- Other people who use our services or live in the communities we serve
- Organisations sympathetic to the objects of the Association

2.5 ng homes also seeks to ensure that membership reflects the communities we serve. We welcome applications from all sections of the community and membership is open to all regardless of colour, race, nationality, ethnic or national origins, gender, disability, age or sexuality. To this end the Association will particularly welcome applications from:

- Black and ethnic minority community members
- Individuals who have experience of disability
- 16-25 year olds
- any others who are under-represented.

3. Applying for membership

3.1 To apply for membership applicants should contact the Association for a membership form.

3.2 As a safeguard, to avoid uncontrolled photocopying of application forms, each form will be recorded and numbered when issued. The completed form should be sent with £1.00 to the Chairperson at the registered office.

3.3 Each application is considered by ng homes' Board as soon after the application is received as is practicable. The Board will not consider applications for membership within the period of 14 days before the date of a general meeting.

3.4 If the Board approves your application, you will immediately become a member of the Association and your name will be included in our Register of Members referred to in our Rules, within seven working days. You will then be issued one share in the Association.

3.5 Whilst it is ng homes' intention to encourage membership, the Board has absolute discretion in deciding on applications for membership, including the following grounds for refusal:

- Membership would be contrary to our Rules or other policies

- Approving an application would create a conflict of interest that, even if disclosed, might adversely affect ng homes' work
- The Board considers that accepting an application would not be in ng homes' best interest.

3.6 The Board recognises that the refusal of membership applications must be made in an open and accountable fashion and should not be used to undermine attempts to make the Association locally accountable and representative.

3.7 Where an application is unsuccessful a statement of the reasons for refusal will be given. An applicant will then have one further opportunity to request membership, and to give reasons why the decision should be changed; this should normally be made in writing. The Board will consider the reasons at its next practicable meeting and its decision on that occasion will be final.

4. Member Participation

4.1 ng homes wishes to ensure its members are informed and can actively participate in the organisation. To this end we will:

- Provide all members with an annual report
- Write to every member at least 14 days before the day of a general meeting. (This letter will give details of – the time, date and place of the meeting, whether it is an annual or special general meeting and the business for which the meeting is being called).
- Endeavour to provide information in a particular format or language where this is required.
- Make every effort to hold general meetings at times and locations suitable for members, to maximise opportunities to attend.
- Keep members informed on major developments affecting the Association.
- Actively promote the opportunities that exist, through election, for serving on the Board.

5. Termination of Membership and Disputes

5.1 Membership will cease when a member -

- Resigns by giving seven days written notice to the Secretary
- Fails to tell us of a change of address as set out in Rule 10 of the Association's Rules.
- No longer has their main home in the Association's area of operation

- Fails to attend five annual general meetings in a row and does not submit apologies, exercise a postal vote or appoint a representative to attend and vote on their behalf by proxy.
- The Association receives a complaint about your behaviour and two thirds of the members voting at a special general meeting agree to end your membership in line with Rule 11.1.4
- Is expelled in accordance with the Association Rules
- Dies, unless an eligible person is nominated to receive the share
- Is an organisation and the organisation ceases to exist.

5.2 The £1.00 membership fee is not refundable.

5.3 Disputes regarding any aspect of this Membership Policy or the Rules shall be dealt with in accordance with the Rules. If a member (or someone who has been a member in the previous six months) wishes to challenge a decision made by the Association, he/she will be invited to write to the Board setting out their concerns, with reference to the Rules. Submissions shall be considered and decided by the Board. This shall be the final decision-making stage within ng homes.

6. Monitoring Membership

6.1 To help ensure the membership and the Board is representative, the membership application form will be used to collect the following information:

- Age
- Sex
- Housing circumstances
- Ethnicity

6.2 An analysis of this information will be reported to the Board and published by ng homes periodically.

7. Register of Members

7.1 ng homes will keep a Register of Members including the following details:-

- a) The names and addresses of the members and where provided for the purposes of electronic communication, e-mail addresses;
- b) A statement of the share held by each member and the amount each member paid for it;
- c) The date each person was entered in the Register as a member and the date at which any person ceased to be a member of the Association;

- d) A statement of other property in the Association, whether in loans or loan stock held by each member.

7.2 Access to the Register will be in accordance with the Association's Rules.

8. UK General Data Protection Regulation 2021 (UK GDPR)

8.1 The ng group will treat your personal data in line with our obligations under the UK General Data Protection Regulation 2021 (UK GDPR) and our own Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Fair Processing Notices.

9. Other Related Policies

- Rules
- Data Protection
- Equality and Diversity

10. Equality Impact Assessment

10.1 This Policy is equally applicable to all and has no detrimental impact on protected characteristic groups as specified within the Equality Act 2010.

11. Policy Review

11.1 This Policy will be reviewed every two years or earlier in line with changes to the Rules of the Association, legislative or regulatory guidance/changes or good practice guidelines.

ng homes Membership Application Form



If you are a North Glasgow tenant or reside in the Association's local area, you can become a member of North Glasgow Housing Association. Just complete this form and enclose £1 and hand it in to your local office or send to:

The Secretary
ng homes
Ned Donaldson House
50 Reidhouse Street
GLASGOW G21 4LS

For £1 you get:

- ✓ Membership of the Association
- ✓ A vote in the election of the Board
- ✓ Eligibility to stand for election to the Board

I wish to apply for membership of the Association. I confirm that I reside in the Association's local area and I am over 16 years of age. I have enclosed my £1 fee.

First Name: _____ **Full Address:** _____

Surname: _____ _____

Date of Birth: _____ _____

Tel/Mob No: _____ **Post Code:** _____

Email: _____

Signed: _____ **Date:** _____

Are you interested in joining?:

Board/Committee	Yes	No
Management Board		
Residents' Improvement Group		
Audit Committee		
Human Resources Committee		
Regeneration Committee		
ng2 Board		
ng Property Board		

For statistical information only, please show your housing circumstances by ticking one of the boxes below:

ng homes tenant Other tenant Owner Sharing Owner

Background

The Association was formed in 1976 to benefit the community and prevent further decline in the area, the Association now owns 5,400 properties for rent across the communities of Springburn, Balornock, Possilpark and Parkhouse.

- We have one vision: *A community where people can flourish and prosper.*
- Accountable to the local community, and controlled by a democratically elected voluntary Management Board who are committed to:
 - ✓ providing high quality rented housing and services
 - ✓ improving quality of life in North Glasgow communities
 - ✓ addressing the needs of the most disadvantaged
 - ✓ encouraging people to make decisions that directly affect them
- The Association provides a factoring service to over 1200 owner-occupiers with a proven track record for delivering quality and value for money.
- The Association is regulated by the Scottish Housing Regulator.
- The Association spends approx. £10m annually on repairs and maintenance of its properties.
- The Association is actively involved in regeneration activities in the North Glasgow area providing training opportunities, local jobs and local community services.

Membership Application

Equality Monitoring Form



Information for those completing the form

Why are we asking for equality information?

We collect equality information to help us to plan and deliver effective services and to meet our legal and regulatory obligations.

What do we do with equality information?

We use equality information for a range of purposes, including helping us to:

- Protect and promote your rights and interests
- Promote equality objectives across our services
- Identify and address our customers' needs, and improve our services
- Identify and eliminate any form of discrimination.

Do you need to answer every question?

You can complete some questions and not others or you can complete parts of questions. We may ask for some information in the form where this is required by law e.g. where we need to know your age if you are applying for membership as only those over 16 years old can be Association members.

How do we process your equality information?

