



**BOARD MEETING
TUESDAY 4TH OCTOBER 2022 – 4:30PM
SARACEN HOUSE**



The First Minister visits ng homes to view the LCITP Project at the multi-storey blocks



AGENDA

Meeting: Board Meeting

Invitees Board

Location: Saracen House

Date Tuesday 4 October 2022

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.	Board 2022/23			
a.	Declaration of Interest, Code of Conduct and Members Declaration (to completed via Docusign – emailed to Members in advance)	Previously sent out	PA to CEO	
b.	i) Independent Board Members	Verbal	Chair	
	ii) Election of Office Bearers	Verbal	Members	
c.	Confirmation of Sub-Committees, Subsidiaries and Delegates	Verbal	CEO	
4.	Minutes			
a.	Minutes of Board Meeting on 26 July 2022	Yes		7
	i) Matters Arising			
b.	Minutes of the Staffing Sub-Committee on 4 August 2022	Yes		17
c.	Minutes of the ng2 Board Meeting on 9 August 2022	Yes		25
d.	Minutes of the ng Property Board Meeting on 17 August 2022	Yes		33
e.	Minutes of the Area Committee in the 25 August 2022	Yes		39
f.	Minutes of the Audit Sub-Committee on 1 September 2022	Yes		47
g.	Minutes of the Regen Sub-Committee on 6 September 2022	Yes		55
5.	For Approval			
a.	Governance Review / 2022 Annual Assurance Statement	Yes	TS	63

b.	Management Accounts to 31 July 2022	Yes	BH	73
c.	Business Plan Priorities Progress (Q1)	Yes	BH	81
d.	ng2 Business Plan 2022/23	Yes	BH	85
e.	Stock Disposal Policy	Yes	AB	99
f.	Procurement Strategy	Yes	AB	107
g.	Board Appraisal and Board Member Reviews Policy	Yes	TS	123
h.	Code of Conduct for Board Members Policy	Yes	TS	133
i.	Return to Work Update	Verbal	TS	
6.	For Noting			
a.	Governance Update	Yes	TS	157
b.	Complaints and Compliments (Q1)	Yes	TS	171
c.	Notifiable Events	Yes	LC	175
d.	Pension Trust Financial assessment	Yes	BH	177
7.	Chief Executive's Update			
8.	Chairs' Remarks			
9.	Delegates Feedback			
10.	AOCB			

Enclosures

- Note on position of Chair, Vice Chair and Secretary
 - ng homes Board Role Descriptions Pack
 - Office Bearer Elections
- Membership of Board, Sub-Committees, Subsidiaries and Representatives list as at 13 September 2022
- Governance Calendar for 2023/24

Key for Colour Coding in Reports

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

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED BOARD ATTENDANCE 2021-22

	05.10	26.10	30.11	22.12 Special	02.02. 22	29.03	24.05	26.07				
I Cross	P	P	P	P	A	P	P	P				
C Rossine	P	P	P	P	P	P	A	P				
M Thomson	P	P	P	P	A	P	P	P				
J Thorburn	P	P	P	P	P	P	P	P				
Clir A Gow	A*	P	P	P	A*	P	P	A*				
J Berrington	P	P	P	X	P	P	P	P				
G Satti	P	P	P	P	P	P	P	P				
J MacLeod	P	X	P	P	P	A	A	P				
P Nelson	P	P	A	A*	P	P	A	P				
M Lam	P	A	P	X	X	P	P					
F Malcolm		P	A	X	P	X	P	P				
J Kennedy		P	P	P	P	P	A	P				
M Grimley		P	P	P	P	P	P	P				
J Fernie			P	A	P	P	A	A				
% Total	90%	85%	86%	64%	71%	86%	64%	85%				

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

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 78%



Board Meeting Minutes

Meeting:	Board Meeting	Location:	Saracen House / Microsoft Teams
Date:	26 July 2022	Time:	4.30pm
Attendees:	J Thorburn (Chair) C Rossine J Berrington I Cross M Thomson G Satti - virtual P Nelson – virtual J MacLeod - virtual	M Grimley (Co-optee) F Malcolm (Co-optee)	
Apologies:	A Gow, J Kennedy, J Fernie L Cooper (DHS)		
In Attendance:	J Devine (CEO), B Hartness (DCEO) BH, T Sweeney TS (DCS), A Bell (DDPS) AB, G McDowall (PMIP) GM ██████████, Wylie & Bisset (Auditor) – left after item 4(d)		
Minute Taker:	C Murray CM (PA)		

	Agenda	Action	Date
1.	Apologies		
	As above		
2.	Declaration of Interest and Attendance		
	As Above. Chair informed the Board of the resignation of Mary Lam. Chair has passed on his thanks to Mary on behalf of the Board for her time and commitment.		

	Chair declared an interest in item 4(f). C Rossine Chaired this item.		
3.	Minutes		
a.	Minutes of Board Meeting on 24 May 2022		
	<p>Board AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed M Thomson Seconded I Cross</p> <p>NB: since the meeting it was identified that the detail stated in paragraph 3 under item 5(j) 'LCITP Contract Variation' was incorrect and the statement has now been amended to include to reflect the accurate position as follows:</p> <p>"Member asked if there were lessons to be learned going forward such as more investigation being required prior to starting works. GMcD advised that 482 properties already had work done before the asbestos debris was discovered. GMcD further advised that asbestos refurbishment surveys had been carried out prior to the works commencing on site."</p> <p>i) Matters Arising</p> <p>None.</p>		
b.	Minutes of the Area Committee Meeting on 26 May 2022		
	Noted.		
c.	Minutes of the ng Property Board Meeting on 1 June 2022		
	Noted.		
d.	Minutes of the ng2 Board Meeting on 7 June 2022		
	Noted.		
e.	Minutes of the Audit Sub-Committee Meeting on 16 June 2022		
	Noted.		
4.	For Approval		
a.	Review of Statutory Accounts		
	BH presented the Statutory accounts for 2021/22.		

	<p>These accounts are reviewed by the Audit Sub-Committee prior to being presented to the Board. As Chair of the Audit Sub-Committee JB thanked BH for the clarity of the reporting. Members discussed that the accounts were in agreement with previous expectations and that there were no surprises. CEO thanked ng2 Board Members for agreeing to donate a significant sum as gift aid to the Association.</p> <p>Members considered and:</p> <ul style="list-style-type: none"> - APPROVED the annual financial statements for NGHHA for the year to 31 March 2022. - AGREED the remitting the statutory accounts of NG2, NGPS and DSGL back to the boards of those companies with approval to sign. - AGREED the recommendation to the AGM that Wylie & Bisset is re-appointed as external auditors subject to a tender exercise that will be carried out between here and March 2023. <p>Proposed J Berrington Seconded P Nelson</p>		
b.	Audit Findings Report and Letters of Representation		
	<p>██████ (Wylie & Bisset) presented the Annual Report on the External Audit for the year ended 31 March 2022. █████ explained to Members in detail what each section of the report meant and the comments within each section.</p> <p>██████ commented that the whole process went very smoothly and advised of a clean bill of health and unmodified opinion that there are no recommendations. █████ went on to say it is very encouraging and very rare to see within the sector and demonstrates the controls within ng homes are working effectively.</p> <p>Members APPROVED the audit findings report as produced by the external auditors and recommended signing of the letters of representation.</p> <p>Proposed C Rossine Seconded J Berrington</p>		
c.	FCA Return 2022		

	<p>BH presented the return which must be submitted annually to the Financial Conduct Authority (FCA). Members APPROVED the submission of the annual return to FCA.</p> <p>Proposed M Grimley Seconded G Satti</p>		
d.	OSCR Return 2022		
	<p>BH presented the return which must be submitted to the Office of the Scottish Charity Regulator (OSCR) annually. Members APPROVED the submission of the annual return to OSCR.</p> <p>Proposed J Berrington Seconded G Satti</p>		
e.	Strategic Risk Register		
	<p>BH presented the strategic risk register to Members and explained the importance and seriousness of it. The Audit Sub-Committee reviewed the register on 16 June and have not recommended anything for regrading and invited Board Members to review.</p> <p>Members discussed elements of the register and no changes were proposed. Members APPROVED the Strategic Risk Register.</p> <p>Proposed I Cross Seconded J Berrington</p> <p>Member asked if there was any quantification behind the numbers i.e. what is the difference between a 4 and a 5. BH advised of the Risk Management Strategy document that was approved in 2021 that includes a matrix with colour-coding to assist clear identification of higher risks.</p>		
f.	Scotcash and TPAS		
	<p>Chair declared an interest. CR Chaired this item.</p> <p>BH presented the report explaining the historical relationship with Scotcash and TPAS and explained the reasons why the Association should no longer support either organisation. The monies saved would go towards support for frontline staff and resources.</p> <p>Members AGREED to discontinue support for Scotcash [REDACTED] and</p>		

	TPAS tenancy support service. Proposed F Malcolm Seconded J Berrington		
g.	Independent Board Members		
	<p>FM and MG left the room while TS advised that all four co-opted Members will be required to retire at the AGM as stated in Rule 40.3.</p> <p>Members discussed and AGREED that all four current co-opted Board members to be nominated to the Association's members for election as Independent Board members at the Association's 2022 Annual General Meeting, as detailed in this report.</p> <p>Those Members are:</p> <ul style="list-style-type: none"> • Jim Kennedy • Mairead Grimley • Frank Malcolm • Jacqueline Fernie <p>Proposed C Rossine Seconded J Berrington</p>		
h.	ng homes Board Member and Office Bearer Role Descriptions		
	<p>TS presented the Board role descriptions that have been produced in line with the SFHA's Model Role Descriptions for Board members and Office Bearers. Members APPROVED the adoption of the Board Member and Office Bearer Role Descriptions and the Board member Person Specification.</p> <p>Proposed M Grimley Seconded P Nelson</p>		
i.	Board Training Plan 2022/23		
	<p>TS presented the report detailing the Board Training Plan for 2022/23. Members considered and APPROVED the adoption of the Board Training Plan 2022/23.</p> <p>Proposed F Malcom Seconded J Berrington</p>		
j.	Asset Management Strategy Development Proposal		
	AB presented the report explaining the proposal to appoint M-Four Consultants to create a new comprehensive Asset Management Strategy.		

	<p>CEO reminded Members of the discussions around this at the Board Strategy Day and stressed the importance of this document and this piece of work for the Association over the next 12 months. CEO pointed out that he will also be requesting a separate Tenemental Strategy for our Pre 1900 Victorian tenements stock.</p> <p>Members APPROVED the appointment of M-Four Consultants in the sum of £41,396. 00 plus VAT amounting to £49,675.20 to develop a new, more comprehensive Asset Management Strategy.</p> <p>Proposed J Berrington Seconded C Rossine</p>		
k.	MSF Phase 2 – Carron Estate Contract Estate Contract Variation for Delay Notice 5		
	<p>GM presented the report explaining a project variation for £268,859.36 including VAT for the wayleave agreement between Scottish Power and ng homes not being agreed in line with the programme timelines and causing a project delay.</p> <p>Members discussed reasons for the delay and what controls are in place to avoid future delays.</p> <p>Members APPROVED the contract variation of £268,859.36 including VAT for the 14-week delay, caused by delays in obtaining the Scottish Power wayleave for the substation at Carbisdale Street in time to meet the works programme.</p> <p>Proposed J Berrington Seconded F Malcolm</p>		
l.	SFHA Fuel Support Fund/Wise Group Partnership		
	<p>MF presented the report advising Members of an opportunity to support the provision of fuel tops ups for tenants who find themselves in hardship.</p> <p>Members gave APPROVAL to enter into a partnership with the Wise Group to complete our fuel support project and to further our objectives longer term through advocacy, support and training on issues related to fuel poverty.</p>		

	Proposed C Rossine	Seconded M Thomson		
5.	For Noting			
a.	Governance Update			
	Members NOTED the report providing an update on governance related matters from 13 May to 1 July 2022.			
b.	Register of Interests Update			
	Members NOTED the report providing an update on the current declaration of interests by ng homes Board/Area Committee members and ng group staff.			
c.	Communications Update			
	Members NOTED the report providing an update on all communications and media information from 1 January 2022 to 30 June 2022.			
d.	Rule 68			
	Members NOTED report regarding the requirement to comply with Rules 62-67 and that the requirements had been met.			
e.	2022 Annual General Meeting			
	In accordance with Rule 39.2 Chair advised that himself and Gino Satti would be standing down at this years AGM. Isabella Cross, Catherine Rossine and Margaret Thomson have served equally long. To make up the one third provision C Rossine volunteered to stand down this year. Members NOTED the report.			
f.	Notifiable Events			
	Members NOTED the report providing an update on two notifiable events reported to the Scottish Housing Regulator since the last meeting.			
g.	KPI Performance YTD (Q1)			
	BH highlighted two KPIs for Q1 that are outwith target; 'average timescale to complete non-emergency repairs' and 'reactive repairs completed right first time'. BH explained that City Building hold the data and share it with the Association at the end of the quarter meaning there was no chance to identify it earlier and intervene.			

	<p>CEO commented that due to the results, a formal notice has been issued to City Building today in line with the contract and various meetings have been held to discuss the results and commented that having more control over the data is crucial. CEO referred to the changes he has implemented since his appointment as CEO and reminded Members that repairs is a priority of his and is next to be tackled and overhauled.</p> <p>BH advised of a third KPI outwith target, 'average days taken to complete adaptations' which is sitting at 48.77 days against a target of 25 days. BH explained that adaptations were held over as confirmation of the sum of grant money had not been confirmed. The Association has since been advised that NRS have approved £140k. BH advised Members that the number of days taken to complete adaptations will decrease dramatically in the coming quarters.</p> <p>Members NOTED the report.</p>		
h.	Levelling Up Fund Bid		
	<p>AB brought Members attention to the report advising of the bid being submitted by Glasgow City Council for comprehensive tenement refurbishment works at 106, 110 and 116 Stonyhurst Street, Possilpark as part of a Levelling Up Fund (LUF) application to the UK government. The Board will be advised of the outcome of the application, successful or otherwise.</p> <p>Members NOTED the report.</p>		
i.	Multi-Storey Flats Major Works – Round 1		
	Members NOTED the report providing an update on the multi- storey flats major works project across 6 multi- storey blocks (24 /25 storeys high) at Balgrayhill Road, Edgefauld Road, Croftbank Street and Viewpoint Place.		
j.	Multi-Storey Flats Major Works (Carron Estate) – Round 2		
	Members NOTED the report providing an update on the multi- storey flats major works project across 7 multi-storey blocks in the Carron Estate. (4 x 15 storey and 3 x 8 storey tower blocks).		
6.	Chief Executive's Update		

	<p>CEO commented that he is working on various things to improve the North of Glasgow and the Levelling Up Fund is just part of that, and if successful, will drive funds from other areas and gather momentum. Earlier today the CEO met with [REDACTED] from Message Matters on a plan to evolve Possilpark. CEO invited the Chair to work with him on that project along with any other Member who is interested. CEO will bring back to the main Board once more details are firmed up.</p> <p>CEO referred to the priority of cyber security and advised that the Association have been doing a lot of work around the subject. IT Manger, [REDACTED] has produced a first draft cyber security strategy which will be taken forward. The Association have also signed a contract with CrowdStrike to enhance cyber security within ng homes. CEO advised that the cost is neutral against what it will be replacing and provides a more corporate and comprehensive security and support.</p> <p>CEO advised Members that he was contacted by the Scottish Housing Regulator who informed him they had received an anonymous complaint. Senior Officers are currently working on a response which should be sent to the Regulator this week.</p> <p>CEO advised that the insurance renewal is complete and properties are being valued for insurance purposes. BH is leading on that.</p> <p>CEO explained that another of his priorities as the Chief Executive is staff retention and progression, in particular the entry points for new employees and part of this the development of an Employability Strategy which is currently underway.</p>		
7.	Chairs' Remarks		
	Chair had no additional comments.		
8..	Delegates Feedback		
	There was no feedback as no meetings had been held.		
9.	AOCB		
	<p>None.</p> <p>The meeting concluded at 18:25</p>		

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

	24.11	23.02.22	05.05	04.08			
J Thorburn	P	P	P	P			
C Rossine	P	P	P	P			
J Berrington	P	P	P	A			
G Satti	P	P	P	P			
P Nelson		X	A	A			
% Total	100%	80%	80%	60%			

P - PRESENT

A - APOLOGIES

X - ABSENT

A* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 79%



Staffing Sub-Committee Meeting Minutes

Meeting: Staffing Sub-Committee **Location:** Microsoft Teams

Date: 4 August 2022 **Time:** 4.30pm

Attendees: J Thorburn – JT – Chair
C Rossine – CR – Vice Chair
G Satti – GS

Apologies: J Berrington
P Nelson

In Attendance: J Devine – JD (CEO)
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 of the Meeting of 5 May 2022		
	<p>Members AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed G Satti Seconded C Rossine</p> <p>Matters Arising</p> <p>Item 4(d) – Stress and Mental Wellbeing at Work Policy - TS will follow-up with the solicitor re the possibility of including the Board members in the existing policy.</p> <p>Item 4(g) – Cyber Security – Cybercrime awareness is being added into the Training Plan which was approved at the Board meeting.</p>		

	This was raised at the Directorate Meeting yesterday and [REDACTED] and [REDACTED] will carry out the training at least annually.		
4.	Reports for Approval		
a.	New Property Services Team: Restructure Latest Phase		
	Members APPROVED the latest phase of the changes to the Property Services team which involve replacing the vacant Investment Project Co-ordinator post with an Assistant Project Co-ordinator post. Members discussed the proposal and approved the recruitment for the post which will be advertised internally and externally. Proposed C Rossine Seconded G Satti		
b.	Revised Policy for Approval: Lone Working Policy		
	Members APPROVED the updated policy which has been reviewed to bring it in line with our review schedule. The policy will now be reviewed every three years or earlier, as required. Proposed C Rossine Seconded G Satti		
c.	Revised Policy for Approval: Learning, Development and Further Education		
	Members APPROVED the updated policy and noted the minor updates. The policy will now be reviewed every three years or earlier, as required. Proposed G Satti Seconded C Rossine		
d.	Revised Policy for Approval: Flexible Working		
	Members APPROVED the updated policy with changes as detailed in the report. Members noted that template forms and draft letter examples which were included in the previous version have been removed from this updated version to make the policy more succinct. HR support the managers and staff in these matters so they would supply the template documents where necessary. This		

	<p>would remove the need to update the policy every time a change was made to the templates. The policy will now be reviewed every three years or earlier, as required.</p> <p>Proposed C Rossine Seconded G Satti</p>		
e.	Corporate Services Risk Register		
	<p>Members APPROVED the Risk Register which has been updated with information on the Business Plan and the inclusion of the emergency First Aid contact number for all staff.</p> <p>Proposed C Rossine Seconded G Satti</p>		
f.	Verbal Report re IT Officer / Data Analyst		
	<p>CEO referred to the fact that ng homes has been trying to recruit for an IT Officer / Data Analyst. [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] This round of recruitment produced [REDACTED] applicants [REDACTED]</p> <p>[REDACTED] the panel rated the interviewee very highly. [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>		

	<p>CEO commented that the housing sector has been weak in respect of usage of IT data for many years. If ng homes want to make plans for the future, the requirement for rock solid data is essential. Activities such as demand analysis for housing stock require the crunching of data to produce accurate forecasts.</p> <p>Members APPROVED the change re. recruitment of the IT Officer/Data Analyst on the Grade 7 salary scale [REDACTED] as detailed above.</p> <p>Approved G Satti Seconded C Rossine</p> <p>The CEO provided members with an update on the recent recruitment for the Asset Co-ordinator post and the current position which may mean that the grading of this post may also need to be reviewed. However any proposed changes would be made in line with the grading guidelines and this was currently being looked at.</p> <p>Chair proposed that any other changes which require to be made to any posts between now and the next Board meeting be delegated to the Chair and Vice-Chair in their meetings with the CEO.</p> <p>Members APPROVED the above delegation.</p>		
5.	Reports for Noting		
a.	Staff Recruitment, Leavers and Trainees Update		
	Members NOTED the report providing an update on staff recruitment and leavers during the period 1 April to 30 June 2022.		
b.	Staff Attendance: Sickness Absence		
	Members NOTED the report providing information related to staff sickness absence for the period 1 April to 30 June 2022.		
c.	Staff Learning and Development		

	Members NOTED the report providing information on staff learning and development activities and events that had been delivered/attended during the period 1 April to 30 June 2022.		
d.	Health and Safety Update		
	<p>Members NOTED the report providing an update on health and safety in the workplace, in particular regarding accidents, incidents and near misses reported in Q1.</p> <p>DW highlighted the health and safety update in relation to the recent heatwave on 19 July when the CEO made the decision for the offices to close at 3.30pm making sure there was no detriment to service. Excessive heat is not covered in the Adverse Weather Policy and going forward the Association will have to make decisions around the maximum workplace temperature and be more pro-active in respect of weather warnings so we are more prepared in view of the concerns around climate change. It is planned to review the Adverse Weather Policy to see if a section can be added to cover such eventualities and ensure that our approach is consistent across the organisation. Following any proposed changes the policy will be brought back to the Staffing Sub-Committee for approval.</p>		
e.	Employee Engagement Update		
	Members NOTED the report re progress to date in relation to further developing our approach to employee engagement which is linked to the Association's strategic priority "Creating a positive culture".		
f.	Company Health Plan Update: Simplyhealth		
	Members NOTED the report giving an update on the employee health plan provided through Simplyhealth.		
g.	Update from CEO, Chair and Vice-Chair Meetings		
	Members NOTED the report providing an update on key discussions and approvals which have been granted regarding staffing matters during the weekly meetings held by the CEO, Chair and Vice Chair.		

