

**Tuesday 26 March
2024 4:30pm**



ng homes BOARD

MEETING





AGENDA

Meeting: Board Meeting **Invitees** Board

Location: The Ron Davey Enterprise Centre

Date Tuesday 26 March 2024

Time 4.30pm

Please submit any apologies to Cheryl Murray

Email: cmurray@nghomes.net

Telephone: 0141 630 4324

	Agenda	Paper	Lead Officer	Page Number
1.	Apologies			
2.	Declaration of Interest and Attendance			5
3.	Minutes of previous Board Meetings			
a.	Tuesday 12 February 2024 i) Matters Arising	Yes		7
b.	Thursday 26 February 2024 i) Matters Arising	Yes		17
4.	For Approval			
a.	Compliance policies reviewed by External Consultants: 1. Asbestos Management Policy 2. Damp, Mould and Condensation Policy 3. Electrical Safety Policy 4. Fire Safety Policy 5. Gas Safety Policy 6. Lift Safety Policy 7. Water Systems and Legionella Policy	Yes	AB	25 29 37 45 53 69 81 91
b.	Management Accounts to 31 January 2024	Yes	BH	103
c.	NGHA Budget	Yes	BH	109
d.	NGPS Business Plan and Budget	Yes	BH	119
e.	DSGL Business Plan	Yes	BH	129
f.	KPI Targets – Housing Services	Yes	LC	137
g.	KPI Targets – Property Services	Yes	AB	141
h.	Housing Services Risk Register	Yes	LC	145
i.	Intra Group Agreements	Yes	TS	151

5.	For Ratification			
a.	Payments and Benefits #162	Yes	TS	167
b.	Payments and Benefits #163	Yes	TS	169
6.	Chief Executive's Update	Verbal		
7.	Chairs' Remarks	Verbal		
8.	Delegates Feedback	Verbal		
9.	For Noting			
a.	Governance Update	Yes	TS	171
b.	Notifiable Events	Yes	LC	177
c.	Benchmarking	Yes	LC	179
10.	Minutes of Subsidiaries / Committees			
a.	HR Committee Meeting on 8 February 2024	Yes		181
b.	ng Property Board Meeting on 15 February 2024	Yes		189
c.	ng2 Board Meeting on 20 February 2024	Yes		197
d.	Audit Committee Meeting on 11 March 2024	Yes		205
e.	Regeneration Committee Meeting on 12 March 2024	Yes		211
11.	AOCB			
12.	EVH Salary Negotiations – Ballot24	Verbal	Board	
13.	Date of Next Meeting – Tuesday 28 May 2024			

Enclosures

Employer Ballot 2024

Key for Colour Coding in Reports

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

	i) Matters Arising None.		
4.	For Approval		
a.	Draft Asset Management Strategy and Presentation from M-Four		
	<p>AB presented the report and reminded Members of the journey to date, from M-Four being commissioned to prepare a completely new comprehensive Asset Management Strategy (AMS) in 2022.</p> <p>██████████ (M-Four) was invited to present the new AMS to Members but was unable to attend. Instead, a recorded presentation was shared with the Board.</p> <p>CEO commented on the importance of this document and how it will influence the Association's budgets and investment plans. CEO referred to net zero as more than just removing gas boilers. ng homes' properties cost an average of £110k per unit to achieve net zero targets which continues to rise as net zero requirements become more technical.</p> <p>CEO referred to hard to let stock in Balgrayhill Road, Hawthorn Street and Balmore Road that was earmarked for demolition but given the housing crisis and Scottish Government funding availability for the Ukrainian Resettlement Project, Members previously agreed that those properties would be refurbished as part of that fund. The refurbished properties will be returned to the letting pool and therefore bring ng homes much needed added revenue.</p> <p>CEO advised that the Regulator has been asking questions about ng homes' stock condition, trends and samples. CEO advised that the Asset Management Strategy must be used as a working document alongside the Business Plan and is a much more valuable document than the current strategy.</p> <p>CEO suggested that given some Board Members were not present at the meeting that the video is shared with them and that they have an opportunity to comment.</p>		

	<p>Members AGREED that as no further changes or alterations were suggested, the Asset Management Strategy should be APPROVED as presented.</p> <p>Proposed J Thorburn Seconded G Satti</p>		
b.	Regulatory Status Review Action Plan		
	<p>AB presented the report summarising the timeline of the change to ng homes' Regulatory Status. The Action Plan that had been put in place to rectify this has been updated and refined to remove duplication, correct the sequence of the actions and update the timescales.</p> <p>TS advised Members that the Regulator has been in contact seeking an update on actions from the timeline. TS suggested an additional Board Meeting to discuss the investigation and recommendations regarding Notifiable Event (30698) in respect of a passenger lift safety concerns.</p> <p>Members AGREED to an additional Board Meeting on Thursday 29 February 2024 and APPROVED the Action Plan presented.</p> <p>Proposed J MacLeod Seconded G Satti</p>		
c.	Management Accounts to 31 December 2023		
	<p>BH presented the income and expenditure and balance sheet for the period to 31st December 2023 together with cash flow and accompanying notes.</p> <p>BH commented that the final claim for adaptations has been submitted to Glasgow City Council taking the Association to the allocated total for the grant year. A request has been made for more funding.</p> <p>BH referred to costs for the Ukrainian Project that have been incurred and appear on the accounts. The grant funding that will cover that will be received shortly.</p> <p>CEO referred to the many pressures that remain for housing</p>		

	<p>associations and assured Members he and his team continue to maximise income where possible and appropriate as well as monitoring and managing outgoings.</p> <p>Members APPROVED the Management Accounts to 31 December 2023.</p> <p>Proposed G Satti Seconded J Thorburn</p>		
d.	Rent Increase 2024/25		
	<p>LC presented the report advising Members of the outcome of the rent consultation. LC commented that achieving an increased return of 50.3% is a testament to staff when engaging on a difficult topic.</p> <p>CEO commented that income and expenditure is considered constantly and referred to the Ukraine Resettlement Fund that is bringing 139 units back into the letting pool. CEO also referred to an exercise that has been carried out to review other types of leases that could potentially bring an increased return in revenue of £67k.</p> <p>Members discussed the results and AGREED an increase to the rent and service charge of 6%.</p> <p>Proposed J Fernie Seconded G Satti</p>		
e.	Treasury Management Policy		
	<p>BH presented the Treasury Management Policy that is due for review and summarised the proposed changes and how The Chartered Institute of Public Finance and Accountancy (CIPFA) publication ties into a Housing Association.</p> <p>Members APPROVED the revised Treasury Management Policy.</p> <p>Proposed A Gow Seconded G Satti</p>		
f.	Complaints Policy		
	<p>TS presented the revised Complaints Policy and highlighted the changes recommended.</p>		

	Members APPROVED the revised Complaints Policy. Proposed J MacLeod Seconded J Thorburn		
g.	Association Membership Application		
	TS presented an application for membership of the Association. Members APPROVED the Association Membership Application as detailed in the report. Proposed A Gow Seconded J Fernie		
5.	For Ratification		
a.	P&C - Confidential Staffing Matter - HR Committee Meeting on 18 January 2024		
	In relation to the Notifiable event regarding a passenger lift, TS reminded Members there were two strands to the investigation; A technical and systems review and a separate operational review which had an HR aspect to it. The operational review was completed by an independent consultant and the consultant's report was presented to the Human Resources Committee Meeting on 18 January 2024. The minutes of that meeting along with the consultant's report were included in the papers sent to Members prior to this Board meeting. Members RATIFIED the recommendations detailed in the minutes of the Human Resources Committee meeting held on 18 January 2024. Proposed G Satti Seconded J Thorburn CEO raised a concern that nobody involved in the investigation has had sight of the report nor have had a chance to comment on it, however, it is an independent report and whatever is approved will be taken forward and actioned as agreed by Members. CEO had hoped this element would have been finalised prior to Christmas however, based on the Regulator's comments the timeline shifted to allow the opportunity for members to review the consultant's report and recommendations and agree and approve actions going forward. TS commented that Rradar who are legal advisors to the insurance		

<p>The Board Strategy Day was earmarked for March however this has been postponed and Members will be contacted with a new date. Historically this has fallen on a Sunday however a Friday is suggested this time around.</p> <p>The review of Housing Services including discussions on a restructure remains in motion and will be taken for approval when completed. The Human Resources Committee meeting took place last week where the creation of a new post of Head of Housing Services, answerable to the Director of Housing Services, was approved.</p> <p>CEO commented on the implementation of IT software that was introduced to automate processes, where possible. It has been working well and so is being rolled out further. Staff have attended a demo for HomeMaster and are considering it as a replacement for Open Housing.</p> <p>ng homes has been invited to join Glasgow City Councils Retrofit Advisory Group (RAG) and the CEO attended the first meeting. It is looking predominantly at tenemental properties so will have an effect on plans for Stonyhurst Street.</p> <p>Discussions are ongoing regarding the future of Mosesfield House, and a lease will be negotiated. [REDACTED] [REDACTED] [REDACTED]</p> <p>CEO has agreed a 6-month extension to the lease of Saracen House and commented that both parties are only trying to do what is best for each organisation. The extension will allow time for further negotiations that will be entered into positively.</p> <p>The renovations at Abbeyfield House should be completed early April.</p> <p>The Regeneration Capital Grant Fund (RCGF) has been put on hold</p>		
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	<p>due to budget cuts at Scottish Government. CEO is proud of the project and the application and remains hopeful it will be successful for everyone to reap the benefits.</p> <p>There is still no outcome on the Scottish Housing Net Zero Heat Fund (SHNZHF) to date.</p> <p>The Chinese New Year celebrations which ng homes contributed to, conclude on Sunday 17 February in George Square.</p> <p>CEO referred to a visit to Stockingfield Bridge and the community art installation and commented that it looked phenomenal and encouraged Members to see it. The Glasgow Canal Regeneration Partnership have requested, in principle, for ng homes support. A paper will be taken to the next Regeneration Committee meeting. CEO reminded Members that he was asked to join the Glasgow Canal Regeneration Partnership Board and will be mindful of any conflicts of interest.</p> <p>Finally, CEO referred to some content on social media regarding the project to turnaround properties with the Ukraine Resettlement Fund. There has been no mention of ng homes but he wanted to bring it to Members attention.</p>		
7.	Chair's Remarks		
	<p>Chair advised that she had attended the ng homes' retirement complex Christmas lunch.</p> <p>Chair attended a training course run by EVH titled 'Making Sense of Finance for Governing Body Members' and slides were available for all Members to view on SharePoint.</p> <p>Chair reminded Members of the in-house training course taking place on Thursday 22 February and asked for anyone who is unable to attend to send apologies to Cheryl Murray.</p>		
8.	Delegates Feedback		
	EVH Meetings are now taking place every 3-months.		
9.	For Noting		

a.	Governance Update		
	Members NOTED the report providing an update on governance related matters from 17 November 2023 to 31 January 2024.		
b.	Notifiable Events		
	Members NOTED the report providing details on notifiable events that have been reported to the Scottish Housing Regulator since the last meeting.		
c.	KPI Performance YTD (Q1-3)		
	Members NOTED the report providing the status of KPI performance for the period 1 April to 31 December 2023.		
d.	Complaints and Compliments (Q3)		
	Members NOTED the report providing an update on complaints and compliments received for the 3-month period 1 October to 31 December 2023 (Q3).		
e.	Communications Update (Q3)		
	Members NOTED the report providing an update on communications and media information from 1 October 2023 to 31 December 2023 (Q3).		
10.	Minutes of Subsidiaries / Committees		
a.	ng2 Board Meeting on 21 November 2023		
	Noted.		
b.	Audit committee Meeting on 23 November 2023		
	Noted.		
11.	AOCB		
	No comments.		
12.	EVH Salary Negotiations – Ballot24		
	All ng homes staff left the meeting. Board Members considered the letter detailing EVH’s proposal and Employers’ Ballot Paper from the EVH Negotiating Committee regarding the annual staff salary negotiations.		
11.	Date of next meeting – Thursday 29 February 2024 Meeting ended at 6.30pm		



Board Meeting

For Approval

To: Board
From: Deputy Director of Property Services

SUBJECT: COMPLIANCE POLICIES

DATE: 26 March 2023

1.	<p>Introduction</p> <p>The Association considers the health and safety of it's tenants, staff and other users of it's buildings to be of paramount importance and as such has appointed industry experts to produce a new suite of health and safety related policies.</p> <p>Furthermore, on 3 July 2023, the Scottish Housing Regulator (SHR) issued a letter to all RSLs in Scotland asking landlords to confirm in their Annual Assurance Statement whether they meet all duties in relation to tenant and resident safety, and in particular that they have obtained appropriate assurance about their compliance with all relevant safety requirements including:</p> <ul style="list-style-type: none"> • Asbestos • Damp and mould • Electrical safety • Fire safety • Gas safety • Lift Safety • Water Safety
2.	<p>Changes to the Policy</p> <p>As a result of the appointment of the specialist industry experts, all previous policies were completely replaced with new robust health and safety compliance policies as follows:</p> <ul style="list-style-type: none"> • Asbestos Management Policy • Damp, Mould and Condensation Policy • Electrical Safety Policy • Fire Safety Policy • Gas Safety Policy • Lift Safety Policy • Water Systems and Legionella Policy

	These new policies entirely supersede all previous policies.	
3.	Policy Review	
	These policies will be reviewed every three years, or earlier, in line with legislative or regulatory changes and/ or good practice guidelines.	
4.	Risk and Mitigation	
	The risk associated of not having accurate policies in place is that we compromise the health and safety of our tenants, staff and building users, and fail to meet SHR required areas of compliance. The mitigation is to have a regular review of our policies to ensure everything is in line with current regulations, legislation, and good practice and meets SHR requirements.	
5.	Summary	
	Regulatory Compliance	The policies have been created by industry experts to ensure that they meet with regulatory compliance, health and safety, and other legal legislative requirements and good practice guidelines.
	Financial Impact	The subjects covered by the policies will require future resources to ensure that we continue to operate effectively in a safe manner in line with the policy e.g. regular audits, staff training. This will be estimated and budget provision will be included in the 2024/25 budget.
	Risk Assessment	Medium – Adopting and applying these polices will allow the HA to remain in full compliance with regulatory expectations. Any material non-compliance between Annual Assurance Statements must be notified to the SHR.
	Equalities Impact	The polices presented for approval are equally applicable to all. It is recognised that in applying the policies any necessary action will be taken where appropriate, including making reasonable adjustments, to ensure that there is no detrimental impact to protected characteristics groups. Further guidance will be provided by the SHR and therefore equality policy issues will be addressed accordingly. Refresher training will continue to support embedding equality and diversity into the business.
6.	Recommendation	
	The Board is asked to APPROVE the following compliance policies:	

- Asbestos Management Policy
- Damp, Mould and Condensation Policy
- Electrical Safety Policy
- Fire Safety Policy
- Gas Safety Policy
- Lift Safety Policy
- Water Systems and Legionella Policy



Asbestos Management Policy

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1. Introduction

ng homes owns properties of mixed types, including but not limited to tenement, 4-in-a-block, deck access, multi-storey, new build flats and commercial premises.

Some buildings owned by the Association were built, or refurbished, at a time when the use of asbestos containing materials in their construction was common. During work on these buildings it is possible, therefore, that personnel could encounter asbestos.

The presence of an asbestos containing material in itself does not constitute a danger. However, there is a potential risk to health if such material is disturbed and damaged. An isolated accidental exposure to asbestos fibres for a short duration is extremely unlikely to result in the development of asbestos related diseases. However, regular exposure, even at relatively low levels, can present a risk. As well as people employed in the building trades, inadvertent exposure (and consequent risk) can occur in other groups of people e.g. installers of I.T. systems, burglar alarms and smoke detectors, and during heating/wiring contracts, kitchen/bathroom replacements and door/window replacements. It is important, therefore, to have in place a management system which minimises the potential for exposure to asbestos.

Working with and managing asbestos materials is now very tightly regulated via a number of different Legislative Acts. The purpose of this document is to ensure that the Association complies with all current Legislation, Regulations and Health and Safety Executive Guidance Notes. The purpose of the document is also to engender best practice within ng homes.

2. Statement of Intent

It is the policy of ng homes to ensure that, as far as is reasonably practicable, no persons are exposed to risks to their health due to exposure to any asbestos containing materials that may be present in any of the properties it owns or occupies.

3. Policy Statement

The Housing Association's Asbestos Policy conforms with the Health and Safety at Work Act 1974, and the Control of Asbestos Regulations 2012. The Policy will apply to all buildings and all individuals employed by the Housing Association, and to contractors/sub- contractors engaged by the Association without exception.

4. Aims of the Policy

The Association's Policy on asbestos is to:

- ensure the prevention of exposure to risks associated with asbestos containing materials.
- ensure that any asbestos containing materials that may be present in any of its buildings are maintained in a condition so as to prevent the possibility of any harm to health occurring.
- promote awareness of the risks from asbestos containing materials and the Association's Management Procedures through training and induction of relevant staff.
- provide adequate resources to ensure the provision of appropriate information, instructions and training.
- ensure a commitment to comply with all relevant asbestos legislation, Approved Codes of Practice, Health and Safety Executive Guidance Notes and to commit to the safe disposal of any asbestos waste in accordance with the appropriate legislation.
- ensure that a representative proportion of properties built pre 2000 are subject to an Asbestos Management Survey Programme and an Asbestos Register for these buildings is prepared and maintained. This Register will undergo regular reviews and will be updated after any treatment and/or removal works have been undertaken.
- ensure that an appropriate Asbestos Refurbishment or Demolition Survey strategy is in place in accordance with current legislation.
- ensure that only UKAS accredited asbestos consultancies are used for asbestos surveying works, asbestos air testing and asbestos analysis work.
- implement an effective asbestos management strategy in order that appropriate measures such as inspection and, where necessary, encapsulation or removal of, the material can be undertaken.
- ensure that an appropriate system is implemented and maintained for the management of all asbestos containing materials identified in the Register. Such a system is to be capable of recording the risk, the needs and priorities for treatment and/or removal.

- ensure that all Contractors and Sub-Contractors engaged to carry out work on any of the Association's buildings are provided with adequate information on asbestos which may be disturbed by their works.
- ensure that information regarding the presence of asbestos is contained in tender documentation as may be appropriate.
- ensure licensed contractors and/or sub-contractors carry out all asbestos licensable works and competent contractors carry out all asbestos minor works.
- ensure all non-licensed contractors carrying out asbestos non-licensable works are trained in safe working procedures and have appropriate insurance cover for the work being carried out.
- ensure that relevant staff, as identified by a Training Needs Analysis of the Association and its contractors, have appropriate training in this Policy and associated procedures.
- undertake a regular review of the Policy and associated Procedures to ensure they remain up to date.

5. Legislation and Guidance

The Health and Safety at Work etc. Act 1974 places general duties on employers and self employed persons to ensure, so far as is reasonably practicable, the health, safety and welfare of all their employees, and persons other than their employees who may be affected by any of their undertakings. They must also ensure that the premises, and any plant or substance therein, are safe and present no risks. The regulations that have either been introduced under this Act, or introduced to implement the requirements of EC directives, and are relevant to the management of asbestos, are set out below.

Management of Health and Safety at Work Regulations, (Amendment) 1999 requires an employer to assess and control risks to the health and safety of his employees and, for significant risk, to record the assessment. This would include the management of risks arising from asbestos.

Control of Asbestos Regulations 2012 came into force in the UK in 2012 and extended slightly the 2006 Regulations. The latter repealed the Asbestos Licensing Regulations 1983 (as amended), the Asbestos Prohibition Regulations 1992 (as amended) and the CAWR 2002. The

Regulations consolidated and simplified the regulatory framework by combining all of the previous Regulations into one framework. The new Regulations introduced a single lower Control Limit for airborne asbestos, a new fibre counting method (the WHO method), and the de-classification of Textured Coatings. The main thrust of the regulations, however, remains Regulation 4 and the Duty to Manage. The Requirement to manage asbestos in non-domestic premises (and includes the common parts of domestic premises), applies when any work with asbestos, or with any product containing it, is carried out by the employer. Exposure of employees to asbestos should be prevented, or reduced as far as reasonably practicable. The new regulations set down a control limit at, or above, which employees must not be exposed unless they are wearing respiratory protective equipment, and oblige employers to assess any risk prior to any work with asbestos so that appropriate measures can be taken to control exposure. There is also a duty to prevent or reduce, as far as is reasonably practicable, the spread of asbestos from the work place where work is carried out. In addition, there are also requirements on personal protective equipment and on ensuring that asbestos is stored or transferred only in suitable sealed and marked containers. The duties to protect employees are extended to anyone else who may be affected by the work, including members of the public. Protective equipment requirements are described in the **Personal Protective Equipment at Work Regulations 1992**. The 2012 Regulations added a new classification for low risk asbestos work i.e. Notifiable but Non Licensed Work (NNLW). All other sections of the Regulations are the same.

The Construction (Design and Management) Regulations 2015 (CDM 15) replaced the 2007 Regulations of the same name and provide a framework for the governance and management of health, safety and welfare in construction and demolition projects. The new Regulations saw the removal of the CDM Co-ordinator role, with the Health & Safety duties of the former CDM-C now being passed to the Principal Designer. The Regulations include various 'notification' and safety related documentation requirements for certain projects. However, in most cases of asbestos works, the Asbestos Regulations will take precedence over the specific requirements under CDM on the basis that asbestos controls are best determined by the asbestos legislation, codes of practice and guidance.

Environmental Protection Act (EPA) - Disposal of Asbestos Waste

Part II of the EPA sets out waste management and disposal requirements that affect all companies producing controlled waste as defined in section 75(4) of the EPA. Section 34 of the EPA introduces a statutory Duty of Care for all those producing or dealing with waste. All waste producers must follow the Duty of Care and have a statutory obligation to ensure the

appropriate and correct handling, transportation and ultimate disposal / treatment of the waste they produce. This is especially important if the material is classed as a 'Special Waste' under the Special Waste Regulations 1996, as amended, which denotes the waste as being of a hazardous nature and requiring specific transportation and disposal procedures to be followed. The waste must also be assigned a waste code under the European Waste Catalogue and meet specific Waste Acceptance Criteria. Waste material containing asbestos will be classed as Special Waste if it meets the hazardous waste criteria.

6. Useful Guidance

HSE Legal Series L143 CAR12, Approved Code of Practice and Guidance
HSE Guidance INDG 223 A Short Guide to Managing Asbestos in
Premises HSE Guidance HSG264 Asbestos: A survey guide
HSE Guidance HSG227 Managing Asbestos in Premises
HSE Guidance HSG248 Asbestos: The Analysts' Guide

7. Training

ng homes will provide appropriate training for relevant staff on this policy and any related processes or procedures.

8. Periodic Audit and Review

Periodic audits shall be conducted to confirm that the policy objectives are being achieved and to implement any changes in the operational procedures that are required.

9. Non-compliance/Escalation Process

All non-compliance issues will be reported and escalated as soon as possible, and no later than 24 hours after the incident occurred or becoming aware of it.

A non-compliance issue identified at an operational level will be formally reported to the CEO in the first instance, who will agree an appropriate course of corrective action.

In cases of serious non-compliance, the CEO will consider whether it is necessary to disclose the issue to the Scottish Housing Regulator, or any other relevant organisation such as the Health and Safety Executive.

10. Conclusion

ng homes is committed to providing its' tenants with safe and healthy homes.

By following this Policy, ng homes aims to prevent any issues with the management of asbestos from occurring within its' properties and to deal with any problems that occur promptly and effectively.

11. Other Related Strategies, Policies and Procedures

- Adaptations Policy
- Asset Management Strategy
- Clerk of Works Procedures
- Complaints Policy
- Customer Care Policy
- Damp and Mould Policy and Procedures
- Data Protection Policy
- Design and Specification Policy
- Development Defects Policy and Procedures
- Development Defects Policy and Procedures
- Development Handover Procedures Policy
- Electrical Safety in Multi-Storey Blocks Policy
- Electrical Safety Policy and Procedures
- Emergency Lighting in Multi-Storey Blocks Policy
- Estate Management Policy
- Fire Safety in Multi-Storey Blocks Policy
- Fire Safety Policy and Procedures
- Gas Safety Policy and Procedures
- No Access Policy
- Risk Management Strategy
- Tenants Right to Repair Policy
- Void Management policy
- Water Systems and Legionella Policy and Procedures

12. 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.

13. Equality Impact Assessment

This Policy is equally applicable to all. It is recognised that in applying this Policy any necessary action will be taken where appropriate, including making reasonable adjustments, to ensure that there is no detrimental impact to protected characteristics groups.

14. Review

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



Damp, Mould and Condensation (DMC) Policy

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1. Policy Statement

ng homes are committed to ensuring that all social housing tenants live in homes that are free from damp, mould and condensation.

2. Policy aims

ng homes aims to ensure it's homes are maintained to a high standard through the delivery of efficient and effective repair and maintenance services.

ng homes will aim to:

- Place the health and welfare of our tenants and residents first.
- Reduce the occurrences of damp and mould to the lowest practicable level.
- Identify damp, mould and condensation (DMC) in a timely and efficient manner.
- Provide suitable and sufficient information and guidance to tenants and residents to assist them in preventing and managing DMC; and
- Promote a positive culture inclusive of tenants/residents and staff to reduce occurrences of DMC.

3. Legislation and Statutory Requirements

- Health and Safety at Work etc. Act 1974
- Construction (Design and Management) Regulations 2015
- Gas Safety (Installation and Use) Regulations 1998 (as amended)
- The Control of Asbestos Regulations 2012
- Control of Substances Harmful to Health 2002
- Environmental Protection Act 1990
- Equalities Act 2010
- Tolerable Standard
- Repairing Standard
- Housing (Scotland) Act 2001, 2006, 2010 and 2014
- The Building Standards (Scotland) Regulations 2017
- Right to Repair (Housing Scotland Act 1987 as amended 2001 and 2010). Due for amendment 1st March 2023
- Right to Compensation for Improvements 1987 (Housing Scotland Act 2001 and 2010)
- The Property Factors (Scotland) Act 2011 and Code of Conduct (2021)
- Scottish Secure Tenants (Right to Repair) Regulations 2002

- The Building (Scotland) Regulations and Building Standards 2017
- Tenements (Scotland) Act 2004
- Property Factors (Scotland) Act 2011

4. Guidance

- BS5250:2021
- Building Regulations (appropriate documents) (England/Wales/NI)
- Scottish Technical Handbooks Domestic and Non-Domestic (appropriate sections) (Scotland only).
- Energy Efficiency Standards in social Housing (EESH 1 & 2) (Scotland Only)
- Scottish Housing Quality Standards (SHQS)
- Scottish Housing Regulator (SHR) standard parts 3 and 4, guidance and Annual Assurance Statement requirements.
- SFHA Good Practice Guidance Repairs and Maintenance - 2012
- Housing Ombudsman Complaint Handling Code
- Spotlight on Damp and Mould 2021 (including updated version(s))
- Housing Quality Network – Implementing Awaab’s Law

The list is not intended to be exhaustive. Staff need to be aware of relevant revisions to guidance and regulations periodically take place and it is their individual responsibility to apply and follow current legislation and guidance.

5. Scope

This Policy applies to all Board and Committee members, tenants/residents where ng homes has a repairing obligation, members of staff whether employees of ng homes or sub-contractors irrespective of grade, position, or length of service responsible for the management of repairs and maintenance within ng homes.

The Policy applies to the management of property owned by ng homes and subject to a Scottish Secure Tenancy, a Short Scottish Secure Tenancy, a Shared Ownership Occupancy Agreement Lock up Agreement or Lease.

The Policy also applies to common areas where ng homes is the factor and should be read in conjunction with the Repair and Maintenance Policy.

6. Tenant/Resident responsibilities

Using the communication channels provided by ng homes information, we will provide guidance on DMC and we will ask tenants/residents to regularly check for DMC and to immediately report to ng homes any form of DMC.

Faulty equipment that will hamper the management and control of DMC (faulty extract fan, unable to open windows, lack of heating etc.) should also be reported.

Where tenants/residents who are using environmental monitors, we would kindly request that all guidance provided is followed.

Where remedial works have been undertaken decoration should not be undertaken by the tenant/resident for at least six months.

7. Vulnerability Factors

Individuals most susceptible to risk include the very young and elderly customers. This susceptibility is heightened when considering vulnerability factors like DMC, which correlate with established medical vulnerabilities such as asthma, allergies, chronic illnesses, and learning challenges.

Managing these conditions adds layers of complexity, particularly regarding self-care. Consequently, those most at risk belong to a demographic marked by high susceptibility due to prevailing medical conditions and vulnerabilities.

8. Planned post-work evaluations

To ensure that treatment has been effective, and DMC has not reappeared, any improvement work should be accompanied by a follow-up visit to the property in line with operational procedures.

Any issues reported by tenants in the meantime should be acted upon promptly.

If damp and mould have reappeared, further investigation and intervention should be pursued.

9. Communication

ng homes will keep tenants informed about the progress of any work to deal with DMC. This will include:

- Keeping tenants/residents informed of the planned repairs.
- Letting tenants/residents know when the repairs are complete.

10.No access or refusal of access to a property

Where DMC has been identified either by a tenant/resident or by ng homes or a property has been assessed as high risk, tenants/residents will be required to allow access for inspections and for the carrying out of remedial works (in accordance with their tenancy agreement).

11.Training

ng homes will provide appropriate training for relevant staff on this policy and any related processes or procedures.

12.Monitoring

ng homes will monitor the effectiveness of its DMC policy. This will include:

- Recording all reports of DMC
- Tracking the number of repairs that are carried out to deal with DMC

13.Periodic Audit and Review

Periodic audits shall be conducted to confirm that the policy objectives are being achieved and to implement any changes in the operational procedures that are required.

14.Non-compliance/Escalation Process

All non-compliance issues will be reported and escalated as soon as possible, and no later than 24 hours after the incident occurred or becoming aware of it.

A non-compliance issue identified at an operational level will be formally reported to the CEO in the first instance, who will agree an appropriate course of corrective action.