We process equality information strictly in line with data protection law, including by:

- Processing your equality data confidentially
- Restricting access only to relevant staff members
- Retaining equality information only as long as necessary
- Sharing data only as lawfully permitted
- Destroying data securely

Who do we gather equality information about?

- People who apply for a home
- Tenants
- People who apply for a job with us
- Our employees
- Board and Committee members
- People who apply for membership of the Association

We can provide this document in alternative format if required. Please contact us if you require help to complete this form.

Name:

Belief or Religion

Please tick the box which best describes your belief or religion from the list below:

Buddhism:					
Christianity					
Catholic:		Protestant:		Other:	
Hinduism:					
Islam:					
Judaism:					
Sikhism:					
Other religion (please state what this is):					
No specific belief in religion (eg atheism or agnosticism):					
Other belief (eg humanism):					
Prefer not to say:					

Disability

Are you a disabled person? Yes **No**

If yes, please tick the box for which category you would use from the following list:

Autoimmune: (eg multiple sclerosis, HIV, Crohn’s/ulcerative colitis):	
Learning Difficulties: (eg Down’s Syndrome):	
Mental health issue (eg depression, bi-polar):	
Neuro-divergent condition: (eg autistic spectrum, dyslexia, dyspraxia):	
Physical impairment: (eg wheelchair user, cerebral palsy):	
Sensory impairment: (hearing impairment):	
Sensory impairment (visual impairment):	
Other: If none of the categories above apply to you, please specify the nature of your impairment:	
Prefer not to say:	

Ethnicity

Please tick the box that describes your particular group:

African	
African, African Scottish or African British	

Other African background – (please specify):	
Asian, Scottish Asian or British	
Bangladeshi, Bangladeshi Scottish or Bangladeshi British	
Indian, Indian Scottish or Indian British	
Pakistani, Pakistani Scottish or Pakistani British	
Chinese, Chinese Scottish or Chinese British	
Other Asian background (please specify):	
Black or Caribbean	
Caribbean, Caribbean Scottish or Caribbean British	
Black, Black Scottish or Black British	
Other Caribbean or Black background (please specify):	

Mixed Groups

Mixed or multiple ethnic group (please specify):	
---------------------------------------------------------	--

White

English	
Gypsy Traveller	
Irish	
Polish	
Roma	
Scottish	
Welsh	
Other British	

Other group:	Yes		No	
Please specify your ethnic group:				

Prefer not to say:	
---------------------------	--

Sex

What is your sex?	Female		Male		Intersex	
Prefer not to say						

Gender re-assignment (trans/transgender)

Do you consider yourself to be a trans person?	Yes		No	
Prefer not to say				

Sexual Orientation

What is your sexual orientation?

Bisexual	
Gay man	
Heterosexual/straight	
Lesbian/gay woman	
Other	
Prefer not to say	

In relation to all the above questions please use this space below to advise if you have any particular requirements.

Please tick here if you wish to discuss these matters in confidence:

Consent

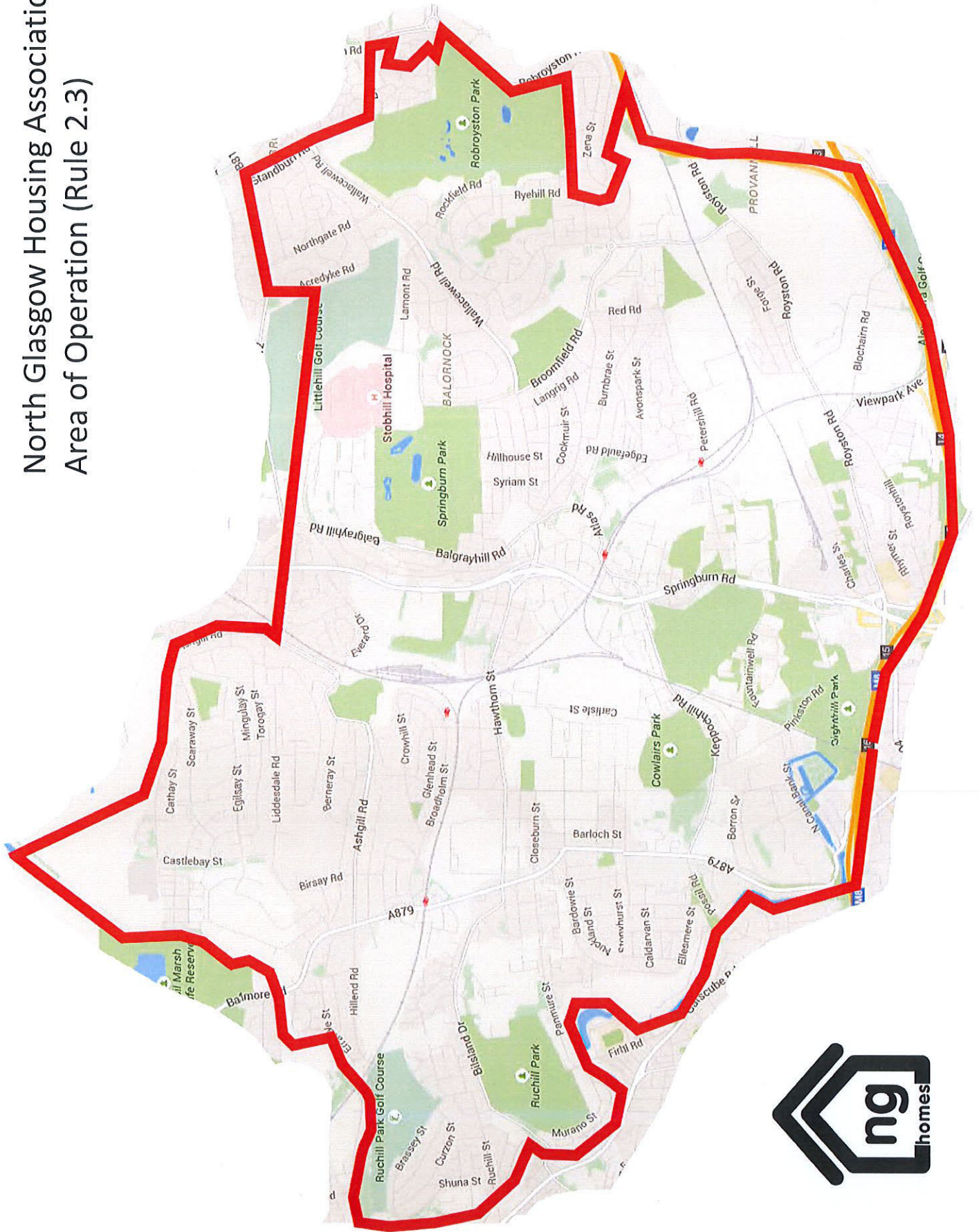
We will use your information:

- to process your membership of the Association;
- to contact you about voting in elections of the Board at our AGM;
- take account of and address your needs and/or accessibility requirements when organising and managing AGM meetings;
- for equal opportunities monitoring;

By completing and submitting this form, you consent to us handling and using the personal information you provide in this form as set out above. You can withdraw your consent at any time by contacting us.