6.	AOCB		
	None.		
7.	Date of Next Meeting: 3 November 2022		

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED ng2 BOARD ATTENDANCE 2021-22

	22.09	11.11	06.12 Special	15.02. 22	07.06	09.08			
M Thomson	A	A	P	P	P	P			
I Cross	P	P	P	P	P	P			
J Berrington	P	P	P	P	P	P			
G Satti	P	P	P	P	P	P			
J Thorburn	P	P	P	P	P	P			
P Nelson	P	P	A*	P	A	P			
J Devine	A	A	P						
B Hartness	P	P	P	P	P	P			
% Total	75%	75%	88%	100%	86%	100%			

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

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 87%



ng2 Board Minutes

Meeting:	ng2 Board meeting	Location:	Microsoft Teams
Date:	Tuesday 9 August 2022	Time:	4:30pm
Attendees:	Paul Nelson Jim Berrington Isabella Cross John Thorburn Margaret Thomson Gino Satti	PN JB IC JT MT GS	Chair Vice Chair
Apologies:	n/a		
In Attendance:	John Devine Bob Hartness David McIntyre Diane Waugh	JD RH DM DW	CEO DCEO – Finance Senior Operations Supervisor Corporate Services Manager
Minute Taker:	Joanne Bradley	JPB	OS

	Agenda	Action	Date
1.	Apologies		
	None		
2.	Disclosure of Interest and Attendance		
	None		
3.	Minutes for Approval		
a.	Minutes of Board Meeting on 7 June 2022		
	There were no matters arising and the previous minutes were adopted as correct: Proposed JB Seconded JT		
4.	Reports for Approval		
a.	Management Accounts to June 2022		
	RH highlighted that this set of accounts showed the “most normal period” in some time due to the pandemic and its knock-on effect on ng2 activities. Turnover is slightly down as there has been no		

	<p>smoke detector programme in the period (which essentially only translates to materials passing through ng2's accounting system rather than works being undertaken by ng2). A higher quantity of "normal" work has been noted in the period.</p> <p>Wages are back to normal levels and the garden maintenance team wages are higher than last year as a full landscaping team has been put in place after recruitment.</p> <p>Ng2 is performing reasonably under the circumstances however £45k gross profit was achieved in the period, which is lower than previous years however, this may pick up as the year progresses. Overheads are higher due to increased staff, uniform/PPE, and training requirements. A net profit of £29k was reported for the period and the cash position continues to be good with a healthy balance sheet.</p> <p>The Management Accounts for the period were approved by the Board.</p> <p>Proposed JT Seconded GS</p> <p>Approval was sought from the Board to make an additional £20k gift aid payment to the Association in view of the healthy financial position of the organisation.</p> <p>The Board approved an additional gift aid donation of £20k to be made to the Association by ng2.</p> <p>Proposed GS Seconded JB</p>		
b.	Business Plan Report		
	<p>All subcontractors and the Association require a business plan, per the regulator, in addition to an independence agreement. A "quiet" year is expected and so the projected turnover has been lowered slightly to fit with standard operations.</p>		

	<p>The investment in fixed assets is expected to be less than 2022/23 than in the previous year. As a result, cash flow is expected to be positive.</p> <p>The business plan was approved by the Board for submission to the NGHHA Board under the terms of the independence agreement.</p> <p>Proposed JB Seconded JT</p>		
c.	ng2 Attendance and Absence Management Policy		
	<p>DW tabled a last-minute paper for Attendance and Absence Management. The policy has been made more robust and concise now that we have entered the phase where we must learn to "live with Covid". As per agreement at previous meeting, Covid absences are now treated like any other absence.</p> <p>The Board approved the report.</p> <p>Proposed JT Seconded GS</p>		
5.	Reports for Noting		
a.	Operational Report		
	<p>The landscaping contract continues to be ng2's largest contract. Recruitment and retention issues continue to make delivery of this contract challenging and so overtime is currently being work in order to keep up.</p> <p>The Environmental Hit Squad continue to face increased workload due to fly tipping. This situation will continue to be monitored and a further update will be given at the next meeting. It has been necessary to do this work as overtime due to sheer volume, in order to prevent failures in delivery of normal service.</p> <p>JB asked the Board to note that the ESOs had done a great job of clearing his area of fly tipping.</p> <p>ng2 is providing support to the Association in MSFs with planned maintenance works involving heating and soil pipe works.</p>		

	<p>Internal recruitment has commenced of ESOs and Supervisor to undertake MSF Decant/Clear project</p> <p>GS commented that it may be necessary to produce an analysis of bulk uplift to be presented to the Association in order to re-evaluate rent levels across the estate.</p> <p>The Board confirmed that they had read and noted the contents of the report and Appendix 1.</p>		
b.	Staffing Report		
	<p>Ng2's current sickness rate for the period was above the target of 3%, at 3.01%, compared to 3.23% for the previous reporting period.</p> <p>There have been 17 leavers in the period (12 were resignations, 1 end of contract and 2 moves into the Association). Exit interviews continue to provide invaluable feedback and the CEO is closely monitoring the content of these interviews.</p> <p>The Board noted the contents of the report.</p>		
c.	Adverse Weather Report		
	<p>In view of climate change and recent extreme weather conditions it has been necessary to amend the policy to take these matters into consideration and put procedures in place for future occurrences.</p> <p>The Board noted the contents of the report.</p>		
7.	AOCB		
a.	Payment and Benefit Case 142 (For Ratification)		
	<p>The employment of a relative of a current ng2 employee was considered by the Board. The Board agreed that due process had been followed in the recruitment process and that the engagement of this person did not create any conflicts of interest and therefore approved the offer of employment to the specified person. The Chair ratified the document after the Board's approval was granted.</p>		

b.	Payment and Benefit Case 143 (For Approval)		
	<p>The employment of a relative of a current ng2 employee was considered by the Board. The Board agreed that due process had been followed in the recruitment process and that the engagement of this person did not create any conflicts of interest and therefore approved the offer of employment to the specified person.</p> <p>There being no other competent business, the Chair thanked all for their attendance and closed the meeting.</p>		
8.	Date of next meeting		
	Date of next meeting was confirmed as Tuesday 8th November 2022 at 4.30pm		

ng PROPERTY LIMITED BOARD ATTENDANCE 2021-22

	20.10	08.12	16.02.22	01.06	17.08			
C Rossine	P	P	P	P	P			
J Thorburn	P	P	P	P	P			
I Munro	P	P	P	P	A			
P Miller	P	P	P	P	P			
J Berrington	P	A	P	P	P			
G Satti	P	P	P	A	A			
L Cooper	P	P	A	P	A			
B Hartness	P	P	P	P	P			
C Baird				A	A			
% Total	100%	88%	88%	88%	63%			

P - PRESENT

A - APOLOGIES

X - ABSENT

A* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 85%



Board Meeting Minutes

Meeting: NGPS Board **Location:** Microsoft Teams

Date: 17 August 2022 **Time:** 4.30pm

Attendees: C Rossine (Chair) R Hartness – BH
J Thorburn J Berrington
P Miller

Apologies: C Baird, G Satti, L Cooper,
I Munro

Minute Taker: R Hartness (BH)

	Agenda	Action	Date
1.	Apologies		
	As above		
2.	Disclosure of Interest and Attendance		
	No declarations of interest were made.		
3.	Minutes of Meeting 1st June 2022		
	Minutes were agreed as an accurate record.		
	Proposed: J Berrington Seconded: P Miller		
4.	Reports for Approval		
(a)	Management Accounts - period to 30th June 2022		
	<p>Information from the management accounts for the period to 30th June 2022 was reviewed. Noted that:</p> <ul style="list-style-type: none"> Factoring income of £178k in the period with £136k of costs. Gross profit of £42k with £46k of salaries and overheads leaving a £4k profit for the period before tax. Level of share capital and reserves at period end £192k. <p>Intercompany balance £177k owed by the Association to NGPS.</p> <p>BH noted the factoring position before bad debt provisions was £205k, which included items that were charged out in the factoring run for the March 2022 quarter. Bad debt provision of £48K which brings debt down to £136K (further £16K in Allpay transit)</p>		

	Proposed J Thorburn Seconded J Berrington		
(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. Since the last Board meeting there has been no changes.</p> <p>Can confirm factoring registration has now been finalised. No other points raised</p> <p>Proposed P Miller Seconded J Thorburn</p>		
5.	Reports for Noting		
(a)	Factoring Report		
	<p>It was reported that the factoring arrears on 31st July 2022 was £70k. There was £14K of communal repairs added to the accounts during April.</p> <p>It was noted that:</p> <ul style="list-style-type: none"> • There are 8 owners owing more than £2,000 and all of these have notices of potential liabilities over the property • 167 owners are currently on a payment plan <p>It was also noted that former owner's arrears are £1,967.</p> <p>There have been no referrals to the FTT</p> <p>Report noted.</p>		
(b)	Mid-Market rent update		
	<p>Following on from previous reports on MMR.</p> <p>All twenty one properties fifteen have now been let. No terminations up to end of July but [REDACTED]</p> <p>[REDACTED].</p> <p>All the tenancy deposits have been transferred to Safe Deposit Scotland.</p> <p>Report noted.</p>		

(c)	Statutory accounts – Year to 31 March 2022		
	<p>Final statutory account had a profit of £211 after tax. These were presented and approved at the main board on 26th July 2022.</p> <p>Following a clean audit completed by the external auditors the accounts for NGPS were signed and submitted to Companies House and a copy issued to the Scottish Housing Regulator.</p> <p>Report noted.</p>		
(d)	External auditors – audit findings report		
	<p>The external auditors as required produced an audit findings report. A clean audit findings report was received, and the group report has now been passed to SHR.</p> <p>Report noted.</p>		
6.	AOCB		
	<p>Discussion regarding the proposals for rent controls in the private sector.</p> <p>No points raised.</p>		
7.	Date of Next Meeting		
	Next Meeting is scheduled for 16 November 2022		

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED AREA COMMITTEE ATTENDANCE 2021-22

	28.10	03.02.22	26.05	25.08					
James Berrington (Chair)	P	P	P	P					
Hugh Corrigan	X	P	P	P					
Irene Munro	A	P	P	P					
Frank Spence	X	X	P	P					
Margaret Thomson	P	P	P	P					
Isabella Cross	P	P	P	P					
Catherine Rossine	P	P	A	A					
% Total	57%	86%	86%	86%					

P - PRESENT

A - APOLOGIES

X - ABSENT

A* - LEAVE OF ABSENCE GRANTED

AVERAGE ATTENDANCE - 79%

TARGET ATTENDANCE - 80%



	Agenda	Action	Date
1.	Apologies		
	As above.		
2.	Declaration of Interest and Attendance		
	None.		
3.	Minutes of Area Committee on 26 May 2022		
	<p>Members AGREED that the minutes were an accurate record of the meeting.</p> <p>Proposed F Spence Seconded I Munro</p> <p><u>Matters Arising</u></p> <p>Item 5h (Repairs)</p> <p>Member raised the weeding around the Possilpark area as being an issue. LC agreed to raise this with ng2 and report back.</p> <p>Member raised fencing and lack of maintenance to front doors as an issue within the Possilpark area. LC agreed to raise this with our investment team and report back.</p>	<p>LC</p> <p>LC</p>	<p>asap</p> <p>asap</p>

	Member asked what was happening with Repairs to Veitchi Flooring at Carron Place. LC advised that Veitchi have surveyed the stock and we are awaiting a cost and a programme of works in order to proceed.	LC	asap
4.	For Approval		
a)	Risk Register		
	<p>LC presented the Risk Register and advised members that changes were made to the risk register based on what was agreed at the previous meeting on 26th May 2022, in particular the severity of Covid 19 as the organisation is now more equipped to work from home as required.</p> <p>Member noted the fantastic job that ng homes have done over the last two years during Covid-19 and said that it was brilliant that they had managed to keep all services running. LC thanked the member and advised that she will pass this onto the staff.</p> <p>Members discussed the Risk Register and APPROVED that the risk register remains the same, with no changes.</p> <p>Proposed M Thomson Seconded F Spence</p>	LC	asap
b)	Tenancy Issues		
	<p>Members considered case numbers 1, 2 and 3.</p> <p>Members APPROVED the recommendations as detailed in the reports.</p> <p>Proposed I Munro Seconded I Cross</p>		
5.	For Noting		
a)	Investment Report		
	<p>LC advised that Investment are working hard behind the scenes preparing the investment plan and commented on the following notable projects:</p> <p>MSF – Fire Stopping and Heating Programme</p> <p>LC advised that Nicola Sturgeon (First Minister) visited the</p>		

	<p>project on 17th August 2022 and was very impressed by what she saw, she spoke with two tenants and also went up onto the roof, to see the air source heat pumps.</p> <p>CCTV – Lenzie Terrace</p> <p>LC advised that the Housing Officer had noted that the CCTV was not working in this area and that there had been an increase in vandalism and wilful fire raising in the area. It was agreed to bring this project forward based on the vandalism and to assist the Housing Officer in her day to day job. Members were advised that a paper will be taken to the Regeneration Sub Committee for Approval on 6th September 2022.</p> <p>The Area Committee NOTED the report.</p>		
b)	Homeless Report		
	<p>LC presented the report updating Members on the homelessness activity for April 2021 – June 2022.</p> <p>LC referred to the number of homeless lets for this the first quarter, with 36 lets – 28% against a target of 35%.</p> <p>LC advised that there is a relatively even spread of lets across the neighbourhoods.</p> <p>Members discussed sustainability and that 14 homeless tenants who were let a property last year, have given up the tenancy. There was no one standout reason for this, and across the 14 tenancies given up, they reasons were varied.</p> <p>Staff continue to work closely with the casework team to ensure they are making referrals for the right area and property type and a further meeting will take place with the casework team on 5th October 2022.</p> <p>Members NOTED the report.</p>		
c)	Neighbourhood Report		

	<p>SH reported on the activity in the Multi Storey Flats, Possilpark and Springburn Neighbourhoods for April-June 2022. All 3 areas are letting properties under the target of 23 days.</p> <p>In relation to terminations, a member queried that we were holding 6 properties in the MSF area for demolition. LC explained that these were deck access properties that fall within the MSF neighbourhood and that we had no plans to demolish any of our Multi Storey Flats.</p> <p>Arrears have increased across the three neighbourhoods by £39,534. Members were advised that staff are working on arrears to try and support our tenants through the cost of living crisis.</p> <p>A discussion took place around complaints and compliments and a member suggested that we use a compliments form. LC agreed to look at this, although noted that this was a facility currently available through the website.</p> <p>A discussion took place regarding anti social behaviour and fire raising in the area. SH advised that Housing Services Managers continue to have weekly meetings with the police to identify any Anti Social Behaviour and take action on tenancies as required.</p> <p>Members NOTED the report.</p>	LC	ASAP
d)	Universal Credit		
	<p>LC provided the Area Committee with an update on Universal Credit from April -June 2022 and commented that there has been an increase of the number of tenants on Universal Credit since the last report. We currently have 1560 tenants on Universal Credit.</p> <p>Members NOTED the report.</p>		
e)	Factoring Report		

	<p>LC advised members of the position at the end of June 2022 (Q1) with factoring arrears which is currently £70,634.</p> <p>Members were advised that external works at Midton Street are now complete, with the internal works still to be done.</p> <p>Owner occupier meetings will have to take place regarding St Monance Wall, as no funding is available from GCC.</p> <p>Members NOTED the report.</p>		
f)	KPI Performance Indicators 22/23		
	<p>LC gave an update to the Area Committee KPIs for April 2022 to June 2022. Members noted good overall performance with 3 areas highlighted for improvement. Two were repairs and one was disabled adaptations.</p> <p>LC advised members that meetings had taken place with all contractors regarding performance and to ensure they are aware of our targets and expectations and they have been asked to review the data that they have submitted to us for repairs completion for the first quarter.</p> <p>The adaptations figure is 48.77 days against a target of 25 days as applications were suspended at the end of the financial year due to budget constraints.</p> <p>Members NOTED the report.</p>		
g)	Money Advice Report		
	<p>LC presented the report advising Members on activity from 1st April 2022 to 30th June 2022 on the money advice service provided by GEMAP and Joining the Dots. Members noted that GEMAP advisors have secured £889,976 in additional income for our tenants and that we have received funding from Glasgow Communities Fund for our "Joining the Dots" project which is working well. Joining the Dots advisors have secured £90,442 in</p>		

	additional income for out tenants. Members NOTED the report.		
h)	Repairs Report		
	SH presented report advising members on key repairs activity during the period 1 st April 2022 to 30 TH June 2022. Members noted that 1869 emergency repairs were reported to our contractors in this period with the average response time being 3.51 hours against a target of 24 hours. Members NOTED the report.		
6.	AOCB		
	Owners Forum – Member asked if the owners forum would be starting back up again. LC advised that we are looking to restart all tenant/owner engagement groups up again. LC will find out more and report back to the member. Grass Cutting – Member asked about the grass cutting at Angus Street as it had not been done. LC advised that she would report this to the ng2 Garden Maintenance Supervisor.	LC LC	ASAP ASAP
7.	Date of Next Meeting – 24 November 2022		