In cases of serious non-compliance, the CEO will consider whether it is necessary to disclose the issue to the Scottish Housing Regulator, or any other relevant organisation such as the Health and Safety Executive.

15. Conclusion

ng homes is committed to providing its' tenants with safe and healthy homes.

By following this Policy, ng homes aims to prevent DMC from occurring within its' properties and to deal with any problems that occur promptly and effectively.

16. Other Related Strategies, Policies and Procedures

- Adaptations Policy
- Asbestos Management Policy and Procedures
- Asset Management Strategy
- Clerk of Works Procedures
- Complaints Policy
- Customer Care Policy
- Data Protection Policy
- Design and Specification Policy
- Development Defects Policy and Procedures
- Development Handover Procedures Policy
- Electrical Safety Policy and Procedures
- Estate Management Policy
- Fire Safety Policy and Procedures
- Gas Safety Policy and Procedures
- No Access Policy
- Risk Management Strategy
- Tenants Right to Repair Policy
- Void Management policy
- Water Systems and Legionella Policy

17. 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.

18. Equality Impact Assessment

This Policy is equally applicable to all. It is recognised that in applying this Policy any necessary action will be taken where appropriate, including making reasonable adjustments, to ensure that there is no detrimental impact to protected characteristics groups.

19. Review

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

Appendix 1 - Definitions

Damp

Damp is when there is excess moisture in the air. It is common in places that never fully dry out or where there is little air movement, such as behind furniture.

Mould

Mould is a fungus which grows in damp areas. It is common in kitchens, bathrooms, around windows and doors and behind furniture.

Condensation

Condensation is the process of water vapor in the air turning into liquid water when it comes into contact with a cold surface.

Structural Damage

Structural damage refers to any impairment or deterioration in the structural components of a building, such as the foundation, walls, roof, or supporting beams. These components are essential for maintaining the building's integrity and stability.



Electrical Safety Policy

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1. Policy Statement

As a landlord, ng homes is responsible for repairs and maintenance to our homes, communal blocks and other properties we own and manage, all of which will contain electrical installations, equipment and appliances.

This Policy forms part of our wider organisational commitment to driving a health and safety culture amongst staff and contractors. It will be saved on our shared drive and distributed to all relevant members of staff.

2. Policy Aims

ng homes aims to ensure its' homes are maintained to a high standard through the delivery of efficient and effective repair and maintenance services.

3. Legislation and Statutory Requirements

- The Health and Safety at Work Act 1974
- The Electricity at Work Regulations 1989
- Electrical Equipment (Safety) Regulations 2016
- The Housing (Scotland) Act 1987 and any pursuant Acts
- The Management of Health and Safety at Work Regulations 1999
- The Provision & Use of Work Equipment Regulations 1998 (PUWER)
- The Building (Scotland) Regulations 2004 and any subsequent amendments
- Environmental Protection Act 1990
- Construction, Design and Management Regulations 2015
- Data Protection Act 2018
- Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR)
- Consumer Protection Act 1987
- The Scottish Housing Quality Standard (SHQS)
- The Tolerable Standard (see the Housing (Scotland) Act 2006)

4. Codes of Practice

- IET Wiring Regulations British Standard 7671: 2018 (18th edition) (as amended).
- The Code of Practice for In-Service Inspection and Testing of Electrical Equipment (ISITEE) 2020 (5th edition).

The list is not intended to be exhaustive. Staff need to be aware of relevant revisions to guidance and regulations periodically take place and it is their individual responsibility to apply and follow current legislation and guidance.

5. Legal Duties

The Electricity at Work Regulations 1989 places duties on employers that all electrical installations and equipment within the workplace are safe and that only competent persons work on the electrical installations, systems, and equipment.

The Electrical Equipment (Safety) Regulations 2016 requires ng homes to ensure that any electrical appliances provided as part of a tenancy are safe when first supplied.

To demonstrate compliance with the Tolerable Standard and element 45 of the SHQS, ng homes will organise electrical safety inspections by a competent person at intervals of no more than five years. Additionally, where a landlord has provided any electrical appliances and/or equipment, they should organise inspection and testing by a competent person at intervals as recommended by the tester.

All electrical installations should be inspected and tested prior to the occupancy of any new tenancies. This means that tests should be carried out whilst properties are void and when mutual exchanges and transfers take place.

The Housing Act (Scotland) 2006 requires that every electrical installation in an HMO is inspected and tested at least every five years by a competent person. Additionally, where a landlord has provided any electrical appliances and/or equipment, they should organise inspection and testing by a competent person at intervals as recommended by the tester.

6. Scope

This Policy applies to all Board and Committee members, tenants/residents where ng homes has a repairing obligation, members of staff whether employees of ng homes or sub-contractors irrespective of grade, position, or length of service responsible for the management of repairs and maintenance within ng homes.

Arrangements must be put in place throughout ng homes so that all staff understand this policy along with their statutory obligations and implement the necessary measures in all areas. The

resulting measures should ensure the arrangements include all statutory obligations, contained within this policy.

All policies and strategies should be administered by those with responsibility for managing the buildings.

7. Inspection and Testing Programmes

ng homes and our appointed contractor will carry out a programme of five yearly electrical installation inspections and tests to all domestic properties, communal blocks, and other properties (unless the competent person recommends an earlier next test date).

Electrical appliances and equipment will be inspected and tested annually or as instructed by a competent and qualified person.

The inspection and test is derived from the anniversary date of the most recent EICR or Inservice Inspection and Testing Record.

8. Emergency Lighting

Emergency lighting will be installed in buildings considered to be at higher risk. In a building containing flats or maisonettes emergency lighting will be provided in the following areas (where relevant):

- an underground car park including any protected zone serving it, where less than 30% of the perimeter of the car park is open to the external air.
- a protected zone or unprotected zone serving a basement storey or a protected zone or unprotected zone in a high-rise domestic building.

The emergency lighting should be installed in accordance with BS 5266: Part 1: 2016 as read in association with BS 5266: Part 7: 1999 (BS EN: 1838: 2013).

To assist the evacuation of occupants in high-rise domestic buildings, every protected lobby, protected zone (including escape stairs) and any other associated escape route should be provided with emergency lighting designed and installed in accordance with BS 5266: Part 1: 2005 as read in association with (BS EN: 1838: 2013).

9. Rewires

All properties which have had a rewire, will receive their first electrical installation inspection five years after the installation date.

10. Access

Where access is not provided, refer to ng homes' No Access Policy.

11. Corrective Actions

ng homes will endeavour to repair all Code 1 (C1) and Code 2 (C2) observations identified by an electrical installation inspection and test at the time of the check, to ensure a safe electrical installation. In the case of a C1 observation being found interim action to remove the danger may be applied.

Where this is not possible, ng homes appointed contractor will make the installation safe and return to complete the required remedial works within 28 working days, to ensure a safe electrical installation.

Where any C1 and C2 observations have been repaired, they will be recorded to provide an audit of the work completed.

We will review all Code 3 (C3) and Further Investigation (FI) observations and determine the most appropriate course of action.

All observations associated with the distribution network operator and/or electrical supplier shall be reported to the relevant organisations.

Defective electrical equipment or appliances will be taken out of service until repaired or where required replaced.

12. Data Protection and Record Keeping

ng homes will treat tenants' personal data in line with our obligations under the General Data Protection Regulation and our own Data Protection Policy. Information regarding how data will be used and the basis for processing data is provided in ng homes' Fair Processing Notice.

ng homes will maintain a core asset register of all properties we own or manage, with component/attribute data against each property to show electrical safety servicing requirements.

ng homes will operate a robust process to manage all changes to stock, including property acquisitions and disposals, to ensure that properties are not omitted from the electrical safety programme and the programme remains up-to-date.

ng homes will maintain accurate records, against each property we own and/or manage, for the following:

- Inspection dates
- Electrical Installation Condition Report (EICRs)
- Minor Electrical Works Certificates
- Electrical Installation Certificates.
- Portable Appliance Testing (PAT) for in service electrical equipment
- Certificate of Construction

ng homes have robust processes and controls in place to maintain appropriate levels of security for all electrical safety-related data.

Records should preferably be kept for the working life of the electrical system (HSR 25).

13. Competent Person(s)

All service providers undertaking electrical works on behalf of the client (including where any works are sub-contracted to others), must be registered with a UKAS Accredited Competent Person Scheme, for example NICEIC, SELECT etc. All works undertaken shall be within the remit of the service providers registration.

14. Training

ng homes will provide appropriate training for relevant staff on this policy and any related processes or procedures.

15. Periodic Audit and Review

Periodic audits shall be conducted to confirm that the policy objectives are being achieved and to implement any changes in the operational procedures that are required.

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17. Conclusion

ng homes is committed to providing its' tenants with safe and healthy homes.

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18. Other Related Strategies, Policies and Procedures

- Adaptations Policy
- Asbestos Management Policy and Procedures
- Asset Management Strategy
- Clerk of Works Procedures
- Complaints Policy
- Customer Care Policy
- Damp, Mould and Condensation (DMC) Policy and Procedures
- Data Protection Policy
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- Development Defects Policy and Procedures
- Development Handover Procedures Policy
- Estate Management Policy
- Fire Safety Policy and Procedures
- Gas Safety Policy and Procedures
- No Access Policy
- Risk Management Strategy
- Tenants Right to Repair Policy
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This Policy is equally applicable to all. It is recognised that in applying this Policy any necessary action will be taken where appropriate, including making reasonable adjustments, to ensure that there is no detrimental impact to protected characteristics groups.

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



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1. Policy Statement

ng homes is committed to ensuring that all social housing tenants live in homes where the risk from natural gas is reduced to as low a level as is reasonably practicable.

ng homes recognises the potential health risks associated with natural gas used for fuel in housing association properties.

Potential risks associated with gas as a fuel are significant, given the risk of fire/explosion, or from carbon monoxide poisoning due to incomplete combustion arising out of poor or irregular maintenance of appliances and systems.

ng homes will take all reasonable steps to ensure that appropriate management systems are in place to ensure employees and members of the public are not put at risk from the effects of natural gas or carbon monoxide.

The Gas Safety Installation and Use Regulations places important duties on landlords of all properties to ensure that gas appliances and their flues are maintained in a safe condition, annual safety checks are carried out, and records are kept and issued (or in certain cases displayed) to tenants. These duties are in addition to the more general ones that landlords have under the Health and Safety at Work Act and the Management of Health and Safety at Work Regulations.

2. Background

ng homes is responsible for gas safety within all its' properties and within communal areas.

3. Policy Aims

ng homes aims to ensure its homes are maintained to a high standard through the delivery of efficient and effective repair and maintenance services.

ng homes will aim to:

- Place the health and welfare of our tenants and residents first.
- Minimise the risks from natural gas from within those premises which ng homes own or manage.

- Ensure that gas safety statutory compliance and performance of assets is appropriately recorded, monitored, reported, reviewed and where appropriate, improved.
- Ensure an effective approach to risk management and service continuity.

4. Legislation and Statutory Requirements

- Health and Safety at Work etc. Act 1974
- Construction (Design and Management) Regulations 2015
- Gas Safety (Installation and Use) Regulations 1998 (as amended)
- The Control of Asbestos Regulations 2012
- Control of Substances Harmful to Health 2002
- Environmental Protection Act 1990
- Equalities Act 2010
- DSEAR 2002

5. Guidance

- TB055 Duties of Landlords
- INDG285 A Guide to Landlords' Duties: Gas Safety (Installation and Use) Regulations as amended.
- IGEM/G/11 The Gas Industry Unsafe Situations Procedure
- IGEM/G/11 The Gas Industry Unsafe Situations Procedure – Supplement 1

6. Gas Safety (Installation and Use) Regulations

These regulations, supported by the Approved Code of Practice (ACoP) L56, stipulate exactly how gas safety will be achieved. The fundamental requirements are:

- Installations, appliances and their flues shall be installed in such a way that they will be safe to use, and installations, appliances and their flues shall be maintained in a safe condition so as to prevent risk of injury to any person (in lawful occupation). This also applies to employers or self-employed persons in respect of places of work under their control.
- Appliances and flues relevant to those appliances in premises which are let, shall be checked for safety at intervals of no more than 12 months. A certificate (referred to as the Landlord's Gas Safety Record), confirming the findings must be given to the tenant or responsible occupier
- Landlords shall ensure that the work undertaken on their behalf is done by a

Member, or employee of the Health and Safety Executive (HSE) "Approved Class of Persons". For the time being the approved class of person is one currently registered with the Gas Safe Register (GSR).

6.1.Regulation 26(9)

Where a person performs work on a gas appliance, they shall immediately thereafter examine:

- a) the effectiveness of any flue.
- b) the supply of combustion air.
- c) Its' operating pressure / heat input, or where necessary both.
- ca) if it is not reasonably practicable to examine its operating pressure or heat input (or, where necessary, both), it's combustion performance
- d) Its' operation so as to ensure its safe functioning.

Thereafter, take all reasonably practicable steps to notify any defect to the responsible person, and where different, the owner of the premises in which the appliance or flue is installed, or where neither is reasonably practicable, the supplier of gas to the appliance.

6.2.Regulations 36 – Duties of Landlords

Regulation 36 places important duties on most landlords of domestic property to ensure that gas appliances and flues are maintained in a safe condition, annual safety checks are carried out, and records are kept and issued (or in certain cases displayed) to tenants.

The Gas Safety (Installation and Use) Regulations; Regulation 36, places 2 duties upon a landlord, those being:

- 1) to maintain all gas appliances, flues and gas installations; (appliances that the tenant cannot legally remove); and
- 2) to undertake an annual safety check of gas appliances and flues and produce documents to support.

The contract states that appliances owned by ng homes shall be serviced and checked for gas safety at intervals of no more than 12 months from the previously recorded Gas Safety check/service date.

6.3.Regulation 36 – Tenants’ Own Appliances

ng homes will service and check the safety of all appliances and flues that the tenant cannot legally remove.

In respect of tenants’ own appliances ng homes accepts its’ liabilities to the flues of the properties that tenants’ own appliances are connected to. In recognition of those liabilities, ng homes will undertake a gas safety check on all appliances connected to ng homes property flues.

As a minimum the safety check will include, but will not be limited to, those checks detailed in the Gas Safety (Installation and Use) Regulations, Regulation 26 (9). In respect of appliances not connected to flues owned by the ng homes, a visual inspection for safe use will be undertaken (in accordance with IGEM/G/11 Gas Industry Unsafe Situations Procedure GISUP).

Before a ng homes resident has a gas appliance installed, permission must be requested in writing from ng homes. Only a Gas Safe Registered Engineer can install or work on a gas appliance in an ng homes property.

ng homes will, as a minimum, require details of the engineer’s Gas Safe Registration and competencies as well as an installation safety record as part of any gas appliance installation.

6.4.Regulation 36A

Regulation 36A is an amendment to The Gas Safety (Installation and Use) Regulations 1998.

ng homes can schedule a gas safety check up to 2 months early. This system allows ng homes to have a longer time schedule and complete safety checks without having to change the annual deadline date each year.

Regulation 36A is not compulsory, and therefore ng homes are not obligated to implement the new scheme.

7. Scope

This Policy applies to all Board and Committee members, tenants/residents where ng homes has a repairing obligation, members of staff whether employees of ng homes or sub-contractors

irrespective of grade, position, or length of service responsible for the management of repairs and maintenance within ng homes.

The Policy applies to the management of property owned by ng homes and subject to a Scottish Secure Tenancy, a Short Scottish Secure Tenancy, a Shared Ownership Occupancy Agreement Lock up Agreement or Lease.

The Policy also applies to common areas where ng homes is the factor and should be read in conjunction with the Repairs and Maintenance Policy.

Arrangements must be put in place throughout ng homes so that all staff understand this policy along with their statutory obligations and implement the necessary measures in all areas. The resulting measures should ensure the arrangements include all statutory obligations, contained within this policy.

All policies and strategies should be administered by those with responsibility for managing the buildings. Cooperation between persons with gas safety responsibilities in the above context is a fundamental requirement of this policy.

The requirements of this policy, along with the relevant statutory obligations contained within the Health and Safety Executive's (HSE) Approved Code of Practice and guidance document L56 and the Health & Safety Guidance - INDG285 apply to those premises where ng homes operates from, irrespective of the ownership of the building.

8. Tenant/Resident responsibilities

ng homes will provide guidance on gas safety via its' communication channels.

Faulty equipment should also be reported by the tenant.

Tenants must allow access to ng homes and contractors for safety checks and maintenance to ensure compliance with Regulation 36 of GSIUR.

Tenants must not use any gas appliance or fittings that they know or suspect to be unsafe.

Gas Safe Register require registered installers to disconnect any gas appliance or fittings that are so dangerous as to be a threat to life if they are used.

9. Employee and Contractor Guidance and Instruction

ng homes provides guidance and specific instructions for all employees and external contractors, whilst undertaking gas work. This is with the aim of satisfying the legal duties of the current Gas Safety (Installation and Use) Regulations 1998. The work detailed within the specification may also include other aspects that will assist ng homes in satisfying its' duty of care to tenants.

10. Qualifying Contractors and Operative Responsibilities

The duties placed on ng homes by the Gas Safety (Installation and Use) Regulations, state that the Association must ensure ng homes employees, or contractors it intends to use, are suitably Gas Safe Registered (GSR) and competent for the categories of work they are expected to undertake.

The Gas Safe Register can be accessed to verify registration on 0800 408 5500 or go on the website by clicking the following link to check online: www.gassaferegister.co.uk

Registered engineers must hold relevant qualifications under the Accredited Certification Scheme (ACS).

After completion of the evaluation, a register of all ng homes employees or contractors employed on the above work will be kept on file for verification purposes.

Copies of current GSR registration, insurance certificates, operative's registration, and qualifications will be kept. Details will be checked regularly and updated as required and audited annually.

ID cards contains a photo of the engineer, their business registration number and personal license number, company name, the start and expiry date of the card and a security hologram. The reverse of the card details what kind of gas work the engineer is able to do.

Copies of both the front and back of the card must be retained for each engineers, clearly showing a matching serial number on each side.

A safety check and servicing programme will be provided by the Contractor to ng homes three months prior to the first safety check and service.

ng homes will only approve competent contractors for the gas servicing contract or the installation of new appliances.

The contractor will ensure a safety check and service on ng homes' gas appliances is carried out, as a minimum, within a 12-month period.

The contractor must also ensure that as a minimum standard, battery powered carbon monoxide detector (BS EN 50291(domestic) and BS 7860(non-domestic) certified) is installed and have the battery renewed when the annual safety check and service is being carried out. Where only a battery powered carbon monoxide detector exists, the contract must alert ng homes to this.

Regular reports, including formal monthly reports and daily electronic updates will be received during the safety check and servicing programme period. Details on the units completed, non-access to property and planned dates for the outstanding appliances will be provided to ng homes by the Contractor.

The Contractor will provide breakdown reports and Landlord Gas Safety Records in electronic format which will be submitted within 7 days of any work being carried out. Work and safety records will be stored on ng homes work management system. It is a legal requirement that all Landlord Gas Safety Records be kept until a minimum of 2 further safety records are completed, and it is a ng homes requirement that they are archived for a minimum of five years to comply with internal policies.

The contractor will provide a Landlord Gas Safety Record certificate in electronic format.

To demonstrate that operatives have carried out the tests and checks required by the relevant Gas Safety (Installation and Use) Regulations, ng homes will have in place uniform documentation and paperwork that will allow positive records to be completed for confirmation and future reference. Where any tests and checks are carried out by an operative the work records will 'positively record' the information detailed in the procedure.

The Contractor is required to advise ng homes immediately when an unsafe appliance is identified. The Contractor will apply a warning label to the unsafe appliance. The label should not be removed until repairs are complete.

The Contractor will be required to provide temporary Electrical Heating to the tenant in cases where the heating system has been condemned or awaiting parts for repair. ng homes will compensate the tenant directly for power used by temporary heating.

When working on ng homes appliances, the Contractor will at all times comply with legislation and amend practices and procedures in accordance with changing legislation.

The Contractor will undertake a gas safety check on all appliances connected to ng homes property flues. As a minimum, the safety check will include, but will not be limited to, those checks detailed in the Gas Safety (Installation and Use) Regulations, Regulation 26 (9). In respect of appliances not connected to flues owned by ng homes, a visual inspection for safe use will be undertaken (in accordance with IGEM/G/11 Gas Industry Unsafe Situations Procedure GISUP).

11. Gas Industry Unsafe Situations Procedure (GSIUR – IGEM/G/11)

IGEM/G/11 provides guidance for ng homes employees and contractors to follow when dealing with unsafe situations.

Following this procedure will also ensure ng homes meets Regulations 34 (1 & 2) of the Gas Safety (Installation and Use) Regulations. This regulation imposes a duty on the responsible person for any premises (for instance, the occupier or owner (e.g., landlord) of the premises) not to use or permit the use of any unsafe appliance.

People carrying out specified work (e.g., on service pipes, gas fittings or appliances) must report any appliance or installation they suspect is dangerous to the responsible person for the premises and follow the procedure as laid out in GSIUR e.g. seek permission to disconnect, apply appropriate labels and issue a warning notice. Or where an Immediately Dangerous situation is identified and disconnection of the gas supply is refused or not possible notify the gas supplier or transporter, as appropriate.

12. Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR)

There is a requirement under RIDDOR for certain types of Dangerous Gas Fittings to be reported to the Health and Safety Executive (HSE). The purpose of this requirement is to allow the HSE to investigate and monitor incidents and give appropriate publicity to them in the interests of public safety.

RIDDOR Regulation 11 (2) requires registered gas businesses to notify the HSE of installations which by reason of 'design, construction, manner of installation, modification, maintenance and/or servicing' pose an immediate threat to gas users from gas leakage, inadequate combustion of gas or inadequate removal of products of combustion, but only relates where faulty workmanship is the

cause. There is no requirement to report fittings that are dangerous due to lack of maintenance / servicing alone. This requirement allows the HSE to identify dangers arising from bad design or workmanship.

Only those installations that as a result of design, construction, manner of installation, modification or servicing, pose a risk of death, or major injury to gas users should be reported. In general, these will be ID situations; examples that should be reported are listed below. However, it should not be regarded as an exhaustive list:

- a) Instances where the use of unsatisfactory fittings or poor workmanship result in a gas escape outside the tolerance of a tightness test.
- b) Uncapped, open-ended pipes connected to the gas supply.
- c) Appliances that are spilling products of combustion, or show signs of having done so, e.g. staining around draught diverters on open-flued appliances or above gas fires, with no evidence that the cause has been rectified.
- d) Defective flues or chimneys that are not clearing flue gases.
- e) Appliances that should be flued, but are not.
- f) Appliances that are not suitable for use with the gas supplied (e.g. natural gas appliances being used with LPG).
- g) Appliances that have had a safety device, such as a flame failure/supervision device, made inoperative.
- h) Appliances that are connected to the gas supply by a connection made of unsatisfactory material, such as garden hose; and
- i) Appliances that are dangerous through faulty servicing.

Gas Safe Registered Gas Installers are required (by RIDDOR) to carry out this reporting and a report must be made within 14 days of discovery.

When a dangerous gas fitting is identified by a Contractor a RIDDOR reporting form F2508G2 will be completed on site. The F2508G2 RIDDOR form will be forwarded to the CA with his paperwork, in line with contractual requirements. A copy will be made by the CA and returned to the contractor for his own records.

The RIDDOR form F2508G2 will be forwarded to ng homes for them to forward to the HSE.

13. Attending a Site after a Gas Related Incident

When a contractor attends a site and is informed that there has been an incident reported to the HSE, then no work other than 'making safe' must be carried out. The CA will be informed of the situation, who will liaise with the HSE and arrange for the site to be 'mothballed' until any on-site investigations are completed.

14. Gas Escapes and/or Reports of Fumes

ng homes will ensure it meets Regulation 34 (1 & 2) of the Gas Safety (Installation and Use) Regulations in ensuring the safety of its tenants from gas escapes or suspected emission of products of combustion (fumes) in domestic properties.

Where an unsafe situation is discovered by an engineer, the engineer must follow the guidance in IGEM/G/11.

When attending a report of fumes engineers attending on behalf of ng homes must follow the guidance in IGEM/G/11 Supplement 1.

Where a member of ng homes or the contractor customer service teams receive a call reporting either a gas escape or a report of fumes, the tenant should be directed to contact the gas emergency service on 0800 111 999. Where the tenant has not or cannot contact the gas emergency service, this should be done by ng homes or the contractor. A reference number for the call should be taken.

Whilst on the call the tenant should be advised:

- Turn off the supply at the emergency control valve.
- Open doors and windows.
- Do NOT use naked flames.
- Do NOT use electrical switches.
- Do Not smoke.

The call/report should be treated as an emergency and attended to immediately.

15.Procedure for Gaining Access

ng homes provides guidance for all employees and external contractors involved in the process to demonstrate that all reasonably practicable steps to gain access to tenanted properties has been undertaken. This is with the aim of satisfying the legal duties of the current Gas Safety (Installation and Use) Regulations. Landlords have a duty to maintain all the appliances they own, as well as undertake a safety check and produce a safety record. This is to be undertaken at intervals of no more than 12 months. In the event of no access our No Access Policy will be followed.

16.Void Properties

ng homes employees and contractors will ensure that in the case of a tenant vacating a property, gas fittings/appliances are safe before the property is re-let or worked in by other trades.

On the first occupancy day of the property a full service/safety check and inspection of the installation will be undertaken, and a landlord's Gas Safety Record produced and issued to ng homes and a copy given to the tenant. This is a new tenant and therefore the requirements of the Gas Safety (Installation and Use) Regulations 36 (6b) apply. A copy of the existing or new Landlord's Gas Safety Record will be given to a new tenant before taking up occupancy.

17.Mutual Exchange

ng homes employees and contractors will ensure that in the case of a tenant vacating/exchanging a property that gas fittings/appliances are safe before the property is re-let.

Particular attention needs to be made of any appliances owned by the vacating tenant that are not removed e.g. cookers will be removed and disposed of.

When an application for 'Mutual Exchange' of properties has been approved, ng homes will ensure that gas fittings/appliances are safe before the exchange can take place. The contractor will complete a new LGSR prior to the exchange.

Mutual exchanges constitute a new tenant and therefore the requirements of the Gas Safety (Installation and Use) Regulations 36 (6b) apply. A copy of the existing or new Landlord's Gas Safety Record will be given to a new tenant before taking up occupancy.

18. Temporary Sleeping Accommodation

Certain appliances, as defined in Regulation 30 of GSIUR, are not permitted to be installed where an area is used as sleeping accommodation.

This also includes a situation where a tenant is using an area for sleeping as a temporary situation.

Regulation 30:

No person shall install a gas fire, other gas space heater, or water heater of more than 14 kilowatt gross heat input in a room used or intended to be used as sleeping accommodation, unless the appliance is a room sealed appliance.

No person shall install a gas fire, other gas space heater, or water heater of more than 14 kilowatt gross heat input in a room used, or intended to be used as sleeping accommodation, and no person shall install an instantaneous water heater unless (in each case):

- It is a room sealed appliance: or
- It incorporates a safety control designed to shut down the appliance before there is a build-up of a dangerous quantity of the products of combustion in the room concerned.

No tenant is permitted to use an area where gas appliances are installed as per the above.

19. Quality Control

ng homes conduct a systematic approach to quality control that is both efficient and effective, and the results clearly demonstrated and documented.

ng homes monitor and record the quality and safety of gas work that is carried out by all gas operatives working within ng homes premises.

To demonstrate the Association's commitment to safety and quality ng homes will undertake and require our contractors to participate in a 'Risk' based quality assurance procedure:

- Contractors' quality control – in line with their contract evaluation submission, with evidence supplied monthly at progress meetings.

- Internal quality control – verification of contractual arrangements and administrative checks on electronic documentation.
- External, independent quality control – provide a level of quality assurance to determine safety compliance and value for money. Across heating installations, repairs and servicing and maintenance work. The levels to be determined by the risks they pose.

20. Training

ng homes will provide gas safety training to relevant staff.

ng homes expect its' contractor to have all relevant staff trained and competent in relevant gas safety areas.

21. Non-compliance/Escalation Process

All non-compliance issues will be reported and escalated as soon as possible, and no later than 24 hours after the incident occurred or becoming aware of it.

A non-compliance issue identified at an operational level will be formally reported to the CEO in the first instance, who will agree an appropriate course of corrective action.

In cases of serious non-compliance, the CEO will consider whether it is necessary to disclose the issue to the Scottish Housing Regulator, or any other relevant organisation such as the Health and Safety Executive.

22. Conclusion

ng homes is committed to providing its' tenants with safe and healthy homes.

By following this Policy, ng homes aims to prevent any issues with gas from occurring within its' properties and to deal with any problems that occur promptly and effectively.

23. Other Related Strategies, Policies and Procedures

- Adaptations Policy
- Asbestos Management Policy and Procedures
- Asset Management Strategy
- Clerk of Works Procedures
- Complaints Policy
- Customer Care Policy

- Damp, Mould and Condensation (DMC) Policy and Procedures
- Data Protection Policy
- Design and Specification Policy
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- Electrical Safety Policy and Procedures
- Emergency Lighting in Multi-Storey Blocks Policy
- Estate Management Policy
- Fire Safety in Multi-Storey Blocks Policy
- Fire Safety Policy and Procedures
- No Access Policy
- Risk Management Strategy
- Tenants Right to Repair Policy
- Void Management policy

24.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.

25.Equality Impact Assessment

This Policy is equally applicable to all. It is recognised that in applying this Policy any necessary action will be taken where appropriate, including making reasonable adjustments, to ensure that there is no detrimental impact to protected characteristics groups.

26.Review

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

Appendix 1 - Definitions

Gas Appliances

Are appliances used for heating, lighting, cooking or other purposes for which gas can be used. In general, portable or mobile appliances are not covered, except for the use of portable or mobile space heaters (e.g. LPG cabinet heaters).

Gas Fittings

Are pipework, valves (other than emergency controls), regulators, meters and fittings, apparatus and appliances designed for the use of the tenant for heating, lighting, cooking or other purposes for which gas can be used.