Signed: **Date:**

North Glasgow Housing Association Area of Operation (Rule 2.3)





Register of Payments and Benefits

Case No: 159

1. DESCRIPTION OF BENEFIT		
BENEFIT	✓	DETAILS (e.g. tenancy address, post etc.)
Tenancy		
Contract of Employment		
Works to tenanted property		
Voluntary Severance (Supplementary Board Report to be provided re Business Case)		
Contract or Payment to a business		
Other (e.g. non-statutory disturbance payment)		Purchase of shared ownership property at [REDACTED] Glasgow

2. DETAILS OF BENEFICIARY		
NAME:	[REDACTED]	
ADDRESS: (where relevant)	[REDACTED] Glasgow,	
RELATIONSHIP		DETAILS
Board Member		Yes
Sub-Committee Member		
Connection to Board member		
Connection to Sub-Committee member		
Employee		
Connection to employee		
A Business		
Other		

3. APPROVAL

Provide brief summary of reason for approval:

The property at [REDACTED] was a shared ownership property [REDACTED] the Association 75%. [REDACTED]

[REDACTED]

[REDACTED] We did not want to purchase their share and had agreed the full

Initial

property would be offered for sale. [REDACTED]
[REDACTED] we have been selling out any units in the block as they become vacant [REDACTED]

[REDACTED]

[REDACTED] approval is being sought for the sale. [REDACTED]
[REDACTED] The Board member [REDACTED]

Directors Signature _____ [REDACTED] _____

Chair's Signature _____ [REDACTED] _____

Meeting where approved	[REDACTED] <i>ceo / chair meeting</i>
Date of meeting	22 January 2024 24

4. RATIFICATION	
Date of Board meeting where ratified (if not approved at Board meeting)	



Register of Payments and Benefits

Case No: 160

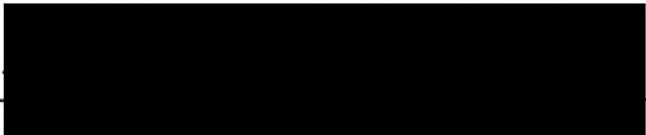
1. DESCRIPTION OF BENEFIT		
BENEFIT	√	DETAILS (e.g. tenancy address, post etc.)
Tenancy		
Contract of Employment	√	Trades Foreperson (Permanent)
Works to tenanted property		
Voluntary Severance (Supplementary Board Report to be provided re Business Case)		
Contract or Payment to a business		
Other (e.g. non-statutory disturbance payment)		

2. DETAILS OF BENEFICIARY		
NAME:	[REDACTED]	
ADDRESS: (where relevant)		
RELATIONSHIP		DETAILS
Board Member		
Sub Committee Member		
Connection to Board member		
Connection to Sub-Committee member		
Employee	√	[REDACTED] Repairs Officer
Connection to employee	√	[REDACTED]
A Business		
Other		

3. APPROVAL
<p>Provide brief summary of reason for approval:</p> <p>[REDACTED] role of Trades Foreperson (Permanent Role).</p> <p>Internal vacancy. [REDACTED]</p> <p>[REDACTED]</p>

Initial

Directors Signature _____



Chair's Signature _____



Meeting where approved

Weekly CEO/Chair Meeting

Date of meeting

24 January 2024

4. RATIFICATION

Date of Board meeting where ratified
(if not approved at Board meeting)

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Board Meeting For Noting

To: Board
From: Director of Corporate Services

SUBJECT: GOVERNANCE UPDATE

DATE: 12 February 2024

1.	Introduction
	This report provides an update on governance related matters from 17 November 2023 to 31 January 2024.
2.	Scottish Housing Regulator News / Publications
	<p>As previously reported, a comprehensive archive of news and publications is available on the SHR's website www.housingregulator.gov.scot The sections for news and publications are clear and easily accessible. The SHR has updated a whole raft of previously published information, guidance and advice for RSL's and Governing Bodies. These updates are available on the SHR's website at;</p> <p>https://www.housingregulator.gov.scot/publications?p=3&s=10</p> <p>There are also links to speeches and other information. Other SHR news and publications can be accessed at the links below: https://www.housingregulator.gov.scot/about-us/news https://www.housingregulator.gov.scot/publications</p> <p>For ease of reference your search for publications can be filtered by date range and publication type which includes the following categories:</p> <ul style="list-style-type: none">• Advice for landlords• Statutory guidance for landlords• National Reports• Consultations• Forms and questionnaires• Speeches and presentations• Corporate Publications• Archived Reports• Information for tenants

Recent news/features

Regulator publishes revised engagement plan for Bridgewater Housing Association; 18 January 2024

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-revised-engagement-plan-for-bridgewater-housing-association/>

Regulator publishes updated engagement plan for Reidvale Housing Association; 17 January 2023

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-updated-engagement-plan-for-reidvale-housing-association/>

Read our blogs from our latest meetings with two of our landlord groups; 12 January 2024

<https://www.housingregulator.gov.scot/about-us/news/read-our-blogs-from-our-latest-meetings-with-two-of-our-landlord-groups/>

Scottish Housing Regulator updates its list of statutory managers; 9 January 2024

<https://www.housingregulator.gov.scot/about-us/news/scottish-housing-regulator-updates-its-list-of-statutory-managers/>

Regulator publishes updated engagement plans for Glasgow City Council and The City of Edinburgh Council; 20 December 2023

https://www.housingregulator.gov.scot/about-us/news/Regulator_publishes_updated_engagement_plans_for_Glasgow_City_Council_and_The_City_of_Edinburgh_Council_|_Scottish_Housing_Regulator

RSLs' forecast finances remaining robust, but landlords could face difficult trade-offs as finances tighten; 18 December 2023

<https://www.housingregulator.gov.scot/about-us/news/rsls-forecast-finances-remaining-robust-but-landlords-could-face-difficult-trade-offs-as-finances-tighten/>

Regulator publishes updated engagement plan for Fife Housing Association; 15 December 2023

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-updated-engagement-plan-for-fife-housing-association/>

Regulator publishes further update from Reinforced Autoclaved Aerated Concrete (RAAC) survey; 11 December 2023

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-further-update-from-reinforced-autoclaved-aerated-concrete-raac-survey/>

We've completed the de-registration of West Lothian Housing Partnership;
7 December 2023

<https://www.housingregulator.gov.scot/about-us/news/we-ve-completed-the-de-registration-of-west-lothian-housing-partnership/>

Regulator publishes updated engagement plan for North Glasgow Housing Association;
7 December 2023

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-updated-engagement-plan-for-north-glasgow-housing-association/>

Regulator updates its thematic report on homelessness services in Scotland;
4 December 2023

<https://www.housingregulator.gov.scot/about-us/news/regulator-updates-its-thematic-report-on-homelessness-services-in-scotland/>

Regulator shares first information from Reinforced Autoclaved Aerated Concrete (RAAC) survey; 4 December 2023

<https://www.housingregulator.gov.scot/about-us/news/regulator-shares-first-information-from-reinforced-autoclaved-aerated-concrete-raac-survey/>

RSL financial statements for 2022/23 now available; 29 November 2023

<https://www.housingregulator.gov.scot/about-us/news/rsl-financial-statements-for-202223-now-available/>

Regulator publishes a summary of the risks it will focus on in its annual risk assessment;
28 November 2023

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-a-summary-of-the-risks-it-will-focus-on-in-its-annual-risk-assessment/>