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

	23.11	22.02.22	16.06	21.06	01.09		
I Cross	P	P	P	P	X		
M Thomson	P	P	P	P	X		
J Berrington	P	P	P	P	P		
J Thorburn	P	P	P	P	P		
C Rossine	P	P	P	P	P		
P Nelson	A	A	A	A*	A*		
G Satti	P	P	P	P	P		
% Total	86%	86%	86%	86%	57%		

P - PRESENT

A - APOLOGIES

X - ABSCENT

A* - LEAVE OF ABSENCE

AVERAGE ATTENDANCE -

80%

TARGET ATTENDANCE -

80%



Audit Sub-Committee Minutes

Meeting:	Audit Sub Meeting	Location:	139 Saracen Street / Microsoft Teams
Date:	1 September 2022	Time:	4.30pm
Attendees:	J Berrington – JB C Rossine – CR		G Satti - GS J Thorburn – JT
Apologies:	P Nelson – PN I Cross – IC		M Thomson –MT
In Attendance:	R Hartness –RH (DCEO) K Sherriff – KS (ADF)		T Sweeney – TS (DCS) A Whiteford – AW (SCSO)

	Agenda	Action	Date
1.	Apologies		
	Paul Nelson, M Thomson, I Cross		
2.	Disclosure of Interest and Attendance		
	No interests disclosed.		
3.	Minutes of Meeting – 21 July 2022		
	Minutes were approved as a true and accurate record.		
	Proposed CR Seconded GS		
4.	For Approval		
(a)	Management accounts NGHA – period to 30th June 2022		
	KS gave summary of report for period to 30th June 2022. Surplus of £254k for the period with majority of positive variance over budget arising from underspend on planned maintenance and increased rental income being over budget. Main negative variance due to lower level of capitalisation of planned maintenance spend.		
	Bank balances moving up from £21.8m to £23.3m. Loans moving upwards from £41.5m to £42.9m.		
	Approved GS Seconded CR		

(b)	Management accounts – NG2 – period to 30th June 2022		
	<p>RH referred to report covering the period to 30th June 2022 detailing Income and Expenditure of the company and the balance sheet position.</p> <p>The income from activities amounted to £814k with £149k of direct costs and £517k of wages with a profit of £145k. Other income of £3k from the furlough scheme then produced a gross profit of £148k. Overheads of £119k for the period then left a net profit of £29k before tax. Balance sheet position of reserves of £853k.</p> <p>Proposed JT Seconded GS</p>		
(c)	Management accounts - NGPS – period to 30th June 2022		
	<p>KS referred to report covering the period to 30th June 2022 detailing Income and Expenditure of the company and the balance sheet position. Noted that:</p> <ul style="list-style-type: none"> o Factoring income of £178k in the period with £136k of costs. o Gross profit of £42k with £46k of salaries and overheads leaving a £4k profit for the period before tax. o Level of share capital and reserves at period end £192k. Intercompany balance £177k owed by the Association to NGPS. o Gross arrears level including the March 22 factoring run at £205k. <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 30th June 2022		
	<p>RH referred to the management accounts for the period to 30th June 2022. The turnover in the period was £5k.</p> <p>Overheads amounted to £2,057 interest charged from NGHHA amounted to £139 and corporation tax charge of £746 leading to a profit after tax of £2,058. Reserves now amount to £53k.</p>		

	<p>After discussion the management accounts were recommended for approval to the Board and the Board of DSGL.</p> <p>Proposed GS Seconded JT</p>		
(e)	Risk register review – Finance and IT		
	<p>Risk registers for Finance and IT presented to the Committee. Comment made on:</p> <ul style="list-style-type: none"> - Reduced pension liabilities with March 22 actuarial reports - Continuing upgrade of IT security defences. Added in Crowdstrike and working on roll out of two factor authentication. <p>Question over cost of living increases and where this would be reflected. Would affect a range of reports but primarily the budgets and business plans.</p> <p>Committee noted the report and risk registers.</p>		
(f)	Internal audit- Business Continuity		
	<p>Quinn Internal Audit had provided their internal audit report on Business Continuity.</p> <p>Two minor recommendations were made. The points are shown below together with the management response:</p> <ul style="list-style-type: none"> - That the Association should consider implementing its own internal guidance documents on homeworking rather than relying on the high-level documents produced by EVH. <i>The Association will put in place a more specific guidance document on home working. The interim period of hybrid working is due to be evaluated after the end of September. A review will be done then to comment on the results from the period of hybrid working.</i> - The Association should conduct a walkthrough exercise of the disaster recovery plan and test a scenario that relates to remote working. <i>The testing of the plan was delayed by the Covid period. Now that the effects of Covid has reduced a review of the disaster recovery exercise will be done and a test of the server recovery process will be done.</i> 	TS/RBH	Dec 22

	Proposed JT Seconded CR		
(g)	Internal audit – Complaints		
	<p>Quinn Internal Audit had provided their internal audit report on Complaints.</p> <p>Two important control recommendations and one minor recommendation were made. The points are shown below together with the management response:</p> <ul style="list-style-type: none"> - To create a procedure so the specific handling of complaints against the senior office and members of the governing body is detailed. <i>We will put together a plan to take to the next Staffing Sub-Committee in Q3.</i> - Carry out benchmarking to ensure ng homes is following sector best practice. <i>Benchmarking against other relevant Housing Associations will be implemented for year 2022/23.</i> - Add version number, date of creation and next review date to Complaints Procedures. This will help to ensure the procedures are up to date and relevant. <i>These are leaflets which have already been published but we can add the information on future versions.</i> <p>Proposed CR Seconded JT</p>		
(h)	Internal audit – GDPR		
	<p>Quinn Internal Audit had provided their internal audit report on GDPR.</p> <p>Two important control recommendations and three minor recommendations were made. The points are shown below together with the management response:</p> <ul style="list-style-type: none"> - The Association complete its data cleansing exercise to ensure old information is disposed of in line with the retention schedule. <i>This will be raised at Directors and Senior Management team meetings with aim to have teams review all their folders with a target of end Q3 2022. Depute CEO has also sent an email out on 15 August 2022 to all staff reminding them of the need to do this.</i> 		

	<ul style="list-style-type: none"> - The Association finalise its inventory process and perform an audit check on ICT inventory to ensure all inventory and hardware is accounted for. <i>This is currently underway and will be discussed with the IT consultant to ensure it is carried out.</i> - The Association review the data map regularly to ensure it records the correct location of data held. <i>We will carry out 2 yearly reviews with the proviso that individual managers update their data maps when any changes take place. These were last reviewed in October 2021.</i> - The auditor recommends that the Association use a spreadsheet to track the issuance and return of contract addendums therefore allowing a point of reference to determine which suppliers are outstanding. <i>A spreadsheet will be set up on the N Drive and it will be agreed through the Senior Management Team who should enter the details.</i> - The Association detail within the Data Protection policy, the expected practice for staff with printers at home printing sensitive data. <i>A paragraph will be added to the Data Protection Policy in relation to secure storage and destruction of data when working from home.</i> <p>Proposed GS Seconded CR</p>		
5.	For Noting		
(a)	Loans Report – 30th June 2022		
	<p>RH referred to report providing details of the loan portfolio as at 30th June 2022 and the rates of interest currently being paid.</p> <p>Loans amounted to £42.9m at end of quarter. Loan increased with receipt of £1.9m from Energy Savings Trust. Loans ended the quarter at 67.87% fixed and 32.13% variable. Average interest rate 2.87% and loan covenant ratios being met.</p> <p>Committee noted report and that the loan portfolio is within the Association's borrowing limits.</p>		

(b)	Investment Report – 30th June 2022		
	<p>KS referred to report providing details of investments made and interest received for the quarter to 30th June 2022. Total of £28K 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 June to July 2022. There was a bad debt write offs of £26k in the period with £23k previously provided leading to a £3k net write off.</p> <p>Two write offs amounting to over £12k were presented for approval. Detail was provided on the reasons behind the build-up of the arrears.</p> <p>Committee noted the general report and approved the two write offs of balances over £5k.</p> <p>Proposed GS Seconded MT</p>		
6.	AOCB		
	No matters raised.		
7.	Date of Next Meeting		
	Date of next scheduled Audit Sub-Committee Meeting – 17 November 2022.		

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

	09.11	08.02.22	03.05	06.09				
M Thomson	P	P	P	P				
I Cross	P	P	P	P				
J Berrington	P	P	P	P				
G Satti	P	P	P	P				
C Rossine	P	P	P	P				
J Thorburn	P	P	P	P				
P Nelson	P	P	P	A				
% Total	100%	100%	100%	86%				

P PRESENT
A APOLOGIES

X ABSENT
A* LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 96%



Regeneration Sub-Committee Meeting Minutes

Meeting: Regeneration Sub-Committee **Location:** Bob Allan Conference Centre, Saracen House

Date: Tuesday 6 September 2022 **Time:** 4.00 pm

Attendees: G Satti - Chair
I Cross
M Thomson
J Berrington
C Rossine
John Thorburn

Apologies: Paul Nelson

In Attendance: M Fraser (DDR) - MF
A Bell (DDPS) - AB

Minute Taker: C Murray (PA) - CM

	Agenda	Action	Date
1.	Apologies		
	As above		
2.	Declaration of Interest and Attendance		
	Apologies noted above.		
3.	Minutes		
a.	Minutes of the previous Meeting- 3 May 2022		
	Members AGREED the minutes were an accurate record of the meeting.		
	Proposed J Berrington Seconded C Rossine		
	<u>Matters arising</u>		
	None.		

4.	For Approval		
a.	Investment Risk Register		
	<p>AB presented the Investment Risk Register. No changes were proposed. Members APPROVED the Investment Risk Register.</p> <p>Proposed J Thorburn Seconded M Thomson</p>		
b.	Regeneration Risk Register		
	<p>MF presented the Regeneration Risk Register and the proposed changes. Members discussed and APPROVED the revised Regeneration Risk Register.</p> <p>Proposed J Thorburn Seconded C Rossine</p>		
c.	Asbestos Surveying, Sampling & Removal Services Tender		
	<p>AB presented the report explaining the due diligence process of selecting contractors for the Asbestos Surveying, Sampling and Removal Services Measured Term Contracts Framework. The three highest scoring contractors were recommended to Members. By appointing three contractors rather than one, this will to help spread the load of the work to suit the requirements of the Association's contracts.</p> <p>Member commented that he was part of the scoring process and that it was particularly lengthy one.</p> <p>Members considered and APPROVED the appointment of the following contractors to the Asbestos Surveying, Sampling and Removal Services Measured Term Contracts framework:</p> <ul style="list-style-type: none"> • Environtec Ltd • Carymar Construction Services Ltd • Enviraz (Scotland) Ltd <p>Proposed J Berrington Seconded I Cross</p>		
d.	Health & Safety Concierge CCTV Tender		
	<p>AB presented the report seeking approval from the Regeneration Sub-Committee for the commission of DMI Fire & Safety Ltd's to carry out essential health and safety work for the design, supply</p>		

	and installation of a new IP CCTV fixed camera and PTZ Dome cameras system at Lenzie Terrace Concierge station. Members considered and APPROVED the appointment of DMI Fire & Security Ltd to install the new CCTV system and network at Lenzie Terrace for the contract sum of £48,920.40 inclusive of VAT. Proposed M Thomson Seconded C Rossine		
e.	Clerk of Works Procedures		
	AB presented the revised Clerk of Work Procedures. Members APPROVED the revised Clerk of Work Procedures. Proposed J Thorburn Seconded J Berrington		
f.	Design and Specification Policy		
	AB presented the revised Design and Specification Policy. AB advised that the appendix would be a working document and the text in red would be amended to reflect the project it applied to, as required. Members APPROVED the revised Design and Specification Policy. Proposed C Rossine Seconded J Thorburn		
g.	Pollok Credit Union (PCU)		
	MF presented the report requesting a reduction in rental for Pollok Credit Union (PCU) for a period of one year. Members considered and AGREED the reduction in rental. Chair suggested bringing this item back to the committee prior to the one-year mark for a further review in order to give PCU notice of any decisions taken. Members discussed the need to raise awareness the public have of PCU. MF advised that had been identified and discussions have taken place on how to make improvements. Proposed J Thorburn Seconded J Berrington	MF	
h.	Glasgow's preloved Uniforms (GPU) - Tabled on the night.		
	Due to the report being tabled on the night MF presented the report requesting funds for Glasgow's Pre-loved Uniforms. Chair pointed		

	<p>out that although he was aware of the organisation he had no direct involvement with them and therefore there was no conflict of interest.</p> <p>MF explained that no direct funds would be handed over and there would be a paper trail for areas of spend which would cover things such as transport, laundry, rental costs.</p> <p>Members considered and APPROVED funds to the amount of £5k each year for a period of 3 years to Glasgow's Preloved Uniforms.</p> <p>Proposed M Thomson Seconded C Rossine</p>		
5.	For Noting		
a.	Investment Report		
	Members NOTED the report providing an update on progress with current planned maintenance projects.		
b.	Multi Storey Flats Major Works Report – Round 1 Funding		
	Members NOTED the report providing an update on progress with the multi-storey flats major works project across 6x multi-storey (24/25 storeys high) blocks flats at Balgrayhill Road, Edgefauld Road, Croftbank Street and Viewpoint Place.		
c.	Multi Storey Flats Major Works Report – Round 2 Funding		
	Members NOTED the report providing an update on progress with the multi-storey flats major works project across 7x multi-storey blocks in the Carron Estate.		
d.	Procurement Report		
	Members NOTED the report providing an update on progress against early action priorities for all Technical Procurements.		
e.	Regeneration Report		
	<p>Members NOTED the report providing an update on Regeneration Activities from 1 April 2022.</p> <p>MF advised that the Association are working closely with Queens Cross HA and Maryhill HA around poverty/vulnerable people. Discussions are ongoing and a full paper will be brought to a future</p>		

	<p>meeting.</p> <p>MF thanked Members for their comments on the draft Digital Strategy and advised that they are being incorporated into the strategy.</p> <p>MF is working on various funding applications including Glasgow Communities Fund. Many of the applications are focusing on fuel support and rising energy costs and what can be rolled out within communities to support and educate.</p> <p>Chair thanked staff for the level of detail in the papers including those for noting and commented that the case studies are valuable and would like to see those continue to feature in future reports.</p>		
6.	Regeneration Sub-Committee Members Training		
	No comments.		
7.	AOCB		
	None.		
8.	Date of Next Meeting Tuesday 1 November 2022		
	Meeting concluded at 4:56pm		

Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: GOVERNANCE REVIEW/ 2022 ANNUAL ASSURANCE STATEMENT **DATE** 4 October 2022

1.	Introduction
	<p>Governance Review</p> <p>The Association's governance self-assessment review was supported again this year by [REDACTED] (Mulholland Housing Consultancy). The governance review is a key part of the process to be followed in preparation for the submission of the 2022 Annual Assurance Statement to the SHR. The outcomes report from the review is attached and the overall assessment is that ng homes is fully compliant with the SHR's Regulatory Standards. The exercise this year included a review of relevant policies, Board reports and papers and related evidence. The outcomes report also recognises the work carried out at Board meetings during the past year and the real progress achieved in landlord compliance and other areas. There are some other actions which have been identified and discussed with senior staff as priorities for monitoring and action in the coming year. [REDACTED] will be in attendance at the Board meeting on 4 October to present his report and to answer any questions on the review process or the outcomes report.</p> <p>2022 Annual Assurance Statement</p> <p>As members are aware, the Association's Annual Assurance Statement must be submitted to the SHR by 31 October each year. A draft Annual Assurance Statement is attached to this report for Board members discussion and approval before being submitted to the SHR by the deadline.</p>
2.	Risk
	<p>The process followed reflects the agreed practice as part of the Association's approach to Governance self-assessment. Failure to conduct an effective governance self-assessment review would mean that the Association is unable to confidently provide assurance to the SHR regarding good governance being in place. The use of an external expert to conduct the review adds a layer of independent scrutiny, provides an increased level of confidence, and reduces the risk of non-compliance with the Annual Assurance process.</p>

3.	Recommendation
	Members are asked to APPROVE the Association's 2022 Annual Assurance Statement and authorise the Chairperson to sign this on behalf of the Board and arrange to have it submitted to the SHR by 31 October 2022.



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Twitter: @ng_homes

Our Annual Assurance Statement

ng homes comply with the regulatory requirements set out in Chapter 3 of the Scottish Housing Regulator's Framework. This includes that we:

- ☑ achieve all of the standards and outcomes in the Scottish Social Housing Charter for tenants, people who are homeless and others who use our services;
- ☑ comply with all relevant statutory and legal requirements;
- ☑ comply with all the Regulatory Standards of Governance and Financial Management for Registered Social Landlords.

In reviewing compliance, we confirm that we have seen and considered sufficient evidence to give us this assurance. We have obtained external support to provide us with additional assurance that our approach is effective and robust. We have adopted an improvement focus and have also identified a number of improvement actions which we will progress during the course of the year. To support effective implementation, these actions form an Improvement Action Plan which will be monitored by the Board at agreed intervals to ensure successful achievement.

In terms of Electrical Installation Condition Reports (EICR's) access to some properties has proved problematic, the Property Services and Repairs Team are collaborating with the Housing Services Team on the no accesses, to ensure a consistent approach to current policy and procedures. It is anticipated that attempts to access all properties will be completed during 2022/23.

In reviewing our compliance with the Regulatory Framework, we are assured that we are in the process of implementing an effective approach to the collection of equalities information and are considering how we can adopt a human rights approach in all of our business.

We prioritise gaining information about how we can be assured that we comply with tenant and resident safety requirements.

We and our external support also considered carefully the SFHA self-assurance toolkit when preparing this Annual Assurance Statement.

The Board of ng homes is satisfied that, to the best of our knowledge we are compliant with the requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management. We have gained this assurance from a review of a



comprehensive bank of evidence and from our ongoing oversight and scrutiny of the Association's affairs.

We recognise that we are required to notify the SHR of any changes in our compliance during the course of the year and are assured that we have effective arrangements in place to enable us to do so.

As Chairperson, I was authorised by the ng homes Board at a meeting held on 4 October 2022 to sign and submit this Assurance Statement to the Scottish Housing Regulator.

Chair's signature:

Date:

For and on behalf of ng homes



Possilpark Office: Saracen House, 139 Saracen Street, Possilpark, Glasgow G22 5AZ **Tel:** 0141 336 1300

ng homes is a trading name of North Glasgow Housing Association Ltd.