Gas Flues

A passage for conveying the products of combustion from the gas appliance to the external air.

Gas

Includes natural gas (methane), LPG (Liquified Petroleum Gases) and Hydrogen.



Fire Safety Policy

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1. Policy Statement

ng homes are committed to ensuring that our homes, communal blocks and other properties we own and manage, where the risks from fire is reduced to as low as reasonably practicable.

ng homes aim to ensure its' homes are maintained to a high standard through the delivery of efficient and effective repair and maintenance services.

This Policy forms part of our wider organisational commitment to driving a health and safety culture amongst staff and contractors. It will be saved on our shared drive and distributed to all relevant members of staff.

2. Policy Aims

The aim of this policy is to provide a robust fire safety framework which can be implemented to secure the safety and wellbeing of tenants, staff, visitors and firefighters and is intended to facilitate the effective management of fire safety, ensuring that all reasonable steps are taken to comply with the Fire (Scotland) Act 2005, the Fire Safety (Scotland) Regulations 2006 and all other relevant legislation.

3. Legislation and Statutory Requirements

- Health and Safety at Work etc. Act 1974
- Construction (Design and Management) Regulations 2015
- Gas Safety (Installation and Use) Regulations 1998 (as amended)
- The Control of Asbestos Regulations 2012
- Control of Substances Harmful to Health 2002
- Environmental Protection Act 1990
- Equalities Act 2010
- Fire (Scotland) Act 2005
- Fire Safety (Scotland) Regulations 2006
- Electrical Equipment (Safety) Regulations 1994
- Furniture and Furnishings (Fire) (Safety) Regulations 1988
- Health and Safety (Safety Signs and Signals) Regulations 1996
- Tolerable Standard
- Repairing Standard
- Housing (Scotland) Act 2001, 2006, 2010 and 2014
- The Building Standards (Scotland) Regulations 2017

- Right to Repair (Housing Scotland Act 1987 as amended 2001 and 2010).
- Right to Compensation for Improvements 1987 (Housing Scotland Act 2001 and 2010)
- The Property Factors (Scotland) Act 2011 and Code of Conduct (2021)
- Scottish Secure Tenants (Right to Repair) Regulations 2002
- The Building (Scotland) Regulations and Building Standards 2017
- Tenements (Scotland) Act 2004
- Property Factors (Scotland) Act 2011

4. Guidance

- BS 5839-6:2019+2020
- BS 5499
- Scottish Technical Handbooks Domestic and Non-Domestic (appropriate sections) (Scotland only).
- Scottish Housing Quality Standards (SHQS)
- Scottish Housing Regulator (SHR) standard parts 3 and 4, guidance and Annual Assurance Statement requirements.
- SFHA Good Practice Guidance Repairs and Maintenance – 2012
- Scottish Government Practical Fire Safety Guidance for Existing High-Rise Domestic Buildings
- Scot Government advice for building owners on assurance and replacing of flat entrance fire doors (updated 2 August 2018)
- Guide to Undertaking Technical Assessments of Fire Performance of Construction Products Based on Fire Test Evidence.

The list is not intended to be exhaustive. Staff need to be aware of relevant revisions to guidance and regulations periodically take place and it is their individual responsibility to apply and follow current legislation and guidance.

5. Scope

This Policy applies to all Board and Committee members, tenants/residents where ng homes has a repairing obligation, members of staff whether employees of ng homes or sub-contractors irrespective of grade, position, or length of service responsible for the management of repairs and maintenance within ng homes.

The Policy applies to the management of property owned by ng homes and subject to a Scottish Secure Tenancy, a Short Scottish Secure Tenancy, a Shared Ownership Occupancy Agreement Lock up Agreement or Lease.

The Policy also applies to common areas where ng homes is the factor and should be read in conjunction with the Repair and Maintenance Policy.

6. Fire Risk Assessment

The legal requirements for Fire Risk Assessments can be complicated and often misunderstood.

Domestic premises are sometimes thought to be excluded, all areas defined as workplaces must be assessed for risk, including plant rooms and other non-tenant-accessible areas.

Common areas of domestic premises require to be maintained in a certain condition suitable for the fire brigade and ng homes will undertake a 'representative' risk assessing programme.

Therefore, ng homes will create a Fire Risk Assessment Procedure and arrange for competent consultants to carry out fire risk assessments and regular reviews in accordance with the Procedure.

Fire risk assessment must only be undertaken by a suitably competent and qualified Fire Risk Assessor.

Competency requirements are described in the Guide to Undertaking Technical Assessments of Fire Performance of Construction Products Based on Fire Test Evidence.

The fire safety risk assessment will be kept under continuous review.

7. Fire and Smoke Alarms

The Association will provide smoke and heat alarms in every property in compliance with the Scottish Building Standards.

All alarms will be interlinked, either mains powered or using sealed battery alarms, and provided with an integral stand-by power supply (a minimum of class D).

ng homes will ensure that fire and smoke alarms are in proper working order at the start of each tenancy.

ng homes will ensure that all smoke alarms are installed in accordance with the recommendations contained in BS EN14604:2005 and heat alarms comply with BS 5446-2:2003.

Specialised alarms will be given to tenants who have a disability, an impairment or special needs (e.g. smoke alarms with a vibrating pad, flashing light etc.). These will be installed in addition to smoke alarms, heat alarms or carbon monoxide detectors.

8. Unwanted Fire Alarm Activations

From 1 July 2023, the Scottish Fire and Rescue Service (SFRS) will no longer attend automatic fire alarm (AFA) call outs to commercial business and workplace premises, such as factories, offices, shops and leisure facilities - unless a fire has been confirmed.

ng homes with a responsibility for workplace premises under their control, will safely investigate a fire alarm before calling 999. Scottish Fire Service control room operators will ask for confirmation of an actual fire, or signs of fire, before sending the nearest resource.

SFRS will treat any fire alarm as a sign of fire, other than from a single smoke detector. Other signs of fire include:

- Visual flame/smoke
- Smell of burning
- Any other fire alarm signal

Sleeping premises, such as hospitals, care homes, hotels or domestic dwellings will continue to get an emergency response.

9. Fire Doors and Compartmentation

Buildings containing flats and maisonettes will be split into fire-resisting compartments by fire-resisting doors, walls and floors which will provide a physical barrier to fire.

Flat entrance fire doors leading to a shared or communal area are required to provide fire and smoke protection and are critical to most fire strategies for buildings.

Any new or replacement fire door leading on to communal areas shall meet the requirements of the Scottish Building Standards Domestic Technical Handbook (current version).

Fire doors in high-rise domestic buildings, commercial buildings, HMOs, etc. will have fire doors inspected every six months in the communal areas. There are no such recommendations to do similar inspections on fire doors in general low-rise domestic properties.

Fire door inspections shall check as a minimum:

- if there has been any alterations or damage to glazing apertures or air transfer grille
- if there are any gaps around the door frame and that seals and hinges are fitted correctly
- that the door closer shuts the door
- that the door closes correctly around the whole frame
- that there is no visible damage (either deliberate or from wear and tear) to the door or door closer

10. Access and Facilities for the Fire Service

ng homes will ensure:

- There must be proper external access to the building to allow fire appliances to be brought close to the building for effective use.
- There must be adequate access points into and within the building to allow firefighting personnel to search, rescue and fight fire.
- The building must be equipped with sufficient internal fire mains and other facilities to assist firefighters in carrying out their duties.

11. Houses of Multiple Occupation, High-rise Buildings and Commercial Buildings

All licenced HMOs and commercial premises managed by ng homes:

- Will be fire risk assessed by a competent assessor, with periodicity determined by the fire risk assessment
- Will have doors opening in the direction of escape
- Will be supplied with appropriate, maintained extinguishers
- Will have the fire evacuation procedure details relayed to relevant persons

12. Emergency Lighting

Emergency lighting will be installed in buildings considered to be at higher risk. In a building containing flats or maisonettes emergency lighting will be provided in the following areas (where relevant):

- an underground car park including any protected zone serving it, where less than 30% of the perimeter of the car park is open to the external air.
- a protected zone or unprotected zone serving a basement storey or a protected zone or unprotected zone in a high-rise domestic building.

The emergency lighting should be installed in accordance with BS 5266: Part 1: 2016 as read in association with BS 5266: Part 7: 1999 (BS EN: 1838: 2013).

To assist the evacuation of occupants in high-rise domestic buildings, every protected lobby, protected zone (including escape stairs) and any other associated escape route should be provided with emergency lighting designed and installed in accordance with BS 5266: Part 1: 2005 as read in association with (BS EN: 1838: 2013).

13. Emergency Exit Doors

ng homes will ensure all doors which are to be used in an emergency can be opened from the inside without the use of a key.

14. Signage

Fire action signs will be placed in the corridors, entrance doors, and common areas on all levels of the building. These fire safety signs will comply with BS 5499 and the Health and Safety (Safety Signs and Signals) Regulations 1996.

15. Heat and Smoke Control

SFRS will be provided with the facility to release smoke and heat from a fire during their firefighting and rescue operations.

Ventilation should be provided to every escape stair, fire-fighting stair, fire-fighting lobby and to every protected lobby or protected corridor where appropriate.

16. Fire Equipment

Sprinklers may be installed where ng homes is unable to reduce particular risks by other means.

ng homes will not install fire extinguishers in dwellings as tenants are not likely to be trained on the safe use of extinguishers. Accidents can occur if tenants try to use them in the event of a fire or if they are discharged through malice or horseplay.

To assist SFRS:

- Dry risers will be installed in any building that is over 18 metres in height.
- Wet risers will be installed in buildings over 50 metres in height.
- Outlets will be present on each floor and located in a fire escape staircase or similar protected location.

17. Maintenance and Repairs

ng homes is committed to ensuring that all premises, equipment, and devices provided for fire safety are well-maintained. To achieve this, we have put in place a suitable system of maintenance to keep them in an efficient state, efficient working order, and good repair.

In case any repairs are needed, ng homes will ensure that they are carried out within the timescale set in our repair policy by a competent person.

Clear records will be maintained of the processes in place and actions carried out.

18. Tenant Responsibilities

ng homes have limited control over the activities of tenants within their flats; this is compounded by other parts of the building perhaps being under different ownership.

Varying levels of knowledge regarding fire safety will exist among tenants. It is important, therefore, that tenants are fully informed regarding their responsibilities in Fire Safety within the building.

ng homes include fire safety obligations within tenancy agreements and will issue regular fire safety information through our normal communication channels.

Tenants are reminded to:

- test smoke alarms on a weekly basis;
- ensure all communal areas are not obstructed;
- ensure fire doors are not propped open or otherwise disabled, and;
- Where there is any damage to entrance door sets these must be reported immediately.

A door set is a complete door assembly, assembled on site or delivered as a completed assembly, consisting of the door frame, door leaf or leaves, essential hardware and any integral side panel or fanlight (but excluding coupled assembly, a door set and window that are supplied as separate self-contained frames and fixed together on site).

Tenants, where relevant, will be provided with information on the fire detection system and evacuation procedures / assembly points.

ng homes tenancy agreements will state that front doors cannot be changed without the express permission of ng homes.

Communication methods will take account of tenants any language or learning difficulties (e.g. braille, audio, different language, etc.).

19.Training

ng homes will provide appropriate training for relevant staff on this policy and any related processes or procedures.

20.Periodic Audit and Review

Periodic audits shall be conducted to confirm that the policy objectives are being achieved and to implement any changes in the operational procedures that are required.

21.Non-compliance/Escalation Process

All non-compliance issues will be reported and escalated as soon as possible, and no later than 24 hours after the incident occurred or becoming aware of it.

A non-compliance issue identified at an operational level will be formally reported to the CEO in the first instance, who will agree an appropriate course of corrective action.

In cases of serious non-compliance, the CEO will consider whether it is necessary to disclose the issue to the Scottish Housing Regulator, or any other relevant organisation such as the Health and Safety Executive.

22. Conclusion

ng homes is committed to providing its' tenants with safe and healthy homes.

By following this Policy, ng homes aims to prevent any issues with fire safety from occurring within its' properties and to deal with any problems that occur promptly and effectively.

23. Other Related Strategies, Policies and Procedures

- Adaptations Policy
- Asbestos Management Policy
- Asset Management Strategy
- Clerk of Works Procedures
- Complaints Policy
- Customer Care Policy
- Damp, Mould and Condensation (DMC) Policy and Procedures
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- Estate Management Policy
- Fire Safety in Multi-Storey Blocks Policy
- Gas Safety Policy
- No Access Policy
- Risk Management Strategy
- Tenants Right to Repair Policy
- Void Management policy

24. 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.

25. Equality Impact Assessment

This Policy is equally applicable to all. It is recognised that in applying this Policy any necessary action will be taken where appropriate, including making reasonable adjustments, to ensure that there is no detrimental impact to protected characteristics groups.

26. Review

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



Lift Safety Policy

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1. Policy Statement

ng homes owns and manages a range of assets including single dwellings and non-domestic assets. The key objective of this Policy is to describe how ng homes will manage lift and lifting equipment safety risk so far as is reasonably practicable, including:

- The identification of its specific responsibilities for each of its Assets.
- The creation of a policy and associated staff training to provide guidance on the implementation of the commitments contained in this Policy.
- The key activities (e.g., thorough examination and maintenance) that ng homes undertakes.
- Maintaining competent staff and contractors.
- Communicating internally, with tenants and other stakeholders
- How ng homes, as Duty Holder, will delegate responsibility for the implementation of this Policy, monitor its effectiveness and receive assurance of compliance.

2. Policy Aims

ng homes aims to ensure its homes are maintained to a high standard through the delivery of an efficient and effective repair and maintenance services.

3. Legislation and Statutory Requirements

- ACOP L22 PUWER - Safe use of work equipment
- BS7255: 2012: Code of practice for safe working on lifts
- Construction Design & Management Regulations 2015.
- Electrical Equipment (Safety) Regulations 1994
- Health and Safety at Work Act 1974
- HSG85: Electricity at work: safe working practices
- INDG339: Thorough Examination and Testing of Lifts
- INDG354: Safety in Electrical Testing
- INDG402: Safe use of ladders
- INDG405: Top tips for ladder and stepladder safety
- INDG422: Thorough examination of lifting equipment
- L113: Safe use of lifting equipment
- LEIA CoP: Maintenance requirement for lifts, lifting platforms, escalators and moving walks
- The Control of Substances Hazardous to Health Regulations 2002

- The Electricity at Work Regulations 1989
- The Health and Safety (Safety Signs and Signals) Regulations 1996
- The Management of Health and Safety at Work Regulations 2002
- The Provision and Use of Work Equipment Regulations 1998
- The Working at Height Regulations 2005

4. Scope

This Policy applies to all Board and Committee members, tenants/residents where ng homes has a repairing obligation, members of staff whether employees of ng homes or sub-contractors irrespective of grade, position, or length of service responsible for the management of repairs and maintenance within ng homes.

Arrangements must be put in place throughout ng homes so that all staff understand this policy along with their statutory obligations and implement the necessary measures in all areas. The resulting measures should ensure the arrangements include all statutory obligations, contained within this policy.

All policies and strategies should be administered by those with responsibility for managing the buildings.

This Policy covers passenger lifts and other lifting equipment, including hoists, platform lifts, and stair lifts, which are primarily used for lifting people. It is important to note that this policy only addresses the thorough examination and maintenance of the lifting equipment that ng homes is responsible for.

The application of LOLER and PUWER can be complicated and how they apply will vary across the ng homes portfolio (e.g., they may not apply where a lift is NOT used by people at work). However, ng homes will generally take the view that a similar regime is required to manage the risks associated with lifting equipment whether they apply and will apply such a regime where it is reasonably practicable to do so.

5. Management Plan for Lifting Equipment

ng homes will maintain a procedure and associated operational guidance which shall:

- Provide additional guidance on how the commitments outlined within this Policy will be implemented.
- Provide clear lines of responsibility for the management of Lift Safety.
- Set out key Operational Processes.
- Ensure that a clear and consistent process is in place to obtain access to properties where this is required. This will include pro-active assessment of available data for relevant information about the customer to help gain access (disability, vulnerability, local connections, etc.). Tenancy enforcement action will be used where required.
- Maintain a process for dealing with unsafe situations.
- Identify all other policies linked to delivery of this policy.

All staff identified in the procedure will receive appropriate training.

6. Common Areas

ng homes will implement a risk-based approach to the periodic inspection of communal areas.

This will ensure that areas with lifting equipment are secure, free from visible damage, and vandalism.

7. Access Management

ng homes will maintain a clear staged access process to gain access to properties to undertake the activities described above.

This shall include enforcement action when required.

ng homes will proactively assess available data for relevant information about the customer to help gain access (disability, vulnerability, local connections, etc.).

8. Repairs and Maintenance

ng homes will deal with any reported repair requirements in accordance with the Repairs and Maintenance Policy. All works will be undertaken by people competent to do so.

9. Planned Works

ng homes commissions planned maintenance or upgrade programs for their buildings which may involve work on lifts. In such cases, the impact of the work will be reviewed by a competent person. ng homes will also review any existing risk assessments, maintenance and inspection programs, and examination schemes before and after major works programs, if necessary.

ng homes ensures that all lift works are carried out with due diligence and care:

- Anyone appointed to undertake design or construction activities can demonstrate the necessary competence to discharge their responsibilities relating to lift safety.
- Request reasonable assurance that duty holders have demonstrated that resident safety and accessibility can be assured during the works.
- Engage with residents on matters that affect them.
- Request reasonable assurance that duty holders have complied with the building regulations and other applicable standards in relation to lift work where required
- Request reasonable assurance that there is an appropriate site inspection and sign-off programme in place for all stages of the work.

ng homes will ensure that all necessary information regarding commissioning, installation certification, and future maintenance requirements is completed and handed over before the lift is put into service.

10. Training

ng homes will provide appropriate training for relevant staff on this policy and any related processes or procedures.

11. Quality Assurance

ng homes will utilise an independent external specialist to audit and provide additional assurance around the accuracy of data and reporting.

12. Competence

It is not possible to define the requirements for all roles and activities mentioned in this Policy in a concise manner.

Competence will be evaluated based on skills, knowledge, and experience rather than a single qualification or standard in many areas. As specified above, ng homes will assess competence within their respective areas of responsibility, and competent person(s) must identify the limits of their competence. However, for lift safety work, ng homes will appoint an internal competent person or, if the necessary skills are not available internally, an external competent person to provide advice and support for lift safety.

For all thorough examinations, examination schemes, and supplementary testing, ng homes will employ companies who are suitably competent. The person who carries out routine maintenance of the equipment will not be the same person responsible for assessing their own maintenance work.

13. Entrapment

The responsibility for the safe release of trapped passengers has been delegated to the Board's appointed Lift Maintenance Contractor. Rescue should not be attempted by untrained and unauthorised ng homes staff.

Lift intercoms connect the panic alarm button within the lift car to a call receiving centre via a communication autodialler to our lift maintenance contractor.

14. Non-compliance/ Escalation Process

All non-compliance issues will be reported and escalated as soon as possible, and no later than 24 hours after the incident occurred or becoming aware of it.

A non-compliance issue identified at an operational level will be formally reported to the CEO in the first instance, who will agree an appropriate course of corrective action.

In cases of serious non-compliance, the CEO will consider whether it is necessary to disclose the issue to the Scottish Housing Regulator, or any other relevant organisation such as the Health and Safety Executive.

15. Conclusion

ng homes is committed to providing its' tenants with safe and healthy homes.

By following this Policy, ng homes aims to prevent any issues with lift safety from occurring within its' properties and to deal with any problems that occur promptly and effectively.

16. Other Related Strategies, Policies and Procedures

- Adaptations Policy
- Asbestos Management Policy and Procedures
- Asset Management Strategy
- Clerk of Works Procedures
- Complaints Policy
- Customer Care Policy
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- Electrical Safety Policy and Procedures
- Emergency Lighting in Multi-Storey Blocks Policy
- Estate Management Policy
- Fire Safety in Multi-Storey Blocks Policy
- Fire Safety Policy and Procedures
- Gas Safety Policy and Procedures
- No Access Policy
- Risk Management Strategy
- Tenants Right to Repair Policy
- Void Management policy
- Water Systems and Legionella Policy and Procedure

17. 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.

18. Equality Impact Assessment

This Policy is equally applicable to all. It is recognised that in applying this Policy any necessary action will be taken where appropriate, including making reasonable adjustments, to ensure that there is no detrimental impact to protected characteristics groups.

19. Review

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

Appendix 1 – Thorough Examination

A competent person will conduct a systematic and detailed examination of the lift and all its related equipment to detect any current or potential defects that could pose a danger. ng homes will ensure that all lifts and associated equipment covered by this policy undergo a thorough examination by a competent person on a regular basis:

- Before first use
- Following major modification, damage or change of use
- At void stage (if the lifting equipment is to be retained for use by the new tenant)
- Regularly whilst in service. This will be every 6 months unless there is a written scheme of examination recommended by a competent person that indicates that an alternative frequency is appropriate.

The extent of the thorough examination will depend on the professional judgment of the competent person performing the examination. However, ng homes will specify that the examination needs to include all matters that affect the safety of the lifting equipment. This should include likely deterioration with time, and the examination shall follow industry guidance.

ng homes will maintain clear written evidence of any alternative examination schemes where the frequency of thorough examination differs from the general 6-month period outlined above. This evidence will be periodically reviewed by a competent person to ensure that it remains appropriate.

After a comprehensive inspection, it is possible that further examination, additional testing or corrective measures may be necessary. All subsequent actions will be constrained by time limits, and ng homes will aim to carry out the suggested actions within the timeframes set by the expert. Any suggested modifications to the agreed-upon plan or deadlines will be recorded and approved by a competent person.

Appendix 2 - Inspection and Maintenance

ng homes will conduct regular maintenance and inspections, in addition to thorough examinations, based on the specific equipment and taking into account manufacturer's instructions, recommendations from thorough examinations, and risk assessments by competent personnel. If manufacturer's instructions are not available, ng homes will seek advice from a competent person and record it.

During inspections or maintenance activities, it may be necessary to conduct supplementary testing, remedial work, or take other follow-up actions. ng homes will ensure that all follow-up actions are completed within the recommended timeframes.

In addition to identifying safety issues, inspections or maintenance activities may also reveal recommendations for improvements that could enhance the lift's functionality, such as accessibility. Such recommendations will be recorded separately and addressed as part of future planned maintenance activities, where reasonably practicable.



Water Systems and Legionella Policy

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1. Policy Statement

ng homes are committed to ensuring that all social housing tenants live in homes where the risks from water systems and legionella is reduced to as low as reasonably practicable.

2. Background

ng homes owns properties of mixed tenure and is responsible for water safety domestically and within communal areas.

ng homes has several leased and HMO properties which it has overall water hygiene responsibility for.

3. Policy Aims

ng homes aims to ensure its homes are maintained to a high standard through the delivery of efficient and effective repair and maintenance services.

The aim of this policy is to:

- To place the health and welfare of our tenants and residents first.
- Minimise the risk of Legionella from within those premises which ng homes own or manage.
- Ensure that Legionella statutory compliance and performance of assets is appropriately recorded, monitored, reported, reviewed and where appropriate, improved.
- Ensure an effective approach to risk management and service continuity.

This policy has been written to ensure that all reasonable steps and precautions have been taken to ensure compliance with The Control of Substances Hazardous to Health Regulations 2002 (as amended), The Water Supply (Water Fittings) (Scotland) Byelaws 2014 and all other relevant legislation.

4. Legislation and Statutory Requirements

- Health and Safety at Work etc. Act 1974
- Management of Health and Safety at Work Regulations 1999
- L8 (fourth edition) Approved Code of Practice The control of legionella bacteria in water systems (2013)
- Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013

- Public Health etc. (Scotland) Act 2008
- The Building (Scotland) Regulations 2004
- The Control of Substances Hazardous to Health Regulations 2002, as amended
- The Housing (Scotland) Act 2006
- The Management of Health and Safety at Work Regulations 1999
- The Private Water Supply (Scotland) 2006
- The Water Supply (Water Fittings) (Scotland) Byelaws 2014
- The Water Supply (Water Quality) (Scotland) Regulations 2001

5. Guidance

- BS 8580-1:2019 Water quality - risk assessments for Legionella control - Code of practice
- BS 7592: 2022 Sampling for Legionella bacteria in water systems – Code of practice
- HSG220 (Second edition) Health and Safety in Care Homes
- HSG274 Legionnaires Disease – Technical Guidance (in 3 Parts) (2013)
- INDG 458 Legionnaires Disease – A Brief Guide for Duty Holders (2012)

The list is not intended to be exhaustive. Staff need to be aware of relevant revisions to guidance and regulations that periodically take place and it is their individual responsibility to apply and follow current legislation and guidance.

6. Legal Duties

ng homes have statutory duties which relate to water safety and legionella risk management, including:

- Identifying and assessing sources of risk
- Preparing an operational written scheme for preventing or controlling the risk
- Implementing and managing the scheme
- Keeping records and checking what has been done is effective and compliant.

7. Legionella Information

Legionellosis refers to a group of illnesses caused by legionella bacteria, which include the severe Legionnaires' disease, as well as the less serious Pontiac fever and Lochgoilhead fever.

Legionnaires' disease is a type of pneumonia that can be fatal and can affect anyone. However, the risk increases with age and certain groups are at higher risk, including people over 45 years old,

smokers, heavy drinkers, those with chronic respiratory or kidney disease, diabetes, lung and heart disease, and anyone with a weakened immune system.

Legionella pneumophila and related bacteria are common in natural water sources such as rivers, lakes, and reservoirs in low numbers. They may also be found in man-made water systems such as cooling towers, evaporative condensers, hot and cold-water systems, and spa pools.

If conditions are suitable, these bacteria can grow and increase the risk of Legionnaires' disease. therefore, it is essential to control the risks.

8. At Risk Groups

At-risk groups include all stakeholders, tenants, customers and visitors to our properties, including the office.

Legionnaires' disease can affect people of all ages and health conditions who come in contact with contaminated systems.

The infection occurs more frequently in men than women and usually affects middle-aged or elderly people, smokers, alcoholics, or people with other chest problems.

The most vulnerable groups are the elderly and infirm, alcoholics, and those suffering from cancer, diabetes, chronic respiratory or kidney disease, and people using immunosuppressant medication.

9. Infection Pathways

Legionella bacteria are naturally occurring microbes that are widespread in nature. They mainly reside in natural water systems such as rivers and ponds, but the conditions are rarely suitable for people to contract the disease from these sources.

Legionella is a type of illness that can spread through exposure to bacteria found in purpose-built systems like cooling towers, evaporative condensers, spa pools, and hot water systems. These systems are often maintained at a temperature that allows the bacteria to grow. The illness can occur in a variety of premises, both commercial and domestic.

Infection is caused by breathing in tiny airborne droplets of water contaminated with the bacteria, not by drinking contaminated water.

It is important to note that any water application that releases contaminated aerosols into the surrounding area can spread Legionella bacteria. This bacteria can be transmitted through various sources such as air conditioning systems, cooling towers, evaporative condensers, showers, taps, humidifiers, fountains, whirlpool baths, and hydrotherapy baths. These bacteria can survive at low temperatures, but they require specific conditions in water systems to thrive. These conditions include a food source such as the presence of biofilm, sludge, scale, rust, algae or organic matter, as well as a water temperature between 20°C and 45°C. Bacteria naturally aggregate a biofilm and within the biofilm matrix legionella can be protected from high water temperatures which is why routine disinfection of systems with stored supplied is often required.

Factors which increase the risk:

- Not keeping water storage tanks and down-service pipe-work maintained, with biofilms being kept in check.
- Not maintaining stored hot water supply above 60°C, and distribution below 50°C.
- Not maintaining the cold-water supply at 20°C or below.
- Not maintaining the flow of water through all outlets.
- Not flushing infrequently used outlets.
- Having the presence of dead ends in the system.
- Not adequately managing void sites.

Certain conditions increase the risk from legionella:

- a suitable water temperature for growth, 20 to 45°C.
- a source of nutrients in water tanks such as biofilm, sludge, scale, rust, algae, and other organic matter for Legionella and other bacteria to feed on.
- a way of creating and spreading breathable droplets, e.g. the aerosol created by a tap, shower head or even a toilet flushing.

10.Scope

This Policy applies to all Board and Committee members, tenants/residents where ng homes has a repairing obligation, members of staff whether employees of ng homes or sub-contractors irrespective of grade, position, or length of service responsible for the management of repairs and maintenance within ng homes.

Arrangements must be put in place throughout ng homes so that all staff understand this policy along with their statutory obligations and implement the necessary measures in all areas. The

resulting measures should ensure the arrangements include all statutory obligations, contained within this policy.

All policies and strategies should be administered by those with responsibility for managing the buildings. Cooperation between persons with legionella safety responsibilities in the above context is a fundamental requirement of this policy.

The requirements of this policy, along with the relevant statutory obligations contained within the Health and Safety Executive's (HSE) Approved Code of Practice and guidance document L8:2013 and the Health & Safety Guidance - HSG 274 part 2:2014 apply to those premises where ng homes operates from, irrespective of the ownership of the building.

11. Risk Assessment

ng homes will conduct and regularly review a comprehensive risk assessment programme to determine and evaluate the risk of Legionella bacteria exposure from all water systems in its property portfolio.

A legionella risk assessment will be carried out on all relevant properties.

The assessor will provide ng homes with impartial recommendations.

ng homes will determine a suitable programme for risk assessment.

Risk assessments should be reviewed regularly. The frequency depends on individual circumstances. Risk assessments are considered a living document that must be reviewed regularly to remain up to date.

All recommendations will be recorded in an electronic logbook to which ng homes has access. Recommendations will also highlight management control measures.

The original risk assessment should be reassessed when there are significant changes to ensure that it remains valid.

Examples of significant changes are:

- Changes to the water system or use
- Changes to the use of the building or part of the building where the system is installed

- Changes to the availability of information about risks or control measures
- Indications that control measures are no longer effective
- New construction work or system modifications
- Changes to key personnel, contractors or service providers.