	<p>Scottish Housing Regulator publishes social landlords' Annual Assurance Statements; 27 November 2023</p> <p>https://www.housingregulator.gov.scot/about-us/news/scottish-housing-regulator-publishes-social-landlords-annual-assurance-statements/</p>
3.	The Office of the Scottish Charity Regulator (OSCR)
	<p>The OSCR website; www.oscr.org.uk provides access to a comprehensive suite of information for charities. This includes news, updates, reports and guidance documents and links to videos and information on webinars that are planned.</p> <p>Recent news/features</p> <p>Website Upgrades on 29 January 2024; 26 January 2024 https://www.oscr.org.uk/news/website-upgrades-on-29-january-2024/</p> <p>Secondment Opportunity Engagement Manager x2; 16 January 2024 https://www.oscr.org.uk/news/secondment-opportunity-engagement-manager-x2/</p> <p>Guidance on the Israel-Gaza Conflict for Scottish charities; 21 December 2023 https://www.oscr.org.uk/news/guidance-on-the-israel-gaza-conflict-for-scottish-charities/</p> <p>Is your online annual return deadline coming up?; 7 Dec 2023 https://www.oscr.org.uk/news/is-your-online-annual-return-deadline-coming-up/</p> <p>Interim Inquiry Report: AK McCosh Trust for Coulter Church (SC006875); 24 Nov 2023 https://www.oscr.org.uk/news/interim-inquiry-report-ak-mccosh-trust-for-coulter-church-sc006875/</p>
4.	SHRs Approach to Annual Risk Assessments
	<p>Whilst this is included in the 'Recent news/features' list in section 2 above, it is also covered here due to the important nature of this document and its value as a guide going forward. As part of their statutory function each year the SHR assess risk in social landlords to determine the assurance they need from them and to identify what they may need to improve. This document sets out the SHR's approach to upcoming annual risk assessments and the risks they will be focusing on. It can be accessed at the link below.</p> <p>https://www.housingregulator.gov.scot/landlord-performance/the-risks-we-will-focus-on/the-risks-we-will-focus-on-november-2023/</p>

5.	Board Training			
	The table below provides details of the learning events scheduled for Board members during January and February 2024:			
	Course / Webinar / Conference Subject	No of Board members attending	Date(s)	Training Provider
	Making Sense of Finance for Governing Body Members	1	23 January 2024	EVH
	Accounts & Finance / Treasury Management and associated risks	tbc	22 February 2024	Internal; Bob Hartness (Deputy CEO) / Karin Sherriff (Deputy Director Finance)
	The Procurement Process	tbc	This was originally planned for January 2024 and will now take place in April due to work commitments	Internal; Angela Bell (Deputy Director of Property Services)
	<p>It's important that members continue to have access to a wide range of learning and development resources, and we are keen to support anyone who would like to take part in any session or event. SHARE's website www.share.org.uk is a useful resource where you can access information on planned training, network groups and learning events. Other training and learning opportunities are provided by a range of organisations including SFHA, EVH and CIH that continue to offer training and awareness sessions, webinars, and conferences.</p> <p>If members are interested in any of the courses, webinars or events advertised or have any specific training requirements please speak to the Chairperson in the first instance and thereafter contact Tony Sweeney or Cheryl Murray to make the necessary arrangements.</p>			

6.	Review of ng group Independence Agreements (Intra Group Agreements)
	BTO Solicitors are supporting the Association with the drafting of the Intra Group Agreements. Further amendments have been incorporated into the latest internal draft and once this is finalised it will be presented to the Board for discussion and approval. The target is to have this approved by the ng homes Board by 31 March 2024.
7.	SHR Attendance at the Board Meeting on 30 November 2023
	In the SHRs Engagement Plan they stated that this year they would observe North Glasgow's Board and meet with North Glasgow's senior staff to discuss progress with the business plan and any risks to the organisation. The Association's Regulation Manager, [REDACTED] was accompanied by her fellow Regulation Manager, [REDACTED]. As members are aware, in addition to observing the Board meeting, the SHR also spoke to the Board in relation to Association's upcoming Engagement Plan and regulatory status. The feedback from the SHR following their observation was very positive.
8.	Meeting with SHR (6 December 2023)
	<p>The Senior Managers met with Representative from the Scottish Housing Regulator on Wednesday 6 December. This was a planned meeting to discuss the progress with Association's business plan and any risks to the Association. The Association's Regulation Manager, [REDACTED] Regulation Analyst [REDACTED] and Regulation Manager, [REDACTED]. The SHR had provided an agenda that we were happy to follow as detailed below:</p> <ol style="list-style-type: none"> 1. Welcome & Introductions 2. Update from North Glasgow on Business Plane and Risks; <ul style="list-style-type: none"> • Finance • Cost of living and affordability • Value for money • Services to tenants • Governance • Development 3. Priorities in current environment 4. AOB <p>The meeting was very positive, we provided the SHR with comprehensive updates on each topic and there were open and constructive discussions throughout.</p>

9.	Board Recruitment
	As members are aware a two-page feature was included in the recent edition of North News This was also advertised on the Association's website and features on our social media channels. The Board will be updated on any interest received
10.	2023 Customer Service Excellence (CSE) Review
	<p>As per the Board communication sent to Board members on 11 December, we are pleased to advise you that the Association has received official confirmation of the outcome of the 2023 Customer Service Excellence (CSE) annual assessment which was conducted in November. It was a very positive review, the Assessor found that we continue to meet the requirements of the CSE Standard and that we have maintained our positive results in the 14 areas of 'Compliance Plus' identified during the previous review. The CSE Assessor's report highlights areas of good practice whilst also identifying areas for focus to support our drive for continuous improvement.</p> <p>The Assessor was enthused by the staff, tenants and others she met with during the assessment, and she stated "Customer service is not something ng homes sees as an add-on, their passion and care for their customers and community is palpable and embedded in their culture. They have a strong commitment to deliver 'More than housing' and live up to their vision of 'A community where people can flourish and prosper.'"</p> <p>This excellent result is testimony to the great work that staff do, with the support and commitment of the Board, to make a positive difference in North Glasgow!</p> <p>The CSE report has been posted on our website for tenants, other customers and any interested parties to access.</p>
11.	Ombudsman/ First Tier Tribunal Complaints
	<p>Scottish Public Services Ombudsman (SPSO)</p> <p>There was one enquiry from the Scottish Public Services Ombudsman. They have not progressed with any action in relation to this.</p> <p>First Tier Tribunal Complaints</p> <p>There were no First Tier Tribunal Complaints to report.</p>
12.	Recommendation
	Board members are asked to NOTE the contents of this report.



Board Meeting For Noting

To: Board
From: Director of Housing Services

SUBJECT: NOTIFIABLE EVENTS

DATE 12 February 2024

1.	Introduction
	This report is to update the board on notifiable events that have been reported to the Scottish Housing Regulator since the last meeting.
2.	Notifiable Events
a)	Fire at Viewpoint Place
	<p>On Saturday 2 December 2023, Concierge staff were alerted to a fire at Viewpoint Place. Concierge called the fire service who attended the fire at a property that we lease to Mears.</p> <div data-bbox="210 1095 1442 1411" style="background-color: black; width: 100%; height: 141px; margin-bottom: 10px;"></div> <div data-bbox="210 1433 1401 1624" style="background-color: black; width: 100%; height: 85px; margin-bottom: 10px;"></div> <p>The Fire Service Report advised Scottish Power had isolated power [REDACTED]</p> <div data-bbox="197 1727 995 1765" style="background-color: black; width: 100%; height: 17px; margin-bottom: 10px;"></div> <p>As part of ongoing works in our Multi-Storey Flats to address fire safety, the new smoke alarm system that is now in place worked as it should. The CEO and the Chair of the Board were both notified on Saturday 2 December by the Director of Housing Services.</p> <p>The SHR were notified on 4 December 2023 via the portal and the incident was closed on 5 December 2023.</p>

b)

Ceiling Collapse - Dykemuir Street

On Sunday 28 January 2024, our Concierge were notified that a ceiling had collapsed [REDACTED] [REDACTED] The concierge notified the Director of Housing Services and the Housing Manager. Photos were taken by Concierge and a line raised to our repairs contractor - City Building to make safe. The Housing Manager and Repairs Manager attended to check on [REDACTED] [REDACTED]

[REDACTED] reinstatement of electricity. Our ng homes repairs officer and our contractor checked the property to ensure it was safe prior to occupancy and it was deemed to be safe [REDACTED] [REDACTED]

[REDACTED] City Building attended to make the ceiling safe.