Registered as a charity in Scotland No. SC 030635 VAT Reg No. 816 9766 81 Financial Conduct Authority No. 1865RS Scottish Housing Regulator No. HCB 187

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

To: Board
From: DCEO

SUBJECT: MANAGEMENT ACCOUNTS – PERIOD TO 31 JULY 2022 **DATE 4 October 2022**

1	Introduction		
	Below are income and expenditure and balance sheet for the period to 31 st July 2022 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 July 2022 and compares the Income and Expenditure of the Association against the budget.		
		Effect - £k	Comment
	Rents	82	With properties being relet at a higher rent more return from properties.
	Planned maintenance	559	Most costs incurred centred on the multis project with other contracts limited.
	Other variances	<u>454</u>	
	Total Positive variances	<u>1,095</u>	
		Effect - £k	
	Planned maintenance capitalisation	819	With lower planned maintenance spend then reduced capitalisation in period.
	Other negative variances	<u>173</u>	
	Total negative variances	<u>992</u>	
	Total positive variances	1,095	

	<p>Total negative variances (992)</p> <p>Net movement 103</p> <p>Projected deficit for period (158)</p> <p>Actual deficit for period (55)</p> <p>Ratios for lender are in an acceptable position. Interest cover of 1.30 (after transfer from designated reserves) against a required ratio of 1.1 and the ratio of secured assets to loan value at 2.42 against a required ratio of 1.0.</p> <p>Turning to the balance sheet the significant factors within the period included:</p> <ul style="list-style-type: none"> • Property expenditure of £2.3m, other assets expenditure of £21k and depreciation of £1.78m leading to a net increase in fixed assets of £542k. This includes the expenditure on property acquisitions, property improvements, adaptations, and computer equipment. • Bank balances moved upwards from £21.75m to £23.15m with positive cash flow of £1.4m arising from receipt of loans from EST and grant from Scottish Government. • Loans increased by £1.12m with new loan from EST less the repayments made in the period. Now loans of £42.6m outstanding.
5	Recommendation
.	Board Members are asked to approve the Management Accounts for the period to 31 st July 2022.

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

31.07.22

INCOME AND EXPENDITURE

Year to	Jul.22	Apr - July 22			CUMMULATIVE TO DATE			ANNUAL
31.3.22	Actual	Actual	Budget	Variance	Actual	Budget	Variance	BUDGET
Income								
25,416,007 Rental Income	2,179,244	8,736,753	8,654,768	81,985	8,736,753	8,654,768	81,985	25,892,417
-318,640 Voids	-16,051	-85,571	-108,185	22,614	-85,571	-108,185	22,614	-323,655
40,439 Service Income	5,064	16,299	14,126	2,173	16,299	14,126	2,173	43,210
25,137,806	2,168,257	8,667,481	8,560,710	106,771	8,667,481	8,560,710	106,771	25,611,972
0 Factoring Income	36,298	214,129	181,793	32,337	214,129	181,793	32,337	727,170
396,183 Grant release/received	50,000	200,000	271,829	-71,829	200,000	271,829	-71,829	815,488
25,533,989 Net Income	2,254,555	9,081,610	9,014,332	67,278	9,081,610	9,014,332	67,278	27,154,630
Expenditure								
2,803,883 Day to Day	161,827	725,514	721,958	-3,556	725,514	721,958	-3,556	2,148,090
2,230,836 Cyclical	249,306	458,369	621,100	162,731	458,369	621,100	162,731	1,961,465
1,294,091 Void Maintenance	35,810	298,109	333,333	35,224	298,109	333,333	35,224	1,000,000
127,684 Bad Dbts-Rents	26,065	64,422	133,333	68,911	64,422	133,333	68,911	400,000
0 Bad Dbts-services	0	0	0	0	0	0	0	0
18,449,671 Planned maintenance	1,502,433	4,209,472	4,768,112	558,640	4,209,472	4,768,112	558,640	14,304,337
-12,132,841 Capitalised to balance sheet	-932,004	-2,129,830	-2,949,103	-819,273	-2,129,830	-2,949,103	-819,273	-8,847,308
881,002 Other Property Costs	85,597	259,190	222,000	-37,190	259,190	222,000	-37,190	666,000
4,513,299 Depreciation	420,000	1,680,000	1,666,667	-13,333	1,680,000	1,666,667	-13,333	5,000,000
1,811,741 Service Costs	172,796	548,562	550,898	2,336	548,562	550,898	2,336	1,658,874
-183,926 Factoring Expenditure	30,557	161,223	151,763	-9,460	161,223	151,763	-9,460	515,289
5,528,420 Salaries	526,565	1,769,248	1,783,603	14,355	1,769,248	1,783,603	14,355	5,350,810
1,998,636 Overheads	161,398	703,066	694,900	-8,166	703,066	694,900	-8,166	2,084,700
27,322,496 Total Expenditure	2,440,350	8,747,345	8,698,565	-48,780	8,747,345	8,698,565	-48,780	26,242,257
-1,788,507 Surplus from Ordinary Activities	-185,795	334,265	315,767	18,498	334,265	315,767	18,498	912,374
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
753,342 Other Income	23,696	140,458	159,333	-18,875	140,458	159,333	-18,875	478,000
697,782 Other Expenditure	57,533	154,690	244,333	89,643	154,690	244,333	89,643	733,000
-1,732,947 Net Surplus	-219,632	320,033	230,767	89,266	320,033	230,767	89,266	657,374
1,340,939 Loan Interest	101,924	415,269	405,043	-10,226	415,269	405,043	-10,226	1,215,129
51,052 Interest received	12,614	40,382	16,667	23,715	40,382	16,667	23,715	50,000
91,064 Other finance charges	0	0	0	0	0	0	0	0
33,029 Property and fixed asset sales	0	0	0	0	0	0	0	0
-3,723,872 Pension adj/corp tax/gift aid	0	0	0	0	0	0	0	0
643,003 Net Surplus after interest	-308,942	-54,854	-157,610	102,756	-54,854	-157,610	102,756	-507,755
3,000,000 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
3,643,003 Net result after Transfer	-308,942	-54,854	-157,610	102,756	-54,854	-157,610	102,756	-507,755

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

31.Jul.22

INCOME AND EXPENDITURE

ANALYSIS OF DIRECT EMPLOYEE & ADMINISTRATION COSTS

31.03.22	Jul.22	<-----	Apr 22 - July 22		CUMMULATIVE TO DATE			ANNUAL
	Actual	Actual	Budget	Variance	Actual	Budget	Variance	BUDGET
4,454,454 Salaries	465,200	1,540,421	1578909	38,488	1,540,421	1578909	38,488	4,736,727
1,073,966 Pensions	61,365	228,827	204694	-24,133	228,827	204694	-24,133	614,083
5,528,420 Total Direct Employee	526,565	1,769,248	1783603	14,355	1,769,248	1783603	14,355	5,350,810
69,066 Heat & Light	6,660	21,166	23333	2,167	21,166	23333	2,167	70,000
300,749 Depreciation	25,000	100,000	86667	-13,333	100,000	86667	-13,333	260,000
16,243 Office & General	3,377	7,295	10000	2,705	7,295	10000	2,705	30,000
93,300 Cleaning and Materials	6,481	20,556	28333	7,777	20,556	28333	7,777	85,000
66,044 Subscriptions	5,271	21,713	25000	3,287	21,713	25000	3,287	75,000
10,402 Photocopier costs	0	2,378	6667	4,289	2,378	6667	4,289	20,000
45,349 Postage & Stationery	2,722	8,534	16667	8,133	8,534	16667	8,133	50,000
33,900 Office Repairs & mainten	231	710	10000	9,290	710	10000	9,290	30,000
220,530 Rent, Rates, Insurance	19,210	90,883	80000	-10,883	90,883	80000	-10,883	240,000
181,975 Telephone & internet	16,611	63,844	45000	-18,844	63,844	45000	-18,844	135,000
18,114 Audit & Accountancy	0	7,340	10000	2,660	7,340	10000	2,660	30,000
25,173 Equipment Maintenance	5,788	11,971	16667	4,696	11,971	16667	4,696	50,000
32,856 Legal Fees	1,781	8,529	10000	1,471	8,529	10000	1,471	30,000
13,892 Leasing Contracts	579	2,314	6667	4,353	2,314	6667	4,353	20,000
12,816 Promotions, publicity & ann	300	300	8333	8,033	300	8333	8,033	25,000
115,101 Consultants	9,299	22,802	40000	17,198	22,802	40000	17,198	120,000
371,664 Computer Support	27,486	161,723	120000	-41,723	161,723	120000	-41,723	360,000
212,591 Computer - License & acce	16,161	97,157	67067	-30,090	97,157	67067	-30,090	201,200
0 Office Landscape Maintena	0	0	2500	2,500	0	2500	2,500	7,500
1,839,765 Total Office Overheads	146,957	649,215	612900	-36,315	649,215	612900	-36,315	1,838,700
21,083 Recruitment advertising & c	428	5,206	6667	1,461	5,206	6667	1,461	20,000
32,307 Staff Training	137	3,783	20000	16,217	3,783	20000	16,217	60,000
10,000 Staff life cover	1,000	4,000	4000	0	4,000	4000	0	12,000
8,208 Staff uniforms	292	1,280	2000	720	1,280	2000	720	6,000
0 Temporary Staff	0	0	1667	1,667	0	1667	1,667	5,000
5,343 Conferences & Seminars	8,313	12,552	8333	-4,219	12,552	8333	-4,219	25,000
4,654 Travel & Subsistence	1,037	2,590	6667	4,077	2,590	6667	4,077	20,000
56,848 Health & Safety	2,836	18,630	23333	4,703	18,630	23333	4,703	70,000
138,443 Total Staff Overhead Cos	14,043	48,041	72667	24,626	48,041	72667	24,626	218,000
2,510 Training	0	132	2667	2,535	132	2667	2,535	8,000
697 Travel Expenses	23	79	1333	1,254	79	1333	1,254	4,000
4,417 Expenses to Committee	375	2,615	2000	-615	2,615	2000	-615	6,000
12,804 Conferences	0	2,984	3333	349	2,984	3333	349	10,000
20,428 Total Committee Costs	398	5,810	9333	3,523	5,810	9333	3,523	28,000
Total Direct Employee & Administration Costs	687,963	2,472,314	2478503	6,189	2,472,314	2478503	6,189	7,435,510

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

31.Jul.22

Previous
year
totals

FIXED ASSETS		ACTUAL
146,365,386	Housing Properties	148,667,308
-29,599,612	Depreciation	-31,279,611
<u>116,765,774</u>		<u>117,387,697</u>
Less:		
0	Housing Association Grant	0
<u>116,765,774</u>	Net Value	<u>117,387,697</u>
1,534,382	Other Fixed Assets	1,455,630
1,300	Investments	300
<u>118,301,456</u>	TOTAL FIXED ASSETS	<u>118,843,627</u>
CURRENT ASSETS		
103,476	Stock & WIP	103,476
21,752,552	Cash and Other Short Term Investments	23,299,643
468,884	Rent Arrears	459,472
1,332,523	Other Current Assets	1,511,079
<u>23,657,435</u>	TOTAL CURRENT ASSETS	<u>25,373,670</u>
CURRENT LIABILITIES		
2,454,506	Short Term Loans and Current Loan Capital Repayments	2,584,506
0	Bank Overdrafts	149,748
5,826,856	Other Current Liabilities	7,240,364
912	Pension liability under one year	912
<u>8,282,274</u>	TOTAL CURRENT LIABILITIES	<u>9,975,530</u>
<u>15,375,161</u>	NET CURRENT ASSETS	<u>15,398,140</u>
<u>133,676,617</u>	TOTAL ASSETS LESS CURRENT LIABILITIES	<u>134,241,767</u>
CREDITORS DUE AFTER ONE YEAR		
39,037,667	Long Term Loans	40,029,968
937,000	Pension liability	764,702
15,687,340	Deferred income	15,487,340
<u>55,662,007</u>		<u>56,282,010</u>
<u>78,014,610</u>	NET ASSETS	<u>77,959,757</u>
RESERVES		
17,091,245	Designated reserves	17,091,245
19,768,367	Revenue	19,713,513
41,154,887	Revaluation reserve	41,154,887
<u>78,014,499</u>	TOTAL RESERVES	<u>77,959,645</u>
111	SHARE CAPITAL	112
<u>78,014,610</u>		<u>77,959,757</u>

cashflow

NORTH GLASGOW HOUSING ASSOCIATION LIMITED
MANAGEMENT ACCOUNTS FOR THE PERIOD TO 31.Jul.22
CASHFLOW

YEAR TO

31.03.2022

0

OPERATING ACTIVITIES

ACTUAL

-1,732,947	Operating surplus for period	320,033
4,513,299	depreciation - properties	1,680,000
300,749	Depreciation - fixtures	100,000
-354,032	Amortisation of capital grants	-200,000
33,029	Gain on sale of fixed assets	0
	Other finance charges	
221,059	Decrease/(Increase)in Debtors	-169,144
184,292	Decrease/(Increase)in stock	0
788,524	(Decrease)/Increase in Creditors	1,241,210
	share capital cancelled	

3,953,973 Net Cash In/(Out)flow From Operating Activities

2,972,099

INVESTING ACTIVITIES

0	Grants Received	0
-15,014,569	Acquisition and Construction Of Properties	-2,301,922
-440,436	Acquisition of Other Fixed Assets	-21,248
-8,577	Procceds on disposal of properties	-1

0 Investment in Activities 1,000

-15,463,582 Net Cash In/(Out)flow From Investing Activities

-2,322,171

-11,509,609

649,928

FINANCING

1	Loans Received	1,945,280
-1,614,247	Less: Loans Repaid	-822,979
51,052	Interest Received	40,382
-1,340,939	Interest Paid	-415,269
-17	Share capital issued	1

-2,904,150 Net cash In/(Out)flow From Financing

747,415

-14,413,759 Increase/(Decrease) in Cash and Cash Equivalents

1,397,343

-14,413,759 Movement in Cash & Bank

1,547,091

0 Movement in Bank overdrafts

-149,748

-14,413,759 Increase/(Decrease) in Cash and Cash Equivalents

1,397,343

36,166,311 Opening cash balance

21,752,552

21,752,552

23,149,895

North Glasgow Housing Association Limited

Nationwide Ratios

All information contained in these ratios are taken from the annual accounts except for current figures which is management accounts

	Jul.22	2022	2021	2020
Share capital	112	111	128	142
Reserves	77,959,645	78,014,499	77,371,496	80,909,091
HAG	15,487,340	15,687,340	16,416,502	5,510,078
Net worth	93447097	93701950	93788126	86419311
Current assets	25,373,670	23,657,435	38,476,545	20,386,998
Current liabilities	9,975,530	8,282,274	6,907,116	5,210,813
Borrowings old facility	13,901,893	14,376,463	14,925,590	15,613,605
Borrowings new facility	885,365	922,587	972,680	1,042,196
Number of charged properties - original loan	1192	1192	1192	1192
Value per property	24955	24955	24955	24955
Total value	29746000	29746000	29746000	29746000
Number of charged properties (A) - New loan	71	71	71	71
Value per property	25606	25606	25606	25606
Total value - Category A	1818000	1818000	1818000	1818000
NB properties (B) new loan EUV	124	124	124	124
Value per property	41468	41468	41468	41468
Total value - Category B EUV	5142000	5142000	5142000	5142000
Total A + B	6960000	6960000	6960000	6960000
C Operating surplus	320,033	-1,732,947	382,204	951,115
D Profit on sale of fixed assets	0	33,029	46,769	8,535
E Interest Receivable	40382	51052	98552	120858
F Interest Payable	-415269	-1340939	-1207444	-908340
K Other Finance Charges	0	-91064	-41296	-104203
Gift aid	180000	180000		
L Pension movement	-180,000	3,543,872	-2,816,381	2,618,358
G Surplus before tax	-54854	643003	-3537596	2686323
H transfer from designated reserves	0	3,000,000	1,000,000	0
I transfer (to) designated reserves				
J Surplus after reserve transfer	-54854	3643003	-2537596	2686323
Lenders definition of annual surplus (G+F+H+K+L)	540415	1531134	1527525	1080508
Interest Cover Ratio - required ratio >1.1 unless year with agreed deficit				
Annual surplus/interest payable	1.30	1.14	1.27	1.19
Quick ratio	2.54	2.86	5.57	3.91
Borrowings to Net Worth - Nationwide	15.82	16.33	16.95	19.27
Charged value to Borrowings (CVB) - original loan EUV	2.140	2.069	1.993	1.905
CVB - original loan - EUV with sales	2.998	2.899	2.793	2.669
CVB new loan - EUV	7.861	7.544	7.155	6.678
CVB - EUV combined total both loans	2.42	2.34	2.25	2.145

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

To: Board
From: DCEO

SUBJECT: BUSINESS PLAN PRIORITIES PROGRESS DATE: 4 October 2022

1.	Introduction
	<p>As members are aware, the Association's Business Plan 2022 to 2025 contained a number of key priorities covering that period. Some of these priorities are recurring items e.g., governance and risk which are required to be achieved year on year, or biannually and others are one-off actions.</p> <p>This table at Appendix 1 provides an update on the key priorities for 2022/23 plotted against the four quarters together with a position statement at 30/06/22.</p>
2.	Recommendation
	Members are asked to APPROVE this report.

Business Plan Priorities 2022/23	Q1	Q2	Q3	Q4	Position Statement on 30 June 2022
Robust Governance					
Governance Framework and Governance Self-Assessment annually	●				This was completed during Q3, supported by experienced external consultant, John Mulholland. The signed Annual Assurance Statement will be submitted to the SHR by the deadline of 31 October 2022.
Succession Planning for Board and staff	●				Ongoing work on advertising for staff. Board members to be involved in exploring new ways of recruiting Board members for 2022/23. Renewed focus on Learning and Development including training to support staff development.
Know our tenants and other customers' needs	●				Review being progressed and online tenant survey being prepared.
Prudent Financial Management					
Rents and Affordability (including exploring rent restructure)	●				Review started with aim of having ready for 23/24 rent increase decision. Dependent on clarification re rent freeze.

Creating a Positive Culture					
Invest in the community – capacity building	●				Ongoing BID project and lottery project. Applications to be made for energy support and entrepreneur projects.
Health, safety, and wellbeing of staff	●				Ongoing high level of focus on staff health, safety, and wellbeing. Staff survey on Wellbeing has been issued to all staff across the ng group.
Continuous Improvement					
Options Appraisal for low demand stock	●				Work ongoing re Hawthorn Street and Balgrayhill decks. Consideration for housing Ukrainians
Tenants' Health and Safety	●				Review ongoing with assistance from ACS. The Association has renewed our subscription to the EVH/ACS Landlord Safety Manual for 2022/23.
EESSH 2032 and fuel poverty	●				Energy installations in multis nearing completion.
Growing our Business					
Explore growth potential of ng2	●				Reviewing options now that limitations due to Covid has decreased.
New grant funding for regeneration projects	●				SFHA energy funds being used. Levelling up bid worked on and submitted.

Regeneration – Physical, Social and Economic	●				All Keppochill properties let by 30th June.
Business Improvement District	●				BID ballot successful and rates funding from such will now start to arise.