Water systems with high inherent risks or where changes are poorly documented may need to be assessed frequently e.g. annually.

For systems with a low inherent risk, where all changes are recorded and systems are well managed, it may be sufficient for a formal review to be completed every two years.

12.Periodic Audit and Review

Periodic audits shall be conducted to confirm that the policy objectives are being achieved and to implement any changes in the operational procedures that are required.

13.Disinfection

If a routine inspection or risk assessment shows that it is necessary, the system should be cleaned.

It is also important to clean the system under the following circumstances:

- After any prolonged shutdown of a month or longer (a risk assessment may indicate the need for cleaning after a period of less than one month, especially in summer when temperatures have been high).
- If the system or any part of it has been substantially altered or entered for maintenance purposes in a manner that may lead to contamination.
- Following an outbreak or suspected outbreak of Legionnaires' disease or any other waterborne infection/disease.

14.Void Properties

It is recognised that void properties have the potential to increase the risk of Legionella due to stagnant water in the pipework.

To reduce potential risk associated with voids, the contractor assigned to carry out repair and maintenance works on standard properties will perform and document the following:

- Thoroughly flush all taps
- It is recommended to either clean and disinfect shower heads regularly or replace them altogether.
- Inspect and provide a report on any water storage tank that is present.

15. Contractors

ng homes will appoint a contractor who is/are competent and experienced Legionella Risk Assessors to carry out their risk assessment programme.

Contractors must be members of Legionella Control Association (LCA) or Water Management Society (WMSoc).

Competency checks for contractors will include as a minimum:

- Experience in undertaking risk assessments in accordance with ACoP L8
- Qualifications of staff members
- Written statement of compliance that the contractor complies with the Legionella Control Association Code of Conduct

Contracted works may include Legionella sampling, tank inspections, and other associated services as identified in the Legionella Risk Assessment programme. Water sampling is also conducted for all bacteria. In the event of no access we will implement our No Access Policy.

16. RIDDOR

If a tenant, employee or visitor is suspected or confirmed to have contracted Legionnaires' disease, ng homes will report the incident to the HSE under RIDDOR regulations.

17. Action in the event of an outbreak

When two or more cases of infection are confirmed or probable and closely linked in time and place, with strong evidence of a common source, it is considered an outbreak.

Notification to the NHS board HPT must be supported by microbiological evidence of recent Legionella infection meeting confirmed or probable case definitions, unless notified as a suspected case(s) associated with an identified outbreak.

ng homes will assist be providing all relevant records and information in the event of an outbreak.

18.Tenant/Resident Responsibilities

Tenants will receive information about proper water management and Legionella control through ng homes communication channels.

Tenants/residents should clean, descale, and disinfect shower heads every two months.

Tenants are advised to flush both hot and cold-water systems by running all outlets for at least 2 minutes when a property is left vacant (e.g. when on holiday).

Tenants must immediately report water problems, debris or discolouration to ng homes.

19.Communication

ng homes will keep tenants informed about the progress of any work to deal with water treatment and legionella. This will include:

- Keeping tenants/residents informed of the planned repairs.
- Letting tenants/residents know when the repairs are complete.

20.No access or refusal of access to a property

Where legionella has been identified either by a tenant/resident or by ng homes or a property has been assessed as high risk, tenants/residents will be required to allow access for inspections and for the carrying out of remedial works (in accordance with their tenancy agreement).

21.Training

ng homes will provide appropriate training for relevant staff on how to deal with water treatment and legionella management.

There is a legal duty to ensure that all those involved, including the management of and risk assessment must be trained and competent.

22.Periodic Audit and Review

Periodic audits shall be conducted to confirm that the policy objectives are being achieved and to implement any changes in the operational procedures that are required.

23.Non-compliance/Escalation Process

All non-compliance issues will be reported and escalated as soon as possible, and no later than 24 hours after the incident occurred or becoming aware of it.

A non-compliance issue identified at an operational level will be formally reported to the CEO in the first instance, who will agree an appropriate course of corrective action.

In cases of serious non-compliance, the CEO will consider whether it is necessary to disclose the issue to the Scottish Housing Regulator, or any other relevant organisation such as the Health and Safety Executive.

24.Conclusion

ng homes is committed to providing its' tenants with safe and healthy homes.

By following this Policy, ng homes aims to prevent any issues with water and legionella from occurring within its' properties and to deal with any problems that occur promptly and effectively

25.Other Related Strategies, Policies and Procedures

- Adaptations Policy
- Asbestos Management Policy and Procedures
- Asset Management Strategy
- Complaints Policy
- Customer Care Policy
- Data Protection Policy
- Electrical Safety Policy and Procedures
- Electrical Safety in Multi-Storey Blocks Policy
- Emergency Lighting in Multi-Storey Blocks Policy
- Fire Safety Policy and Procedures
- Fire Safety in Multi-Storey Blocks Policy
- Gas Safety Policy and Procedures
- No Access Policy

- Risk Management Strategy
- Tenants Right to Repair Policy
- Void Management policy

26.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.

27.Equality Impact Assessment

This Policy is equally applicable to all. It is recognised that in applying this Policy any necessary action will be taken where appropriate, including making reasonable adjustments, to ensure that there is no detrimental impact to protected characteristics groups.

28.Review

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



Board Meeting

For Approval

To: Board
From: DCEO

SUBJECT: MANAGEMENT ACCOUNTS – PERIOD TO 31ST JANUARY 2024 **DATE 26 March 2024**

1. Introduction	Below are income and expenditure and balance sheet for the period to 31st January 2024 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 January 2024 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.
Interest received	153	Higher interest rates pushed up received
Other income	<u>385</u>	Receipt of RHI and wayleave income
	3,969	
Other variances	<u>402</u>	
Total positive variances	<u>4,371</u>	
	Effect - £k	
Planned maintenance	2,752	Ukrainian works boosting spending
Service costs	801	Summer landscape maintenance costs, close utility costs and bulk charges.
Capitalised to balance sheet	509	Lower level of capitalisation on other activities while UK project completed.
Other negative variances	<u>830</u>	
Total negative variances	<u>4,892</u>	

Total positive variances	4,371
Total negative variances	<u>(4,892)</u>
Net movement	(521)
Original projected surplus for period	<u>410</u>
Actual deficit for period	<u>(111)</u>

Ratios for lender are in an acceptable position. The Nationwide ratio of secured assets to loan value at 2.73 against a required ratio of 1.0.

Turning to the balance sheet the significant factors within the period included:

- Property expenditure of £3.089m, other assets expenditure of £1.182m and depreciation of £4.42m leading to a net decrease in fixed assets of £150k. This includes the expenditure on property acquisitions, property improvements, adaptations, and computer equipment.
- Bank balances moved downwards from £19.22m to £16.86m with negative cash flow of £2.36m.
- Loans decreased by £1.947m with the repayments made in the period. Now loans of £39.87m outstanding.

5. Recommendation

Board Members are asked to APPROVE the Management Accounts for the period to 31st January 2024.

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

31.01.24

INCOME AND EXPENDITURE

Year to	Jän.24	Oct 23 - Jan 24			CUMMULATIVE TO DATE			ANNUAL	
31.3.23	Actual	Actual	Budget	Variance	Actual	Budget	Variance	BUDGET	
Income									
26,218,504	Rental Income	2,329,316	9,314,398	9,298,592	15,806	23,253,982	23,132,475	121,507	27,592,049
-272,282	Voids	-31,303	-112,742	-92,986	-19,756	-244,864	-231,325	-13,539	-275,920
41,150	Service Income	3,147	16,090	14,600	1,490	42,971	36,930	6,041	44,659
25,987,372		2,301,160	9,217,746	9,220,206	-2,460	23,052,089	22,938,080	114,009	27,360,788
0	Factoring Income	13,118	216,560	219,738	-3,178	628,327	659,214	-30,887	878,952
738,563	Grant release/received	65,298	3,478,747	261,192	3,217,555	4,083,634	652,979	3,430,655	783,575
26,725,935	Net Income	2,379,576	12,913,053	9,701,136	3,211,917	27,764,050	24,250,274	3,513,776	29,023,315
Expenditure									
2,562,544	Day to Day	411,663	1,067,629	788,115	-279,514	2,083,589	1,983,180	-100,409	2,362,899
1,621,212	Cyclical	108,094	644,298	735,674	91,376	1,906,981	1,839,185	-67,796	2,311,500
1,123,713	Void Maintenance	118,897	490,401	366,667	-123,734	1,123,144	916,667	-206,477	1,100,000
276,449	Bad Dbts-Rents	7,428	119,398	100,000	-19,398	181,235	250,000	68,765	300,000
0	Bad Dbts-services	0	0	0	0	0	0	0	0
11,856,631	Planned maintenance	338,652	5,076,440	2,948,510	-2,127,930	10,122,999	7,371,275	-2,751,724	8,845,530
-5,274,679	Capitalised to balance sheet	-136,721	-665,014	-1,333,333	-668,319	-2,824,470	-3,333,333	-508,863	-4,000,000
1,118,238	Other Property Costs	65,126	294,934	253,333	-41,601	787,187	633,333	-153,854	760,000
5,015,827	Depreciation	417,000	1,668,000	1,666,667	-1,333	4,170,000	4,166,667	-3,333	5,000,000
2,345,953	Service Costs	97,045	817,384	355,696	-461,688	2,461,856	1,660,809	-801,047	1,845,118
-197,445	Factoring Expenditure	28,517	168,214	178,397	10,183	448,464	470,992	22,528	625,190
5,532,479	Salaries	414,284	1,815,844	1,879,030	63,186	4,559,390	4,697,576	138,186	5,637,091
2,290,467	Overheads	246,054	886,867	747,967	-138,900	2,069,584	1,869,917	-199,667	2,243,900
28,271,389	Total Expenditure	2,116,039	12,384,395	8,686,722	-3,697,673	27,089,959	22,526,266	-4,563,693	27,031,228
-1,545,454	Surplus from Ordinary Activities	263,537	528,658	1,014,414	-485,756	674,091	1,724,008	-1,049,917	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	67,988	207,504	76,667	130,837	576,272	191,667	384,605	230,000
536,662	Other Expenditure	18,433	183,179	159,667	-23,512	428,184	399,167	-29,017	479,000
-1,402,827	Net Surplus	313,092	552,983	931,414	-378,431	822,179	1,516,508	-694,329	1,743,087
1,336,074	Loan Interest	108,217	481,629	526,116	44,487	1,338,799	1,315,291	-23,508	1,578,349
200,613	Interest received	43,201	165,381	83,333	82,048	361,620	208,333	153,287	250,000
25,047	Other finance charges	0	0	0	0	0	0	0	0
0	Property and fixed asset sales	45,855	45,855	0	45,855	44,274	0	44,274	0
-277,043	Pension adj/corp tax/gift aid	0	0	0	0	0	0	0	0
-2,286,292	Net Surplus after interest	293,931	282,590	488,631	-206,041	-110,726	409,550	-520,276	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	293,931	282,590	488,631	-206,041	-110,726	409,550	-520,276	414,738

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

31.Jän.24

INCOME AND EXPENDITURE

ANALYSIS OF DIRECT EMPLOYEE & ADMINISTRATION COSTS

31.03.23	Jän.24	<-----	Oct 23 - Jan 24		CUMMULATIVE TO DATE			ANNUAL
	<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	<u>BUDGET</u>
4,454,454 Salaries	357,478	1,589,848	1667665	77,817	3,981,463	4,169,163	187,700	5,002,995
1,073,966 Pensions	56,806	225,996	211365	-14,631	577,927	528,413	-49,514	634,096
5,528,420 Total Direct Employee	414,284	1,815,844	1879030	63,186	4,559,390	4,697,576	138,186	5,637,091
69,066 Heat & Light	18,872	42,120	23333	-18,787	79,833	58,333	-21,500	70,000
300,749 Depreciation	25,000	100,000	86667	-13,333	250,000	216,667	-33,333	260,000
16,243 Office & General	7,628	13,294	10400	-2,894	25,923	26,000	77	31,200
93,300 Cleaning and Materials	10,990	39,304	30000	-9,304	99,089	75,000	-24,089	90,000
66,044 Subscriptions	6,043	26,106	25000	-1,106	63,334	62,500	-834	75,000
10,402 Photocopier costs	98	2,309	6667	4,358	6,166	16,667	10,501	20,000
45,349 Postage & Stationery	704	21,229	16667	-4,562	46,794	41,667	-5,127	50,000
33,900 Office Repairs & maintenanc	0	219	10000	9,781	1,734	25,000	23,266	30,000
220,530 Rent, Rates, Insurance	32,406	95,117	100000	4,883	233,229	250,000	16,771	300,000
181,975 Telephone & internet	18,583	88,571	45000	-43,571	179,200	112,500	-66,700	135,000
18,114 Audit & Accountancy	2,670	4,398	10000	5,602	16,238	25,000	8,762	30,000
25,173 Equipment Maintenance	2,021	4,490	16667	12,177	22,012	41,667	19,655	50,000
32,856 Legal Fees	0	1,955	10000	8,045	8,628	25,000	16,372	30,000
13,892 Leasing Contracts	578	5,397	6667	1,270	15,976	16,667	691	20,000
12,816 Promotions, publicity & ann	0	300	8333	8,033	1,550	20,833	19,283	25,000
115,101 Consultants	8,270	55,970	40000	-15,970	127,449	100,000	-27,449	120,000
371,664 Computer Support	35,534	161,271	133333	-27,938	425,978	333,333	-92,645	400,000
212,591 Computer - License & acce	62,171	159,070	83733	-75,337	328,043	209,333	-118,710	251,200
0 Office Landscape Maintena	0	0	2500	2,500	0	6,250	6,250	7,500
1,839,765 Total Office Overheads	231,568	821,120	664967	-156,153	1,931,176	1,662,417	-268,759	1,994,900
21,083 Recruitment advertising & c	1,390	2,930	6667	3,737	11,932	16,667	4,735	20,000
32,307 Staff Training	8,544	23,322	20000	-3,322	31,706	50,000	18,294	60,000
10,000 Staff life cover	1,000	6,054	5000	-1,054	12,054	12,500	446	15,000
8,208 Staff uniforms	0	4,433	2000	-2,433	6,639	5,000	-1,639	6,000
0 Temporary Staff	0	0	1667	1,667	0	4,167	4,167	5,000
5,343 Conferences & Seminars	1,188	5,690	8333	2,643	9,635	20,833	11,198	25,000
4,654 Travel & Subsistence	1,441	9,114	6667	-2,447	17,932	16,667	-1,265	20,000
56,848 Health & Safety	803	12,801	23333	10,532	39,663	58,333	18,670	70,000
138,443 Total Staff Overhead Cos	14,366	64,344	73667	9,323	129,561	184,167	54,606	221,000
2,510 Training	0	0	2667	2,667	2,354	6,667	4,313	8,000
697 Travel Expenses	0	208	1333	1,125	761	3,333	2,572	4,000
4,417 Expenses to Board	120	1,005	2000	995	2,997	5,000	2,003	6,000
12,804 Conferences	0	190	3333	3,143	2,735	8,333	5,598	10,000
20,428 Total Committee Costs	120	1,403	9333	7,930	8,847	23,333	14,486	28,000
7,527,056 Total Direct Employee & Administration Costs	660,338	2,702,711	2626997	-75,714	6,628,974	6,567,493	-61,481	7,880,991

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

31.Jän.24

Previous
year
totals

		ACTUAL
FIXED ASSETS		
152,265,626	Housing Properties	155,354,922
-34,615,438	Depreciation	-38,785,438
<u>117,650,188</u>		<u>116,569,484</u>
	Less:	
	0 Housing Association Grant	0
<u>117,650,188</u>	Net Value	<u>116,569,484</u>
1,359,848	Other Fixed Assets	2,291,494
1,300	Investments	300
<u>119,011,336</u>	TOTAL FIXED ASSETS	<u>118,861,278</u>
CURRENT ASSETS		
25,721	Stock & WIP	62,230
19,352,000	Cash and Other Short Term Investments	16,857,335
461,149	Rent Arrears	483,985
1,902,510	Other Current Assets	1,408,351
<u>21,741,380</u>	TOTAL CURRENT ASSETS	<u>18,811,901</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	3,725,293
912	Pension liability under one year	912
<u>7,240,225</u>	TOTAL CURRENT LIABILITIES	<u>6,215,421</u>
<u>14,501,155</u>	NET CURRENT ASSETS	<u>12,596,480</u>
<u>133,512,491</u>	TOTAL ASSETS LESS CURRENT LIABILITIES	<u>131,457,758</u>
CREDITORS DUE AFTER ONE YEAR		
38,329,951	Long Term Loans	36,383,332
657,684	Pension liability	639,042
18,796,562	Deferred income	18,817,823
<u>57,784,197</u>		<u>55,840,197</u>
<u>75,728,294</u>	NET ASSETS	<u>75,617,561</u>
RESERVES		
14,591,245	Designated reserves	14,591,245
21,101,998	Revenue	20,991,272
40,034,964	Revaluation reserve	40,034,964
<u>75,728,207</u>	TOTAL RESERVES	<u>75,617,481</u>
	87 SHARE CAPITAL	80
<u>75,728,294</u>		<u>75,617,561</u>

cashflow

NORTH GLASGOW HOUSING ASSOCIATION LIMITED
MANAGEMENT ACCOUNTS FOR THE PERIOD TO 31.Jän.24
CASHFLOW

YEAR TO	ACTUAL
31.03.2023	
0	
OPERATING ACTIVITIES	
-1,402,827 Operating surplus for period	822,179
5,015,827 Depreciation - properties	4,170,000
307,759 Depreciation - fixtures	250,000
-738,563 Amortisation of capital grants	-652,980
0 Gain on sale of fixed assets	44,274
Other finance charges	
-562,252 Decrease/(Increase)in Debtors	471,323
77,755 Decrease/(Increase)in stock	-36,509
2,611,372 (Decrease)/Increase in Creditors	-236,871
share capital cancelled	
5,309,071 Net Cash In/(Out)flow From Operating Activities	4,831,416
INVESTING ACTIVITIES	
0 Grants Received	0
-5,900,240 Acquisition and Construction Of Properties	-3,089,296
-133,225 Acquisition of Other Fixed Assets	-1,181,646
-1 Proceeds on disposal of properties	0
0 Investment in Activities	1,000
-6,033,466 Net Cash In/(Out)flow From Investing Activities	-4,269,942
-724,395	561,474
FINANCING	
1,945,279 Loans Received	-1
-2,618,285 Less: Loans Repaid	-1,946,618
200,613 Interest Received	361,620
-1,336,074 Interest Paid	-1,338,799
-24 Share capital issued	-7
-1,808,491 Net cash In/(Out)flow From Financing	-2,923,805
-2,532,886 Increase/(Decrease) in Cash and Cash Equivalents	-2,362,331
-2,400,552 Movement in Cash & Bank	-2,494,665
-132,334 Movement in Bank overdrafts	132,334
-2,532,886 Increase/(Decrease) in Cash and Cash Equivalents	-2,362,331
21,752,552 Opening cash balance	19,219,666
19,219,666	16,857,335



Board Meeting

For Approval

To: Board
From: DCEO

SUBJECT: BUDGET 2024/25

DATE 26 March 2024

1.	Introduction
	ng homes must plan and control its finances by setting an annual budget which includes an accurate assessment of the full cost of each activity and a fair allocation and apportionment of costs.
2.	Risk
	<p>The Budget is a necessary part of the governance structure of the Association. The budget sets out the financial objectives, actions and initiatives agreed by the Board for the year ahead. Not to prepare the budget and failure to submit would be a failure in controls and a breach of agreements.</p> <p>The risk is mitigated by the proper preparation of the budget and consideration of such against required standards. Review of such at management and Board level and submission to the Regulator within agreed timescales.</p>
3.	Underlying principles
	<p>The principles listed below have been used in drawing up the 2024/25 budget.</p> <ul style="list-style-type: none"> • Protecting tenant’s interests in terms of keeping rents affordable and ensuring adequate resources for maintenance. • Ensuring adequate staff resources to deliver services • Retaining the confidence of private lenders. • Sustaining good financial performance <p>In order to achieve the above the Association must ensure that:</p> <ul style="list-style-type: none"> • rents - income is maximised whilst remaining affordable. • factoring - charges cover the costs of managing the service. • repairs - there is a plan and funding for the lifetime maintenance of stock. • development - the process is carried out efficiently, effectively, and economically.

	<ul style="list-style-type: none"> • Efficiency / value for money - best use is made of resources. • Board - exercise proper control over the activities and ensure that decisions are taken in best interests of the tenants and the Association.
4.	Summary
	<p>The budget for 2024/25 is detailed below and in the attached pages. This year is a continuation of the promises that were made being implemented with significant planned maintenance, improving the lives of our tenants and a programme of wider action expenditure. It is a commitment to ensuring the health and safety of our tenants together with steps towards reducing fuel poverty.</p> <p>Rental and service income is projected at £29.4m. This is with the agreed rent increase of 6.0% and the additional rent from letting the rehabilitated properties let to Ukrainians.</p> <p>The salary levels have been updated to include a 6.0% increase plus planned recruitment.</p> <p>Spend for 2024/25 on planned maintenance has been set at £8.9m. Recent years were meant to be exceptional years with planned expenditure set at high levels but with delays due to Covid and contractor issues there was underspends. With the spend on multi storey contracts now almost complete the range of works will be concentrated on standard works such as kitchens, bathrooms, rewires, windows and other works. Under component accounting works that have an extended life and can be identified to specific properties should be capitalised and written off over the useful life of the asset. A provisional total of £4.7m has been capitalised but will be subject to revision depending upon the final mix of works done.</p> <p>Day to day and cyclical maintenance costs have been increased to reflect the material and contractor cost increases that have affected the RSL sector and the wider economy.</p> <p>Loan interest is projected at £1.52m. The repayments of various loans is behind the decrease in costs from £1.58m. The level of projected repayments over the next five years will reduce the interest charge as the loans are paid down. There is not any grant funding for planned maintenance projects in the year or additional loan finance. That may change if proposals for further net zero works primarily funded by grant is approved by the Scottish Government.</p> <p>A surplus of £1.9m is projected for the year. The surplus will change as we go through the work programme.</p>

	<p>Beyond the planned maintenance capitalisation there is net investment of £0.3m on other fixed assets built into the balance sheet. Projected repayment of £2.2m of loans during the year.</p> <p>Cash flow is negative with projected decrease in cash of £1.1m bringing cash at bank down to £16.0m.</p> <p>The Association is meeting its commitments and remains in a healthy financial position.</p>
5.	Recommendation
	<p>Members are asked to:</p> <ul style="list-style-type: none"> a) Approve the revised budget for 2024/25. b) Receive quarterly reports on performance. c) Delegate DCEO / C.E.O (and Senior Management Team) with day-to-day responsibility for implementing and managing overheads and overall budget reporting any material changes as necessary. d) Senior Management Team to continue to review expenditure for savings and to report back to Board on such.

Budget Detail

The attached extracts from the budget model have been prepared in consultation with the overall staff team and considering the changes in the financial environment since the last time the budget was approved.

Economic conditions

Economic conditions have continued to be problematic since the preparation of the last budget. The longer-term pandemic effects has impacted on employment levels and income for our tenants. Costs are increasing over all headings with high inflation rates, but the effect was felt particularly in energy costs.

Budget Key Features

- **Rent** – increase of 6.0% leading to total rents and service charges of £29.4m net of voids.
- **Day to day maintenance** – set at £2.48m compared to £2.36m with increases in costs for contractors and materials built in at an expected rate of 5%. Savings expected from repairs review and additional procurement exercises.
- **Cyclical maintenance** – set at £2.36m compared to £2.31m. The increase is based on the general increase in costs together with the increase in compliance costs across various areas including ASHP, damp and environmental costs.
- **Planned Maintenance** – The projected cost for various programmes of work for this year is £8.9m. This is due to a wide range of contracts being undertaken including kitchens, bathrooms, rewires, boiler replacements, windows and other works. Of the overall total £4.7m will be capitalised into the balance sheet.
- **Bad debts** – expected with economic circumstances still being depressed for our customer group together with ongoing universal credit implementation that projected bad debts will still be significant so adopting a charge of £250k.
- **Property depreciation** – set at £5.4m with continuing charges on existing capitalised major repair costs and general properties. With the substantial investment in the stock in recent years the charge has increased.
- **Service costs** – reflecting increases in utility costs and contractor costs with rises in living wage.

- **Factoring** is an area that is difficult to project at any point in time as the level of repairs included within the gross levels of income and expenditure are always variable. This is particularly true with the increases in costs of day-to-day repairs and planned maintenance. Income set to a total of £906k, and factoring costs of £632k has been put into the budget.
- **Loan Interest** – decreased from £1.58m to £1.52m. Interest rates increasing is balanced out by repayments of £2.2m that are projected in the year. Repayments in the years after will reduce the interest charges. No new loans currently projected to be drawn down in the year balanced by repayments of £2.2m.
- **Salary costs** – Salary costs increased from £5.64m to £5.74m. Salary costs have been amended for staff changes and salary increments. A 6.0% pay increase has been included. The employer SPF pension rates for the next two years have reduced from 27% to 8.6%.
- **Overheads** – Costs are projected to increase from £2.24m to £2.59m. General inflationary increases together with increases in office and other assets depreciation, IT investment and communications.
- **Wider action projects** – For 24/25 income is projected to be £220k and expenditure of £430k. This includes community support plus a range of other projects.
- **Projected surplus of £1.9m for 2024/25.**
- **Investment in Housing Properties** - £4.7m for capitalised major repairs and £0.3m for other assets.
- **Loan balances** – loans decreasing from £39.3m to £37.1m with repayments of £2.2m in the year.
- **Cash balances** – with the spend on planned maintenance and loan repayments the cash balance decreases from £17.1m to £15.95m.

The recommended version of the budget has attached to this report:

- An Income and Expenditure Account and overheads summary with a comparison between the 2024/25 budget and the 2023/24 budget, and the actual results for 2022/23 is also shown.
- Projected balance sheet on 31 March 2025
- Projected cash flow for the year to 31 March 2025

NORTH GLASGOW HOU

ACCOUNTS FOR PERIOD ENDED

31.03.25

INCOME AND EXPENDITURE

Actual Year to 31.3.23	Budget 2024 -25	Budget 2023 -24	Variance	Budget 2022 -23
Income				
26,218,504 Rental Income	29,683,030	27,592,049	2,090,980	25,892,417
-272,282 Voids	-296,830	-275,920	-20,910	-323,655
41,150 Service Income	52,984	44,659	8,324	43,210
25,987,372	29,439,183	27,360,788	2,078,395	25,611,972
0 Factoring Income	906,232	878,952	27,280	727,170
738,563 Grant release	888,575	783,575	105,000	815,488
26,725,935	31,233,990	29,023,315	2,210,675	27,154,630
Net Income				
Expenditure				
2,562,544 Day to Day	2,481,044	2,362,899	-118,145	2,148,090
1,621,212 Cyclical	2,357,428	2,311,500	-45,928	1,961,465
1,123,713 Void Maintenance	1,200,000	1,100,000	-100,000	1,000,000
276,449 Bad Dbts-Rents	250,000	300,000	50,000	400,000
0 Bad Dbts-services	0	0	0	0
11,856,631 Planned maintenance	8,899,020	8,845,530	-53,490	14,304,337
-5,274,679 Capitalised planned maintenance	-4,671,750	-4,000,000	671,750	-8,847,308
1,118,238 Other Property Costs	795,000	760,000	-35,000	666,000
5,015,827 Depreciation	5,400,000	5,000,000	-400,000	5,000,000
2,345,953 Service Costs	2,323,976	1,845,118	-478,858	1,658,874
-197,445 Factoring Expenditure	632,482	625,190	-7,292	515,289
5,532,479 Salaries	5,739,763	5,637,091	-102,672	5,350,810
2,290,467 Overheads	2,591,000	2,243,900	-347,100	2,084,700
28,271,389	27,997,962	27,031,228	-966,735	26,242,257
Total Expenditure				
-1,545,454	3,236,028	1,992,087	1,243,940	912,374
Surplus from Ordinary Activities				
0 Development Income	0	0	0	0
0 Development Expenditure	0	0	0	0
0	0	0	0	0
Development Surplus				
679,289 Other Income	220,000	230,000	-10,000	478,000
536,662 Other Expenditure	430,000	479,000	49,000	733,000
				210,000
-1,402,827	3,026,028	1,743,087	1,282,940	657,374
Net Surplus				
1,336,074 Loan Interest	1,523,244	1,578,349	55,105	1,215,129
200,613 Interest received	400,000	250,000	150,000	50,000
25,047 Other finance charges				
0 Property and fixed asset sales	0	0	0	0
-277,043 Pension adj/Tax charge/gift aid rec	0	0	0	0
-2,286,292	1,902,784	414,738	1,488,045	-507,755
Net Surplus after interest				
2,500,000 Trans from Designated Reserve	0	0	0	0
0 Trans to Designated Reserve	0	0	0	0
213,708	1,902,784	414,738	1,488,045	-507,755
Net result after Transfer				

NORTH GLASGOW HOUSING ASSOCIATION LTD.