[REDACTED] It is anticipated that we will be able to progress the works quickly to allow [REDACTED] [REDACTED]

The CEO was notified immediately by the Director of Housing and the CEO updated the Chair.

The SHR were notified on 29 January 2024 via the portal and the incident remains open.

3.	Recommendation
	Members are asked to note the notifiable event reported to the Scottish Housing Regulator.









Board Meeting For Noting



To: Board
From: Director of Housing Services

**SUBJECT: KPI PERFORMANCE INDICATORS
23/24**

DATE: 12 February 2024

1. Key Performance Indicators (KPIs):				
Indicator	Out turn 22/23	Target 23/24	Year to Date April 23 – December 23	Risk
Voids				
Vacancies in lettable stock	8%	10%	318 (8%)	
Lets	424	No Target	301	
Section 5 Homeless Lets	35%	35%	46%	
Average re-let timescale	28.5 days	25 days	24.6 days	
Offers Refused	22.8%	30%	23.0%	
Rent & Arrears				
Void rent loss	0.5%	0.7%	0.55%	
Gross rent arrears (Current, Former & W/Off)	5.8%	5.5%	5.0%	
Non-Technical Arrears	3.5%	4.0%	3.3%	
% of tenants with arrangements.	68% £602,140	No Target	77% (£578,973) are on an arrangement and 62% are maintaining their arrangement	
Tenancy Sustainment				
Tenancies Sustained for more than 12 months	91%	85%	92.5%	

Indicator	Out turn 22/23	Target 23/24	Year to Date April 23 – December 23	Risk
Anti-Social Behaviour				
No of Anti-Social Cases received in the year	44	No Target	46	
No of Anti-Social Cases resolved in the year & within timescale	39 Resolved 100%	90%	40 Resolved 100%	
Court Action & Evictions				
New Court Actions	52	No Target	33	
Court Actions that resulted in Evictions	9 Rent Arrears, 1 Housing Issue	No target	5 Rent Arrears	
Repairs				
Average timescale to complete emergency repairs	3.34 hrs (8408)	24 hrs	3.32hrs (6881)	
Average timescale to complete non-emergency repairs	5.24 days (10192)	5 days	6days (7006)	
Reactive Repairs completed right first time.	88.16%	90%	90.3%	
Gas Safety Certificate Compliance				
% with current gas safety certificate	100%	100%	100%	
Properties with gas cert' renewed within 12 months	99.98%	100%	100%	

Indicator	Out turn 22/23	Target 23/24	Year to Date April 23 – December 23	Risk
Adaptations				
Application brought forward from 21/22	22	No Target	25 (7 of these have now been cancelled)	
Applications approved YTD	117	No Target	112 (13 Cancelled)	
Number of medical adaptations completed.	113	No Target	100	
Average days taken to complete adaptations	36.7 days	30 days	36.2 Days	
Customer Satisfaction				
Overall Service Level	83.6%	90%	81.2%	
2. Areas for Improvement				
<p>Repairs</p> <p>The average number of days taken to complete non-emergency repairs has reduced from 7 days to 6 days due to improvements to how repairs are logged in the system which more accurately reflects the work completed timescales. The average timescale to complete non-emergency repairs remains over the 5 day target at 6 days due to continued high levels of complex repairs due to adverse weather, labour shortages and an increase in lead in times for specialist parts such as window and door mechanisms. There will be further improvements to the target days in the upcoming quarter as the contractors will be updated more regularly with a target date reminder and the contractor portal will continue to be trialled with ng2 supplying live up to date information.</p> <p>The average days taken to complete adaptations has improved from 40 days to 36.2 days with an increase in minor medical adaptations being completed this quarter. The procedure for approving adaptations is currently under review with input from Occupational Therapists which will allow outstanding adaptations to be processed more quickly which will assist in improving the average days for completion.</p>				

Customer Satisfaction

81.2% Satisfied, 11.4% Dissatisfied and 7.4% neither nor

Of the 11.4% of our tenants surveyed that were not satisfied (62 tenants), the majority of these tenants are looking for investment in their homes in the form of kitchens, bathrooms and windows. We have recently started with a small pilot programme of kitchens where we are carrying out full kitchens and decoration (photos below) tenant feedback has been very positive, therefore it is our intention to carry this project through the remainder of 23/24 and into 24/25.



One tenant who has received a new kitchen and bathroom made the following comment:

"it has made such a big difference and my kitchen is now the heart of my home. When I get visitors I no longer close over my kitchen door. All staff and contractors were very nice and couldn't do enough." – [REDACTED]

As part of our ongoing commitment to customer service, we contact every tenant who is not satisfied to discuss their reasons, in order to improve our customer satisfaction levels.

3. Recommendation

The Board are asked to note the Key Performance Indicators for 1st April 2023 – 31st December 2023.



Board Meeting For Noting

To: Board
From: Senior Corporate Services Officer

SUBJECT: COMPLAINTS AND COMPLIMENTS
(Q3 2023/24)

DATE: 12 February 2024

1.	Introduction																																																								
	This report updates the Board on complaints and compliments received for the 3-month period 1 October to 31 December 2023 (Q3).																																																								
2.	Complaints Monitoring Q2 2023/24																																																								
	<p>a) Analysis of Complaints received in the period 1 October to 31 December 2023</p> <p>Over the 3-month period, a total of 43 complaints were received. In addition to the numbers below, there were also 4 complaints escalated from Stage 1 to Stage 2 in the period. The table below details the service area which the complaint was logged under.</p> <table border="1"> <thead> <tr> <th>Complaint Service Area</th> <th>Received at Stage 1 *</th> <th>Received directly at Stage 2</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Contractors</td> <td>23</td> <td>0</td> <td>23</td> </tr> <tr> <td>Investment</td> <td>3</td> <td>1</td> <td>4</td> </tr> <tr> <td>Repairs</td> <td>3</td> <td>1</td> <td>4</td> </tr> <tr> <td>Other Housing</td> <td>3</td> <td>0</td> <td>3</td> </tr> <tr> <td>Anti-Social</td> <td>2</td> <td>0</td> <td>2</td> </tr> <tr> <td>Rent and Arrears</td> <td>2</td> <td>0</td> <td>2</td> </tr> <tr> <td>Allocations</td> <td>1</td> <td>0</td> <td>1</td> </tr> <tr> <td>Close Cleaning and Backcourt Maintenance</td> <td>1</td> <td>0</td> <td>1</td> </tr> <tr> <td>About a Staff Member</td> <td>0</td> <td>3</td> <td>3</td> </tr> <tr> <td>Landscaping and Garden Maintenance</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Factoring</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Concierge</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Total</td> <td>38</td> <td>5</td> <td>43</td> </tr> </tbody> </table> <p>* NB this includes escalated complaints as they were first received at Stage 1</p> <p>b) SPSO Key Performance Indicators</p> <p>The SPSO published a standardised set of KPIs for the Model Complaints Handling Process for RSLs on their website in March 2022. It includes mandatory reporting and publishing requirements of complaints performance, statistics, complaints trends and outcomes, and actions taken to improve services. The attached Appendix contains a snapshot of ng</p>	Complaint Service Area	Received at Stage 1 *	Received directly at Stage 2	Total	Contractors	23	0	23	Investment	3	1	4	Repairs	3	1	4	Other Housing	3	0	3	Anti-Social	2	0	2	Rent and Arrears	2	0	2	Allocations	1	0	1	Close Cleaning and Backcourt Maintenance	1	0	1	About a Staff Member	0	3	3	Landscaping and Garden Maintenance	0	0	0	Factoring	0	0	0	Concierge	0	0	0	Total	38	5	43
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Total	38	5	43																																																						