Board Meeting

For Approval

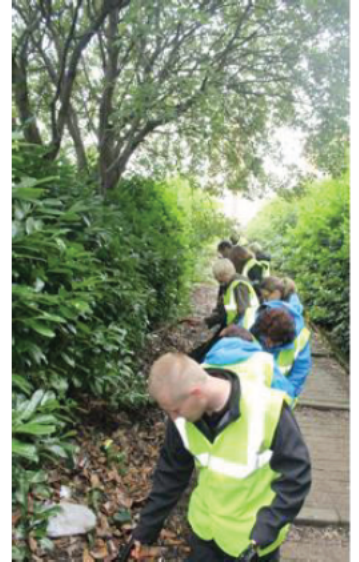
To: Board
From: Deputy CEO

SUBJECT: NG2 BUSINESS PLAN 2022/23

DATE 4 October 2022

1.	Introduction
	<p>NG2 Limited (NG2) 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 NG2 is a subsidiary of the Association it is required by the independence agreement 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 years ahead. It is a required document that must be submitted to the parent company under the independence. 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 within agreed timescales.</p>
3.	Underlying Principles
	<p>The principles listed below have been used in drawing up the business plan.</p> <ul style="list-style-type: none">• 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">• 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>The Board is asked to consider the enclosed 2022 – 23 Business Plan for ng2.</p>

	<p>Summary Information</p> <p>ng2 makes a significant contribution to the Association's regeneration efforts:</p> <ul style="list-style-type: none"> • Physical regeneration in terms of improvement to homes with repair, maintenance and capital works; and • Economic regeneration by providing local sustainable jobs <p>2022 – 23</p> <p>The financial projections have been prepared for the year to 31 March 2023. Turnover is projected to remain steady with £3.41m in 2021/22 to £3.5m in 2022/23.</p> <p>Areas such as void works and day to day repairs will contribute to the works expected to increase. The garden and common areas maintenance programme has expanded significantly across the last three years and further growth is expected with the additional gardens being taken on. This is balanced out by the reduced level of smoke detector work with the installation in the Association stock now complete.</p> <p>The level of activities will help maintain the profitability of ng2. This will help support the continual upgrade of the vehicle fleet and other plant in use within the company. The investment in vehicles and plant will be a constant feature across any budget period.</p> <p>The balance sheet position continues to improve with an increased level of reserves. The cash flow position remains in a positive position with the drop in the investment programme after the substantial spend on new vehicles in the previous year.</p>
4.	Recommendations
	That the Board APPROVES the business plan of NG2 and remits it back to the NG2 Board to adopt.



Business Plan

2022 - 2023



BUSINESS PLAN

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Structure	5
The Market	6
Priorities and Growth	8
Financial Projections	8
Risks and Critical Success Factors	9
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BUSINESS SNAPSHOT

Snapshot info:

- » 2022 Turnover - £3.41m, Projected 2023 Turnover £3.5m
- » Employees: 85 Staff
- » Net profit at 31.03.22 before tax £115k
- » Projected net profit 2023 before tax £104k
- » Single shareholder is North Glasgow Housing Association

INTRODUCTION

ng2 is an established social enterprise offering facilities management services in the North of Glasgow. It exists to support the regeneration of the North of Glasgow and to provide high quality services to North Glasgow Homes which is the single shareholder in the business.

The business was set up by North Glasgow Homes an established social landlord with 5,000+ housing units in the North of Glasgow. ng2's commercial operations cover specific aspects of facilities management - a growing industry sector across the UK. Since launch in 2010 ng2 has grown rapidly. In this period ng2 has supported over eighty previously unemployed people to gain qualifications and work experience and employed over sixty of them directly in ng2. ng2 is a 100% owned subsidiary of ng homes.

Drivers for setting up ng2:

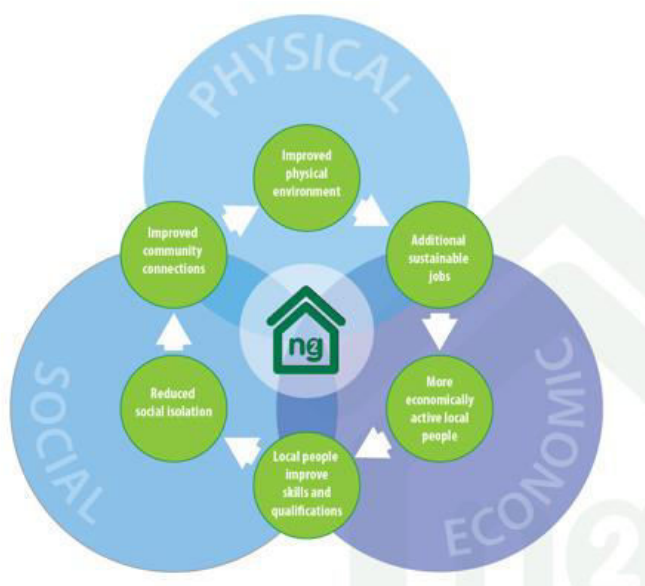
- Second stage housing transfer – Glasgow Housing Association transferred assets across the city. ng homes's housing stock increased from 2,376 to 5,400 overnight.
- The need to deliver a quality facilities management service to ng homes
- The need to ensure value for money of such services (regulatory).
- The creation of local job opportunities (economic regeneration)

ng homes remain ng2's main client with ng2 undertaking a number of facilities management services for ng homes related to their housing stock.

ng2 has gained a reputation for quality of delivery and can evidence significant social impact in North Glasgow, as well as having a financial track record and trading history. ng2 thus has a solid foundation as a business, an embedded position in the local community as a driver of regeneration and the support of the parent company ng homes. These circumstances provide the foundation for ng2 to launch into a further period of development, consolidating all of our learning and expertise to date.

ng2 has **'One Vision – A New North Glasgow'**. This links to ng homes's strategic vision of North Glasgow as a 'great place to live, learn, work, visit and invest'

ng2 Aims



- To improve the quality of life of the people of North Glasgow, by providing facilities and resources for improved employment, educational, volunteering opportunities and training in skills related to and assisting in the provision of employment and employment readiness, and in social interaction
- To improve the physical environment in ways which contribute to a cleaner, safer, healthier, and more secure locality
- To promote educational, training & volunteering opportunities which lead to sustainable employment for local people
- To build strong and sustainable partnerships with relevant agencies in pursuit of these aims

Initially ng2 was set up as part of ng homes regeneration focus, by establishing a social enterprise locally the association was able to meet twin goals of supporting employability locally and thereby ensuring more money was circulating in the local economy; at the same time, it ensured high quality facilities management service which was accountable to ng homes and to local residents. As ng2 was being established other regeneration activities around health and wellbeing, education, reducing social isolation and environmental sustainability were also being progressed through a mix of regeneration investment by ng homes and successful grant applications to a variety of funders. These community regeneration activities were established within the ng2 legal entity in order to minimise any potential risk to ng homes during the set-up phase of this activity. Now that our community regeneration arm is established the Board took a decision to transfer all community regeneration activities to the parent company. This leaves ng2 to operate exclusively as a commercially driven social enterprise, creating social impact through supporting the employment of local people, many of whom have faced barriers to accessing and sustaining employment. ng2 also contributes to ng homes overall efforts to address climate change and sustainable development through its core operations.

STRUCTURE

ng2 is a 100% owned subsidiary of ng homes which operates independently and autonomously of its parent, as governed by an Independence Agreement. ng2 both receives support services from ng homes and delivers services to ng homes. Support services received by ng2 include HR, governance, and finance. These services are managed through a Service Level Agreement. Ultimate responsibility for all companies within the group lies with ng homes Chief Executive. ng2 is 100% owned by North Glasgow Housing Association (ng homes) a not-for-profit community-based Registered Social Landlord (RSL) operating in the G21 and G22 postcode areas. The Association is controlled by a voluntary Board of local residents and is regulated by the Scottish Housing Regulator. The Association is a registered charity (SC030635).

As an RSL ng homes operates for the benefit of the local community and to assist people in need by providing good quality affordable rented housing. ng homes have grown into a substantial community business, through new-build and regeneration activity and successful stock transfers from Glasgow City Council, Scottish Homes and Glasgow Housing Association, it also operates a factoring service and retirement housing complexes.

ng homes plays an active regeneration role in the local community, with a range of initiatives beyond housing. ng homes's vision, is "to create a new North Glasgow - a great place to live, visit, work and invest".

To help achieve this, ng homes aim:

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

ng2's strategic direction is overseen by ng homes, with ng2 playing a pivotal role in helping ng homes to realise its strategic aims and objectives, and its wider role remit. In turn ng2 benefits from the wider support infrastructure ng homes can provide such as HR, Finance and Marketing, the highly experienced and skilled ng homes senior management team, as well as the security ng homes as an established and substantial community business can provide. Support services such as HR, Communications, Governance and Finance are provided by ng homes as parent company.

ng homes deliver regeneration initiatives in the local community; ng2's core operations sit alongside these community regeneration efforts adding value and enhancing impact particularly around the physical regeneration of the local area through g2's direct service delivery (cleaning communal areas, improving and repairing buildings) and recycling and energy efficiency.

Core operational areas

Trades			Non-Trades		
Electrical	Painting	Joinery	Cleaning	Environmental	Other
- Door entry - Stair lighting - Voids	- Residential - Commercial - Voids	- Residential - Commercial - Voids	Close cleaning Jet washing Concierge	- Hit Squad - Garden Maintenance - Grass cutting & gardening	Admin

THE MARKET

The facilities management market in the social housing sector has changed significantly in recent years, social housing providers are now looking for less risk, greater stability, and control over operations. There appears to have been a shift in the types of contracts placed, with smaller bundled packages being placed and often involving more than one contractor.

The Social Housing Sector

The social housing sector in which ng2 operates has undergone a series of changes in recent years. In Glasgow 100% of all social housing is owned by Housing Associations.

Some key characteristics:

- A drive and pressure towards achieving ‘best value for money’ are impacting on facilities services provision within the social housing sector.
- Changes in supply chain following the demise of some service providers, leading to social housing landlords looking for less risk, greater stability, and control over operations.
- The majority of Local Authorities and Housing Associations retain the overall management of the housing stocks but sub-contract at least some of the work to external contractors.
- Individual contracts continue to be the main type of contract placed.
- ‘Bundled’ contracts are placed, there appears to be a shift towards the placement of smaller ‘bundled’ packages as well as multiple contractors.
- Work activities that are often bundled include responsive repairs and planned maintenance.
- The social housing sector is arguably one of the least mature in terms of Facilities Management outsourcing.
- Current expenditure (routine and planned maintenance) accounts for the largest expenditure on social housing.

The social housing market for repair and maintenance continues to rise year-on-year. This can be in part attributed to the comparatively low levels of new buildings in social housing, resulting in the need to upgrade, repair and future proof existing housing stock.

Private sector housing still continues to be the biggest market for repairs and maintenance. The findings and recommendations of the Glasgow Factoring Commission are that there has been significant underinvestment in the management, maintenance, and repair of private residential properties in Glasgow. There is need for greater openness, transparency, and value for money from factoring services.

PRIORITIES AND GROWTH

Over the next year, ng2 aims to expand its contracts base, gaining additional contracts from the main client – ng homes; and through growing the client base. By gaining contracts ng2 can secure and sustain the enterprise and employment it has created and develop to employ even more local people, contributing to the local economy. Public and private sector drivers around social enterprise and the need to evidence corporate social responsibility provide opportunity for a business like ng2, particularly as a sub-contractor.

ng2's core service delivery contributes to the regeneration of North Glasgow by maintaining and improving the physical environment in North Glasgow and supporting economic activity as a local business and employer. There is opportunity to more closely align the work undertaken by ng2 commercially with the community regeneration focus of ng homes, particularly around environmental projects, recycling, and energy usage.

For 2022/23

ng2 has a responsibility to its clients to deliver value for money, high quality facilities management services. This demands that the organisation operates under the same commercial lines as its competitors in the private sector.

Opportunities for business

Analysis of ng2's last business plan period highlighted door entry and increased planned activities as growth areas.

For 2022 -23 focus will include:

- Increasing levels of void work and taking back in house work given to outside contractors.
- Being more proactive in general repairs works and reducing level of work given to day-to-day contractor.

Drivers for growth

In planning for growth ng2's key driver is to sustain and maintain what has already been built in order to safeguard the employment created locally by ng2. In order to achieve this ng2 must grow in a way which does not significantly increase the overheads of the organisation, in a manner which is sustainable, and which allows ng2 to maintain its profitability in order to continue to contribute to the physical, social, and economic regeneration of the North of Glasgow.

ng2 will achieve this through pursuing a business model which encompasses:

- i) the direct delivery of services to its clients;
- ii) the ongoing development of strategic partnerships and joint ventures; and
- iii) the use of outsourcing.

By utilising such flexible structures ng2 can respond to the seasonal nature of some of the services it delivers, as well as respond quickly to business opportunities and can maintain and grow its community programmes. Underpinning all of this is a commitment to quality and customer satisfaction which will continue to drive our commercial decisions.

FINANCIAL PROJECTIONS

The financial projections have been prepared for the year to 31 March 2023. Turnover is projected to hold steady moving from £3.58m in 2021/22 to £3.5m in 2022/23. Planned maintenance and other projects are back to normal levels and work previously put to external contractors is being brought in house. The supply of smoke detectors to the Association has reduced with almost all properties now having them installed.

The level of activities will help maintain the profitability of ng2. This will help support the continual upgrade of the vehicle fleet and other plant in use within the company. The investment in vehicles and plant will be a constant feature across any budget period.

The balance sheet position continues to improve with an increased level of reserves. The cash flow position is in a positive position with the investment in new vehicles and plant being lower than in the previous year.

RISKS AND CRITICAL SUCCESS FACTORS

Risks

Seasonality: some aspects of ng2's operations are seasonal in nature. Financial analysis of trading has not shown this to have had any negative impact on the financial viability of ng2 however in growing the business an eye needs to be kept to the potential impact of seasonality on profitability and cash flow particular as seasonal services are targeted for growth e.g. garden maintenance.

Quality: monitoring of quality standards across all operations as the organisation grows will be critical to success and allow for speedy intervention should there be any quality issues. Plans to upgrade systems and processes for operational efficiency and contract monitoring will serve to mitigate this risk. An appropriate set of key performance indicators will further support the ongoing drive for high quality delivery.

Reputational: ng2 is a highly visible brand in the local area and ng homes is an established community organisation. Reputational risk is minimised through ensuring that the proposed business expansion of ng2 is in line with ng homes's strategic goals and growth options relate to expanding existing services which ng2 is experienced at delivering.

Financial: ng homes as the main client of ng2 operates a 14 day payment cycle which ensures a regular cash flow to ng2. In extending the client base of ng2 there is risk related to delayed payment and/or nonpayment. Robust credit control processes are needed to ensure this is managed and the wider support functions of ng homes are likely to be an advantage in this regard.

Critical success factors

- Ongoing business development and focus on quality
- Continue to invest in systems and people
- Monitoring and evaluation of best value and social value

APPENDIX 1 – BUDGET PROJECTIONS YEAR TO MAR 23

Budget Year to 31/03/22	NG 2 Profit and Loss - period to	31-Mar-23			
		Sales £	Materials & contractors £	Wages £	Gross Profit £
188,399	Cleaning Services	671,933	79,250	397,625	195,058
	Maintenance and repair services				
34,831	- Joinery	675,250	420,000	203,672	51,578
25,000	- Electrical	456,125	399,750	30,600	25,775
2,592	- Painters	92,250	20,500	68,756	2,994
(65,000)	Management costs	-	-	66,300	(66,300)
62,920	Concierge services	307,500	-	241,822	65,678
214,291	Environmental activities	1,033,811	123,000	687,791	223,020
52,735	Other activities	264,097	-	209,019	55,078
515,767		3,500,965	1,042,500	1,905,585	552,880
50,000	Other income	-	-	-	-
565,767		3,500,965	1,042,500	1,905,585	552,880
	Overheads				
60,000	Management charges			65,000	
26,000	Rent and rates			26,650	
190,000	Motor expenses			194,750	
4,000	Telephone and IT support			4,100	
4,000	Printing, stationery, and advertising			4,100	
15,000	Professional fees			15,375	
2,600	Container hire			2,665	
25,000	Uniforms, safety equipment and repairs			25,625	
15,000	Training			15,375	
4,000	Insurance			4,100	
100,927	Vehicle and plant depreciation			86,927	
-	Loan interest			-	
400	Bank charges			410	
4,000	General expenses			4,100	
450,927					449,177
114,840	Net profit				103,703
20,394	Corporation tax/gift aid				15,894
94,446					87,809

2022	NG 2	31-Mar-23			
£	Balance sheet at		£	£	£
257,865	Fixed assets				255,938
	Current assets				
740,191	Debtors and stock			750,191	
16,616	Bank			101,852	
<u>756,807</u>				<u>852,043</u>	
	Current Liabilities				
72,548	Trade Creditors	82,548			
<u>68,147</u>	Other creditors	<u>63,647</u>			
<u>140,695</u>				<u>146,195</u>	
<u>616,112</u>					<u>705,848</u>
<u>873,977</u>					<u>961,786</u>
100	Share capital				100
873,877	Profit and Loss account				961,686
<u>873,977</u>					<u>961,786</u>

2022	NG2	31-Mar-23
£	CASHFLOW	£
	OPERATING ACTIVITIES	
94,446	Surplus for year	87,809
-	Interest Received	-
-	Loan Interest Paid	-
94,446	Operating surplus excluding int & tax	87,809
100,927	depreciation - vehicles and plant	86,927
(40,000)	Decrease/(Increase)in Debtors	(10,000)
21,000	(Decrease)/Increase in Creditors	5,500
176,373	Net Cash In/(Out)flow From Operating Activities	170,236
	RETURNS ON INVESTMENTS AND	
	SERVICING OF FINANCE	
-	Interest Received	-
-	Less: Interest Paid	-
-	Net Cash In/(Out)flow from Returns on Investments	-
-	and Servicing of Finance	-
-	Tax Paid Less Grants Received	-
	INVESTING ACTIVITIES	
(220,000)	Acquisition of Other Fixed Assets	(85,000)
-	Investment in Activities	-
(220,000)	Net Cash In/(Out)flow From Investing Activities	(85,000)
(43,626)		85,236
	FINANCING	
-	Loans Received	-
-	Less: Loans Repaid	-
-	Issue of Share Capital	-
-	Net cash In/(Out)flow From Financing	-
(43,626)	Increase/(Decrease) in Cash and Cash Equivalents	85,236
(43,626)	Movement in Cash & Bank	85,236
(43,626)	Increase/(Decrease) in Cash and Cash Equivalents	85,236

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

To: Board
From: Deputy Director of Property Services

SUBJECT: STOCK DISPOSAL POLICY**DATE: 4 OCTOBER 2022**

1.	Introduction
	The Stock Disposal Policy is an existing policy that is now due for review in line with our revised Policy Review Calendar. However, as previously approved, the Association will shortly commission a consultant to produce a new, comprehensive Asset Management Strategy that more accurately reflects the condition of our stock, our energy-efficiency requirements and the needs of the business and this will incorporate a robust Stock Disposal Policy. However, until that process is complete, an interim review has been carried out on the existing policy and no changes have been deemed necessary. A copy of the Policy is attached.
2.	Policy Review
	On completion of the new Asset Management Strategy, incorporating a new Stock Disposal Policy, this will be brought to the Board for approval. Thereafter, the Policy will be reviewed every three, or earlier, in line with regulatory or legislative changes and/or good practice guidelines.
3.	Risk and Mitigation
	The risk associated with not having a Stock Disposal Policy is that a change to the legislation, regulations or good practice is overlooked. The mitigation is to have a regular review of the policy to ensure that it accurately reflects our stock condition and disposal requirements.
4.	Recommendation
	The Board is asked to APPROVE the Stock Disposal Policy.