ACCOUNTS FOR PERIOD ENDED 31.Mär.25

INCOME AND EXPENDITURE

ANALYSIS OF DIRECT EMPLOYEE & ADMINISTRATION COSTS

Actual Year to 31.3.23		2024 -25 Budget	2023 -24 Budget	Variance	2022 -23 Budget
4,652,935	Salaries	5,313,524	5,002,995	-310,529	4,736,727
879,544	Pensions	426,238	634,096	207,857	614,083
5,532,479	Total Direct Employee	5,739,763	5,637,091	-102,672	5,350,810
105,249	Heat & Light	90,000	70,000	-20,000	70,000
307,759	Depreciation	350,000	260,000	-90,000	260,000
28,193	Office & General	40,000	31,200	-8,800	30,000
92,071	Cleaning and materials	100,000	90,000	-10,000	85,000
74,999	Subscriptions	75,000	75,000	0	75,000
9,792	Photocopier costs	20,000	20,000	0	20,000
48,925	Postage & Stationery	55,000	50,000	-5,000	50,000
9,518	Office Repairs & maintenance	40,000	30,000	-10,000	30,000
283,128	Rent, Rates, Insurance	300,000	300,000	0	240,000
192,316	Telephone & internet	165,000	135,000	-30,000	135,000
20,795	Audit & Accountancy	35,000	30,000	-5,000	30,000
26,588	Equipment Maintenance	40,000	50,000	10,000	50,000
37,752	Legal Fees	35,000	30,000	-5,000	30,000
8,827	Leasing Contracts	25,000	20,000	-5,000	20,000
9,910	Promotions, publicity & annual report	20,000	25,000	5,000	25,000
117,605	Consultants	150,000	120,000	-30,000	120,000
479,362	Computer Support	450,000	400,000	-50,000	360,000
286,723	Computer - License & accessories	350,000	251,200	-98,800	201,200
0	Office Landscape Maintenance	0	7,500	7,500	7,500
2,139,512	Total Office Overheads	2,340,000	1,994,900	-345,100	1,838,700
9,758	Recruitment advertising & costs	22,000	20,000	-2,000	20,000
25,170	Staff Training	60,000	60,000	0	60,000
14,000	Staff Training - Computer	15,000	15,000	0	12,000
3,417	Staff uniforms	6,000	6,000	0	6,000
0	Temporary Staff	0	5,000	5,000	5,000
21,458	Conferences & Seminars	30,000	25,000	-5,000	25,000
12,711	Travel & Subsistence	20,000	20,000	0	20,000
49,975	Health & Safety	70,000	70,000	0	70,000
136,489	Total Staff Overhead Costs	223,000	221,000	-2,000	218,000
132	Training	8,000	8,000	0	8,000
1,600	Travel Expenses	4,000	4,000	0	4,000
5,723	Expenses to Committee	6,000	6,000	0	6,000
7,011	Conferences	10,000	10,000	0	10,000
14,466	Total Committee Costs	28,000	28,000	0	28,000
7,822,946	Total Direct Employee & Administration Costs	8,330,763	7,880,991	-449,772	7,435,510

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

31.Mär.25

Previous
year
totals

	ACTUAL
FIXED ASSETS	
154,831,269 Housing Properties	160,203,019
-37,951,438 Depreciation	-43,351,438
<hr/> 116,879,831	<hr/> 116,851,581
Less:	
0 Housing Association Grant	0
<hr/> 116,879,831 Net Value	<hr/> 116,851,581
1,909,899 Other Fixed Assets	1,859,899
300 Investments	300
<hr/> 118,790,030 TOTAL FIXED ASSETS	<hr/> 118,711,780
CURRENT ASSETS	
45,275 Stock & WIP	45,275
17,109,286 Cash and Other Short Term Investments	15,951,745
0 Corporation tax debtor	0
494,411 Rent Arrears	544,411
1,284,472 Other Current Assets	1,284,472
<hr/> 18,933,444 TOTAL CURRENT ASSETS	<hr/> 17,825,903
CURRENT LIABILITIES	
2,489,216 Short Term Loans and Current Loan Capital Repayments	2,200,000
0 Bank Overdrafts	0
0 Corporation tax creditor	0
3,544,266 Other Current Liabilities	3,544,266
912 Pension liability under one year	912
<hr/> 6,034,394 TOTAL CURRENT LIABILITIES	<hr/> 5,745,178
<hr/> 12,899,050 NET CURRENT ASSETS	<hr/> 12,080,725
<hr/> 131,689,080 TOTAL ASSETS LESS CURRENT LIABILITIES	<hr/> 130,792,505
CREDITORS DUE AFTER ONE YEAR	
36,817,665 Long Term Loans	34,906,881
642,770 Pension liability/other creditors	642,770
18,800,850 Deferred income	17,912,275
<hr/> 56,261,285	<hr/> 53,461,926
<hr/> 75,427,795 NET ASSETS	<hr/> 77,330,579
RESERVES	
14,591,245 Designated reserves	14,591,245
20,801,507 Revenue	22,704,291
40,034,964 Revaluation reserve	40,034,964
<hr/> 75,427,716 TOTAL RESERVES	<hr/> 77,330,500
79 SHARE CAPITAL	79
<hr/> 75,427,795	<hr/> 77,330,579

NORTH GLASGOW HOUSING ASSOCIATION LIMITED
MANAGEMENT ACCOUNTS FOR THE PERIOD TO 31.Mär.25
CASHFLOW

OPERATING ACTIVITIES	ACTUAL
Surplus for year before interest	3,026,028
Depreciation - properties	5,400,000
Depreciation - fixtures	350,000
Amortisation of capital grants	-888,575
Gain on sale of fixed assets	0
Other finance charges	
Decrease/(Increase)in Debtors	-50,000
Decrease/(Increase)in stock	0
(Decrease)/Increase in Creditors	0
share capital cancelled	
Net Cash In/(Out)flow From Operating Activities	<u>7,837,453</u>
INVESTING ACTIVITIES	
Grants Received	0
Acquisition and improvements to Properties	-5,371,750
Acquisition of Other Fixed Assets	-300,000
Proceeds on disposal of properties	
Investment in Activities	0
Net Cash In/(Out)flow From Investing Activities	<u>-5,671,750</u>
	<u>2,165,703</u>
FINANCING	
Loans Received	0
Less: Loans Repaid number	-2,200,000
Interest Received	400,000
Less: Interest Paid	-1,523,244
Net cash In/(Out)flow From Financing	<u>-3,323,244</u>
Increase/(Decrease) in Cash and Cash Equivalents	<u><u>-1,157,541</u></u>
Movement in Cash & Bank	-1,157,541
Movement in Bank overdrafts	0
Increase/(Decrease) in Cash and Cash Equivalents	<u>-1,157,541</u>
	<u>17,109,286</u>
	<u><u>15,951,745</u></u>

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

To: Board
From: DCEO

SUBJECT: NG PROPERTY BUSINESS PLAN AND BUDGET 2024/25

DATE 26 March 2024

1.	Introduction
	<p>NG Property (Scotland) Limited (NGPS) must plan and control its activities and future direction. One of the elements in doing this is by having an overall business plan. This is not just a case of good business practice, as NGPS is a subsidiary of the Association it is required by the Regulator to have a business plan that can be integrated into and form part of the group business plan.</p>
2.	Risks
	<p>The Business plan is a necessary part of the governance structure of the company and the group. The business plan sets out the strategic objectives, actions and initiatives agreed by the Board for the year ahead. It is a required document that must be submitted to the parent company under the independence agreement and submitted to the Regulator as part of the information requested under the Regulation Plan. Not to prepare the plan and failure to submit would be a failure in controls and a breach of agreements.</p> <p>The risk is mitigated by the proper preparation of the business plan and consideration of such against required standards. Review of such at subsidiary and parent level and submission to the Regulator within agreed timescales.</p>
3.	Underlying Principles
	<p>The principles listed below have been used in drawing up the 2024/25 NGPS business plan.</p> <ul style="list-style-type: none">• Keeping charges at a level that provides a positive return while balancing this with value to Money for the customers• Ensuring adequate resources to deliver services• Sustaining good financial performance• Ensuring best practice is followed and that proper risk management is in place

	<p>In order to achieve the above the company must ensure that:</p> <ul style="list-style-type: none"> • Factoring - charges cover the costs of managing the service. • Repairs and services – carried out effectively and economically. • Efficiency / value for money - best use is made of resources. • Board - exercise proper control over the activities and ensure that decisions are taken in best interests of the company and its parent. <p>As per the budget appendix attached to the business plan there is a proposal to change the quarterly standard management charge of £42 to a £44 charge per quarter. The increase this year is covering the inflationary and other increases in costs for salary and overheads.</p> <p>We are waiting on the results of the insurance renewal and so the projected charge will change. The standard quarterly insurance charge is projected to increase from £56.42 to £61.69 with this due to the increases in rebuilding costs and the claims record over recent years. We will only communicate a revised premium to the owners once we know the number from the insurance tender.</p> <p>The Keppochill new build was completed in February 2022. The company took over the management of the mid-market rent units and these were fully let by June 2022. A projected level of £161k turnover has been built in for the year with a £24k surplus arising from such.</p> <p>A surplus for 2024/25 of £12k after tax is projected.</p>
<p>4.</p>	<p>Recommendations</p>
	<p>The Board is asked to APPROVE the business plan and budget of NGPS for 2024/25 and remits it back to the NGPS Board to formally adopt.</p>

NG Property (Scotland) Limited

Business Plan 2024/25

NG Property (Scotland) Ltd

Business Plan 2024/25

1. Introduction

This Business Plan for 2024/25 brings together and summarises various plans and strategies including the financial plans and budget.

2. About the Company

NG Property (Scotland) Limited (NGPS) is a subsidiary of North Glasgow Housing Association (NGHA), a not-for-profit community-based Registered Social Landlord operating in the north of the city, with stock located in the Springburn, Balornock and Possilpark neighbourhoods. The Association is controlled by a voluntary Board of local residents and is regulated by the Scottish Housing Regulator. The Association is also a registered charity. NGHA has adopted the trading name of NG Homes.

Formed in 1976 by local people to improve sub-standard Victorian tenement housing, the Association operates for the benefit of the local community and to assist people in need by providing good quality affordable rented housing. The Association took over 3,000 houses at the start of 2011/12 from Glasgow Housing Association and now owns over 5,400 properties. The Group has a staff complement of 180 and operates from three local offices, in central Springburn and in Possilpark.

NGPS operates the factoring services to the outright and shared ownership owners. The company has been in operation since 2003 and is within the VAT group with the Association. The company has been improving its level of profitability and is now owed funds by the Association rather than the other way around. The company currently factors about 1,300 private properties, shops, and shared ownership units.

3. Governance and Organisation structure

Governing Body

NGPS as a limited company has a board of directors.

Current board Members are G Satti (Chairperson), C Rossine, J Thorburn, I Munro, P Miller, and J Berrington. L Cooper, R Hartness and C Baird also serve as nominated Companies House directors.

NGPS is a 100% subsidiary of North Glasgow Housing Association.

Role of Board

The Board review and set the strategic direction and priorities on an annual basis, and in response to major events and policy shifts.

The Board agrees the strategy and the staff implement the policy arising from such. The Business Plan and related Budget are approved by the Board each year and management accounts will be reported to the Board on a quarterly basis. The Board also approves the company's policies. The policies are updated and reviewed on a rolling basis.

Equality and diversity

The importance of equal opportunity is a theme throughout the policies of the NG Homes group. Our staff and Board members are given regular refresher training on this topic. The group equal opportunities policy demonstrates the importance of equality and fairness across every area of our business, and appendix 3 of the policy document highlights other key policies directly affected by these principles.

4. Our vision and values

The Association's vision, put simply, is "to create a new North Glasgow - a great place to live, visit, work and invest". To help achieve this, NGPS aims:

- To provide high quality services for local people
- and to work with the local community and other partners to deliver regeneration across the North Glasgow area.

We will focus on the existing business and services, driving continuous improvement in business performance. NGPS's *operational* priorities include:

- Achieving a reduction in arrears levels
- Compliance with the Factoring Act and other legislation
- Compliance with legislation relating to private lets and being a letting agent
- Implementing a programme of self-assessment
- Improve service quality and customer satisfaction.

5. Partnerships

NGPS recognises partnership working as increasingly vital to the achievement of our objectives and strategy. Our principal stakeholders are the Association and the owners for whom we provide services.

The Association will always seek to develop partnership working with other local providers. The aim is that this partnership working will provide a strong platform for supporting a greater range of activities to benefit the local communities and to help deliver efficiencies. NGPS will work with the Association and its partners to improve its services.

6. Services

NGPS places high priority on the quality of our services to the owners and we seek to continually improve the effectiveness and efficiency of our services – ensuring excellent standards of customer care, continued affordability for owners, and capacity to meet changing needs.

Service charges and rechargeable costs

In setting charges the Association's policy is to take account of comparability with other factoring organisations and the costs that require to be covered. NGPS will be re-reviewing the conditions built into the title deeds and ensuring that the owners are complying with such. Particular attention will be paid to requirements for the factor to provide the insurance cover and charges that can be applied to balances in arrears.

Arrears management

Arrear's performance had been an area which the company had prioritised for improvement in previous years. Arrear's position has improved, and arrears have been kept down despite the difficult circumstances with the cost of living crisis. However further effort is required for those in persistent arrears to reduce their balances. This will assist in reducing the level of gross and net arrears. Owners will be targeted and reminded that as per the title deed conditions arrears balances may carry additional charges.

Service Standards

The company is committed to good customer service. NGPS utilises its parent for repairs services. The Association sets targets through its maintenance policy to achieve 95% of repairs within the following timescales:

- emergency repairs will be made safe within 4 hours and follow up work with 24 hours
- urgent within 3 working days
- routine within 5 working days

The Association, through its subsidiary NG2, provides a weekly stair cleaning service for tenants and some owners. We regularly inspect stairs and monitor the effectiveness of the cleaning service. Owners have a responsibility to clean their part of the close unless they are paying for this to be done for them. A review will be undertaken on a close-by-close basis as to extending the offer to owners to cleaning the entire close as part of the services offered to them.

Ng2 also carries out environmental work in common areas, back courts, and gardens. Again, the standard of work is monitored regularly.

Payment facilities

Owners can pay charges by using Allpay Swipe Cards at Post offices or local shops with PayPoint facility. Charges can also be paid by using telephone, internet, direct debit and standing orders. IT systems are currently being reviewed to extend the ways owners can pay. North News carries regular features on payment methods.

Customer satisfaction

The Association reviews arrangements for gauging customer satisfaction and has a programme of surveys to cover:

- quality of repairs service – monthly
- administrative services – quarterly
- tenant/owner satisfaction and customer service

Factoring Act

NGPS is registered in line with the requirements of the Act.

The Statement of services has been issued to all owners and sharing owners. The Factoring Act brought in responsibilities and procedures and NGPS will continue to ensure these are properly complied with. An update of the statement of services has commenced and an updated copy will be issued to all owners.

Mid-Market Rent (MMR) and Private letting

NGPS is registered on the Scottish Letting Agent Register. This was done so that it could let the MMR units that was leased to it from the Associations Keppochill development. The Association due to its charitable status could not manage or privately let the MMR units. NGPS with its role in managing services to non-social housing units was chosen to manage the stock. A client bank account was put in place to handle tenant's deposits and other funds. Agreements are in place for a tenancy deposit scheme and a credit checking agency. All tenants have to pay by direct debit in advance and Allpay cards have been put in place for miscellaneous payments.

7. Financial Plans

Financial Year 2024/25

The budget for 2024/25 projects an outcome of a surplus of £12k after tax.

The 2024/25 budget projects £906k of income and direct costs of £634k which gives a £272k gross surplus. Salary and overhead costs of £257k has been projected which leaves a £15k net surplus from activities before tax.

Rechargeable repairs and services income of £240k matches off with the costs for such (i.e., no mark-up is made on the direct costs for this). The balance of income arises from £223k of management fee and £282k charged out for insurance. For 2024/25 an increase is proposed on the standard management charge from £40 to £42. The standard insurance premium for budget purposes has been increased by 10% to move from £56.42 to £61.69. per quarter. We are awaiting the results of the insurance renewal and the insurance premium may change. The revised insurance premium will be communicated to the owners once we know the number based on the renewal.

A total of £161k has been projected for mid-market rent (MMR) and £137k costs for the year for the units at Keppochill. The rent figure has been calculated with a 5% increase.

8. ICT

NGPS utilises the factoring module within the OpenHousing package. In addition to the continuing upgrade of OpenHousing a range of other systems allow the company to operate effectively. These include:

- Document management package
- Insight reporting package

NGHA has a disaster recovery policy and has improved back-up procedures. Other items such as the document management system also contribute to data security and recovery for NGPS.

9. Communications

NGPS, through the Associations publications, has a comprehensive communications strategy in place and is committed to ensuring effective communication, participation, and consultation with all stakeholders, most particularly the owners. Our main priorities for communication are:

- To provide owners and other stakeholders with good information
- To maintain our profile within the community
- To adopt approaches that will keep everyone informed of our activities, progress, and achievements

In implementing our strategy, communications must be:

- clear, open, concise, timely and consistent
- two-way
- And tailored to the needs of the specific audience

The Association's "North News" newsletter is delivered to the Association tenants, owners and sharing owners. Factoring newsletters are also produced and distributed. An owner's focus group meets regularly and provides feedback on proposals and requests from owners.

The Association also provides information via the website, including electronic versions of the newsletters. The Association positively promotes its activities, and this has generated positive coverage in the local media, and a news section is also part of our website.

10. Risk assessment

The Association has a Risk Management Strategy and a full set of risk registers. These are constantly reviewed and upgraded to reflect current conditions. The Board of the Association and the Board of NGPS is involved through the strategy and performance review days in formulating the ongoing risks facing the Group. As well as drawing upon the knowledge and experience of the staff and Board, use is made of various outside consultants for specific and wider ranging reviews of the Group's activities and structure. The approach helps to ensure that the policies produced reflect the current risks facing the Group, and that consideration of risk is applied to all areas. The risk register for the company was updated during the year and was regularly reviewed by the NGPS Board.

APPENDICES

Appendix

1 Annual budget 2024/25 report



SUBJECT: NG PROPERTY BUDGET 2024/25 – APPENDIX

DATE 15th February 2024

1.	Introduction
	<p>North Glasgow Property (Scotland) Limited (NGPS) must plan and control its finances by setting an annual budget which includes an accurate assessment of the full cost of each activity and a fair allocation and apportionment of costs.</p> <p>The budget includes the following component parts:</p> <ul style="list-style-type: none"> • Income & Expenditure Account • Balance Sheet
2.	Underlying principles
	<p>The principles listed below have been used in drawing up the 2024/25 budget.</p> <ul style="list-style-type: none"> • Keeping charges comparable with other factoring bodies • Ensuring adequate resources to deliver services • Sustaining good financial performance <p>To achieve the above the company must ensure that:</p> <ul style="list-style-type: none"> • Factoring - charges cover the costs of managing the service. • Repairs and services – carried out effectively and economically. • Efficiency / value for money - best use is made of resources. • Board - exercise proper control over the activities and ensure that decisions are taken in best interests of the company and its parent.
3	Budget detail
	<p>The budget for 2024/25 projects an outcome of a surplus of £12k after tax.</p> <p>The 2024/25 budget projects £906k of income and direct costs of £634k which gives a £272k gross surplus. Salary and overhead costs of £257k has been projected which leaves a £15k net surplus from activities before tax.</p> <p>Rechargeable repairs and services income of £240k matches off with the costs for such (i.e., no mark-up is made on the direct costs for this). The balance of income arises from £223k of management fee and £282k charged out for insurance. For 2024/25 an increase is proposed on the standard management charge from £40 to £42. The standard insurance premium for budget purposes has been increased by 10% to move from £56.42 to £61.69. per quarter. We are awaiting the results of the insurance renewal and the insurance premium may change. The revised insurance premium will be communicated to the owners once we know the number based on the renewal.</p> <p>A total of £161k has been projected for mid-market rent (MMR) and £137k costs for the year for the units at Keppochill. The rent figure has been calculated with a 5% increase.</p>



Budget Detail

The attached extracts from the budget model have been prepared in consultation with the overall staff team and considering the changes in the level of trading since the last time the budget was approved.

Budget Key Features

- **Factoring** (including MMR) – Income of £906k, direct expenses of £634k, £272k surplus before overheads and salary allocation of £257k.
- **Salary costs** – Salary costs have been amended for allocation of staff and salary increases. Salary costs at £184k with a staff complement of 3.4 front line staff to provide the service together with support from Finance staff and Management. This is up on last year’s total of £157k with one full additional staff member and a different staff member reducing their hours.
- **Overheads** reflect primarily the allocation of costs from the Association.
- **Bad debts and legal fees**– expected with continuing economic circumstances that projected bad debts and legal fees will be £20k.
- **MMR** – a projection of £161k has been projected for mid-market rent (MMR) and £137k costs for the units at Keppochill. The income has been projected to rise by 5% and the costs by 6%.

Factoring charges

It is proposed that the quarterly management charges applying should be amended as follows:

	2024/25	2023/24	2022/23	2021/22	2020/21	2019/20
Standard management fee	44.00	42.00	40.00	39.00	38.00	35.00

This represents a 5% increase over the previous year.

The Factoring Act requires insurance charges to be based upon the premium and associated charges. For 2023/24 £56.422 was the premium. The level of claims and increase in rebuild costs had significantly increased the premium in recent years.

The 2024/25 premium for the budget has been calculated for budget purposes at £61.69 which represents a 10% increase over the previous year. We are awaiting the results of the insurance renewal and the insurance premium may change. The revised insurance premium will be communicated to the owners once we know the number based on the renewal so there is only one change in premium in the year. Recent press reporting has indicated significant uplifts in premiums due to higher levels of floods, storms and increased repair costs.

	2024/25	2023/24	2022/23	2021/22	2020/21	2019/20
Standard insurance charge	61.69	56.42	56.69	42.05	37.58	36.93

North Glasgow Property Services Limited

Projected Profit and Loss account Year to 31 March 2025

		2025	Budget 2024
	£	£	£
Turnover		906,232	878,952
Operating costs		<u>634,482</u>	<u>625,190</u>
Gross Profit		<u>271,751</u>	<u>253,762</u>
Overheads			
Salary costs	183,619		157,388
Overheads	72,900		65,500
		<u>256,519</u>	<u>222,888</u>
		15,231	30,873
Interest payable			-
Corporation Tax		<u>2,894</u>	<u>5,866</u>
Net Profit		<u><u>12,337</u></u>	<u><u>25,007</u></u>

Projected Balance Sheet as at 31 March 2025

		2025	2024
	£	£	£
Current Assets			
Trade debtors	163,284		158,284
Inter company account – NGHA	227,162		219,883
Bank	<u>23,118</u>		<u>18,118</u>
		413,564	<u>396,285</u>
Current Liabilities			
Trade creditors	159,248		149,123
Other creditors	<u>2,894</u>		<u>5,866</u>
		162,142	154,989
		<u><u>251,422</u></u>	<u><u>241,926</u></u>
Capital and Reserves			
Share capital		1,000	1,000
Profit and Loss account		250,422	240,926
		<u><u>251,422</u></u>	<u><u>241,926</u></u>



Board Meeting

For Approval

To: Board
From: DCEO

**SUBJECT: DSGL BUSINESS PLAN AND BUDGET
REPORT 2024/25**

DATE 26 March 2024

1.	Introduction
	<p>Design Services Glasgow Limited (DSGL) must plan and control its activities and future direction. One of the elements in doing this is by having an overall business plan. This is not just a case of good business practice, as DSGL is a subsidiary of the Association it is required by the Regulator to have a business plan that can be integrated into and form part of the group business plan.</p> <p>The Board of DSGL has reviewed the draft business plan. In line with clause 7 of the Independence Agreement the business plan is now presented for comment and approval.</p>
2.	Risks
	<p>The Business plan is a necessary part of the governance structure of the company and the group. The business plan sets out the strategic objectives, actions and initiatives agreed by the Board for the year ahead. It is a required document that must be submitted to the parent company under the independence agreement and submitted to the Regulator as part of the information requested under the Regulation Plan. Not to prepare the plan and failure to submit would be a failure in controls and a breach of agreements.</p> <p>The risk is mitigated by the proper preparation of the business plan and consideration of such against required standards. Review of such at subsidiary and parent level and submission to the Regulator within agreed timescales.</p>
3.	Underlying principles
	<p>The principles listed below have been used in drawing up the 2024/2025 DSGL business plan.</p> <ul style="list-style-type: none">• Maintaining a level of charges that keeps the company solvent• Ensuring development activities are undertaken with a high quality of services to clients and contractors

	<p>In order to achieve the above the company must ensure that:</p> <ul style="list-style-type: none"> • Development services - charges cover the costs of performing the service. • Board - exercise proper control over the activities and ensure that decisions are taken in best interests of the company and its parent. <p>The last year has been very different from recent years for the company as it was operating at a very low level of operations for a company that was audited. The Ukrainian project with its activities limited to the year to 31 March 2024 increased turnover to over £5m. The company in the forthcoming year will return to the levels of previous years.</p> <p>While there is ongoing profitability from the current activities, the Associations activities will be reviewed for any additional activities that could be done profitably within the company. The company is still required as it is the only one outside of the VAT group.</p> <p>As detailed in the business plan the financial projection includes £20k of income from rental income. In expenses there is £8.6k of overheads, £3.2k of corporation tax leading to a projected profit of £8.2k. There is a projected £107k of reserves as at March 2025.</p> <p>The Board of DSGL has already reviewed the business plan and budget and now submits it to the Association Board for their approval as required by the independence agreement.</p>
3.	Recommendation
	<p>That the Board approves the business plan and budget of DSGL for 2024/25 and remits it back to the DSGL Board to formally adopt.</p>

Design Services Glasgow Limited
Business Plan 2024/25

Design Services Glasgow Limited

Business Plan 2024/25

1. Introduction

This Business Plan for 2024/25 brings together and summarises various plans and strategies including the financial plans and budget.

2. About the Company

Design Services Glasgow Limited (DSGL) is a subsidiary of North Glasgow Housing Association branded as NG Homes (NGH), a not-for-profit community-based Registered Social Landlord operating in the G21 and G22 postcode areas in the north of the city, with stock located in the Springburn, Balornock and Possilpark neighbourhoods. The Association is controlled by a voluntary Board of local residents and independent members and is regulated by the Scottish Housing Regulator. The Association is also a registered charity.

Formed in 1976 by local people to improve sub-standard Victorian tenement housing, the Association operates for the benefit of the local community and to assist people in need by providing good quality affordable rented housing. The Association took over 3,000 houses at the start of 2011/12 from Glasgow Housing Association and now owns almost 5,400 properties. The Group has a staff complement of 190 and operates from three local offices, in central Springburn and in Possilpark.

The Associations original subsidiary was NG Property (Scotland) (NGPS) who operates the factoring services to the outright and shared ownership owners. The company has been in operation since 2003 and is within the VAT group with the Association. The company now factors about 1,300 private properties, shops and shared ownership units.

DSGL was the Associations second subsidiary and was formed in 2009. The purpose of the company was so that the Association was not disadvantaged by employing Architects and other consultants directly by having to suffer the costs of VAT on their fees. Creating DSGL allowed a level playing field with other 'design and build' contracts as the input VAT could be recovered by DSGL and the construction contract would be invoiced up to the Association as one zero rated VAT supply of new build construction.

A third subsidiary NG 2 was formed in 2010 and now handles a range of cleaning and maintenance activities for the Association.

3. Governance and Organisation structure

Governing Body

DSGL as a limited company has a board of directors. The present board member is:

R Hartness

The intention is to look at increasing the numbers on the Board. DSGL is a 100% subsidiary of North Glasgow Housing Association.

Role of Board

The Board review and set the strategic direction and priorities on an annual basis, and in response to major events and policy shifts.

The Board agrees the strategy and the staff implement the policy arising from such. The Business Plan and related Budget are approved by the Board each year. The Board also approves the company's policies. The policies are updated and reviewed on a rolling basis.

Equality and diversity

The importance of equal opportunity is a theme throughout the policies of the NG group. Our staff and Board members are given regular refresher training on this topic. The group equal

opportunities policy demonstrates the importance of equality and fairness across every area of our business, and appendix 3 of the policy document highlights other key policies directly affected by these principles.

4. Our vision and values

The Association's vision, put simply, is "to create a new North Glasgow - a great place to learn, live, visit, work and invest". To help achieve this, DSGL aims:

- To provide high quality services to the Association
- and to work with the local community and other partners to deliver regeneration across the North Glasgow area.

We will focus on the existing business and services, driving continuous improvement in business performance. DSGL's operational priorities include:

- Maintaining a level of charge that maintains the company in a profitable position
- Maximising the level of possible VAT recovery from the contracts undertaken
- Ensuring development activities are undertaken with a high quality of services to clients and contractors

5. Partnerships

DSGL recognises partnership working as increasingly vital to the achievement of our objectives and strategy. Our principle stakeholders are the Association and the possible future partners for development services. The aim is that this partnership working will provide a strong platform for supporting a greater range of activities to benefit the local communities and to help deliver efficiencies. The Association also works in partnership with GCC on a range of common issues. DSGL will work with the Association and its partners to improve its services.

6. Services

DSGL places high priority on the quality of our services to our clients and we seek to continually improve the effectiveness and efficiency of our services – ensuring excellent standards of customer care and capacity to meet changing needs.

7. Financial Plans

DSGL was set up in May 2009 and agreed to take on all of the development contracts that were in progress for the Association on 1 June 2009. The period to March 2010 resulted in a turnover of £12.5m with a net profit of £132k before a £120k gift aid contribution to the Association.

Later years followed with declining levels of turnover. The results for recent years were turnover of £20k and a profit after tax of about £8k. Results for 2023/24 were at a different level. The Ukrainian project increased turnover to over £5m and substantially increased profitability. This resulted in clearing the remaining inter company account and a gift aid payment to the Association.

Financial Year 2024/25

The financial plan for 2024/25 projects a return to lower levels with £20k of income and £nil direct costs which gives a £20k gross profit. Admin, depreciation, interest, and tax costs of £11.8k has been projected which leaves a £8.2k net profit before tax.

The projected results are just based on the rent from 43 Atlas Street. The property at 43 Atlas Road is leased to a dentist partnership at a £20k per annum rent for an initial period of twenty years.

Attached at Appendix 1 is the projected result for 2024/25 together with some of the company's financial history up until that point.

8. ICT

DSGL utilises a SAGE Line 50 Accounting package with a CIS module built in. It is registered with HMRC for online submission of CIS and VAT data.

9. Risk assessment

The Board of the Association and the Board of DSGL is involved through the strategy and performance review days in formulating the ongoing risks facing the Group. As well as drawing upon the knowledge and experience of the staff and Board, use is made of various outside consultants for specific and wider ranging reviews of the Group's activities and structure. All of the required reports are reviewed in conjunction with the risk maps. The approach helps to ensure that the policies produced reflect the current risks facing the Group, and that consideration of risk is applied to all areas. Specific risk plans have been prepared for each development.