	homes complaints data for Quarter 3.										
3.	Method of Complaint										
	<p>The phone and electronic methods were the preferred methods of making a complaint.</p> <table border="1"> <caption>Method of Complaint Data</caption> <thead> <tr> <th>Method</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Electronic</td> <td>49%</td> </tr> <tr> <td>Phone</td> <td>39%</td> </tr> <tr> <td>Post</td> <td>7%</td> </tr> <tr> <td>In Person</td> <td>5%</td> </tr> </tbody> </table>	Method	Percentage	Electronic	49%	Phone	39%	Post	7%	In Person	5%
Method	Percentage										
Electronic	49%										
Phone	39%										
Post	7%										
In Person	5%										
4.	You Said, We Did (<i>complaints made and action taken</i>)										
	<p>You Said – Tenant complained about the disturbance and mess caused by our contractor when tracing and repairing a leak.</p> <p>We Did – We apologised and arranged for the contractor to clean the tenant’s carpet.</p> <p>You Said – Tenant complained about other tenants repeatedly throwing litter from windows and spare land nearby becoming a dumping ground.</p> <p>We Did – We explained we are endeavouring to find out who is littering and are working in partnership with the Council to keep the area clean and tidy although the land actually belongs to the Council.</p> <p>You Said – Tenant complained about not having received an offer of a property despite having submitted a transfer application some time ago for a more suitable property.</p> <p>We Did – We explained that the size and type of property required is very low turnover. We encouraged the tenant to apply to other landlords and provided a list of RSLs. We also suggested the tenant get in touch with an occupational therapist to see if any adaptations could be made to the current property to make things easier.</p>										
5.	Compliments received Q3 2023/24										
	<p>As well as receiving complaints, 18 compliments were recorded in our register for Q3. These included the following messages of thanks:</p> <ul style="list-style-type: none"> • Thank you for giving me and my family the opportunity to be your tenants. • Staff member went above and beyond in chasing up repair to close door and was lovely to speak to. • Staff member has been patient, consistent and always returns calls. • Thanks for going the extra mile re fixing aerial and bathroom sink and getting repairs completed as quickly as possible. 										
6.	Recommendation										
	Board members are asked to NOTE this report.										

Complaints KPIs

Indicator One

Quarter	Number of complaints received at S1 (includes escalated complaints as they were first received at Stage 1)	Number of complaints received directly at Stage 2	Total complaints received.	Relation to organisation's housing stock per thousand units
Q3	38	5	43	0.65%

Indicator Two

Quarter	Number of S1 complaints closed in full within 5 working days	% of all Stage 1 complaints closed in 5 working days as % of all Stage 1 complaints closed in full	Number of S2 complaints closed in full within 20 working days	% of all S2 complaints closed in full within 20 days as % of all S2 complaints responded to in full	Number of S2 complaints closed after escalation within 20 working days	Number of escalated complaints closed in full within 20 working days as % of escalated complaints responded to in full
Q3	35	83.33%	6	85.71%	2	100%

Indicator Three

Quarter	The average time in working days to respond to complaints at Stage 1	The average time in working days to respond to complaints at Stage 2	The average time in working days to respond to complaints after escalation
Q3	5.19 days	16.86 days	20 days

Indicator Four

Quarter 3	Upheld	Partially Upheld	Not Upheld	Resolved
Number of S1 complaints in each category:	12	6	9	14
% of complaints as % of all complaints closed at Stage 1:	29%	15%	22%	34%
Number of S2 complaints in each category:	1	1	3	2
% of direct S2 complaints closed at S2 in each category:	14%	14%	43%	29%
No of complaints closed after escalation in each category:	1	0	1	0
% of all complaints closed after escalation:	50%	0%	50%	0

Extensions can be authorised in exceptional circumstances. However these are considered as "late" ie not completed in timescale



Board Meeting For Noting

To: Board
From: Communications Officer

SUBJECT: COMMUNICATIONS UPDATE (Q3)

DATE: 12 FEBRUARY 2024

1.	Introduction
	This report provides the Board with an update on communications and media information from 1 October 2023 to 31 December 2023 (Q3).
2.	Overview
	<p>Since the previous report, issue 65 (Winter/Christmas 2023) of North News has been delivered, reaching tenants, residents and the community in early December. The Q3 issue of breaking news, the staff newsletter, was published in mid-December to include Christmas and festive messaging. The next issue of breaking news will be February 2024 with North News coming in time for summer (dates to be confirmed but delivery for the beginning of July 2024).</p> <p>Our online housing application appears to be working well with only a couple of minor issues being reported due to the size of the file. As of the end of Q3, there were no known issues with the online application.</p> <p>The ng homes 'Getting to Know You' survey continued to be promoted throughout the quarter via regular content published through social media, newsletter, ng homes Media Centre and placing it on the homepage of the ng homes website along with the creation of QR codes to make it as easy as possible to access. Although still slow, we have had an increase in the number of responses over this quarter. New submissions are shared with Housing on a monthly basis.</p> <p>Work is progressing on the staff Intranet – the main ng homes site is nearing completion. Several sections (in particular an interactive directory and options for discussion boards) may require additional support to get these in place (more technical and requiring IT support). A tentative launch date in early 2024 (quarter 4) is still being targeted for the main intranet with team pages to follow, pending a decision on the sections mentioned above.</p>

The Communications Officer has supported other projects including:

- Website Audit – monitoring the ng homes website looking at all pages, links, documents and updating/changing anything as required. This will be an ongoing project.
- Accessibility Updates (website) - Progressing through updates for meta data which is missing from many pages but is necessary to support website searches and Google results. We are also looking at developing a quick access guide for anyone who updates the website around accessibility requirements. This is an ongoing project.
- Supporting ██████████ (Project Officer) with Developing the Young Workforce (DYW) Careers Days at local secondary schools.
- ng homes’ 2023 Landlord Report, prepared in collaboration with ██████████ (Performance Manager) for the October deadline.
- Wellbeing messages and content for the Wellbeing boxes provided to ng homes and ng2 staff in December 2023 by the Staff Wellbeing Group.
- Revisiting the draft digital strategy with a view to progressing this in Q4 and supporting other external digital projects including the DSIT/5GIR project led by Glasgow City Council.

3. Website Analysis

Google Analytics (GA) monitors the ng group’s website traffic and can be used to produce reports covering audiences, locations, popular pages, and what devices are used.

The previous version of Google Analytics (known as Universal Analytics or GA3) stopped recording data on the 1 July 2023. It has been replaced by Google Analytics 4 (GA4). This report is the first relying solely on the new reporting system. Both ng homes and the Media Centre appear to have been recording steadily over the quarter.