Stock Disposal Policy

1. Introduction

1.1 This policy sets out the criteria and mechanisms whereby North Glasgow Housing Association (NGHA) – may in particular circumstances, dispose of individual properties which are either vacant or occupied and:

- Would be uneconomic and wasteful of NGHA limited resources to improve
- Become increasingly problematic to let
- Irrespective of improvement – fail to meet modern aspirations of current or future tenants and in particular fail to meet the minimum standards required by the Scottish Housing Quality Standard (SHQS)
- Are located in tenemental stairs in which NGHA has no other involvement, or a minimum role and in particular where there is likely to occur within the foreseeable future major communal repairs
- Demonstrate a history of expensive or uneconomic repairs
- Or any combination of the above
- May pose a risk, if not dealt with, to the reputation of the NGHA
- Will look at existing stock which is either proposed for mid market rental or is already on an approved list for disposal

2. The Scottish Social Housing Charter

2.1 The Scottish Social Housing Charter (SSHC) sets standards and outcomes describing the results that tenants and others who use their services can expect from social landlords. The relevant standards for Stock Disposal are as follows:

2.2 *Charter Reference 1: Equalities*

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

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

2.3 *Charter reference 3: Participation*

Social landlords manage their businesses so that:

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

2.4 *Charter reference 4: Quality of housing*

Social landlords manage their businesses so that:

Tenants' homes, as a minimum, meet the SHQS by April 2015 and continue to meet it thereafter, and when they are allocated, are always clean, tidy and in a good state of repair.

2.5 *Charter reference 5: Repairs, maintenance and improvements*

Social landlords manage their businesses so that:

Tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

2.6 *Charter reference 13: Value for money*

Social landlords manage all aspects of their businesses so that:

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

3. Subsequent Consultation

- 3.1 NGHHA will consult with tenants on any subsequent adjustments or refinements. This would be carried out as a matter of good practice by referring it to a meeting of the Tenants Focus Group prior to going to the NGHHA Board, to clarify what any proposed changes would mean on the ground.

4. Policy Objectives

- 4.1 The Stock Disposal Policy is designed to integrate with the NGHA core values of addressing stock where it is deemed impracticable to the provision of an excellent product for our customers.
- 4.2 It is the long term objective of NGHA to ensure that all of its properties are of a standard and quality which meet the expectations of current and future tenants while minimising the financial and resource commitments to the organisation to maintain them.
- 4.3 In fulfilling this policy, NGHA officers will identify, assess and report on properties which have any of the deficiencies in the criteria defined in paragraph (1.1). In such instances approval will be sought both from the NGHA Board for consent for disposal with a full report on why beneficial to the Association. In line with the new guidance from the Scottish Housing Regulator consent is no longer required prior to any disposal of stock taking place. A full report and justification will need to be available for the Regulator to review.

Resources released from the sale of such properties will be utilised by NGHA to meet our charitable objectives with recommendations for use of funds approved by the Management committee.

- 4.4 The disposal of properties will occur in circumstances where either there is no viable or economic basis for retaining the property, or where after due consideration the property is not considered an asset which will benefit either NGHA or its tenants in the longer term.
- 4.5 Those properties which are assessed as 'giving cause for concern' in line with the Asset Management Strategy will be considered for possible disposal. Where disposal is selected as being the most appropriate option then we will seek to dispose of the property when it becomes vacant. We will also consider all those properties to identify any which give particular concern i.e. present a potential danger or are of such condition that retention could affect the reputation of the Association. Where properties are occupied and assessed as causing particular concern we will approach tenants to discuss their interest in being rehoused to enable us to dispose of the properties.

5. Asset Management

- 5.1 Any assessment of properties falling within the framework of this policy will require a detailed financial impairment review, and account taken of the undernoted criteria:

Maintenance Considerations

- The reactive repairs history of the property
- The property condition, including the condition of common areas, where it compromises the integrity of the building.
- The remaining anticipated lifetime of key components or elements within the property and the imminent costs involved in replacement
- The status of asbestos within the premises
- The provision and integrity of communal services (water, gas, electricity and telecommunications) serving the property e.g. a fracture in lead water pipe, which would incur expensive replacement costs.
- The energy rating of the property – in particular the efficiency of existing or replacement heating systems, insulation standards and glazing which would contribute to fuel economy issues
- Where there are likely to be, in the foreseeable future, extensive, disruptive or expensive common works.
- To meet a mandatory regulatory requirement such as the Scottish Housing Quality Standard (SHQS).

Housing Management

- The current and likely future demand for properties of that type or configuration in the area concerned.

- The likelihood and possibility of future tenancies being unsustainable
- Wider estate management issues and considerations.
- Current and future tenant aspirations
- Economic considerations within the area in which individual properties are located
- Historical void levels and relet times

Financial Implications

- Anticipated maintenance and improvement costs – particularly in the subsequent five year period
- Rent Affordability
- The outstanding debt on the individual property
- Any outstanding Housing Grant on the property
- The financial viability of incurring the cost of major works on a property – relative to the rent and income being received by North Glasgow Housing Association.

6. Other Relevant agreements or policies

- 6.1** The various stock transfer or other agreements the Association has signed have to be considered. All provisions of the Carron stock transfer agreement have now expired. The provisions of the GHA stock transfer require a 80% transfer of funds received less legal fees back to Glasgow City Council until 7th March 2033. Older stock based on Housing Corporation or later grant agreements would be a matter of discussion with Scottish Government or DRS.

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

To: Board
From: Deputy Director of Property Services

SUBJECT: PROCUREMENT STRATEGY 2022/23**DATE: 4 OCTOBER 2022**

1.	Introduction
	<p>Under the current Procurement Regulations, any public organisation with an estimated 'regulated' spend of £5 million or more (excluding VAT), in a financial year, are required to develop and publish a Procurement Strategy. All Registered Social Landlords are deemed to be a public organisation for the purposes of the regulations. This relates solely to spend on 'Regulated Procurements' which are contracts with a value of over £2 million for works or £50,000 for goods or services. ng homes falls into this category and as such is required by law to produce a Strategy.</p> <p>As a result, the existing Procurement Strategy has been updated and is being brought to the Regeneration Sub-Committee for approval. A few minor changes have been made to the previously approved 2020/21 Strategy to reflect the new calendar year 2022/23 and reference to the 'Directorate' rather than the 'Executive Team'. Furthermore, following the UK's exit from the European Union, there is no longer the requirement to advertise contracts over £2 million in value in the European Journal (OJEU) but rather they are automatically directed from the Public Contracts Scotland Portal (PCS) to the Find a Tender Service (FTS) to be advertised nationally. This change has been reflected in the Procurement Strategy document.</p> <p>Upon approval, the Association is required to forward a copy of the Strategy to the Scottish Government and make the document publicly available. The Strategy will also be published on ng homes website.</p>
2.	The Strategy
	<p>The Procurement Strategy was assessed as part of the last internal audit. The auditor was of the opinion that the Strategy was very detailed and that the contents of the Strategy in essence provides a Procurement Policy, when considered in conjunction with the Association's Financial Regulations. On this basis, there is no requirement for ng homes to produce a separate Procurement Policy.</p> <p>A two year Procurement Plan template has been appended to the Strategy. However, Covid-</p>

	<p>19 pandemic restrictions, have resulted in many projects being delayed or postponed due to the inability to gain access to tenants' homes. As a result, there are no new regulated procurements currently planned for the forthcoming year. Existing frameworks will be utilised via 'call offs' and any contract extensions available within measured term contracts will be applied. If the situation changes, the table will be updated accordingly. This will be a live working document and will be updated on a regular basis to reflect all regulated procurement activity. The Regeneration Sub-Committee and/or Board will be kept advised of all procurements undertaken.</p> <p style="text-align: right;">Due</p>
3.	Strategy Review
	The strategy will be reviewed annually, or earlier, in line with regulatory or legislative changes and/or good practice guidelines.
4.	Risk and Mitigation
	The risk associated with not having an explicit Procurement Strategy is that a change to the regulations or legislation is overlooked. The mitigation is to have a regular review of the Strategy to ensure everything is in line with current regulations, legislation and good practice.
5.	Recommendation
	The Board is asked to APPROVE the Procurement Strategy 2022/23.



Procurement Strategy 2022/23

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1.0 Introduction

- 1.1 ng homes is a 'contracting authority' for the purposes of the Public (Contracts) Scotland Regulations 2015.
- 1.2 Procurement is the acquisition of goods, services or works. "Regulated Procurements" are, for the purposes of the Procurement Reform (Scotland) Act 2014, any contracts in excess of £50,000 for goods and services contracts and £2 million for works contracts.
- 1.3 ng homes has entered a period of significant capital expenditure due to the delivery of a programme of new build development, fire safety and energy efficiency compliance works in its multi storey flats alongside a rolling programme of planned investment in the remaining stock.
- 1.4 This Procurement Strategy is to provide a framework for the effective and efficient planning of future procurement activities of the organisation.
- 1.5 This Procurement Strategy **2022/23** is designed to ensure that ng homes complies with its duties under Section 15 of the Procurement Reform (Scotland) Act 2014 which states that:
- A contracting authority which expects to have a significant procurement expenditure in the next financial year must, before the start of that year, prepare a Procurement Strategy setting out how the Authority intends to carry out regulated procurements.
 - An authority has significant procurement expenditure in a year if the sum of the estimated values of the contracts to which its regulated procurements in that year is equal to, or greater than, £5,000,000.
- 1.6 The Strategy aims to equip ng homes with the direction required to continue to achieve the overarching goals of sustainable procurement, value for money and effective social responsibility in purchasing. Furthermore, it seeks to demonstrate appropriate standards of governance and accountability in relation to expenditure during the period of the Strategy.

1.7 The Strategy sets out how we will ensure that our regulated procurements will:

- Contribute to the carrying out of our functions and achievement of our purposes
- Deliver value for money
- Enable us to treat tenderers equally and without discrimination
- Demonstrate we act in a transparent and proportionate manner
- Be compliant with the sustainable procurement duty

1.8 Furthermore, the Strategy includes statements of our approach to the following key features of sustainable procurement:

- The use of community benefit requirements
- Consulting and engaging with those affected by our procurement
- The payment of the living wage
- Promoting compliance by contractors and sub-contractors with Health and Safety at work etc. Act 1974
- The procurement of fairly and ethically traded goods and services

1.9 In a time of ongoing financial pressure, ng homes recognises that commitment to and communication of this Strategy will help the organisation to achieve efficient, effective and sustainable procurement and in so doing, continue to deliver excellent services which make the best use of both the public money available and the organisation's own resources. The Strategy will help to demonstrate best value, continuous improvement, sound performance management, partnership working, community benefits and sustainable development.

2.0 Procurement Vision and Mission Statement

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

2.2 Our priorities are based around five key themes:

- Prudent financial management
- Continuous improvement
- Growing our business

- Creating a positive culture
- Robust governance

2.3 Our approach to procurement, particularly with high value expenditure, has a critical role in assisting with addressing these priorities and impacts on the performance and success of the organisation. The procurement activity of ng homes must support value for money in its purchasing decisions while supporting financial sustainability, excellent customer services, meeting statutory obligations and environmental legislation.

2.4 This Strategy provides strong procurement governance through knowledge, collaboration and communication to deliver best value in support of our business activities and seeks to enable our procurement activities to contribute to the overall vision of ng homes.

2.5 In summary, our procurement vision is to achieve excellent procurement performance through advanced sustainable procurement practices for the benefit of ng homes and its stakeholders.

3.0 Strategic Context

3.1 The Procurement Reform (Scotland) Act 2014 ('The Act') provides a national legislative framework for sustainable public procurement that supports Scotland's economic growth through improved procurement practice.

3.2 The Public Contracts Scotland Regulations 2015 gives ng homes an obligation to ensure, as a 'public body', its procurement activity is compliant with relevant legislation.¹ ng homes will comply fully with all legislative requirements placed upon it to meet its sustainable procurement duty.

3.3 As ng homes continues with a period of high capital investment in the local area through fire safety and energy efficiency compliance works to the multi-storey flats, over the coming year **2022/2023**, our regulated procurement expenditure

1.1 ¹ The Organisation's procurement activities are also guided by:
 EU Treaty Obligations; EU procurement directives; Procurement Reform (Scotland) Act 2014
 Procurement (Scotland) Regulations 2016

will exceed the £5 million threshold set by The Act and we are therefore required to produce a Procurement Strategy.

3.4 Notwithstanding this legislative requirement, the Strategy has been prepared in the context of the ng homes Business Plan **2021-2024**. It seeks to promote efficient, effective and sustainable procurement practices throughout the organisation that will reflect our vision, values and priorities.

3.5 ng homes acknowledges the need to remain viable and provide services that are affordable and cost effective the customers. ng homes appreciates the opportunities that the procurement function has to facilitate the delivery of savings and efficiencies through good procurement practice while also positively contributing to the local economy through the appropriate use of community benefits.

3.6 The following principles must be at the heart of all ng homes' procurement activity:

- Accountability
- Integrity
- Efficiency
- Openness
- Fairness
- Transparency
- Equal treatment and non-discrimination
- Proportionality

3.7 To meet these standards, ng homes will ensure that all staff with purchasing responsibilities understands their responsibility in applying the key principles of public procurement.

3.8 As part of our commitment to continuous improvement, ng homes will continue to develop a number of procurement frameworks and will also utilise a number of pre-tendered national frameworks.

3.9 Finally, the organisation's internal audit function will continue to cover a number of procurement and contract management areas as part of the regular audit cycle.

The findings from each audit will be reviewed and actioned by the Directorate Team and reported to the Regeneration Sub-Committee or Board.

4.0 Strategic Aims and Objectives

4.1 Strategic Aims

The purpose of the Strategy is:

4.2 To provide a framework for the organisation to consistently apply good procurement practice and legislative requirements across the organisation while delivering high quality services that offer value for money.

4.3 To plan, monitor and review current and future procurement activities and ensure these activities encourage participation and sustainable economic growth.

4.4 To support the organisation in continuous improvement.

4.5 To enable sustainable procurement to contribute to the organisation's overall vision and to provide efficiencies to help the organisation deliver its key priorities and frontline services, including the improvement of the economic, social and environmental well being of our geographical area of operation.

4.6 Strategic Objectives

The main aims will be supported by key strategic objectives:

4.7 Ensure all procurement activities including tendering, awards, contract management and reporting procedures are in accordance with legislative and ethical requirements and comply with good procurement practice across the organisation

4.8 Ensure that procurement initiatives consider whole life costs and deliver best value for the money for the organisation

4.9 Ensure effective contract and supplier management so that business is conducted professionally and contractors comply with environmental, social and employment law throughout the life of the contract

4.10 Investigate joint working initiative and opportunities where appropriate.

5.0 Procurement Objectives

5.1 Contracts will be awarded through genuine and effective competition unless there are exceptional reasons to the contrary. Justification for any deviation will be laid out in a clear, concise, unambiguous and transparent manner.

5.2 All procurement activity must be focussed on the delivery of value for money; conducted to high professional standards in accordance with relevant guidance and to the relevant legal requirements; and overseen by appropriately trained and authorised staff to minimise the risk of legal challenge.

5.3 The organisation will achieve value for money through effective contract monitoring, management and performance.

5.4 The organisation aims to pay all contractors within 30 days of invoicing. The organisation will also remind contractors of their obligation to pay sub-contractors within 30 days of invoicing.

5.5 Procurement activity will balance up cost and quality to ensure value for money.

5.6 As a living wage employer, ng homes will encourage contractors to pay the living wage to their employees.

5.7 Tender evaluation will include criteria promoting compliance with Health and Safety at work Regulations, the organisation's customer service requirements and when appropriate and relevant will include corporate social responsibility criteria.

5.8 Contractors will be split into smaller lots, where appropriate, to maximise competition, minimise purchasing cost and optimise efficient allocation.

- 5.9** ng homes will explore modern methods of electronic procurement to support process improvement across the organisation.
- 5.10** ng homes will investigate and embed into our contract requirements ways of improving contract performance.
- 5.11** Community benefit clauses will be incorporated into all contacts with a value in excess of £2million.
- 5.12** Consultation on individual contracts will vary depending on the nature of the works and services being procured. The organisation is, however, committed to engaging with all its stakeholders in its procurement activity.
- 5.13** ng homes will explore opportunities for innovation.
- 5.14** ng homes, through its regulated procurement activity, will, where relevant, promote fairly and ethically traded goods and services.

6.0 Financial Regulations

The Procurement Strategy **2022/23** should be read in conjunction with ng homes' Financial Regulations, in particular Delegated Authority Levels, Tendering Rules and Negotiation, to ensure that key requirements and controls are adhered to.

- 6.1** The CEO has the Delegated Authority to authorise expenditure for (a) goods and services up to a maximum of £50,000 and (b) emergency repair works up to a maximum of £250,000.
- 6.2** The following rules shall apply for tendering:
 - a. Services/supplies less than or equal to £50,000 – No publicly advertised tender is formally required. However, if not publicly advertised then a minimum of three quotes should be sought if considered appropriate to demonstrate value for money. The work must be authorised by CEO/Depute CEO/Director.
 - b. Services/supplies estimated at over £50,000 (except in emergencies) – A specification should be advertised on Public Contracts Scotland.

- c. Works estimated under £2m. No publicly advertised tender is formally required. However, if not publicly advertised on PCS or Quick Quotes, then a minimum of three quotes should be sought if considered appropriate to demonstrate value for money.
- d. Works estimated over £2m – These should be advertised on Public Contracts Scotland and will be automatically diverted to Find a Tender Service (FTS) to be simultaneously advertised across the UK public sector.

Under the Scottish Procurement Regulations, contracts can be directly awarded to ng homes wholly owned subsidiaries without the need for competition or advertisement.

- 6.3** A negotiation may be entered into where the contract is below the Scottish Procurement thresholds or for works that are considered to be highly specialist or emergency works.

7.0 Implementing, Monitoring, Reviewing and Reporting

- 7.1** Now that ng homes has reached the threshold of £5m p.a. of regulated procurements, the organisation is required to publish its Procurement Strategy in accordance with the Procurement Reform (Scotland) Act 2014.

- 7.2** On publishing the Strategy the organisation must notify the Scottish Ministers by sending an email to ProcurementStrategies@gov.scot with a copy of this strategy attached or a link where this strategy can be downloaded.