APPENDICES

Appendix

1 Annual budget 2024/25

Design Services Glasgow Limited

Profit and Loss account	Year to 31/3/25 (Budget)	Year to 31/3/24	Year to 31/3/23	Year to 31/3/22	Year to 31/3/21	Year to 31/3/20	Year to 31/3/19	Year to 31/3/18
Turnover	20,000	5,600,000	20,000	20,000	20,000	27,839	336,462	26,731
Operating costs	-	5,450,000	-	-	-	7,800	314,888	15,000
Gross Profit	20,000	150,000	20,000	20,000	20,000	20,039	21,574	11,731
Overheads								
Management charges	-	-	-	-	-	-	-	-
Overheads	8,613	15,000	8,013	7,831	7,701	7,544	7,395	8,999
	8,613	135,000	8,013	7,831	7,701	7,544	7,395	8,999
	11,387		11,987	12,169	12,299	12,495	14,179	2,732
Interest payable	-	-	450	351	583	776	1,389	1,466
Corporation Tax/gift aid	3,176	95,000	3,206	3,099	3,079	3,080	3,824	912
Net profit/(loss) after tax	8,211	40,000	8,331	8,719	8,637	8,639	8,966	354

Design Services Glasgow Limited

	31/3/25	31/3/24	31/3/23	31/3/22	31/3/21	31/3/20	31/3/19	31/3/18
Balance Sheet								
Fixed assets	82,107	86,600	91,093	95,584	100,077	104,570	109,063	113,558
Current Assets								
Debtors	1,777	1,777	1,777	827	827	6,778	106,982	777
Bank	36,471	20,591	17,348	1,256	12,501	7,709	9,236	7,635
	38,248	22,368	19,125	2,083	13,328	14,487	116,218	8,435
Current Liabilities								
Trade creditors	12,867	9,691	50,941	45,845	70,303	84,592	199,455	105,134
	25,381	12,677	(31,816)	(43,763)	(56,975)	(70,105)	(83,237)	(96,699)
	107,488	99,277	59,277	51,821	43,102	34,465	25,826	16,860
Capital and Reserves								
Share capital	100	100	100	100	100	100	100	100
Profit and Loss account	107,388	99,177	59,177	51,721	43,002	33,465	25,726	16,760
	107,488	99,277	59,277	51,821	43,102	34,465	25,826	16,860



Board Meeting

For Approval

To: Board
From: Director of Housing Services

SUBJECT: HOUSING SERVICES TARGETS 2024/25 FOR KEY PERFORMANCE INDICATORS **DATE: 26 March 2024**

1.	Introduction			
	<p>As an organisation, each year, we look at our performance in the last year to allow us to set ourselves challenging but achievable targets.</p> <p>In order for us to do this fully, we carry out a benchmarking exercise with other local Housing Associations and the findings of this are detailed within the Benchmarking Report for noting, which is included with the Board papers.</p> <p>Noted overleaf is the out turn for the targets 22/23 and the year-to-date figure at the end of Quarter 3 of 2024 as well as our current targets and proposed targets.</p> <p>This year, we would look to retain our existing targets for the Key Performance Indicators relating to Housing Services.</p>			
2.	Targets			
	Indicator	Out turn 22/23	YTD (Apr- Dec 23)	Targets 23/24
	Proposed Targets 24/25			
	Voids/Letting			
	Vacancies in lettable stock	(8%)	(8%)	(10%)
	Average re-let timescale	28.5 days	24.6 days	25 days
	Section 5 Homeless Lets	35%	46%	35%
	Offers refused	22.8%	23%	30%
	Tenancy Sustainment	91%	92.5%	85%

Rent & Arrears				
Void rent loss	0.5%	0.55%	0.7%	0.7%
Gross rent arrears (current & former)	5.8%	5.0%	5.5%	5.5%
Non Technical Arrears	3.5%	3.3%	4%	4%
Court Actions & Evictions				
New Court Actions	52	33	No Target	No Target
Court Actions that resulted in evictions	9 (Rent Arrears) 1 (Other Housing)	5 (Rent Arrears)	No Target	No Target
Anti Social Behaviour				
No of Anti Social Cases received in the year	44	46	No Target	No Target
% of Anti Social Cases resolved in the year within timescale	100%	100%	90%	90%
Gas Safety Certificate Compliance				
% of properties with current gas safety certificate	100%	100%	100%	100%
Properties with gas certificate renewed by anniversary date	99.98%	100%	100%	100%
Number of properties with no certificate within anniversary date	1	0	0	0
Customer Satisfaction				
Overall Satisfaction with the service	83.6%	81.2%	90%	90%
3.	Risk and Mitigation			
	The risk of not setting targets is that performance deteriorates as there is no targets to work towards. To mitigate against this risk, we benchmark against other Housing Associations as well as our own past performance to set realistic, achievable but challenging targets.			

4.	Recommendation
	It is recommended that the Board APPROVE to retain the existing targets for 24/25.



Board Meeting

For Approval

To: Board
From: Director of Property Services

SUBJECT: PROPERTY SERVICES TARGETS 2024/25 FOR KEY PERFORMANCE INDICATORS **DATE: 26 March 2024**

1.	Introduction
	<p>As an organisation, each year, we review performance in the last year to allow us to set ourselves challenging but achievable targets for our Property Services KPIs.</p> <p>To inform this review, we carry out a benchmarking exercise with other local Housing Associations.</p>
2.	Proposed Amendments to KPIs
	<p>In addition to our annual review process, City Building, our repairs and maintenance contractor, contacted the Association to advise of the difficulties they are experiencing in achieving the current target of completing Routine Repairs, Right First Time, within our locally agreed target timescale of 5 working days. They have requested that we review and consider adjusting our Right First Time repair targets for routine repairs.</p> <p>To support their request, City Building have indicated that longer lead-in times for materials due to Brexit, Covid-19, and the war in Ukraine, coupled with labour shortages across the construction industry, are impacting on resource planning and, consequently, on their ability to carry out routine repairs in a tight 5-day window.</p> <p>City Building also reported that other housing associations have a 10-day delivery period for routine repairs which assists in reducing the external pressures on the service delivery, thereby offering tenants more flexibility in scheduling appointment, which in turn leads to enhanced quality of service delivery and higher customer satisfaction levels.</p> <p>Following consideration of the contractor's request and a completion of a benchmarking exercise, the Board is asked to approve the following changes:</p> <ul style="list-style-type: none">• Amend the 'right first time target' for routine repairs from 5 days to 10 days, in line with similar Glasgow based Housing Associations. All routine and urgent repairs are

applicable to right first time, but we are not proposing any amendment to the Right First time target for urgent repairs.

- Amend the target for 'Average days to complete non-emergency repairs' from 5 days to 7.5 days, which is less than the national average of 8.7 days. This includes all routine, urgent and complex non-emergency repairs.

We propose to run this model in financial year 2024/2025, monitoring the impact on contractor performance and on tenant satisfaction levels.

The objectives are:

1. To allow the contractor a fair and realistic timescale to work within.
2. Drive up customer satisfaction.
3. As a direct result of the above, reduce repairs related complaints.

5. Further Rationale for the Proposed Amendments:

Whilst we usually benchmark ourselves on the Scottish Housing Network (SHN) comparison figures (Locally), we have obtained figures from the Housing Regulator Comparison Tool to get a wider view of performance across all Scottish Landlords which benchmarks the Associations' statistics against all national averages. There have been considerable changes over the last 5 years to non-emergency timescales and right-first-time statistics. National statistics across Scottish landlords show that from 2018/19 to 2022/23 the average time to complete non-emergency repairs increased from 6.6 days to 8.7 days.

Across the sector, the right-first-time percentages have decreased from 92.5% to 87.8% for the same period. It should be noted that these do not include the year 2023/24 until the Annual Return to Charter (ARC) is submitted in May 2024. This trend can also be seen within the Association's performance.

Benchmarking right first time statistics is more challenging as the playing field is not level. RSLs are responsible for setting their own 'locally agreed' target timescales for the completion of urgent and routine non-emergency repairs, and as there is a large degree of variation in these targets it is difficult to accurately benchmark performance.

Nevertheless, we have benchmarked the timescales of the Association's repair categories

against other Glasgow-based Housing Associations. Many of the associations having increased their routine timescales to 10 days and as a result, we see a higher rate of right-first-time repairs.

Housing Association	Emergency Timescale	Urgent Timescale	Routine Repair Timescale	Average days	Right First Time 2022/23
Queens Cross	4Hrs	2 Days	10 Days	5.9 Days	93.60%
Cassiltoun	2Hrs	3 Days	10 Days	6.5 Days	93.30%
New Gorbals	4Hrs	3 Days	10 Days	6.1 Days	92.80%
Thenue	4hrs	8 Days	8 Days	5.2 Days	92.40%
Cadder	6Hrs	3 Days	10 Days	4.8 Days	88.30%
ng homes	4Hrs	3 Days	5 Days	5.2 Days	88.20%
West Of Scotland	4Hrs	6 Days	6 Days	10.2 Days	57.20%
Maryhill	2Hrs	1 Day	5 Days	7.8 Days	56%

4. Targets

Indicator	Out turn 22/23	YTD (Apr- Dec 23)	Targets 23/24	Proposed Targets 24/25
Repairs				
Number of emergency repairs	8408	6886	No Target	No Target
Average timescale to complete emergency repairs	3.3hrs	3.5hrs	24 hours	24 hours
Number of non-emergency repairs	10,192	6972	No Target	No Target
Average timescale to complete non-emergency repairs (routine, complex and urgent)	5.24 days	6 days	5 days	7.5 days
Reactive repairs carried out right first time within	88.16%	84.17%	90%	90%

	timescale				
Adaptations					
	Total days taken to complete approved applications	36.7 days	36.2 days	30 days	30 days
	Number of medical adaptations completed	113	100	No Target	No Target
5.	Risk and Mitigation				
	The risk of not setting targets is that performance deteriorates as there is no targets to work towards. The mitigation is for ng homes to benchmark itself against other Housing Associations as well as our own past performance to set realistic, achievable but challenging targets.				
6.	Recommendation				
	It is recommended that the Board APPROVE the proposed targets for 24/25.				



Board Meeting

For Approval

To: Board
From: Director of Housing Services.

SUBJECT: HOUSING SERVICES RISK REGISTER

DATE: 26 March 2024

1.	Introduction
	The current Consolidated Corporate Risk Register contains separate sections to reflect the different risks associated with the work of each team within ng homes. A comprehensive review of the Housing Services Risk Register within the Consolidated Corporate was previously undertaken, and it was agreed that it would continue to be reviewed on an ongoing basis and any changes brought to the Board for approval.
2.	Review
	There are no proposed changes to the Risk Register. A copy of the Risk Register is attached for information.
3.	Risk and Mitigation
	The risk associated with not continually reviewing the Risk Register is that a risk is overlooked. The mitigation is to have a regular review of the register to ensure that there are no errors or omissions.
4.	Recommendation
	The Board are asked to APPROVE the Housing Services Risk Register within the overall Consolidated Corporate Risk Register.

North Glasgow Housing Association – 26th March 2024

Risk Register (Operational): Housing Services								
Operational Risk Area/ Hazard	Potential Risk Outcome	Risk Level: 1 (very low) to 5 (very high)			Who is responsible?	Control action	Monitoring / Review Procedure	Residual Risk
		i) How Likely?	ii) Severity?	Score i) x ii)				
Cost of Living Crisis	Loss of rental income; higher rent arrears; reduced income ; increased poverty and affordability; Tenancies not sustained; more evictions /voids.	5	5	25	Director of Housing Services	Partnership Working with other agencies e.g. GEMAP and Pollok Credit Union Target Setting Rent Collection Policy. Staff Training. Arrears cases audits. Programmed visits.	Quarterly reports to Board. Pollok Credit Union GEMAP/ DWP Briefing/ Training events for staff. Policy Reviews Monthly audit of arrears cases.	4 x 4 =16
Demand for Housing	Increase in refusals; failure to let properties within targets; increased voids; increased turnover; increased void rent loss; Increased repairs & Environmental costs	5	5	25	Director of Housing Services, Investment Manager	Analyse reason for low demand Allocation/Void Mgt/Estate Management Policies. Regeneration Activities. Planned Maintenance to improve houses. Hit Squad to improve the environment. Void meetings.	Analysis of lets. Demand analysis. Policy Reviews. Weekly void meetings. Queue purification. Stock Condition Survey. Review planned investment. Develop other initiatives to increase demand.	4 x 4 =16
Retirement Housing	poor tenant satisfaction; increased voids; demand	4	4	16	Director of Housing Services	Policies/procedures in place. Staff supervision/staff training. Tenant/staff consultations	Policy Reviews. Review Retirement Housing. Investigate MSFs for elderly.	2 x 4 = 8
Contractors Performance (Repairs/ng2)	Poor property condition; poor workmanship; reduced tenant satisfaction; increased costs/ complaints; staff time on complaints; loss of reputation.	3	4	12	Director of Housing Services, Repairs Manager, Investment Manager	Target setting (KPI's) Tenant Satisfaction Surveys Pre/post inspections Policies/procedures. Repairs Meetings	Regular performance meetings, daily update from ng2 to Housing Services Team, Estate Inspections, Repair Post Inspections.	2 x 4 = 8

Contractors Performance (Projects/Major Works)	Poor contractor performance; Delays in completion of projects; poor workmanship; increased costs; lower satisfaction rates; loss of reputation. Unexpected circumstances (e.g. weather, contingency)	4	4	16	Director of Housing Services, Investment Manager	Procurement Policy. Framework Agreements. Tenant Satisfaction. Contract Reviews	Quarterly reports to Board Post project satisfaction surveys. Project Meetings. Site Review & Attendance Surveys. Quality Inspections.	2 x 2 = 4
Gas Safety Compliance	Failure to meet statutory obligations; increased costs; legal action; Change in engagement status with SHR	5	5	25	Director of Housing Services, Performance Manager	Gas Safety Registered Contractors. Policy/procedures. Audit process. Staff Training. Contractor Liaison Meetings.	Quarterly reports to Board. Contractor Liaison Meetings. Weekly 100% compliance audit carried out.	4 x 4 = 16
Financial loss due to failure to make appropriate insurance claims	Failure to notify insurers of incidents/potential claims Contractors' insurances are not up to date	3	4	12	Director of Housing Services, Investment Manager, Finance Manager	Insurance procedure Insurance training Review of insurance cover Contractor review and ensuring cover up to date and adequate Insurance broker consultation	Reconciliation of posted insurance repairs costs to claims in progress Review of claims reports from insurance companies	1 x 1 = 1
Fires within our stock	Reputational risk for the organisation, risk of insurance claims which could lead to increased premiums	3	3	9	Director of Housing Services, Housing Managers	Regular Fire Safety Checks in MSF Estate Management Checks by HO's Fire Prevention information in North News	Board will monitor Notifiable Events, all fires will be recorded as Notifiable Events.	2 x 2 = 4
Major Global Event Pandemic	Loss of income through rent, no houses being let. Reputational Risk of offices being closed	5	3	15	Director of Housing Services, Housing Managers	All office staff have the ability to work from home. Concierge on site 24 hours to deal with emergencies and provide a normal	Director of Housing and Housing Managers will monitor performance and adapt the service to suit the needs of the business continuously.	2 x 2 = 4

		5		25	Director of Housing Services, Repairs Manager, Investment Manager	service to tenants within the MSF. Offices remain open on an appointment basis. Service being provided as normal.		4 x 4 = 16
Dampness and Mould	Property deterioration, Poor living conditions can seriously affect tenant's health	5				Ensure properties are wind & watertight and of a high repair standard. Robust procedure in place to deal with damp and mould. Monitor property performance over a period of time, taking into account how the property should perform Awareness of how the tenant is living in the property	Collate information to analyse if there is a particular property type affected Investment Plan Programmed visits Allocation's Policy Policy/Procedure Reviews	

Risk Scoring for how likely and how severe:

- 1 Very Low
- 2 Low
- 3 Medium
- 4 High
- 5 Very High



Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: INTRA GROUP AGREEMENT

DATE: 26 March 2024

1.	Introduction
	<p>As members will be aware from previous governance update reports, BTO Solicitors have been supporting the Association with the drafting of an Intra Group Agreement to replace the current Independence Agreement between the Association and the subsidiaries. The target was to have this approved by the ng homes Board by 31 March 2024. The final draft has now been produced and is presented to the Board for discussion and approval.</p>
2.	Review
	<p>The current Independence Agreement was last reviewed by TC Young Solicitors and presented to the Board for noting in October 2021. This document has now been extensively reviewed by BTO solicitors to ensure that we remain legally compliant, meet all regulatory requirements and we have an Agreement which is up-to-date, succinct and easy to follow. The review has also been discussed internally at Directorate level with comments fed back to BTO for consideration prior to the development of the final draft of the Intra Group Agreement.</p> <p>This review process has delivered a more substantial document. The current Agreement is 7 pages and this revised Agreement is 14 pages including the Schedule Parts 1 to 4. The new document is termed 'Intra Group Agreement' and it has a revised layout and a combination of some new clauses/sections together with changes to existing clauses and reordering of the flow and rewording where required.</p> <p>A copy of the final draft of the Intra Group Agreement is attached to this report for your perusal and approval.</p> <p>There will be a separate Agreement signed between the Association (The Parent) and each subsidiary company, the parts in red on page 1 of the new draft (attached) will be personalised for each subsidiary.</p> <p>The main changes from the existing document are as follows: Section 1; Interpretation. The definitions have been updated and added to.</p>

	<p>Section 3; Subsidiary Shares and Board Structure. This section has been added.</p> <p>Section 4; Group Status. This section has been added.</p> <p>Section 5; Group Policies. This has been revised and more detail added.</p> <p>Section 7; Business Plan. This section has been revised and more detail added.</p> <p>Section 8; Sharing Information. This section has been added.</p> <p>Section 9; Resources and Accounts. This section has been added.</p> <p>Section 10; The Subsidiary's Profits. This section has been added.</p> <p>Section 11; Events of Default. This section has been added.</p> <p>Section12; Control by the Parent. This section has been added.</p> <p>Section13; Variations. This section has been revised and more detail added.</p> <p>Section 14; Resolution of Disputes. This section has been revised and more detail added.</p> <p>The proposed Intra Group Agreement also includes a Schedule as part of the agreement. The Schedule incorporates four parts:</p> <p>Part 1. Undertakings by the Parent.</p> <p>Part 2. Undertakings by the Subsidiary.</p> <p>Part 3. Subsidiary Board Structure.</p> <p>Part 4. Distribution of Functions. This part identifies the responsibilities of the Parent and the Subsidiary.</p>
3.	Risk
	<p>The Association's Intra Group Agreement needs to be legally compliant and meet all regulatory requirements. The revised document has been developed with the support of BTO Solicitors to ensure that the Association meets its requirements, failure to do so could result in non-compliance.</p>
4.	Recommendation
	<p>Members are asked to APPROVE the adoption of the revised Intra Group Agreement for the Association and its subsidiary companies.</p>

Draft Intra Group Agreement – BTO March 2024

INTRA GROUP AGREEMENT

between

NORTH GLASGOW HOUSING ASSOCIATION LIMITED, a registered social landlord and a Scottish Charity (charity number SC030635) and a registered society under the Co-operative and Community Benefit Societies Act 2014 (Financial Conduct Authority registered number 1865RS), also known as ng homes, with its registered office at Ned Donaldson House, 50 Reidhouse Street, Springburn, Glasgow G21 4LS (“**the Parent**”)

and

[] LIMITED, incorporated under the Companies Acts (registered number []) with its registered office at [] (“**the Subsidiary**”)

WHEREAS:

- A. The Parent is a charitable registered social landlord, operating in North Glasgow (“**the Area**”);
- B. [Subsidiary] Limited is a Subsidiary Company of the Parent and it has been agreed between the Parent and Subsidiary to enter into this Agreement in order to clarify their respective rights and their obligations towards each other;
- C. The intended activities of the Subsidiary are as stated in the Subsidiary’s Business Plan (as defined in Clause 7.2);

THEREFORE the Parties agree as follows:

1 INTERPRETATION

- 1.1 In this Agreement and in the Schedule (as hereinafter defined), unless the context shall otherwise require, the following expressions shall have the following meanings:

“ Auditors ”	means the auditors of the Subsidiary, appointed in accordance with Group Policies;
“ Board Member ”	means a company director of the Subsidiary Board or a committee member of the Parent Board as the context requires;
“ Competent Authority ”	means, in relation to a company the Registrar of Companies; in relation to an industrial and provident society the Financial Conduct Authority; in relation to a Scottish charity, HM Revenue and Customs and the Office of the Scottish Charity Regulator; and any other body with a statutory or regulatory authority over a Party;
“ Constitution ”	means the Rules of the Parent (registered with the Financial Conduct Authority from time to time) and / or the Memorandum and Articles of Association of the Subsidiary (registered at Companies House from time to time) as the context requires;
“ Controlled Subsidiary ”	means a Subsidiary Company within the Group which undertakes at least 80% of its activities for the Parent or other Controlled Subsidiaries within the Group;
“ Events of Default ”	means those events listed in Clause 11;
“ Financial Year ”	means a financial accounting period of 12 months ending on 31 March;

“Gift Aid Donation”	means a donation to the Parent, made following all the relevant regulations in place from time to time, by which the Parent may reclaim basic rate tax from HM Revenue and Customs on the gross equivalent of that donation (the amount before basic rate tax was deducted);
“Group”	means the Parent, the Subsidiary and any other Subsidiary Company of the Parent;
“Group Agreement”	means this Agreement and / or any other agreement to which the Parent and Subsidiary are party;
“Group Policy”	means such policies and standards applicable to the Group as adopted by the Parent Board from time to time;
“Member”	means, in relation to the Subsidiary a shareholder and, in relation to the Parent a member;
“Parent Board”	means the Management Committee of the Parent or, where the context requires, the persons present at a validly convened meeting of that Board or of a duly authorised committee of that Board at which a quorum is present;
“Party”	means the Parent and / or the Subsidiary and a reference to a Party includes its successors and assignees;
“Public Sector Grant”	means any grant, loan or subsidy (whether taking the form of money or money’s worth, including, without limitation, land) provided by any public sector body which provides grant or subsidy from time to time;
“the Schedule”	means the schedule in four parts attached to this Agreement;
“Subsidiary Board”	means the Board of directors of the Subsidiary or, where the context requires, the persons present at a validly convened meeting of that Board or of a duly authorised committee of that Board at which a quorum is present;
“Subsidiary Company”	means a subsidiary as defined in Section 1159 of the Companies Act 2006;

1.2 All references in this Agreement to a statutory provision shall be construed as including reference to:

- 1.2.1 Any statutory modification, consolidation or re-enactment (whether before or after the date of this Agreement) for the time being in force;
- 1.2.2 All statutory instruments or orders made pursuant to a statutory provision; and
- 1.2.3 Any statutory provision of which a statutory provision is a consolidation, re-enactment or modification.

1.3 Unless otherwise specified, words importing the singular include the plural, words importing any gender include every gender, and words importing persons include bodies corporate and unincorporated, and in each case vice versa.

1.4 Reference to Clauses and other provisions are references to Clauses and other provisions of this Agreement and any reference to a sub-provision is, unless otherwise stated, a reference to a sub-provision of the provision in which the reference appears.

1.5 The headings are included for convenience only and shall not affect the interpretation of this Agreement.

1.6 Any undertaking by any of the Parties not to do any act or thing shall be deemed to include an undertaking not to permit or suffer the doing of that act or thing.

2 UNDERTAKINGS

2.1 The Parent undertakes to the Subsidiary to observe and perform each of the undertakings set out in Part 1 of the Schedule.

2.2 The Subsidiary undertakes to the Parent to observe and perform each of the undertakings set out in Part 2 of the Schedule.

3 SUBSIDIARY SHARES AND BOARD STRUCTURE

3.1 The Parent shall be the sole Member of the Subsidiary. No other person may become a Member of the Subsidiary. For the avoidance of doubt, the Subsidiary is prohibited from issuing, allotting, transferring or otherwise dealing in any way in its shares or share capital without the prior written approval of the Parent.

3.2 Notwithstanding that the Parent as the sole Member has or will have the power to appoint all members of the Subsidiary Board, the Parent confirms its intention that the Subsidiary Board should comprise persons chosen in accordance with the procedures set out in Part 3 of the Schedule.

3.3 Notwithstanding that pursuant the Parent as the sole Member has or will have the power at any time to remove members from the Subsidiary Board in terms thereof, the Parent confirms its intention that it would only intend to exercise such power in the circumstances set out in Clause 12.

4 GROUP STATUS

4.1 It is the intention of the Parties (but subject to the proviso below) that they form a group in which the Subsidiary is a Subsidiary Company of the Parent so that they shall be treated as a group ("**Group Status**"). Each Party agrees that it will use all reasonable endeavours and take such steps as may be required by any Competent Authority from time to time to maintain Group Status.

4.2 The Parent and the Subsidiary undertake that unless and until any of the Events of Default occurs, or, in relation to the Subsidiary unless the Parent Board agrees otherwise, the Parent and the Subsidiary shall not:

4.2.1 requisition or join in the requisition of any general meeting of the Members of the Subsidiary or the Parent convened for the purpose (with or without other purposes) of passing a resolution for the winding up of the Subsidiary or the Parent;

4.2.2 exercise any instrument of dissolution in respect of the Subsidiary or the Parent;

4.2.3 vote in favour of any resolution for the winding up of the Subsidiary or the Parent at any general meeting of the Subsidiary or the Parent;

provided that any such restriction on the Subsidiary in relation to the Parent shall not apply if any Competent Authority requires the Subsidiary to take this action.

4.3 Unless required by law, the Subsidiary shall not amend its constitution nor alter its status nor enter into any contract or arrangement with a third party nor do or permit to be done anything which (in each case) has or may have the effect of causing the Subsidiary to cease to be a Subsidiary Company of the Parent.

4.4 The Parent and the Subsidiary agree that except insofar as this Agreement requires otherwise, the business of the Subsidiary shall be carried on autonomously and independently of the Parent and shall be managed by the Subsidiary Board.

5 GROUP POLICIES

5.1 The Parent shall have the power to adopt such policies and standards, which it shall designate as Group Policies, as it shall consider appropriate from time to time to ensure compliance with any statutory or regulatory requirements applicable to the Group, the Parent or the Subsidiary, financial and business probity and that the business of each of the Parent and the Subsidiary is carried on in accordance with their respective constitutions and with the Group's corporate plan or the relevant part thereof.

5.2 The Parent will consult with the Subsidiary on policies relating to values and significant risks and will consider suggestions and recommendations from the Subsidiary for new or revised policies.

5.3 The Subsidiary agrees to use its best endeavours to carry on its business in accordance with Group Policy from time to time.

5.4 The Subsidiary may set its own policies, objectives and is entitled to establish and vary its own standing orders, subject to the prior written approval of the Parent. However, policies or objectives set and standing orders adopted or amended by the Subsidiary must comply with good practice and must not (in the Parent's opinion) conflict or be incompatible with the Group's objectives or with any Group policy.

6 RESPONSIBILITIES OF THE PARTIES

6.1 It is the intention of the Parent that the Subsidiary should have primary responsibility for all aspects of its business of an operational nature and that the Subsidiary Board should have the right to manage the Subsidiary's business in its best interests subject only to acting in accordance with the overall business and financial strategy for the Group set by the Parent.

6.2 It is agreed between the Parties that the responsibilities of each of them shall be in accordance with the distribution of functions for the Group (the "**Relevant Functions**") set out in Part 4 of the Schedule and otherwise as they may agree.

7 BUSINESS PLAN

7.1 The Parent Board, working with its senior management team, shall prepare a business plan for the Parent (prepared on a rolling basis for the coming three Financial Years) (the "**Parent's Business Plan**"). Copies of this Parent's Business Plan shall be made available to the Subsidiary and the senior management team of the Parent shall consult with the Subsidiary Board and its management team regarding any changes from the immediately preceding Parent's Business Plan.

7.2 Within the business plan framework set by the Parent, the Subsidiary Board and its management team shall prepare, and the Subsidiary Board shall approve and deliver to the Parent, a draft business plan on a rolling basis for the coming two Financial Years for final approval by the Parent (the "**Subsidiary's Business Plan**").

7.3 Each Subsidiary's Business Plan shall incorporate:

7.3.1 a revised budget, cashflow forecast and projected cashflow statement for the period;

- 7.3.2 a statement of the intended activities of the Subsidiary or the Group, as appropriate, (including any new activities) in that period;
 - 7.3.3 such other items as are required by any Competent Authority and any funders;
 - 7.3.4 such other items as are required by the Parent of the Subsidiary.
- 7.4 Each Subsidiary's Business Plan shall be prepared in accordance with the Group Policies, and the Subsidiary's policies as appropriate, set from time to time in accordance with Clause 5.
- 7.5 The amended Subsidiary's Business Plan will be effective for the purpose of this Agreement once approved by the Parent (which may be subject to amendments requested by the Parent before giving approval).