During Q3, the ng group website had:

Audience	Popular pages	Devices used
4,033 users	<ul style="list-style-type: none"> • Repairs • Vacancies • Apply for a home • Contact Us 	<ul style="list-style-type: none"> • Mobile phone devices (64%) • Desktop computer/laptop (35%) • Tablets (1%)

Reports available through the Google Business Profile analytics were updated in 2023. Providing like-for-like data is no longer possible due to changes in the reports but monthly summaries of activity can be accessed. The data reported through the Business Profile may change again – Google has implemented further changes to protect user privacy which

	<p>launched in January 2024. We will need to review this at the end of Q4 to see if or how these changes affect what is reported to us through the Business Profile analytic reports.</p> <p>Over Q3:</p> <ul style="list-style-type: none"> • ng homes (50 Reidhouse Street): 1,863 interactions with 72% viewing through via a mobile device and appearing in 4,104 searches by 7,213 profiles; • ng homes (139 Saracen Street): 1,123 interactions with 72% viewing through via a mobile device and appearing in 3,913 searches by 6,837 profiles; • 252 Saracen Street: 201 interactions with 72% viewing via a mobile device, appearing in 239 searches by 1,258 profiles; • ng2 Ltd: 200 interactions with 75% viewing through mobile device, appearing in 834 searches to 1,586 profiles.
4.	App
	<p>For the period there have been 48 downloads (increase over previous quarter). The app is promoted regularly through social media channels, appears on the homepage of the website and has been featured in both the staff newsletter and in North News. We have also developed QR codes which now appear as part of the promotional material for the app. These QR codes allow anyone interested to launch the download link by scanning a barcode with their smartphone.</p> <p>We will continue to promote the app and look at new ways of encouraging use of the app.</p>
5.	Social Media
	<p>ng homes are utilising the use of social media to communicate with customers and make it easier for customers to contact the Association. Changes to the internal reporting analytics within X (formerly Twitter) appeared early in Q2 2023. As of this report, updates still have not been put in place by the platform.</p> <p>Analytics for Twitter may need revisiting in Q4 – a number of changes have occurred to this platform since it re-branded to 'X'; analytics now appear to be one of the features moving behind a paywall.</p> <p>We use the following channels:</p> <p>X (Twitter) - @ng_homes</p> <p>This channel shares housing and corporate related information. Where appropriate, this channel also shares community-based events and updates, particularly where ng homes is actively involved.</p>

X (Twitter) - @ngha_community

This channel shares and promotes community activities. This channel is run by Project Manager in Housing Services.

Facebook - @nghacomunity

This channel shares and promotes community activities along with sharing essential housing and corporate information.

Instagram - @ng_homes

This channel shares housing and corporate related information in a visual format. Where appropriate, this channel also shares community-based events and updates, particularly where ng homes is actively involved.

LinkedIn - ng homes

This channel shares housing and corporate related information, particularly around vacancies for both ng homes and ng2. Relevant visits and media coverage will also be shared. The social media accounts mentioned above will be reported on moving forward.

Twitter

We are continuing to expand the content shared on the @ng_homes page/channel to support regular posting of content and to support continued engagement.

We will continue to collaborate with the Staff Wellbeing Group to identify/highlight content to further grow engagement and ng homes’ social profile.

Please note that Q3 covers the Christmas/New Year closure when our social media channels are not regularly active and this is typically reflected in a drop in engagement.

Social channel	Tweets	Impressions	Profile views	Mentions	Followers
@ng_homes	146	25,365	N/A	N/A	2,363
@ngha_community	24	10,716	N/A	N/A	1,247

Facebook

Analytics covers the @nghacomunity Facebook page. Figures here have been calculated using the ‘Meta Business Centre’ recording tools.

<p>Page reach – Q3</p>	<p>Page likes – Q3</p>	<p>Audience – Q3</p>
<p>7,571</p>	<p>Page likes – 703 Page followers - 825</p>	<ul style="list-style-type: none"> • 73% Female • 27% Male • 70% viewing from Glasgow
<p>Instagram</p>		
<p>ng homes’ account maintained good levels of engagement in Q3.</p>		
<p>Figures for Q3 are included below:</p>		
<p>Accounts reached</p>	<p>Post and stories reach</p>	<p>Profile visits</p>
<p>470</p>	<p>572 (Impressions: 4,418)</p>	<p>103</p>
<p>We will continue to explore the use of social media channels to communicate with the Association’s customers.</p>		
<p>6.</p>	<p>North News</p>	
<p>Issue 65 of North News was released in early December (2023). This issue offers a good selection of content, with ideas and content contributed from a number of different teams and organisations as well as signposting to external support.</p>		
<p>We are proactively working with the admin team at ng2 to establish a system for improved monitoring of the distribution. We are also reviewing a distribution list to provide accurate figures for 2024 to allow us to review the quantity ordered to ensure best value.</p>		
<p>The next issue will be Summer 2024 due out in early July to be with tenants and residents before the July weekend. If members have any suggestions or would like to contribute to the next issue, please contact our Communications Officer, Amanda Krats, at: media@nghomes.net.</p>		
<p>7.</p>	<p>Media Centre</p>	
<p>The Media Centre is a valuable channel of communication – this quarter we have posted content regularly utilising a range of options from press releases to news updates, blogs, and events.</p>		
<p>We continued to post content regularly throughout the October to December period with approximately 2,800 views generated by news, blogs, events and press release. Desktop continues to be the main source to view content (54%), followed by mobile (45%) and tablet (1%). There is ongoing development work being put in place by MyNewsDesk which may have an effect on the analytics available for future reports.</p>		

The most viewed press releases and news articles include:	
Doors Open: ng homes celebrates success Information and Advice event	455
Partnership working continues to grow through ng homes' Community Networking Breakfasts	452
Community Information and Advice Day: Access support and stay warm this festive season	220
<p>We are seeing views and engagement with content shared through the Media Centre remain steady. This underlines the importance of regular content, utilising all options (press release, news, blogs and events). Stories shared through the Media Centre are currently being picked up by multiple outlets including Scottish Housing News on a regular basis.</p> <p>The Communications Officer spoke with our account manager for <i>MyNewsDesk</i> in late 2023. There were no concerns raised – a recommendation was put forth by the account manager to trial a new 'Co-Pilot' feature which will be available through February 2024 as part of our ongoing efforts to continue to maximise engagement. Co-Pilot is a generative AI tool; trend reports available at the time of writing suggest that these generative AI tools are beneficial and something to be considered as another 'tool' and something to be incorporated into daily activities. We are currently reviewing reports and analysis by Communications/PR experts of available AI tool as well as investigating the Co-Pilot tool to determine how this can be best used to augment current practice.</p>	
8.	Google Accounts – Reviews
	<p><u>Google Reviews</u></p> <p>There were four reviews left over the period for ng homes – two positive and two negative. All reviews were acknowledged - negative reviews were provided with a contact email (info@nghomes.net) to follow up if they wished to get in touch. No further activity has appeared on Google.</p>
9.	Recommendation
	Board Members are asked to NOTE the contents of this report.