- 7.3** This publication covers the period **October 2022-October 2023** and will be available via ng homes website: <http://www.nghomes.net>

- 7.4** ng homes will prepare and publish an annual procurement report on its procurement activities following the end of each financial year, which will provide details on all **regulated** procurement and address all matters contained within this strategy. It will include reporting against all mandatory requirements of the Procurement Reform (Scotland) Act 2014 such as:

- A summary of the regulated procurements that have been completed during the year covered by the report

- A review of whether the procurements complied with the organisation's procurement strategy
- The extent to which any regulated procurements did not comply, and a statement detailing how the organisation will ensure that future regulated procurements do comply
- A summary of community benefit requirements imposed as part of a regulated procurement that were fulfilled during the year covered by the report
- A summary of any steps taken to facilitate the involvement of supported businesses in regulated procurements during the report period
- A summary of regulated procurements expected to commence in the next two years

7.5 The Directorate Team will review the Strategy and develop the approach to be taken during the early years following best practice in the sector and beyond.

7.6 The Chief Executive, in conjunction with the Directorate Team, will ensure that the organisation has policies and procedures in place to comply with the procurement regulations. Furthermore, the Chief Executive will ensure that staff and governing body members receive any necessary training to allow them to fulfil their role in effective discharge of the organisation's procurement obligations.

7.7 Performance monitoring will take place through internal audit programmes and regular reports to the Regeneration Sub-Committee and/or Board.

7.8 This Strategy will be reviewed annually and presented to the Regeneration Sub-Committee and/or Board for approval to ensure compliance with the legislation and to enable ng homes to strategically respond to any changing environmental factors. The next review date is **October 2023**, or sooner if other guidelines, legislation or additional information comes into place.

8.0 Point of Contact

8.1 For further information about this Strategy please contact:

Angela Bell
Deputy Director of Property Services
ng homes
Ned Donaldson House
50 Reidhouse Street
Springburn
Glasgow G21 4LS
abell@nghomes.net

9.0 Policies, Tools & Procedures

9.1 To access the following national policies, tools and legislation please click on the following links. Please note that this is not an exhaustive list but is provided to assist interested parties in further reading.

- [Scottish Model of Procurement](#)
- [Changes to European Directives](#)
- [Public Procurement Reform Programme](#)
- [Suppliers Charter](#)
- [Procurement Journey](#)
- [PCIP](#)
- [Public Contracts Scotland](#)
- [Public Contracts Scotland – Tender](#)
- [Information Hub](#)

Appendices

**Appendix A:
Regulated Procurement Threshold and Timescales**

Estimated Value	Definition	Tender Process	Tender Activity	Minimum Advertising Requirements	Guide Timescales	Other Considerations

Appendix B:

Planned Investment Contracts - October 2022-October 2023

Contract title	Estimated contract value	Regulated Procurement Process	Other Considerations

Note:

Covid-19 pandemic restrictions, have resulted in many projects being delayed or postponed due to the inability to gain access to tenants' homes. As a result, there are no new **regulated** procurements currently planned for the forthcoming year. Existing frameworks will be utilised via 'call offs' and any contract extensions available within measured term contracts will be applied. If the situation changes, the table will be updated accordingly.

Appendix B:

Planned Investment Contracts - October 2022-October 2023

Contract title	Estimated contract value	Regulated Procurement Process	Other Considerations

Note:

Covid-19 pandemic restrictions, have resulted in many projects being delayed or postponed due to the inability to gain access to tenants' homes. As a result, there are no new **regulated** procurements currently planned for the forthcoming year. Existing frameworks will be utilised via 'call offs' and any contract extensions available within measured term contracts will be applied. If the situation changes, the table will be updated accordingly.

Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: **REVISED POLICY FOR APPROVAL;
BOARD APPRAISAL AND BOARD
MEMBER REVIEWS**

DATE 4 OCTOBER 2022

1.	Introduction
	<p>This is an existing Policy which has been reviewed and updated in line with the Association's Policy Calendar. The proposed amendments to the Policy are detailed below.</p> <p>Proposed changes:</p> <p>The contents of the Policy have been re-ordered.</p> <p>Changes to terminology for consistency, references to 'personal development plan' and 'individual development plan' have been replaced with 'Individual Learning Statement.'</p> <p>The wording at 4.14 has been updated under Arrangements for long-serving Board members.</p> <p>Section 7 has been updated in line with the legal change to the GDPR as a result of Brexit. It has been retitled UK General Data Protection Regulation 2021 and the wording in clause 7.1 has been changed accordingly to read "The organisation will treat your personal data in line with our obligations under the UK General Data Protection Regulation 2021 (UK GDPR) and the Association's Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Employee Fair Processing Notice."</p> <p>There are no other material changes to the Policy.</p>
2.	Risk Mitigation
	<p>It is important to review our policies in line with the Association's policy timetable or earlier in line with regulatory or legislative guidance/changes or good practice guidelines. This will ensure that the Association's policies are up to date and reflect current good practice.</p>
3.	Recommendation
	<p>Members are asked to APPROVE the revised Board Appraisal and Board Member Reviews Policy.</p>



Board Appraisal and Board Member Reviews

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1. Policy Purpose

1.1 ng homes is a registered social landlord and a Scottish charity. We are a major provider of housing and other services serving the people of North Glasgow, responsible for substantial amounts of public and private funding.

1.2 The aims of this Policy are to help ensure that:

- ng homes' Board is made up of people with the motivation and skills needed to achieve our organisational purpose;
- ng homes meets the regulatory requirements set by the Scottish Housing Regulator, with regard to Board appraisal and Board Member reviews.

1.3 The Policy sets out our methods for:

- Reviewing the collective skills of the Board and how it is performing its governance role;
- Reviewing the contribution individual members make to the Board;
- Identifying support and development needs, for the Board as a whole and for individual Board members;
- Ensuring that all of our Board Members, including long-serving members, continue to be effective in their role.

2. Policy Principles

2.1 Consistent with our organisational purpose and values, ng homes places a high value on the leadership provided by local residents with in-depth knowledge of the communities we serve and a direct stake in our communities.

2.2 Our approach to Board recruitment and development is based on:

- Harnessing the wealth of skills and experience that exist in North Glasgow's communities
- Continually developing the skills, knowledge and capacity of all of our Board members, so that the Board can fulfil its overall responsibilities for the leadership and control of ng homes

- Undertaking targeted recruitment, as required, to support membership diversity, address any gaps in skills and experience, or to bring new perspectives to the Board. Where appropriate, this may involve skills-based recruitment of new Community or Independent Board members.

2.3 Our approach to review and appraisal will respect the substantial voluntary commitment that Board members invest in ng homes. Board members' own assessments of their personal contributions and learning and support needs will be at the heart of our approach, alongside the needs of the business.

2.4 ng homes' approach will reflect our values of promoting equality of opportunity and respecting diversity. We shall ensure that our approach to Board appraisal is non-discriminatory and that we provide Board members with a range of options for learning and development that take account of their individual needs and circumstances.

3. The Policy Framework in Summary

3.1 Our appraisal and review framework approach seeks to address the following questions:

- To what extent does the Board comprise people with appropriate skills and experience?
- How well does the Board perform its key governance roles?
- How well do Board members work together as a team, and with ng homes' senior management?
- How are all of our Board members doing, in contributing to the work of the Board and the achievement of our organisational objectives?
- What kind of learning and support needs exist for the Board as a whole and for individual members, and how should we meet these?
- Do we have assurance about the continued independence, objectivity and effectiveness of long-standing Board members?

3.2 The main processes that support our approach are:

- Regular audits of the Board's collective skills and experience
- An annual Board Review exercise involving the Board and senior management team

- Annual review meetings (appraisals) between the Chair (supported by an experienced independent external consultant) and individual Board members, to discuss each member's contribution, achievements, future objectives and development needs
- A tailored review process for the ng homes Chair
- Induction training for new Board members
- Production of an Individual Learning Statement incorporating a development plan for each Board member
- Production of an annual Board Development/Training Plan, for the Board as a whole.

4. Processes

Board Skills Audit

- 4.1 We will reflect on the Board's overall base of skills and experience, as part of the annual review of the Board's effectiveness.
- 4.2 We will also collect information about existing Board members' skills and experience as part of the annual review meetings held with each member.
- 4.3 The results from both exercises will be used to identify any significant gaps in the Board's current skills base and the Board will discuss how these should be addressed (for example, in promoting Board membership to particular groups, targeted recruitment exercises or through the Board Development/Training Plan).

Annual Board collective review exercise, involving the Board and senior management

- 4.4 The Board will carry out a focused review, conducted annually. This may be carried out as a stand-alone exercise or alongside the annual review process for individual Board members if this makes logistical sense.
- 4.5 An initial feedback questionnaire will be completed by all members of the Board and senior management team, followed by a Board discussion of the results. The review process will seek to:
 - a) Identify the Board's collective strengths and achievements;

- b) Form an honest picture of things that are not working so well, and how these could be addressed;
- c) Review the quality of communication and joint working between the Board and the senior management team;
- d) Identify priority actions for improvement and how these will be taken forward (for example, as part of the Board Development/Training Plan or through recruitment of new Board members).

Annual Review Meetings for each Board member

- 4.6 Each Board member will be asked to take part in an annual review meeting with the ng homes Chair, with an external facilitator providing support for the meetings and follow-up actions.
- 4.7 Each Board member will complete a self-assessment form/questionnaire in preparation for their meeting with the Chair. The self-assessment form will encourage Board members to reflect on how they are contributing to the work of the Board, their achievements, their future objectives, and their learning and development needs. The self-assessment form will be used as a prompt for discussion during the review meetings.
- 4.8 Meetings will be conducted in a structured but informal way, to promote an open discussion about areas where the Board member is confident about their skills and knowledge, areas for development, and how learning and development needs can best be met.
- 4.9 The facilitator will produce a note of each review meeting and items for the individual development plan, for agreement with the Board member and the Chair.
- 4.10 Each Board member's completed questionnaire, the notes of the review meeting and their Individual Learning Statement incorporating their development plan will be treated as confidential. They will only be available to the Board Member, the Chair, the external facilitator and any ng homes staff members who need access to them for the purposes of providing training and support or advising the Board on succession planning and recruitment.

Chair's appraisal

- 4.11 The Chair's appraisal meeting will be conducted by the external facilitator. Like other Board members, the Chair will complete their own assessment to help identify their overall training and development needs.
- 4.12 An additional form may be completed by key colleagues (e.g. other office bearers or Board members and the CEO), to provide feedback on how the Chair is doing in carrying out the role.
- 4.13 The appraisal discussion will refer to the role description for the Chair's position. As with other parts of the overall framework, the meeting will combine offering feedback and assisting with developing the Chair's Individual Learning Statement incorporating a development plan.

Arrangements for long-serving Board members

- 4.14 The Scottish Housing Regulator requires that RSL board members seeking re-election after nine years' continuous service must be able to demonstrate their continued effectiveness
- 4.15 We address this as part of the annual review meetings with individual board members who have completed more than nine years' service and who wish to seek re-election. In such cases, review meetings include a supplementary set of questions and discussion points, designed to elicit information about the member's independence, objectivity and effectiveness. The supplementary questions will be used as and when longer-serving Board members reach the end of their term of office (i.e. every three years, rather than annually).
- 4.16 Our approach to assessing the contribution of longer-serving Board members will be balanced. It will be based on seeking reasonable assurance that the Board member continues to be committed and effective in their role, rather than on any assumption that long service by itself diminishes objectivity or effectiveness.

5. Outputs

Individual Learning Statement incorporating a Development Plan for each Board member

- 5.1 This will set out each Board member's individual learning and development needs, arising from the annual review meeting with the Chair.
- 5.2 The learning and support needs identified from the review meetings can be addressed on an individual basis for the Board member concerned, or through collective activities for the Board as a whole as identified in the Board Development/Training Plan.
- 5.3 ng homes will be flexible in providing tailored support for individual Board members where this is feasible and appropriate. We may also need to take account of other factors, in addition to individual members' wishes. For example, we will need to take account of financial and other resources and fit with ng homes' objectives, in responding to learning needs identified by individual Board members.

Annual Board Development/Training Plan

- 5.4 This will cover the Board's collective development needs. The contents of the Plan will be informed by the Board's collective review discussion; any general themes arising from individual Board member review meetings; and by other relevant information (e.g. business plan priorities, external risks or issues affecting ng homes' business; regulatory requirements or feedback)
- 5.5 The annual Board Development/Training plan will be agreed and formally approved by the Board each year.

6. Other Related Policies

- Code of Conduct for Board Members
- Induction Policy for New Committee Members
- Data Protection
- Equality and Diversity
- Acceptable Use
- Openness, Accountability and Confidentiality
- Anti-Fraud
- Bribery
- Whistleblowing
- Payments & Benefits
- Declaration of Interest
- Rules 2021

7. UK General Data Protection Regulation 2021

- 7.1 The organisation will treat your personal data in line with our obligations under the UK General Data Protection Regulation 2021 (UK GDPR) and the Association's Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Employee Fair Processing Notice.

8. Equality Impact Assessment

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

9. Policy Review

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

Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: **REVISED POLICY FOR APPROVAL;
CODE OF CONDUCT FOR BOARD
MEMBERS**

DATE 4 OCTOBER 2022

1.	Introduction
	<p>This is an existing Policy which has been reviewed and updated in line with the Association's Policy Calendar. The proposed amendments to the Policy are detailed below.</p> <p>Proposed changes:</p> <p>Section 8 has been updated in line with the legal change to the GDPR as a result of Brexit. It has been retitled UK General Data Protection Regulation 2021 and the wording in clause 8.1 has been changed accordingly to read "The organisation will treat your personal data in line with our obligations under the UK General Data Protection Regulation 2021 (UK GDPR) and the Association's Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Employee Fair Processing Notice."</p> <p>The Other Related Policies section has been updated.</p> <p>Appendix 2 Protocol for Dealing with a Breach of the Code of Conduct has been updated at Footnote 9 and section 7.1.</p> <p>There are no other material changes to the Policy only minor changes to wording.</p>
2.	Risk Mitigation
	<p>It is important to review our policies in line with the Association's policy timetable or earlier in line with regulatory or legislative guidance/changes or good practice guidelines. This will ensure that the Association's policies are up to date and reflect current good practice.</p>
3.	Recommendation
	Members are asked to APPROVE the revised Code of Conduct for Board Members.



CODE OF CONDUCT FOR BOARD MEMBERS

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1. Introduction

There are references throughout this Code of Conduct (the Code) to 'you' and 'your' which means the member of the Governing Body (Board) of ng homes who has signed this Code. References to 'we', 'us' and 'our' mean ng homes.

- 1.1. ng homes attaches the greatest importance to ensuring that high standards of governance and ethical behaviour are demonstrated by all of our people and in all of our activities.
- 1.2. This Code of Conduct sets out the requirements and expectations which are attached to your role as a member of the Governing Body of ng homes. You have a personal responsibility to uphold the requirements of this Code. You cannot be a member of the Governing Body if you do not agree to adopt this Code of Conduct. To confirm that you understand its requirements and accept its terms, you must review and sign this Code annually.
- 1.3. As a Registered Social Landlord (RSL), ng homes is required to adopt and comply with an appropriate Code of Conduct¹ – this Code is based on the Model produced by the Scottish Federation of Housing Associations (SFHA). The Scottish Housing Regulator (SHR) has confirmed that this Code fully complies with its Regulatory Standards and their input during the production of this Code is acknowledged.
- 1.4. This Code of Conduct is an important part of our governance arrangements. Members of the Governing Body are responsible for ensuring that they are familiar with the terms of this Code and that they always act in accordance with its requirements and expectations. Governing Body Members must always ensure their actions accord with the legal duties of the RSL and with regulatory guidance. You must also ensure you are familiar with the policies which are linked to this code such as our policy on Payments and Benefits.
- 1.5. If a member of the Governing Body appears to have breached any part of this Code, the matter will be investigated in accordance with the procedures set out at Appendix 2. A breach of this Code may result in action being taken by the Governing Body to remove the member(s) involved.

2. Who the Code applies to

- 2.1. This Code of Conduct applies to all elected, appointed and co-opted members of the Governing Body of ng homes and its sub-committees and to the governing bodies of all subsidiaries and members of the ng homes Group.

¹ [Scottish Housing Regulator \(2019\) Regulatory Framework; Regulatory Standard 5.2.](#)

3. How the Code is structured

3.1. The Code is based on the seven principles (The Nolan Principles) which are recognised as providing a framework for good governance. They demonstrate honesty, integrity and probity.²

3.2. Each principle is described, as it applies to the activities of an RSL and its Governing Body Members, and supporting guidance is offered for each to provide more explanation of the Code's requirements. The guidance is not exhaustive and it should be remembered that Governing Body Members and RSLs are responsible for ensuring that their conduct at all times meets the high standards that the RSL sector is recognised for upholding.

4. The Principles

4.1. The seven principles and what they mean for the purposes of this Code are:

A. Selflessness: you must act in the best interests of ng homes at all times and must take decisions that support and promote our strategic plan, aims and objectives. Members of the Governing Body should not promote the interests of a particular group or body of opinion to the exclusion of others.

B. Openness: you must be transparent in all of your actions; you must declare and record all relevant personal and business interests and must be able to explain your actions.

C. Honesty: you must ensure that you act in the best interests of ng homes and that all activities are transparent and accountable.

D. Objectivity: you must consider all matters on their merits; you must base your decisions on the information and advice available and reach your decision independently.

E. Integrity: you must actively support and promote our values; you must not be influenced by personal interest in exercising your role and responsibilities.

F. Accountability: you must take responsibility for and be able to explain your actions and demonstrate that your contribution to the governance of ng homes is effective.

G. Leadership: you must uphold our principles and commitment to delivering good outcomes for tenants and other service users and lead ng homes by example.

² Committee for Standards in Public Life 1994, [Nolan Principles on Standards in Public Life](#)

A. Selflessness: You must act in the best interests of ng homes at all times and must take decisions that support and promote our strategic plan, aims and objectives. Members of the Governing Body should not promote the interests of a particular group or body of opinion to the exclusion of others.

A.1 You must always uphold and promote the aims, objectives and values of ng homes and act to ensure their successful achievement.

A.2 You should exercise the authority that comes with your role as a Governing Body member responsibly and not seek to use your influence inappropriately or for personal gain or advantage.

A.3 You must accept responsibility for all decisions properly reached by the Governing Body (or a sub-committee or working group with appropriately delegated responsibility) and support them at all times, even if you did not agree with the decision when it was made.

A.4 If you are unable to support in public a decision that has been properly reached by the Governing Body, you should resign.

A.5 You must consider the views of others and be tolerant of differences.

A.6 You must not seek to use your position to influence decisions that are the responsibility of staff (e.g. granting a tenancy, ordering a repair, awarding a contract).

A.7 You must not seek to use your influence for the benefit of yourself or your business interests, or the benefit of someone to whom you are closely connected ³ or their business interests.

A.8 Mobile phones should normally be switched off or on silent during meetings, seminars, training courses, etc.

³ see Appendix 1 for definition of "closely connected"

B. Openness: You must be transparent in all of your actions; you must declare and record all relevant personal and business interests and must be able to explain your actions.

B.1 You should exercise reasonable skill and care in the conduct of your duties.

B.2 You should avoid any situation that could give rise to suspicion or suggest improper conduct.

B.3 You must declare any personal interest(s) and manage openly and appropriately any conflicts of interest and observe the requirements of our policy on the matter.

B.4 You must not accept any offers of gifts or hospitality from individuals or organisations which might reasonably create – or be capable of creating – an impression of impropriety, influence or place you under an obligation to these individuals or organisations. You must comply with our Payments and Benefits Policy in relation to this matter.