8 SHARING INFORMATION

- 8.1 The Subsidiary shall deliver to the Parent the agenda and minutes for all meetings of the Subsidiary Board (or any of its committees) at the same time as they are issued to the Subsidiary Board Members.
- 8.2 The Subsidiary shall, to the extent that they relate to the Subsidiary, have the right to require delivery of any papers or provision of any information supplied or made available to Parent Board Members where those papers or that information directly affects the Subsidiary, provided that where such papers or information are required the Parent's reasonable requirements for confidentiality or security can be properly met.
- 8.3 The Subsidiary shall provide the following to the Parent:
- 8.3.1 its final audited financial statements within the time period permitted by law and in any event within 180 days of its year end, signed by the Auditors and a director of the Subsidiary Board;
 - 8.3.2 immediately on the Parent's request, any other report, information or communication issued by any Competent Authority or other organisation in respect of the Subsidiary's business and / or finances which is not in the public domain together with copies of any documents sent by the Subsidiary to the relevant Competent Authority or organisation;
 - 8.3.3 as soon as they are available, but in any event within 60 days of the end of each financial quarter, a copy of the Subsidiary's quarterly accounts for the last quarter in the form required by the Parent;
 - 8.3.4 any policies, objectives or standing orders as soon as any of the same are proposed, made or varied by the Subsidiary;
 - 8.3.5 as soon as it is aware of the same, details of any litigation, arbitration, action or proceeding of or before any Competent Authority, court or agency which is threatened, commenced or pending against the Subsidiary;
 - 8.3.6 as soon as it is aware of the occurrence of an Event of Default, notice of the same and the steps, if any, taken by the Subsidiary to rectify it;
 - 8.3.7 at least 10 days notice should the Subsidiary Board intend to take any action to remove a Subsidiary Board Member, which removal requires the prior written consent of the Parent, said consent not to be unreasonably withheld or delayed.
- 8.4 The Parent shall provide the following to the Subsidiary:
- 8.4.1 the Group Policies as soon as they are finalised or following any change to them;

- 8.4.2 any report or other communication from any Competent Authority which is critical of the activities of the Parent when this could be reasonably expected to be relevant to the Group;
- 8.4.3 immediate notice should the Parent intend to take any action to remove a Subsidiary Board Member.
- 8.5 The Parent and the Subsidiary agree to keep confidential any information either Party receives in relation to the Subsidiary and / or the Parent and each Party shall comply with the reasonable requirements of the other Party in relation to the confidentiality or security of any information it has provided. In addition, neither Party shall be obliged to provide information under this Clause if that would breach any legal obligation or any obligation to any Competent Authority.
- 8.6 Subject to Clause 8.5, any press release or any other public announcement on the subject matter of this Agreement or the business of the Subsidiary (or of the Parent where it relates to the Subsidiary) shall be agreed between the Parties prior to publication. No other announcement or disclosure of such subject matter shall be made by or on behalf of the Subsidiary.

9 RESOURCES AND ACCOUNTS

- 9.1 Each of the Parent and the Subsidiary shall pay that proportion of the staffing and overhead cost of the provision of the Relevant Functions which relate to it and its business activities on an agreed basis subject to the assessment of the Relevant Functions to the Group referred to in Clause 9.2.
- 9.2 The total cost of provision of the Relevant Functions shall be assessed by the Parent's finance officer and the Parent's accountants, and appropriate journal entries made in the accounts of both the Parent and the Subsidiary.
- 9.3 The Parent and Subsidiary, and the Group as a whole, will work together to ensure that the necessary exemptions are retained so that group accounts do not require to be compiled.

10 THE SUBSIDIARY'S PROFITS

- 10.1 In each Financial Year the Subsidiary will consider donating an agreed amount of its profits (net of all relevant liabilities) that are otherwise unallocated in the Subsidiary's Business Plan, before charges and Group tax relief, to the Parent as a Gift Aid Donation as agreed between the Subsidiary and the Parent not later than nine months following the end of each Financial Year.

11 EVENTS OF DEFAULT

Any one or more of the following events will constitute an Event of Default by the Subsidiary:

- 11.1 failure by the Subsidiary to pay any sum due from it under any Group Agreement in cleared funds on the due date (or such longer period as the Parent may agree); or
- 11.2 material breach by the Subsidiary of any other obligations, or other terms of any Group Agreement and (where the same is capable of remedy) failure by the Subsidiary to remedy that breach within 28 days following notice by the Parent requiring the breach to be remedied or the Subsidiary to have implemented a plan approved by the Parent for remedying the breach; or
- 11.3 a petition being presented (which is not dismissed within 14 days of presentation), an order being made or a meeting being convened or an effective resolution being passed, for the winding up of the Subsidiary; or
- 11.4 a charge holder taking possession or a liquidator, provisional liquidator, receiver, manager, trustee, sequestrator or similar officer being appointed over all or any of the assets of the Subsidiary; or

- 11.5 a distress, execution, attachment or other legal process being levied, enforced on or sued out against any of the assets of the Subsidiary and not being discharged or paid in full within five working days or any security interest over such assets becoming enforceable and steps being taken to enforce the same; or
- 11.6 the Subsidiary being unable or admitting in writing an inability to pay its debts or proposing or entering into a voluntary arrangement (within the meaning of Section 1 of the Insolvency Act 1986) or taking or being subjected to any proceedings under any law, or suspending or threatening to suspend payment of all or a material part of its debts, or commencing negotiations with one or more of its creditors for the readjustment, rescheduling or deferment of all or any of its debts, or proposing or entering into any general assignment or composition with or for the benefit of its creditors; or
- 11.7 any indebtedness of the Subsidiary becoming immediately due and payable, or capable of being declared so due and payable, prior to its stated maturity, by reason of default, or the Subsidiary failing to discharge any indebtedness on its due date or within any applicable grace period or the Subsidiary being in breach of or in default under any agreement to which it is party or which is binding on it or any of its assets in each case for an amount in excess of £1,000; or
- 11.8 there being a change in the business or financial condition of the Subsidiary which, in the Parent's reasonable opinion, is likely to have a material adverse effect on the Subsidiary or the Group, or the Subsidiary ceasing or threatening to cease to carry on all or a substantial part of its business; or
- 11.9 any guarantee or indemnity in respect of any loan(s) or debt(s) of any third party given by the Subsidiary not being honoured when due and called upon and steps being taken to enforce the same; or
- 11.10 any Public Sector Grant, which has been paid to the Subsidiary, becoming repayable by the Subsidiary or any future instalments of such Public Sector Grant ceasing to be payable to the Subsidiary, in each case by reason of breach of any terms or conditions on which such grant was made; or
- 11.11 the Subsidiary failing to carry on its business in accordance with any guidelines, criteria or regulations published by any Competent Authority (or other body from which the Subsidiary receives or might receive Public Sector Grant) where as a result:
- 11.11.1 there is significant reduction in the amount of any Public Sector Grant receivable by the Subsidiary; or
- 11.11.2 any Competent Authority states that such a reduction will take place; or
- 11.11.3 the Parent considering that there is a material risk that an Event of Default will occur unless the Parent exercises its rights under Clause 12.2; or
- 11.11.4 there being a material deterioration in the actual financial performance of the Subsidiary for any financial year as compared with that stated in the latest Subsidiary's Business Plan; or
- 11.11.5 in the Parent's reasonable opinion exercise of the control in accordance with Clause 12.2 is necessary in order to (a) preserve Group Status; or (b) bring the Subsidiary within the Subsidiary's Business Plan where the Subsidiary is operating outside it or, there is in the Parent's reasonable belief, an imminent risk of the Subsidiary operating outside the Subsidiary's Business Plan; or (c) procure the resolution of any conflict between the policies and procedures of the Parent and the Subsidiary which is or could reasonably be expected to be materially prejudicial to the standing of the Parent or the Group; or
- 11.11.6 the Parent is required to take action in relation to the Subsidiary by a Competent Authority which would require it to use powers under Clause 12; or

11.11.7 any event or series of events which would be reasonably likely to have material and adverse effect on the ability of the Subsidiary to comply with its obligations under this Agreement or any Group Agreement.

11.12 The Subsidiary, without the written agreement of the Parent (obtained in advance), undertakes less than 80% of the Subsidiary's activities for the Parent or Controlled Subsidiaries within the Group (i.e. the Subsidiary is no longer a Controlled Subsidiary); or

12 CONTROL BY THE PARENT

12.1 The Parent may exercise its rights of control, set out in Clause 12.2 to the extent necessary to protect the interests of the Subsidiary and / or the Parent and the standing and reputation of the Group (but without the Parent or any of its officers being a shadow director of the Subsidiary) if an Event of Default occurs, is continuing and is not waived by the Parent.

12.2 Where this Clause applies, the Parent, at the cost of the Subsidiary, may:

12.2.1 exercise such rights as it has or will have to appoint and / or remove Members and Board Members of the Subsidiary and may require the Subsidiary to appoint and / or remove from any committee such persons as the Parent may nominate; and / or

12.2.2 appoint investigating accountants in respect of the Subsidiary.

12.3 If the Parent is satisfied that the event(s) which caused the Parent to exercise its powers under Clause 12.2 have been remedied and that the no such event(s) is likely to recur, it shall as soon as practicable, remove any Subsidiary Board Member appointed and reinstate any such persons removed in exercise of its Clause 12.2 powers.

12.4 The Parent will only exercise its rights to appoint and remove Subsidiary Board Members in accordance with Clauses 12.1 to 12.3 inclusive.

13 VARIATIONS

13.1 It is anticipated by the Parties that pursuant to their overall aim and intention to cooperate for the benefit of the Group, the provisions of this Agreement may from time to time require amendment.

13.2 It is accordingly agreed between the Parties that they shall formally review the operation of this Agreement at intervals of not less than one year, and shall report thereon to the Subsidiary Board and the Parent Board. The Subsidiary or the Parent may thereafter propose to the other that a variation be made to this Agreement, and in such event the Parties shall negotiate in good faith with a view to reaching agreement upon the variation proposed.

13.3 In the event of a failure to agree the matter in dispute shall be considered pursuant to the procedure set out in Clause 14.

13.4 In the event of a variation being agreed the same shall be recorded in writing between the Parties.

14 RESOLUTION OF DISPUTES

14.1 It is the declared intention of the Parties that all matters of disagreement should be resolved by negotiation and discussion between the Parties and both Parties will use their best endeavours to apply the terms of this Agreement without the necessity for recourse to the following provisions of this Clause. Notwithstanding the foregoing declaration and in the event that any dispute or other failure to agree shall arise between the Parties in relation to the matters the subject of this Agreement which cannot be resolved by negotiation and discussion the Parties shall observe the following procedure for the resolution of the same:

- 14.1.1 either Party may serve upon the other a dispute notice. Such notice shall state the subject matter of the dispute and shall specify the proposals of the Party serving the notice for the resolution of the dispute;
- 14.1.2 not later than 14 days after the date of service of a dispute notice and if the proposals for resolution set out in the dispute notice are not acceptable to it, the Party upon whom such notice shall have been served may serve a counter notice specifying its proposals for the resolution of the dispute, and specifying a date (which shall be not less than fourteen nor more than twenty eight days after the service of the counter notice) for a meeting to resolve the dispute;
- 14.1.3 the meeting referred to in Clause 14.1.2 shall be attended by two members of the Parent Board and two members of Subsidiary Board and shall be held at the Registered Office of the Party serving the counter notice or at some other place to be agreed between the Parties;
- 14.1.4 those persons present at such meeting shall use their best endeavours in a reasonable manner to resolve the dispute between the Parties, but if the dispute shall not be resolved the matter shall be referred to advisory conciliation;
- 14.1.5 advisory conciliation shall be carried out by an independent person who shall be appointed jointly by the Parties or, failing agreement upon such appointment shall be nominated by the President for the time being of the Law Society of Scotland following a reference to him by either Party within fourteen days of the meeting hereinbefore mentioned;
- 14.1.6 the Parties hereby agree to cooperate with the person appointed or nominated to carry out the advisory conciliation in terms of Clause 14.1.5, and shall act in good faith with a view to reaching agreement upon the matter in dispute with the assistance of such advisory conciliation;
- 14.1.7 the person appointed or nominated to carry out the advisory conciliation shall as a term of his appointment or nomination be required to present a report of his findings. Such report shall be copied to each Party, who shall by notice in writing to the other served within fourteen days of receipt of the report indicate its willingness or otherwise to settle the dispute upon the basis suggested in the report;
- 14.1.8 in the event that the matter in dispute shall not be resolved following such advisory conciliation, the matter shall be referred to the next meeting of the Parent Board whose decision shall be final and binding upon both Parties.

15 NOTICES

- 15.1 Any notice to be given in terms of this Agreement shall be in writing and shall be sufficiently served if delivered by hand and receipted by the recipient or sent by recorded delivery service addressed in each case to the Parent or to Subsidiary at the address specified above or to such other address as either Party may from time to time notify to the other in accordance with the provisions of this Clause.

16 MISCELLANEOUS

- 16.1 If any term or provision of this Agreement or the application thereof to any person or circumstances shall to any extent be invalid or unenforceable the remainder of this Agreement or application of such term or provision to persons or circumstances other than those to the extent to which it is invalid or unenforceable shall not be affected thereby and each term and provision of this Agreement shall be valid and enforceable to the fullest extent permitted by law.

16.2 This Agreement shall be governed by the laws of Scotland.

IN WITNESS WHEREOF this Agreement, comprising this and the [nine] preceding pages and the Schedule in 4 parts annexed hereto, is executed at [insert place] on [insert date] as follows:

For and on behalf of NORTH GLASGOW HOUSING ASSOCIATION LIMITED

.....
Board Member/Secretary/Authorised Signatory Witness

.....
Full name of party signing Full name of witness

.....
Date of signing

.....
Place of signing Address of witness

For and on behalf of [SUBSIDIARY LIMITED]

.....
Director/Secretary/Authorised Signatory Witness

.....
Full name of party signing Full name of witness

.....
Date of signing

.....
Place of signing Address of witness

THE SCHEDULE

Part 1 Undertakings by the Parent

The Parent will co-operate with the Subsidiary as follows:

1. By providing high level professional advice and support as required relating to significant policy matters generally, including advice on regulatory requirements in relation to performance expectations, monitoring and good professional standards.
2. By advising the Subsidiary on and assisting the Subsidiary in the selection and appointment of, bankers, solicitors and other consultants.
3. By appointing auditors for the Group.
4. By complying with all reasonable requests of the Financial Conduct Authority, Companies House, the Office of the Scottish Charity Regulator and other comparable bodies and agencies.
5. By implementing all its adopted strategic policies.
6. By implementing all its adopted financial budgets and by using its best endeavours to perform in accordance with its adopted cash flows.
7. By working closely with all appropriate local agencies in seeking to promote and enhance regeneration in the Group's area of operations.
8. By respecting confidentiality of all material and negotiations.
9. By operating in accordance with its own standing orders and financial regulations.
10. By acting in accordance with its core values and vision and with the Subsidiary's Business Plan.

Part 2
Undertakings by the Subsidiary

Subsidiary will co-operate with the Parent as follows:

1. By complying with all reasonable requests of any regulatory authority and other comparable bodies and agencies.
2. By complying with all reasonable advice from the Parent in relation to probity, standards of competence, management and fidelity, and customer services.
3. By implementing the Group's Policies and the Subsidiary's adopted strategic policies.
4. By implementing the Subsidiary's Business Plan agreed with the Parent and all its adopted financial budgets and by using its best endeavours to perform in accordance with its adopted cash flows.
5. By attending quarterly liaison meetings with the Parent and providing such relevant information as may be requested by the Parent as to the performance of the Subsidiary in relation to strategic policy and financial matters.
6. By reporting to the Parent quarterly upon its financial functions in such form as the Parent shall from time to time reasonably require.
7. By using the Group's bankers, solicitors and any other consultants (other than consultants of a temporary or minor nature employed for day to day work).
8. By respecting confidentiality of all material and negotiations and only disclosing any information pertaining to the Group with the prior agreement of the Parent.
9. By preparing for and co-operating with any monitoring of either its or the Parent's activities by the Parent's members.
10. By operating in accordance with its own standing orders and financial regulations.
11. By complying with the reasonable requests of the Parent to contribute to specific areas of the Group's business at particular times.
12. By developing systems and processes to support the delivery of services to the Group.
13. By, in consultation and agreement with the Parent, expanding the range of services provided to the Group where there is capacity to do so.
14. By, in due course and where there is capacity to do so, seeking to provide services on a commercial basis to third parties (by tendering for contracts let by other registered social landlords or clients in the wider third and public sectors, or by providing services direct to members of the public) with a view to generating profit or cost sharing across the third sector – subject always to the restriction that the Subsidiary must remain a Controlled Subsidiary by undertaking at least 80% of its activities for the Parent or other Controlled Subsidiaries (unless otherwise agreed, in advance, by the Parent).

Part 3

Subsidiary Board Structure

1. Subject to paragraphs 2 to 4 below the Parent and the Subsidiary intend the Subsidiary Board to be appointed initially by the Parent. Thereafter vacancies will be filled (1) by the Subsidiary Board if vacancies arise between general meetings, or (2) by the Parent as sole member at general meetings of the Subsidiary. The Subsidiary Board will comprise up to 10 persons, being:
 - Up to 4 members of the Parent Board. Should a vacancy arise in this category, the Subsidiary Board shall approach the Parent and seek a nominee from the Parent to be appointed to fill the vacancy.
 - Up to 3 independent persons.
 - Up to 3 senior staff members of either the Parent or Subsidiary with relevant experience in the operational areas in which the Subsidiary works.
2. The Parent wishes to ensure that the Subsidiary Board should consist of persons with appropriate levels of skill and experience sufficient to manage the Subsidiary's business appropriately in accordance with Group Policy and shall take such steps as it considers appropriate with a view to ensuring that the proposed nominees will most effectively fill the vacancies on Subsidiary Board from time to time.
3. The Parent and Subsidiary will agree and put in place a group policy and associated procedures to address the recruitment, selection, appointment, appraisal, training and removal of members of the Subsidiary Board. Among other things, the said policy and procedures will also govern succession planning for the continuity and sustainment of the Subsidiary Board and retirements or reasons for removing members of the Subsidiary Board. Once the said policy and procedures are in place, the Subsidiary and the Parent will adhere to the said policy and procedures, unless the Parent is entitled to exercise control as set out at Clause 12.
4. In any event, and whether or not the policies referred to in paragraph 3 above have been put in place, no person may act as a director of the Subsidiary until they have signed the group Code of Conduct for Board Members. The Subsidiary Board shall assess annually the skills, knowledge, diversity and objectivity that it needs for its decision making and what is contributed by Subsidiary Board members by way of annual performance reviews.

Part 4

Distribution of Functions

The Parent

The Parent is responsible for the following functions:

- Setting goals, values and vision for the Group;
- Business Planning;
- Constitutional issues;
- Governance;
- Significant financial risk:-
 - Investment policy for stock, people and other assets;
 - Treasury management;
 - Financial parameters (budget constraints);
 - Allocation of surpluses
- Policy and strategy;
- Audit;
- Monitoring the performance of the Subsidiary;
- Framework for staffing and deployment of resources.

The Subsidiary

The Subsidiary is responsible for:

- Developing and implementing the agreed Subsidiary's Business Plan;
- Reporting on performance within an agreed framework;
- Working with the wider Group to deliver the core objectives of the Group;
- Complying with any and all contracts entered into with the Parent for provision of services to the Parent.

Signed on behalf of
NORTH GLASGOW HOUSING ASSOCIATION LIMITED:

Signed on behalf of
[SUBSIDIARY LIMITED]:



Register of Payments and Benefits

Case No: 162

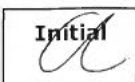
1. DESCRIPTION OF BENEFIT		
BENEFIT		DETAILS (e.g. tenancy address, post etc.)
Tenancy	√	
Contract of Employment	√	Customer Services Officer (Fixed term 12 mths)
Works to tenanted property		
Voluntary Severance (Supplementary Board Report to be provided re Business Case)		
Contract or Payment to a business		
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]
Connection to employee	√	[REDACTED]
A Business		
Other		

3. APPROVAL

[REDACTED] preferred candidate for the Customer Services role with ng2. [REDACTED]

[REDACTED] This vacancy was advertised on our website and S1 jobs website and has been offered the post subject to satisfactory references and completion of pre-start paperwork. [REDACTED]





Directors Signature _____



Chair's Signature _____



Meeting where approved

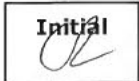
ceo / chair meeting

Date of meeting

21 / 02 / 2024.

4. RATIFICATION

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





Register of Payments and Benefits

Case No: 163

1. DESCRIPTION OF BENEFIT		
BENEFIT	<input checked="" type="checkbox"/>	DETAILS (e.g. tenancy address, post etc.)
Tenancy	<input type="checkbox"/>	
Contract of Employment	<input checked="" type="checkbox"/>	Technical Officer (Permanent Post)
Works to tenanted property	<input type="checkbox"/>	
Voluntary Severance (Supplementary Board Report to be provided re Business Case)	<input type="checkbox"/>	
Contract or Payment to a business	<input type="checkbox"/>	
Other (e.g. non-statutory disturbance payment)	<input type="checkbox"/>	

2. DETAILS OF BENEFICIARY		
NAME:	[REDACTED]	
ADDRESS: (where relevant)		
RELATIONSHIP		DETAILS
Board Member	<input type="checkbox"/>	
Sub-Committee Member	<input type="checkbox"/>	
Connection to Board member	<input type="checkbox"/>	
Connection to Sub-Committee member	<input type="checkbox"/>	
Employee	<input type="checkbox"/>	
Connection to employee	<input checked="" type="checkbox"/>	[REDACTED]
A Business	<input type="checkbox"/>	
Other	<input type="checkbox"/>	

3. APPROVAL
[REDACTED]

Initial

Directors Signature _____



Chair's Signature _____



Meeting where approved

Date of meeting

4. RATIFICATION

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



Board Meeting For Noting

To: Board
From: Director of Corporate Services

SUBJECT: GOVERNANCE UPDATE

DATE: 26 March 2024

1.	Introduction
	This report provides an update on governance related matters from 1 February 2024 to 18 March 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

Registered social landlords' financial strength weakening in the face of tough economic and operating conditions; 12 March 2024

<https://www.housingregulator.gov.scot/about-us/news/registered-social-landlords-financial-strength-weakening-in-the-face-of-tough-economic-and-operating-conditions/>

Michael Cameron – CIH Housing Festival – 6 March 2024; 6 March 2024

<https://www.housingregulator.gov.scot/publications/michael-cameron-cih-housing-festival-6-march-2024/>

Regulator publishes revised engagement plan for Blackwood Homes and Care;
1 March 2024

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-revised-engagement-plan-for-blackwood-homes-and-care/>

Advice note on updating figures in the stock return; 29 February 2024

<https://www.housingregulator.gov.scot/for-landlords/advisory-guidance/technical-guidance/advice-note-on-updating-figures-in-the-stock-return/>

Scottish Housing Regulator People Survey results 2023; 29 February 2024

<https://www.housingregulator.gov.scot/publications/scottish-housing-regulator-people-survey-results-2023/>

Regulator publishes revised engagement plan for Reidvale Housing Association; 27 February 2024

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

Regulator publishes revised engagement plan for Forth Housing Association; 22 February 2024

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

Scottish Housing Regulator publishes its new Regulatory Framework; 13 February 2024

<https://www.housingregulator.gov.scot/about-us/news/scottish-housing-regulator-publishes-its-new-regulatory-framework/>

	<p>We've completed the de-registration of Copperworks Housing Association; 1 February 2024 https://www.housingregulator.gov.scot/about-us/news/we-ve-completed-the-de-registration-of-copperworks-housing-association/</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>More help available for charities as cyber threats persist; 29 Feb 2024 https://www.oscr.org.uk/news/more-help-available-for-charities-as-cyber-threats-persist/</p> <p>Five tips to improve your charity's cyber safety and security; 26 Feb 2024 https://www.oscr.org.uk/news/five-tips-to-improve-your-charity-s-cyber-safety-and-security/</p> <p>Coming soon: changes to charity law and the way we regulate; 23 Feb 2024 https://www.oscr.org.uk/news/coming-soon-changes-to-charity-law-and-the-way-we-regulate/</p> <p>Does your charity own land and property in Scotland? 22 Feb 2024 https://www.oscr.org.uk/news/does-your-charity-own-land-and-property-in-scotland/</p> <p>Latest version of the Sector Overview Report now available; 15 Feb 2024 https://www.oscr.org.uk/news/latest-version-of-the-sector-overview-report-now-available/</p> <p>Learning from OSCR's Inquiries: Financial Management; 9 Feb 2024 https://www.oscr.org.uk/news/learning-from-oscr-s-inquiries-financial-management/</p> <p>Charity lifecycles: dissolution and evolution; 8 Feb 2024 https://www.oscr.org.uk/news/charity-lifecycles-dissolution-and-evolution/</p> <p>Improvements to the online annual return process; 8 Feb 2024 https://www.oscr.org.uk/news/improvements-to-the-online-annual-return-process/</p>

	<p>OSCR removes another 48 charities from the Scottish Charity Register;7 Feb 2024 https://www.oscr.org.uk/news/oscr-removes-another-48-charities-from-the-scottish-charity-register/</p>
4.	Board Strategy Day; Friday 26 April 2024
	<p>The Board Strategy Day will take place in central Glasgow on Friday 26 April. This will be delivered over a full day and details of the event will be provided to Board members early in April.</p>
5.	SHR New Regulatory Framework
	<p>A summary of this subject is provided below however this will be covered in more depth at the Board Strategy Day on 26 April.</p> <p>This is featured in section 2 above and full information can be accessed at the following link https://www.housingregulator.gov.scot/about-us/news/scottish-housing-regulator-publishes-its-new-regulatory-framework/</p> <p>On 13 February the Scottish Housing Regulator (SHR) published its new Regulatory Framework which will apply from 1 April this year. The new Framework's publication follows a consultation with key stakeholders undertaken by SHR.</p> <p>Much of the existing Regulatory Framework has been retained. However, there are some key differences, most notably in the following areas;</p> <ul style="list-style-type: none"> • Annual Assurance Statement • Regulatory requirements • Notifiable Events • Significant Performance Failures: Regulatory Decisions: SHR have listened to consultation responses and merged their guidance on how to request a review of a regulatory decision and how to request an appeal of a regulatory decision. <p>In addition to the above, the SHR has amended relevant parts of the Regulatory Framework to reinforce the requirement to listen to tenants and service users, ensuring that RSLs have appropriate means for tenants and service users to provide feedback and that quick and effective responses are issued.</p> <p>The SHR has also made various updates to other statutory guidance, primarily to reflect changes in legislation and SHR's experiences in terms of regulation since the current framework was published in 2019.</p>

Overall, as SHR has said, the new Regulatory Framework is not significantly different than the existing one, but the amendments to guidance and language seek to provide greater clarity for RSLs in certain areas.

Going forward, the SHR has proposed a comprehensive review of the Annual Return on the Charter. They intend to establish a working group of experts and individuals from the sector to consider each indicator in the ARC and develop appropriate indicators for tenant safety, e.g. in relation to damp and mould and indicators for the Social Housing Net Zero Standard.

6. Board Training

Course / Webinar / Conference Subject	No of Board members attending	Date(s)	Training Provider
Accounts & Finance / Treasury Management and associated risks	2	22 February 2024	Internal; Bob Hartness (Deputy CEO) / Karin Sherriff (Deputy Director Finance)
SHARE Annual Conference	1	14 & 15 March 2024	SHARE / Various
The Procurement Process	tbc	This has been rearranged and will now take place in Q1 2024/25 with the date to be confirmed.	Internal; Angela Bell (Deputy Director of Property Services)

Board Training is an important element of governance. It is important that the way we design and deliver the training is suitable for Board members and meets their needs. Training can often be a big investment in time and money and we are keen to ensure that we maximise the benefit for individuals and the Association. We propose to discuss Board Training with members over the coming months and will highlight this at the Board Strategy Day on 26 April.

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

	<p>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>
7.	<p>Review of ng group Independence Agreements (Intra Group Agreements). This is the subject of separate report.</p>
	<p>As previously reported to members, BTO Solicitors have supported the Association in the review process and the development of the Intra Group Agreements for the ng group. This is the subject of a separate report.</p>
8.	<p>Ombudsman/ First Tier Tribunal Complaints</p>
	<p>Scottish Public Services Ombudsman (SPSO) There were two enquiries from the Scottish Public Services Ombudsman. They have not progressed with any action in relation to this.</p> <p>First Tier Tribunal Complaints There were no First Tier Tribunal Complaints to report.</p>
9.	<p>Recommendation</p>
	<p>Board members are asked to NOTE the contents of this report.</p>



Board Meeting For Noting

To: Board
From: Director of Housing Services

SUBJECT: NOTIFIABLE EVENTS

DATE 26 March 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
	There have been no new notifiable events since the 12 th February 2024 board meeting.
3.	Recommendation
	Members are asked to note that there have been no notifiable events reported to the Scottish Housing Regulator.