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED ng2 BOARD ATTENDANCE 2023-24

	21.11.23											
M Thomson	P											
I Cross	P											
J Berrington	P											
G Satti	P											
J Thorburn	P											
B Hartness	P											
% Total	100%											

P - PRESENT X - ABSENT
 A - APOLOGIES A* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 100%



ng2 Board Minutes

Meeting:	ng2 Board meeting	Location:	The Ron Davey Enterprise Centre, 10 Vulcan St
Date:	Tuesday 21 November 2023	Time:	4:00pm
Attendees:	John Thorburn	JT	Chair
	Isabella Cross	IC	
	Margaret Thomson	MT	
	Gino Satti	GS	
	Jim Berrington	JB	
Apologies:	David McIntyre	DM	Senior Operations Supervisor
In Attendance:	Bob Hartness	RH	Director
	Olivia Goldie	OG	HR Officer
Minute Taker:	Jade Redmond	JR	Administration Assistant Team Leader

	Agenda	Action	Date
1.	Apologies		
	As above.		
2.	Disclosure of Interest and Attendance		
	None.		
3.	Minutes of Board Meeting on 22 August 2023		
	Board AGREED the minutes were an accurate record of the meeting.		
	Proposed M Thomson Seconded I Cross		
i)	Matters Arising		
	None.		
4.	Reports for Approval		
a.	Management Accounts		
	RH presented the Management Accounts for the period to 30 September 2023 and highlighted some specific areas. Overall it		

	<p>has been a more steady quarter as far as activity levels are concerned.</p> <p>The Management Accounts for the period were APPROVED by the Board.</p> <p>Proposed J Berrington Seconded G Satti</p>		
b.	Health and Safety		
	<p>RH presented the health and safety report for the period covering July to September 2023. There were 5 incidents in the period with 1 HSE report being required. All staff are reminded to report incidents, accidents and near misses to their supervisor or manager and the importance of the learning points that come out of such incidents.</p> <p>Members APPROVED the contents of the report.</p> <p>Proposed G Satti Seconded J Berrington</p>		
c.	Risk Register		
	<p>RH presented the risk register. A change to item 13 was proposed to include the risk of "sporadic outbreaks of covid due to spikes or winter" and the control/action to "try and encourage all staff to take up the vaccine".</p> <p>A new item to be added to the risk register to cover the risk of animals due to a recent incident was discussed.</p> <p>Members APPROVED both changes to the ng2 Risk Register.</p> <p>Proposed G Satti Seconded J Berrington</p>	RH	
d.	Confidential report		
	<p>RH presented the P&C report. Members discussed and APPROVED the content of the report.</p> <p>Proposed G Satti Seconded J Berrington</p>		
e.	Company Health Plan Renewal		

6.	Reports for Noting		
a.	Operational Report		
	Members NOTED the report providing Members with an update on the business operations for Q2 2023/2024.		
b.	Members NOTED the report covering staffing matters for Q2 2023/2024.		
7.	AOCB		
	None.		
8.	Date of next meeting		
	Date of next meeting was confirmed as Tuesday 20 February 2024 at 4pm Meeting ended at 4:45pm		

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED AUDIT COMMITTEE ATTENDANCE 2023-24

	23.11.23							
J Berrington	P							
J Thorburn	P							
C Rossine	A							
G Satti	P							
M Grimley	A							
% Total	60%							

P - PRESENT
 A - APOLOGIES
 X - ABSCENT
 A* - LEAVE OF ABSENCE

AVERAGE ATTENDANCE - 60%
 TARGET ATTENDANCE - 80%



Audit Committee Minutes

Meeting:	Audit Committee	Location:	139 Saracen Street / Microsoft Teams
Date:	23 rd November 2023	Time:	4.00pm
Attendees:	J Thorburn – JT J Berrington – JB		G Satti - GS
Apologies:	C Rossine – CR		M Grimley - MG
In Attendance:	R Hartness –RH (DCEO) K Sherriff – KS (ADF)		

	Agenda	Action	Date
1.	Apologies		
	CR had provided apologies as was at another event. MG was waiting to join on Teams but due to IT difficulties we were not able to connect with her.		
2.	Disclosure of Interest and Attendance		
	No interests disclosed.		
3.	Minutes of Meeting – 7th September 2023		
	Minutes were approved as a true and accurate record. Proposed JT Seconded GS		
4.	For Approval		
(a)	Management accounts NGHA – period to 30th September 2023		
	KS gave summary of report for period to 30th September 2023. Deficit of £393k for the period. majority of positive variance over budget arising from income from Ukrainian grant, underspend on day-to-day repairs as more costs reallocated to cyclical maintenance and increased wider action income from RHI, cycle grants and wayleave income. Main negative variance due to higher level of planned maintenance spend partly due to Ukrainian project costs.		

	<p>Bank balances moving down from £19.22m to £16.57m. Loans moving downwards from £40.82m to £39.73m.</p> <p>Approved JT Seconded GS</p>		
(b)	Management accounts – NG2 – period to 30th September 2023		
	<p>RH referred to report covering the period to 30th September 2023 detailing Income and Expenditure of the company and the balance sheet position.</p> <p>The income from activities amounted to £2.22m with £635k of direct costs and £1.22m of wages with a profit of £363k. Other income of £3k from wage subsidies then produced a gross profit of £366k. Overheads of £265k for the period then left a net profit of £101k before tax. Balance sheet position of reserves of £977k.</p> <p>Proposed GS Seconded JT</p>		
(c)	Management accounts - NGPS – period to 30th September 2023		
	<p>KS referred to report covering the period to 30th September 2023 detailing Income and Expenditure of the company and the balance sheet position. Noted that:</p> <ul style="list-style-type: none"> ○ Factoring income of £412k in the period with £279k of costs. ○ Gross profit of £133k with £113k of salaries and overheads leaving a £20k profit for the period before tax. ○ Level of share capital and reserves at period end £227k. Intercompany balance £195k owed by the Association to NGPS. ○ Gross arrears level including the September 23 factoring run at £231k. <p>After discussion the management accounts were recommended for approval to the Board and the Board of NGPS.</p> <p>Proposed JT Seconded GS</p>		
(d)	Management accounts –DSGL – period to 30th September		

	2023		
	<p>RH referred to the management accounts for the period to 30th September 2023. The turnover in the period from letting property was £10k. In addition, there were £172k of sales from a voids project. The costs related to this was £164k so the gross profit was £18k.</p> <p>Overheads and interest amounted to £5k and corporation tax charge of £3 leading to a profit after tax of £10k. Reserves now amount to £70k.</p> <p>After discussion the management accounts were recommended for approval to the Board and the Board of DSGL.</p> <p>Proposed GS Seconded JT</p>		
(e)	Risk register review – Corporate Services		
	<p>Risk registers for Corporate Services presented to the Committee.</p> <p>Committee noted the report and risk register.</p>		
5.	For Noting		
(a)	Loans Report – 30th September 2023		
	<p>RH referred to report providing details of the loan portfolio as at 30th September 2023 and the rates of interest currently being paid.</p> <p>Loans amounted to £439.7m at end of quarter. Loans ended the quarter at 68.7% fixed and 31.3% variable. Average interest rate 4.00% and loan covenant ratios being met.</p> <p>Committee noted report and that the loan portfolio is within the Association’s borrowing limits.</p>		
(b)	Investment Report – 30th September 2023		

	<p>KS referred to report providing details of investments made and interest received for the quarter to 30th September 2023. Total of £112K was received in the quarter.</p> <p>Ongoing review of interest rates and accounts to ensure we get a good return, and that institution is financially secure.</p> <p>Committee noted the report.</p>		
(c)	Bad debt report		
	<p>KS referred to the bad debt report for the period August to October 2023. There was a bad debt write offs of £9k in the period with £1k previously provided leading to a £8k net write off.</p> <p>Committee noted the general report.</p> <p>Proposed GS Seconded CR</p>		
6.	AOCB		
	No matters raised.		
7.	Date of Next Meeting		
	Date of next scheduled Audit Committee Meeting – 15th February 2024.		



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is a trading name of North Glasgow Housing Association Ltd

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VAT Reg No. 816 9766 81

Financial Services Authority No. 1865RS

Scottish Housing Regulator No. HCB 187

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Twitter: [@ng_homes](https://twitter.com/ng_homes)