Board Meeting For Noting

To: Board
From: Director of Housing Services

SUBJECT: BENCHMARKING REPORT

DATE 26 March 2024

1.	Introduction
	<p>The Scottish Housing Regulator (SHR) collects a range of performance information from all landlords from the Annual Return on the Charter (ARC). The SHR uses this information to monitor and assess our performance against the Scottish Social Housing Charter and then produces a report about each landlord for tenants. This report details our performance in comparison to our peer landlords.</p>
2.	Comparison with Queens Cross, Maryhill and Wheatley Homes
	<p>The SHR's comparison tool allows us to compare our performance with other landlords. We have used this tool to compare our performance on a number of indicators with 3 other local Housing Associations - Queens Cross, Maryhill and Wheatley Homes, we have also noted our current targets (Appendix 1).</p> <p>Members will note that in our performance, the majority of the indicators compare favourably when comparing with the 3 Housing Associations.</p>
3.	Recommendation
	<p>Members are asked to note the comparisons with Queens Cross, Maryhill and Wheatley Homes and our performance in relation to these other Housing Associations.</p> <p>Based on an analysis of our current performance and the performance of others, we would propose to retain the majority of our targets, with the exception of our repairs targets. This will be fully detailed within the Targets Report.</p>

Appendix 1

INDICATOR	Current Target	ng homes	Queens X	Maryhill	Wheatley Homes
SIZE	—	5447	4349	3090	42,718
RENTAL INCOME	—	£24,677,928	£20,653,469	£12,568,856	£194,814,555
RENT INCREASE	—	6%	7%	7%	3.9%
AVERAGE WEEKLY 3APT RENT	—	£95.03	£90.07	£91.63	£91.28
EMERGENCY REPAIRS	24 hrs	3.3hrs	1.7hrs	2.2hrs	3.4hrs
NON EMERGENCY REPAIRS	5 days	5.2days	5.9days	7.8days	8.9days
REPAIRS COMPLETED FIRST TIME	90%	88.2%	93.6%	56%	91.5%
PROPERTIES MEETING SHQS	—	76.2%	57.8%	77.3%	99.3%
VOID RENTAL LOSS	0.7%	0.5%	0.7%	0.7%	0.5%
AVERAGE DAYS TO LET	25 days	28.6 days	33.8 days	31.9 days	20.6 days
TENANT SATISFACTION:					
OVERALL SERVICE	90%	83.6%	81%	73.5%	87.6%
REPAIRS SERVICE	90%	83.8%	80.8%	71.2%	89.8%
BEING KEPT INFORMED	90%	86.5%	86.9%	78.4%	88.2%
PARTICIPATE IN DECISION MAKING	90%	86.7%	76.5%	68.6%	80.1%

NORTH GLASGOW HOUSING ASSOCIATION LIMITED HR COMMITTEE ATTENDANCE 2023-24

	16.11.23	18.1.24	8.2.24				
J Thorburn	P	A	P				
C Rossine	P	P	P				
J Berrington	P	P	A				
J MacLeod	P	P	P				
G Satti	P	P	P				
% Total	100%	80%	80%				

P - PRESENT
A - APOLOGIES

X - ABSENT
A* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 90%



Human Resources Committee Minutes

Meeting: Human Resources Committee **Location:** Vulcan St/Microsoft Teams

Date: 8 February 2024 **Time:** 4pm

Attendees: C Rossine – CR – Chair
J Thorburn – JT - Virtual
G Satti – GS
J MacLeod - JM

Apologies: J Berrington

In Attendance: T Sweeney - TS (DCS)
D Waugh – DW (CSM)

Minute Taker: A Whiteford - AW (SCSO)

	Agenda	Action	Date
1.	Apologies		
	As above.		
2.	Disclosure of Interest and Attendance		
	None.		
3.	Minutes		
a.	HR Committee Meeting on 16 November 2023		
	Members AGREED the minutes were an accurate record of the meeting. Proposed J Macleod Seconded G Satti		
b.	Special HR Committee Meeting on 18 January 2024 (Confidential)		
	Members AGREED the minutes were an accurate record of the meeting. Proposed G Satti Seconded J Macleod		

4.	Reports for Approval		
a.	Revised Policy for Approval: Recruitment and Selection		
	<p>DW presented the report on the Recruitment and Selection Policy which has been reviewed in line with the policy calendar incorporating the changes as detailed in the report. The changes include reference being made to Sharepoint throughout the document to reflect that the manual recruitment process has been moved online to Sharepoint, saving time and paper.</p> <p>This policy will be taken to the ng2 Board as well as it is a group policy.</p> <p>Members APPROVED the revised policy.</p> <p>Proposed G Satti Seconded J Macleod</p>		
b.	Revised Policy for Approval: Smoke Free		
	<p>DW presented the report on the Smoke Free Policy which has been reviewed early to incorporate the changes as detailed in the report. The changes include references to not smoking/vaping within our premises being extended to prohibit smoking/vaping within our premises and grounds.</p> <p>In response to a query, DW clarified that ng do not allow smoking breaks and employers are not legally required to provide them so anyone who smokes must do it outside office hours. This policy will be taken to the ng2 Board as well as it includes ng2 staff. It has been enshrined in law that smoking is not allowed in work vehicles when one or more persons are in the vehicle.</p> <p>Proposed G Satti Seconded J Thorburn</p>		
c.	ng homes Public Holidays 2024/25		
	DW presented the report regarding the list of public holidays		

	<p>received from EVH for the period 2024/25. It is proposed to designate Monday 30 and Tuesday 31 December 2024 as the 2 additional public holidays for ng homes staff and the 2 contractual annual leave days which staff are required to use during this period will be Monday 23 and Tuesday 24 December. This would mean that ng homes will close on Friday 20th December 2024 and reopen again on Monday 6 January 2025.</p> <p>Members APPROVED the proposals as detailed in the report.</p> <p>Proposed J Macleod Seconded G Satti</p>		
d.	Corporate Services Risk Register		
	<p>TS presented the report providing an update on the review of the Corporate Services Risk Register together with the revised Risk Register for approval. Members noted the minor updates to Sections 3 and 5.</p> <p>Members APPROVED the revised Risk Register.</p> <p>Proposed G Satti Seconded J Thorburn</p>		
e.	Confidential Staffing Paper		
	<p>Members APPROVED the proposals as detailed in the report.</p> <p>Proposed G Satti Seconded J Macleod</p>		
5.	Reports for Noting		
a.	Staff Recruitment, Leavers and Trainee Update		
	<p>Members NOTED report providing an update on information relating to staff recruitment and leavers for the period 1 October 2023 to 31 December 2023.</p> <p>Member queried the report where it states that [REDACTED] staff members had declined to take part in exit interviews. DW clarified that exit interviews are optional and [REDACTED]. It was [REDACTED].</p>		

	suggested that rather than “declined” future reports should state “didn’t take part”.		
b.	Staff Attendance: Sickness Absence		
	Members NOTED report providing information relating to staff sickness absence for the period 1 October 2023 to 31 December 2023. DW highlighted that 87% of staff have perfect attendance but some staff have been off long term sick or have had bereavements to which they have been signposted to support. In response to a query, DW advised that an “episode” equals an occasion.		
c.	Staff Learning and Development		
	Members NOTED report providing details of staff learning and development activities and events during the period 1 October 2023 to 31 December 2023. DW highlighted that some staff have received Lift Process Training and Understanding and Prevention of Damp and Mould in Housing so the Association is addressing issues which are a priority for the SHR.		
d.	Health and Safety Update		
	Members NOTED report providing an update on health and safety in the workplace and, in particular, an update regarding accidents incidents and near misses for the period 1 October 2023 to 31 December 2023. In response to a query on an incident with a dangerous dog, it was confirmed that the fire brigade attended the incident and the police were involved later.		
e.	Employee Engagement Update		
	Members NOTED the report providing an update on our progress to date in further developing our approach to employee engagement. The report updates the Committee on the Staff Wellbeing Group, Customer Service Excellence (CSE), Investors in People (IIP), Staff Check-ins, Communications and the results of the recent staff survey. DW highlighted that ng received a very positive report with 14 areas of compliance plus in the CSE Assessment. In relation to the Staff Wellbeing Group, the group are planning to hold a Health Day for staff and a coffee morning		

	for charity.		
f.	Company Health Plan Update: Simplyhealth		
	Members NOTED the report providing them with an update on our Company Health Plan available to employees through our provider Simplyhealth for the period 1 July 2023 to 30 September 2023. DW highlighted that claims for therapies have now overtaken claims for dental and optical which is real shift, however in terms of costs optical and dental remain the highest.		
g.	Staff Check-in Review		
	Members NOTED the report providing a full and comprehensive audit on the progress and new format for the Staff Check-in process, including the frequency of Check-ins and staff and manager feedback on the CIPHR process. OG gave an overview of the results of the recent staff survey which will be sent out to all staff together with some narrative so staff can see where results may have changed since the previous survey.		
6.	AOCB		
	Member commented that the Staff Newsletter was very informative and very good. This led on to a short discussion about the logo and whether it should be redesigned as an all encompassing group logo. However, this could present problems as ng homes and ng2 are 2 different organisations with different terms and conditions and we do not want to create any confusion regarding them being two distinct organisations. However, the possibility of incorporating all the colours of the subsidiaries into one logo may be considered with checks being made to make sure no other organisation has a similar logo. JT to check whether EVH pay for him to attend EVH conference.	JT	
7.	Date of Next Meeting: 9 May 2024		

ng PROPERTY LIMITED BOARD ATTENDANCE 2023-24

	16.11.22	15.02.24							
C Rossine	A	P							
J Thorburn	A	A							
I Munro	P	A							
P Miller	P	P							
J Berrington	A	A							
G Satti	P	P							
L Cooper	A	A							
B Hartness	A	P							
C Baird	A	A							
% Total	33%	44%							

P - PRESENT

A - APOLOGIES

X - ABSENT

A* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 39%



Board Meeting Minutes

Meeting: NGPS Board **Location:** The Ron Davey Enterprise Centre / Microsoft Teams

Date: 15 February 2024 **Time:** 4.00pm

Attendees: C Rossine P Miller G Satti (Chair) R Hartness – BH L Cooper

Apologies: C Baird, J Berrington, J Thorburn, I Munro

Present -

Minute Taker: C Wilson (CW)

	Agenda	Action	Date
1.	Apologies		
	As above		
2 a	Disclosure of Interest and Attendance		
	No declarations of interest were made.		
3.	Minutes of Meeting 15th November 2023		
	Minutes were agreed as an accurate record. Proposed: G Satti Seconded: P Miller		
4.	Reports for Approval		
(a)	Management Accounts - period to 31st December 2023		
	Information from the management accounts for the period to 31 st December 2023 was reviewed. Noted that: <ul style="list-style-type: none"> o Factoring income of £615k in the period with £413k of costs. o Gross profit of £202k with £180k of salaries and overheads leaving a £22k profit for the period before tax. o Level of share capital and reserves at period end £229k. o Intercompany balance £195k owed by the Association to NGPS. o Gross arrears level including the December 23 factoring run at £240k. <p>Question over commercial unit and where it would be dealt with. Will deal</p>		

	<p>with that within Association as minor levels of commercial activity can be done.</p> <p>Proposed C Rossine Seconded P Miller</p>		
(b)	Risk Register		
	<p>BH reported that this will continue to be a standing item on all future agendas, as there is a focus on risk. Comments on register included:</p> <ul style="list-style-type: none"> • Separate MMR Risk Register to be implemented. <p>Changes will be implemented, and risk register brought back to the next meeting.</p> <p>Proposed P Miller Seconded C Rossine</p>		
(c)	Budget – Year to 31 March 2025		
	<p>The budget was discussed and BH advised that the following was considered in drawing up the budget:</p> <ul style="list-style-type: none"> • Keeping charges comparable with other factoring bodies • Ensuring adequate resources to deliver services. • Sustaining good financial performance <p>It was proposed that the standard management charge will increase from £42 to £44.</p> <p>We are waiting on the result of the insurance renewal. The quarterly insurance is projected to increase from £56.42 to £61.69. The revised insurance premium will be communicated to the owners once we know the number based on the insurance tender.</p> <p>For MMR a projected turnover of £161K has been built into the ensuing year with a £24K surplus arising from such.</p> <p>An overall surplus for 2024/25 of £12K after tax is projected.</p> <p>The Board were asked to approval the above the budget for the year to March 2025.</p> <p>Proposed C Rossine Seconded P Miller</p>		

(d)	Business plan – Year to 31 March 2025		
	<p>The Business Plan for the year to March 2025 was discussed and focused on:</p> <p>Factoring – charges to cover the cost of managing the service. Repairs & Services – Carried out effectively and economically. Efficiency/VFM – Best use made of resources. Board – Exercise proper control over the activities and ensure that decisions are taken in the best interests of the company and its parent.</p> <p>A surplus for 2024/25 of £12K after tax is projected. The balance sheet reserves are projected to be £251k at March 2025.</p> <p>After discussion the Board were asked to approve the draft Business Plan for 2024/25</p> <p>The Business Plan will go the parent Board for approval then back to NGPS Board for full approval.</p> <p>Proposed C Rossine Seconded P Miller</p>		
(e)	Mid-Market rent increase and update		
	<p>The Report was originally down as a report for noting, when it approval was required.</p> <p>The MMR units being private lets are covered by the legislation brought in by the Scottish Government to control rents and prevent evictions in the period to 31 March 2024. There is no immediate effect on our operations, as we now know the rent freeze was will not extend beyond 1 April 2024.</p> <p>As already approved by the Association Board a rent increase of 6% will be applied as of 1 April 2024. This will also include the MMR units we lease from the Association. The salary increase arising from the EVH/union was proposed as 5.5%, this is now going to arbitration. The overheads will be affected by all of the cost pressures that have affected the economy across the past year.</p> <p>Therefore, consideration of a rent increase is necessary taking the above into account. It is proposed that a rent increase of 3% is applied to the</p>		

	<p>MMR properties. This keeps it within the 3% limit set by the Scottish Government but does provide a limited increase to balance the cost increases mentioned above. This would take effect from 1 July 2024 as three months' notice must be given.</p> <p>An operation update was given. All properties are let, there were two void properties within the period. All Gas services are within the anniversary dates.</p> <p>Annual visit programme has commenced and there have been 8 visits completed to date.</p> <p>Proposed C Rossine Seconded J Thorburn</p>		
5.	Reports for Noting		
(a)	Factoring Report		
	<p>It was reported that the factoring arrears on 31st January 2024 were £88k. There was £11K of communal repairs added to the accounts during January 2024.</p> <p>It was noted that:</p> <ul style="list-style-type: none"> • There are 11 owners owing more than £2,000 and all of these have notices of potential liabilities over the property. • 128 owners are currently on a payment plan. <p>It was also noted that former owner's arrears are £2,443.</p> <p>There have been no referrals to the FTT.</p> <p>Update on investment works was given.</p> <p>An update was given on the new staff structure, the new members have settled into the team and this has made a positive impact on cross departmental working.</p> <p>Report noted.</p>		
6.	AOCB		
	No points raised.		

7.	Date of Next Meeting		
	Next meeting is scheduled for 12 th June.		

DRAFT

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

	21.11.23	20.02.24							
M Thomson	P	A							
I Cross	P	A							
J Berrington	P	A							
G Satti	P	P							
J Thorburn	P	P							
B Hartness	P	P							
% Total	100%	50%							

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

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 75%



ng2 Board Minutes

Meeting:	ng2 Board meeting	Location:	MS Teams
Date:	Tuesday 20 February 2024	Time:	4:00pm
Attendees:	John Thorburn (Chair)	JT	
	Gino Satti	GS	
	Bob Hartness (Director)	BH	
Apologies:	Isabella Cross		
	Margaret Thomson		
	Jim Berrington		
In Attendance:	David McIntyre	DM	Senior Operations Supervisor
Minute Taker:	Aileen Whiteford	AW	Senior Corporate Services Officer

	Agenda	Action	Date
1.	Apologies		
	As above.		
2.	Disclosure of Interest and Attendance		
	None.		
3.	Minutes of Board Meeting on 21 November 2024		
	Board AGREED the minutes were an accurate record of the meeting.		
	Proposed J Thorburn Seconded G Satti		
4.	Reports for Approval		
a.	Management Accounts		
	BH presented the Management Accounts for the period to 31 December 2023 and highlighted some specific areas. Members noted turnover has increased in comparison with the YTD to 2022. ng2 have been taking on additional duties from the concierge which has helped to increase the figures.		

	<p>BH commented that it is an acceptable set of financial results which hopefully will continue until 31 March 2024.</p> <p>Members considered and APPROVED the Management Accounts for the period to 31 December 2024.</p> <p>Proposed G Satti Seconded J Thorburn</p>		
b.	Health and Safety		
	<p>DM presented the health and safety report showing that there were 6 incidents for the period covering October to December 2023. None of the incidents required to be reported to the HSE and there was no time lost through sickness or absence.</p> <p>Toolbox talks took place for some of the incidents and the staff were reminded to get help when reversing vehicles to avoid collisions.</p> <p>Member queried whether it was the same driver who was involved in both the collisions in the report but it was confirmed that different drivers were involved.</p> <p>One of the incidents related to sawdust going into a staff member's eyes when cleaning out power tools. This is a concern in relation to staff not wearing PPE which they were issued with. A system will be put in place where it is reinforced to staff that they must use PPE, that this is checked on a regular basis and Disciplinary Action is taken if necessary.</p> <p>An ongoing Audit of Risk Assessments and Method Statements (RAMS) is taking place and supervisors are making sure that policies are being adhered to. DM would like ng2 to be provided with hand held devices which they can use to confirm that RAMS have been conducted.</p> <p>DM will provide an update on window safety catches for the next meeting.</p>	<p>DM</p> <p>DM</p>	<p>14 May 2024</p>

	<p>Members APPROVED the contents of the report:</p> <p>Proposed J Thorburn Seconded G Satti</p>		
c.	Risk Register		
	<p>DM presented the risk register which he said he would send out to the group in future to review. There has been nothing added since the last review.</p> <p>It was noted that the Risk Register included with the papers was dated July 23. This requires to be updated to November 23 to reflect the date it was reviewed.</p> <p>Proposed J Thorburn Seconded G Satti</p>	DM	asap
d.	Recruitment and Selection Policy and Procedure		
	<p>TS presented the report regarding the revised policy and procedure which has been reviewed in line with the policy calendar. Members noted the minor changes proposed and that reference to Sharepoint has been added throughout the document to reflect that the manual process has moved online to Sharepoint.</p> <p>TS commented that ng are committed to paying the Living Wage to apprentices.</p> <p>Members APPROVED the revised policy and procedure.</p> <p>Proposed J Thorburn Seconded G Satti</p>		
e.	Smoke Free Policy		
	<p>TS presented the report regarding the revised policy which has been reviewed to provide clarity. Members noted the changes detailed in the report including that the prohibition of smoking/vaping within ng premises has been extended to "within our premises <i>and grounds</i>".</p> <p>Members APPROVED the revised policy.</p> <p>Proposed G Satti Seconded J Thorburn</p>		

f.	Salary Increase		
	<p>BH presented the report proposing changes to staff remuneration for 2024.</p> <p>Members APPROVED the proposal for the salary increase across ng2 from 1 April 2024.</p> <p>Proposed G Satti Seconded J Thorburn</p>		
g.	Payments and Benefits Case 161		
	<p>Members APPROVED P&B Case 161 relating to a contract of employment.</p> <p>Proposed J Thorburn Seconded G Satti</p>		
h.	Review of Annual Leave		
	<p>TS presented the report proposing various options to increase the annual leave entitlement for ng2 staff to assist with staff retention.</p> <p>Chair commented that it would have been beneficial to have a third column in the table stating how many staff had completed the requisite number of year's service and it was agreed to provide this. It was confirmed that at least half of ng2 staff have been here more than 5 years.</p> <p>Members APPROVED the proposal to delegate to the Chair and the Deputy CEO (ng2 Director) to explore alternative options for annual leave and to implement any changes within the scope of this report.</p>	TS/DW	
5.	Reports for Noting		
a.	Operational Report		
	<p>Members NOTED the report providing them with an update on business operations for Q3 2023/2024.</p> <p>DM highlighted that ng2 have taken on the stair cleaning, deck access and bulk etc for the MSF Investment project and the team have been doing a great job.</p>		

	DM worked with the DWP last year in relation to recruitment and will be doing that again this year.		
b.	Staffing Report		
	Members NOTED the report covering staffing matters for the period from 1 October – 31 December 2023		
6.	AOCB		
	None.		
7.	Date of next meeting		
	Date of next meeting was confirmed as Tuesday 14 May 2024 at 4pm Meeting ended at 3:50pm		

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

	23.11.23	11.03.24					
J Berrington	P	P					
J Thorburn	P	P					
C Rossine	A	P					
G Satti	P	P					
M Grimley	A	A*					
% Total	60%	80%					

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

AVERAGE ATTENDANCE - 70%
TARGET ATTENDANCE - 80%



Audit Committee Minutes

Meeting: Audit Committee **Location:** Microsoft Teams

Date: 11 March 2024 **Time:** 4.00pm

Attendees: J Thorburn – JT G Satti - GS
J Berrington – JB C Rossine – CR

Apologies: M Grimley – MG -leave of absence

In Attendance: R Hartness –RH (DCEO)
K Sherriff – KS (ADF)

	Agenda	Action	Date
1.	Apologies		
	None		
2.	Disclosure of Interest and Attendance		
	No interests disclosed. The meeting was being held to replace the meeting of 15 th February which had been inquorate.		
3.	Minutes of Meeting – 23rd November 2023		
	Minutes were approved as a true and accurate record. Proposed JT Secoded GS		
4.	For Approval		
(a)	Management accounts NGHA – period to 31st December 2023		
	KS gave summary of report for period to 31st December 2023. Deficit of £405k 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. Bank balances moving down from £19.22m to £16.51m. Loans moving downwards from £40.82m to £39.39m.		

	Approved CR Seconded GS		
(b)	Management accounts – NG2 – period to 31st December 2023		
	<p>RH referred to report covering the period to 31st December 2023 detailing Income and Expenditure of the company and the balance sheet position.</p> <p>The income from activities amounted to £3.47m with £1.18m of direct costs and £1.79m of wages with a profit of £505k. Other income of £3k from wage subsidies then produced a gross profit of £508k. Overheads of £405k for the period then left a net profit of £103k before tax. Balance sheet position of reserves of £979k.</p> <p>Proposed GS Seconded CR</p>		
(c)	Management accounts - NGPS – period to 31st December 2023		
	<p>KS referred to report covering the period to 31st December 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 £615k in the period with £413k of costs. ○ Gross profit of £202k with £180k of salaries and overheads leaving a £22k profit for the period before tax. ○ Level of share capital and reserves at period end £229k. Intercompany balance £195k owed by the Association to NGPS. ○ Gross arrears level including the December 23 factoring run at £240k. <p>After discussion the management accounts were recommended for approval to the Board and the Board of NGPS.</p> <p>Proposed CR Seconded JT</p>		

(d)	Management accounts –DSGL – period to 31st December 2023		
	<p>RH referred to the management accounts for the period to 31st December 2023. The turnover in the period from letting property was £15k. In addition, there were £2.946m of sales from a voids project. The costs related to this was £2.837m so the gross profit was £124k.</p> <p>Overheads and interest amounted to £7k and corporation tax charge of £23k leading to a profit after tax of £94k. Reserves now amount to £154k.</p> <p>After discussion the management accounts were recommended for approval to the Board and the Board of DSGL.</p> <p>Proposed GS Seconded CR</p>		
(e)	Internal audit – Risk registers		
	<p>Quinn Internal Audit had provided their internal audit report on the risk registers.</p> <p>Overall, the audit outcome was that the risk registers contained a comprehensive level of risks applying to a Scottish RSL. There were some suggestions for areas that could be amended or included to improve the narrative.</p> <p>Work will be completed within the timescale indicated in the report.</p> <p>Proposed CR Seconded GS</p>		
5.	For Noting		
(a)	Loans Report – 31st December 2023		
	RH referred to report providing details of the loan portfolio as at 31st December 2023 and the rates of interest currently being paid.		

	<p>Loans amounted to £39.4m at end of quarter. Loans ended the quarter at 68.98% fixed and 31.02% variable. Average interest rate 4.02% 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 – 31st December 2023		
	<p>KS referred to report providing details of investments made and interest received for the quarter to 31st December 2023. Total of £122K 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 November 23 to January 2024. There was a bad debt write offs of £9k in the period with £6k previously provided leading to a £3k net write off.</p> <p>No write off's over £5k had been presented.</p> <p>Committee noted the general report.</p>		
6.	AOCB		
	No matters raised.		
7.	Date of Next Meeting		
	Date of next scheduled Audit Committee Meeting – 6th June 2024.		

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED REGENERATION SUB- COMMITTEE ATTENDANCE 2021-22

	7.11.23	12.03.24							
J Berrington	A	X							
G Satti	P	P							
C Rossine	P	P							
J Thorburn	P	P							
J Kennedy	X	A							
% Total	60%	60%							

P PRESENT
A APOLOGIES

X ABSENT
A* LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 60%



Regeneration Committee Meeting Minutes

Meeting: Regeneration Committee **Location:** Saracen House

Date: Tuesday 12 March 2023 **Time:** 4.00pm

Attendees: C. Rossine
J. Thorburn (Chair)
G. Satti

Apologies: J Kennedy

In Attendance: John Devine (CEO) - JD
A Bell (DDPS) - AB

Minute Taker: C Murray (PA)

	Agenda	Action	Date
1.	Apologies		
	As above		
2.	Declaration of Interest and Attendance		
	Apologies noted above. GS submitted a declaration of interest for item 4(g).		
3.	Minutes of the previous meeting – 7 November 2023		
	Members AGREED the minutes were an accurate record of the meeting. Proposed G Satti Seconded C Rossine <u>Matters Arising</u> None.		
4.	For Approval		
a.	Property Services Risk Register		
	AB presented the report and the Property Services Risk Register. Members APPROVED the proposed changes to the Property Services		

	Risk Register as detailed in the report. Proposed C Rossine Seconded G Satti		
b.	Regeneration Risk Register		
	AB presented the report and the Regeneration Risk Register. No changes to the Regeneration Risk Register were proposed. Members APPROVED the Regeneration Risk Register. Proposed G Satti Seconded C Rossine		
c.	St Monance Wall Reinstatement Tender		
	AB presented the report updating Members on progress with the procurement for the demolition and rebuilding of the defective retaining wall at 13-37 St. Monance Street. AB gave a breakdown of the timeline of events to date and explained the appraisal process for the tenders returned as detailed in the report. Member asked what the cost is per property. CEO commented that costs will be between £12k and £26k per property and assured Members that we will always try to attract grant funding, where possible. CEO stressed that it is now a health and safety priority to get this project completed and not to delay any longer. Members APPROVED the acceptance of the tender submitted by WH Kirkwood Ltd of [REDACTED] [REDACTED] Proposed C Rossine Seconded G Satti		
d.	Mosesfield House Grant		
	CEO referred to the risks of leaving Mosesfield House unoccupied and that it would inevitably deteriorate completely. CEO gave assurances that it will not soak up grant funds but believes grant homes can be the lead for the project. In order to access the £400k grant		

	<p>funding from GCC for phase 1 ng homes have to sign up to a lease for the property. CEO assured Members that prior to signing a lease it would be robustly checked that it is in ng homes' best interests.</p> <p>Member asked what the timeline for phase 1 is.</p> <p>CEO could not give a definitive timeline yet as the building would need to be made safe and secure. Details on what that entails will be identified via a condition survey and a structural survey.</p> <p>Member asked if Members would be able to visit the building and what will happen to any equipment within it.</p> <p>CEO commented that nobody has been in the building to confirm the contents until the building is deemed as safe to enter.</p> <p>Member asked what the possible overall use of the building will be.</p> <p>CEO advised that a number of ideas have been considered, however funds will be closely monitored and spend controlled and will take that into account when considering the future use of the building. CEO also advised that there will be dialogue with other groups to generate additional monies.</p> <p>Members APPROVED ng homes taking on a three-year lease with GCC, for Mosesfield House at £250 +VAT equating to £300 per annum, to carry out fabric repairs to bring the property back into use, provided there is zero risk to ng homes. If risk is identified the Regeneration Committee Chair, Board Chair and Board Vice-Chair have delegated authority to discuss prior to a lease being signed.</p> <p>Proposed G Satti Seconded C Rossine</p>		
e.	Damp and Mould Sensors Quote		
	<p>CEO presented the report requesting approval to purchase damp and mould sensors in order to collect data and effectively manage reports and effects of damp and mould.</p>		

	<p>CEO advised of a second quote that is double the proposed cost that was not presented to Members.</p> <p>CEO has met with the provider, iOpt who met via Censis at Glasgow City Council’s 5G steering group and commented on how technology and data is the way forward in managing this particular area of health & safety and compliance.</p> <p>CEO referred to the cost to install the sensors and that as the sensors appear to be basic and easy to install, ng homes has asked iOpt to train ng homes staff to do the installations themselves which is a saving to the organisation.</p> <p>CEO advised that the quantities within the proposal are still to be determined. Based on the individual cost per item Members APPROVED iOpt’s proposal for damp and mould sensors.</p> <p>Proposed C Rossine Seconded G Satti</p>		
f.	<p>Glasgow Canal Regeneration Partnership</p>		
	<p>CEO presented the report detailing the options to support Glasgow Canal Regeneration Partnership with the decoration of the Beithir.</p> <p>Member asked how the residents taking part would be selected.</p> <p>CEO advised that consultation with local schools and local group would be Glasgow Canal Regeneration Partnership.</p> <p>Members discussed the publicity around the project. More information will be sought on the publicity and branding that will be used.</p> <p>Members APPROVED Option 1 to donate £15K from the Regeneration Budget providing an opportunity for 200 tenants to participate to make 100 scales for the Bella the Beithir art project.</p> <p>Proposed G Satti Seconded C Rossine</p>		

g.	Pollock Credit Union (PCU)		
	<p>GS submitted a declaration of interest in that he has a personal account with PCU and is the interim Treasurer for the newly formed Sighthill Allotment Group who has an account with PCU also. Members agreed that as GS has no day-to-day involvement with the business of PCU this was not a conflict of interest.</p> <p>CEO presented the report seeking support for PCU to deliver workshops to school aged children and adults. CEO commented on the need for such a project to provide financial education to support the community at a time when there is a cost of living crisis.</p> <p>Members asked that more information is provided on the PR plans surrounding the project and what marketing benefits ng homes will get from it.</p> <p>Members APPROVED to enter into a partnership with the PCU to the cost of £15,000 to deliver this project.</p> <p>Proposed C Rossine Seconded G Satti</p>	CEO	
h.	Transmission Net Zero Fund		
	<p>CEO presented the report providing details of the expression of interest to the Transmission Net Zero Fund for £750k to establish a community Solar and Electric Vehicles charging project that was submitted on 5 March 2024.</p> <p>Members gave retrospective APPROVAL for the application submission.</p> <p>Proposed G Satti Seconded C Rossine</p>		
5.	For Noting		
a.	Compliance Report		
	Members NOTED the report advising on progress with ongoing statutory and regulatory compliance works.		
b.	Investment Report		
	Members NOTED the report advising on progress with current		

	planned maintenance works.		
c.	Multi-Storey Flats Major Works Report – Round 1 Funding.		
	Members NOTED the report advising on progress with the MSFs works contract (Round 1).		
d.	Multi-Storey Flats Major Works Report – Round 2 Funding		
	Members NOTED the report advising on progress with the MSFs works contract (Round 2).		
e.	Procurement Report		
	Members NOTED the report advising on progress with current procurements.		
f.	Regeneration Report		
	Members NOTED the report advising on progress with current regeneration projects.		
g.	Physical Regeneration of North Glasgow		
	Members NOTED the report providing an update on progress with various items affecting the physical regeneration of North Glasgow.		
6.	AOCB		
	None.		
7.	Date of Next Meeting Tuesday 4 June 2024		
	Meeting concluded at 5.00pm		



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