B.5 You must not accept any offers of gifts or hospitality which might create – or be capable of creating – an impression of impropriety or influence, or which breach any of the other terms of our policy on payments and benefits.

B.6 You must ensure that you are informed about the views, needs and demands of tenants and service users and that your decisions are informed by this understanding.

B.7 You must ensure that ng homes is open about the way in which it conducts its affairs and positive about how it responds to requests for information.

B.8 You must not prevent people or bodies from being provided with information that they are entitled to receive.

C. Honesty: You must ensure that you always act in the best interests of ng homes and that all activities are transparent and accountable.

C.1 You should always act in good faith when undertaking your responsibilities as a member of ng homes Governing Body.

C.2 You should use your skills, knowledge and judgement effectively to support ng homes' activities.

C.3 You should ensure that decisions are always taken and recorded in accordance with ng homes' Rules and procedures.

C.4 You must ensure that ng homes has an effective policy and procedures to enable, encourage and support any staff or Governing Body member to report any concerns they have about possible fraud, corruption or other wrongdoing.⁴

C.5 You must report any concerns or suspicions about possible fraud, corruption or other wrongdoing to the appropriate senior person within ng homes in accordance with the Association's Whistleblowing Policy.

C.6 You must not misuse, contribute to or condone the misuse of ng homes' resources and must comply with ng homes' policies and procedures regarding the use of its funds and resources.⁵

C.7 We forbid all forms of bribery, meaning a financial or other advantage or inducement intended to persuade someone to perform improperly any function or activity. You are not allowed to accept or give bribes from/to anyone and must comply with the Association's Bribery policy. You are also obliged to report any instances of suspected bribery within the organisation or any of its business partners.

C.8 You, or someone closely connected to you (see Appendix 1), cannot as a result of your role with us receive preferential treatment relating to any services provided by the organisation or its contractors/suppliers, and you should be able to demonstrate this.

⁴ These concerns might include, but are not confined to, suspected fraud, dishonesty, breach of the law, poor practice, non-compliance with regulatory requirements, misconduct, breach of this code.

⁵ Resources include people, equipment, buildings, ICT, funds, knowledge, stationery, transport

D. Objectivity: You must consider all matters on their merits; you must base your decisions on the information and advice available and reach your decision independently.

D.1 You must ensure that the decisions that you take are consistent with ng homes' aims and objectives and with the relevant legal and regulatory requirements (including those of SHR, OSCR and the FCA).

D.2 You must prepare effectively for meetings and ensure you have access to all necessary information to enable you to make well-informed decisions.

D.3 You must monitor performance carefully to ensure that ng homes' purpose and objectives are achieved and take timely and effective action to identify and address any weaknesses or failures.

D.4 You should use your skills, knowledge and experience to review information critically and always take decisions in the best interests of ng homes, its tenants and service users.

D.5 You should ensure that the Governing Body seeks and takes account of additional information and external/independent advice where necessary and/or appropriate.

D.6 You should ensure that effective policies and procedures are implemented so that all decisions are based on an adequate assessment of risk, deliver value for money, and ensure the financial well-being of ng homes.

D.7 You should contribute to the identification of training needs, keep your housing and related knowledge up to date, and participate in training that is organised or supported by ng homes.

E. Integrity: You must actively support and promote our values; you must not be influenced by personal interest in exercising your role and

E.1 You must always treat your Governing Body colleagues and ng homes' staff and their opinions with respect.

E.2 You must always conduct yourself in a courteous and professional manner; you must not, by your actions or behaviour, cause distress, alarm or offence.

E.3 You must declare any personal interests in accordance with this Code (see Appendix1); in the event that you have a continuing personal interest which conflicts with our activities, values, aims or objectives, you should resign.

E.4 You must ensure that you fulfil your responsibilities as they are set out in the relevant role description; that you maintain relationships that are professional, constructive and that do not conflict with your role as a member of the Governing Body.

E.5 You must uphold our Equality and Diversity, Whistleblowing and Acceptable Use⁶ policies.

E.6 You must respect confidentiality and ensure that you do not disclose information to anyone who is not entitled to receive it, both whilst you are a member of the Governing Body and after you have left.

E.7 You must observe and uphold the legal requirements and our policies in respect of the storage and handling of information, including personal and financial information.

E.8 You must not make inappropriate or improper use of, or otherwise abuse, ng homes' resources or facilities and must comply with ng homes' policies and procedures regarding the use of its funds and resources.

E.9 You must not seek or accept benefits, gifts, hospitality or inducements in connection with your role as a member of ng homes Governing Body, or anything that could reasonably be regarded as likely to influence your judgement. You must not benefit, or be perceived to benefit, inappropriately from your involvement with ng homes, and must comply with our policies on the matter.

⁶ This relates to the use of ICT, social media and networking, facilities etc., and is specific to each individual RSL.

F. Accountability: You must take responsibility for and be able to explain your actions, and demonstrate that your contribution to the governance of ng homes is effective

F.1 You must observe and uphold the principles and requirements of the SHR's Regulatory Standards of Governance and Financial Management, guidance issued by the SHR and other regulators, and ensure that ng homes' legal obligations are fulfilled.

F.2 You must ensure that ng homes has effective systems in place to monitor and report its performance and that corrective action is taken as soon as the need is identified.

F.3 You should contribute positively to the activities of ng homes by regularly attending and participating constructively in meetings of the Governing Body, its committees and working groups.

F.4 You should always be courteous and polite and behave appropriately when acting on behalf of ng homes.

F.5 You must participate in and contribute to an annual review of the contribution you have made individually to ng homes' governance.

F.6 You must ensure that there is an appropriate system in place for the support and appraisal of ng homes' Senior Officer and that it is implemented effectively.

F.7 You must not speak or comment in public on behalf of ng homes without specific authority to do so.

F.8 You must co-operate with any investigations or inquiries instructed in connection with this Code.

F.9 You recognise that the Governing Body as a whole is accountable to its tenants and service users, and you reflect this in your actions as an individual.

G. Leadership: You must uphold our principles and commitment to delivering good outcomes for tenants and other service users, and lead ng homes by example.

G.1 You must ensure that ng homes' strategic aims, objectives and activities deliver good outcomes for tenants and service users. You must ensure that you make an effective contribution to ng homes' strategic leadership.

G.2 You must ensure that the aims and objectives of ng homes reflect and are informed by the views of tenants and service users.

G.3 You must always be a positive ambassador for ng homes.

G.4 You must participate in and contribute to the annual review of the Governing Body's effectiveness and help to identify and attain the range of skills that we need to meet our strategic objectives.

G.5 You must not criticise ng homes or its actions in public.

G.6 You must not criticise staff in public; any staffing related matters should be discussed privately with the Chair and/or the CEO.

G.7 You must not use social media to criticise or make inappropriate comments about ng homes, its actions or any member of the Governing Body, staff or other partners.

G.8 You must not act in a way that could jeopardise ng homes' reputation or bring us into disrepute.⁷

⁷ This includes activities on social media, blogs and networking sites.

5. Declaring and Managing Personal Interests

5.1. Where you have a personal, business or financial interest in any matter that is relevant to our activities or is being considered (or is likely to be considered), or you know that someone to whom you are closely connected has such an interest, you must declare it promptly and record it in our Register of Interests.

5.2. You must keep your entry in the Register of Interests complete, accurate and up to date.

5.3. More details and examples are included at Appendix 1

6. Breach of this Code

6.1. Each member of the Governing Body has a personal and individual responsibility to promote and uphold the requirements of this Code. If any member of the Governing Body believes that they may have breached the Code, or has witnessed or has become aware of a potential breach by another member, they should immediately bring the matter to the attention of the Chair.

6.2. Alleged breaches of the Code of Conduct will be dealt with by the Chair, with the support of the Senior Officer where appropriate. Where the allegation of a breach is against the Chair, the Vice-Chair will be responsible for leading the investigation. The procedure for dealing with alleged breaches is described in the accompanying protocol.

6.3. Each member of the Governing Body has a duty to co-operate with and contribute to any investigation relating to the Code of Conduct

7. Other Related Policies

- Bribery
- Whistleblowing
- Declaration of Interests
- Staff Code of Conduct
- Code of Conduct for Board Members
- Expenses
- Notifiable Events
- Data Protection
- Acceptable Use
- Dignity at Work
- Board Appraisal and Board Member Reviews
- Equality and Diversity
- Gifts, Hospitality & Donations
- Payments and Benefits
- Membership
- Personal relationships at Work
- Openness, Accountability and Confidentiality

8. UK General Data Protection Regulation 2021

8.1. The organisation will treat your personal data in line with our obligations under the UK General Data Protection Regulation 2021 (UK GDPR) and the Association's Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Employee Fair Processing Notice.

9. Equality Impact Assessment

9.1. This Policy is equally applicable to all and has no impact on protected characteristic groups under the Equality Act 2010.

10. Policy Review

10.1. This Policy will be reviewed every two years or earlier in line with legislative, regulatory or statutory guidance/changes or good practice guidelines. We will also review the policy and procedures in response to any breaches that occur, to incorporate lessons learned and to minimise the risks of any recurrence.

Appendix 1 Declaring and Managing Personal Interests

1. Introduction

- 1.1 Being a member of our Governing Body is of course only one part of your life. Other aspects of your life - such as family, friends and neighbours, voluntary work, causes that you support, possibly business or financial interests, possibly your own housing arrangements - may have the potential to cross over into your role as a Governing Body Member.
- 1.2 However, as we are an organisation that works for the community and uses public funds, it is essential that there is no conflict - and that there can be no reasonable perception of conflict - between your duties as a Governing Body Member and your personal (or personal business or financial) interests.
- 1.3 Any potential conflict between your position as a member of the Governing Body and your other interests must be openly declared and effectively managed so as to protect the good reputation of ng homes and the RSL sector.
- 1.4 Where you have a personal business or financial interest in any matter that is relevant to our activities or is being considered (or is likely to be considered) or you know that someone to whom you are closely connected has such an interest, you must declare it promptly and record it in the Register of Interests.
- 1.5 This Appendix gives further guidance on how to declare and manage any personal (including personal business or financial) interests.

2. Examples of interests that must be declared

- 2.1 The following are examples of the kind of interest that you must declare. Please note that this list is not exhaustive, and there may be other interests that you should also declare.
- Tenancy of a property (by you or someone to whom you are closely connected) of which we are the landlord.
 - Occupancy or ownership of a property (by you or someone to whom you are closely connected) which is factored or receives property related services from us.
 - Receipt of care or support services from us.
 - Membership of a community or other voluntary organisation that is active in the area(s)

we serve.

- Voluntary work with another RSL or with an organisation that does, or is likely to do, business with us.
- Membership of the governing body of another RSL.
- Being an elected member of any local authority where we are active.
- If you purchase goods or services from us.
- If you purchase goods or services from one of our contractors or suppliers.
- Significant shareholding in a company that we do business with.
- Membership of a political, campaigning or other body whose interests and/or activities may affect our work or activities.
- Ownership of land or property in our areas of operation excluding for the purpose of your own residential use (i.e. there is no requirement for you to declare any house in which you currently live).
- Unresolved dispute relating to the provision of services in connection with a tenancy or occupancy agreement or a contractual dispute over the provision of goods or services with us.

2.2 If you are not sure whether a certain matter needs to be declared, you must seek guidance from the Chair or CEO. If doubt remains, the advice would always be to declare the matter.

2.3 You should note that in some circumstances, declaration of an interest may not be sufficient, and that it may be necessary for the organisation to take additional measures to deal satisfactorily with the situation so as to protect the probity and reputations of both yourself and the organisation.

3. Definition of 'closely connected'

3.1 Someone 'closely connected' to you includes family members and persons who might reasonably be regarded as similar to family members even where there is no relationship by birth or law.

3.2 As well as considering your own actions, you must be aware of the potential risk created by the actions of people to whom you are closely connected. Who you should consider, and our expectations of you to identify and declare such actions are outlined in Table A below.

Table A

Group	Required Response
<u>1. Members of your household</u> This includes: <ul style="list-style-type: none"> • Anyone who normally lives as part of your household (whether related to you or otherwise) • Those who are part of your household but work or study away from home 	We expect you to be aware of and declare any relevant actions of all people in your household. You must take steps to identify, declare and manage these.
<u>2. Partners, relatives and friends</u> This includes: <ul style="list-style-type: none"> • Your partner (if not part of your household) • Your relatives and their partners • Your partner's close relatives (i.e. parent, child, brother or sister) • Your close friends • Anyone you are dependent upon or who is dependent upon you • Acquaintances (such as neighbours, someone you know socially or business contacts/associates) 	Where you have a close connection and are in regular contact with anyone within this group, we expect you to be aware of and declare any relevant actions. Under these circumstances, you must take steps to identify, declare and manage these actions. Where you do not have a close connection and regular contact with someone in this group, we do not expect you to be aware of or to go to unreasonable lengths to identify any relevant actions. However, if you happen to become aware of relevant actions by such individuals, then these should be declared and managed as soon as possible.

What You Need To Consider

3.3 The following are the relevant actions/involvement by those to whom you are closely connected that you should consider, declare, and manage as per our expectations outlined in Table A:

- A significant interest in a company or supplier that we do business with. A significant interest means ownership (whole or part) or a substantial shareholding in a business that distributes profits, but does not include where an individual has shares in large companies such as banks, utility companies or national corporations, i.e. where owning shares would not give the individual any significant influence over the activities of that organisation.

- Where the individual may benefit financially from a company with which we do business
- Involvement in the management of any company or supplier with which we do business
- Involvement in tendering for or the management of any contract for the provision of goods or services to us.
- Application for employment with us.
- Application to join our Board or any of its subsidiaries
- Application to be a tenant or service user of the organisation
- If they are an existing tenant or service user of the organisation

4. Declaring personal interests

- 4.1 A Governing Body Member would be required, on appointment, to complete a form to register any personal interests that could potentially conflict with their role and thereafter to complete a new form (or amend the existing form) whenever there is a material change.
- 4.2 You must keep your entry in the Register of Interests up to date, add any new interests as soon as they arise, and amend existing interests as soon as any change takes effect.
- 4.3 A situation may arise where you are invited to be present at a meeting where a matter in which you have a personal (or a personal business or financial) interest is discussed. In such cases you must inform the meeting Chair at the start of the meeting, or as soon as you become aware that this is the case. You would then be required to leave the meeting for the duration of the particular item. If in any doubt, you should ask the meeting Chair or another senior person present for guidance. This applies to all meetings that you attend as a member of our Governing Body – both internal and external.
- 4.5 Any failure to make a complete, accurate and prompt declaration - whether deliberately or through taking insufficient care - will be regarded as a breach of this Code.

Appendix 2: Protocol for Dealing with a Breach of the Code of Conduct

1.1 This procedure sets out the arrangements that will normally apply to potential breaches of the Code of Conduct, which are defined as follows:

- (a) Breaches of the Code of Conduct (the Code) that occur during a meeting and involve a member being obstructive, offensive or disregarding the authority of the Chair
- (b) Other complaints about the conduct of a Member of the Governing Body
- (c) Information that suggests that there may have been a breach of the Code by a member of the Governing Body.

1.2 The Chair has delegated authority to deal with potential breaches of the Code, subject to section 4. below. The Chair has delegated authority, in consultation with other office-bearers, to instruct, progress and conclude investigations carried out in accordance with this protocol.

1.3 A breach of the Code is a Notifiable Event, the Chair is responsible for ensuring that the necessary notifications are made to the Scottish Housing Regulator as soon as any breach comes to light, and that the SHR's requirements (as set out in the relevant guidance⁸) in terms of reporting the outcome of the investigation are met. The Association's Notifiable Events Policy should also be followed.

Conduct At Meetings

2.1 Alleged breaches that occur during the course of a meeting (and which have not happened before) will normally be dealt with by the Association's Chair or Sub-Committee Chair, either during the meeting and/or within 24 hours of the meeting. In these circumstances, the Chair may ask the member to leave the meeting, or a vote may be taken to exclude the member from the rest of the meeting. After the meeting, the Association's Chair or Sub-Committee Chair will discuss such behaviour with the member and may require the member to apologise or take such other action as may be appropriate. Where the Chair regards such behaviour as being very serious, it may also be investigated subsequently in accordance with the terms of this protocol, as will repeated incidents of a similar nature.

⁸ Scottish Housing Regulator, February 2019 (updated June 2019), [Notifiable Events Guidance](#) .

Other Complaints

3.1 It is recognised that potential breaches of the Code of Conduct may occur beyond homes' premises (e.g. whilst a Governing Body member is at an external meeting, attending a training event or conference or otherwise representing us, or whilst engaging in social networking). Potential breaches may also involve inappropriate conduct in relation to colleagues, staff or service users. Potential breaches may also involve failure to follow the requirements of an approved policy.

3.2 A potential breach of the Code, including repeated instances of poor conduct at meetings, will normally be the subject of an investigation, which will be managed by the Chair.

3.3 Not all potential breaches will be the subject of complaints or allegations. Where they are, they do not have to be made in writing but the Chair and Secretary or other Office Bearer and the CEO should ensure that there is always a written statement of the complaint or allegation that is used as the basis for the investigation.

3.4 In the event that an allegation is made anonymously, it will be investigated as thoroughly as possible, although it is recognised that it may not be possible to conclude any such investigation satisfactorily.

Investigation of a potential breach

4.1 Allegations of a breach should normally be made to the Chair or, where the complaint relates to the Chair, to another office-bearer. The Chair or office-bearer, in consultation with the other office-bearers, will decide whether to instruct an independent investigation or whether to carry out an internal investigation. No one who has any involvement in the complaint or the circumstances surrounding it will play any part in the investigation.

4.2 A potential breach of the Code of Conduct (other than that which is being dealt with as described at 2.1) will be notified to the Governing Body by the Secretary within seven working days either of occurring or of receipt of the complaint. The notice will include a report on the proposed arrangements for investigation (but will not describe the detail of the complaint) and a recommendation of a suitable person to carry out the investigation. This recommendation should be made by the Chair who may seek advice from our solicitors.

4.3 All investigations will be objective and impartial. A potential breach of the Code of Conduct will normally be investigated by an independent person, unless it is decided that an internal investigation is appropriate (as set out at 4.1 above).

4.4 An internal investigation will be carried out by three Members of the Governing Body, not including the Chair, who will make a report and recommendations to the Governing Body. They will be supported in the conduct of the investigation by the CEO.

4.5 Where the potential breach relates to the Chair or other office bearer, an independent investigation will always be carried out.

4.6 An independent investigation will normally be overseen by the Chair and one other office bearer, with support from the CEO. In the event that the alleged breach relates to the Chair, one of the other office-bearers will act to fulfil the responsibilities ascribed to the Chair.

4.7 The Chair and other office-bearer, with any support they feel necessary, will brief the agreed advisor/investigator and then consider their recommendations at the end of the investigation, before reporting to the Governing Body. ng homes should always provide the investigator with a written brief that sets out the nature of the complaint and of the investigation to be carried out, as well as a timescale for completion and reporting. The brief may refer to any action previously taken that is relevant. Investigations should not usually take more than six weeks to conclude. The advisor/investigator will normally present their report to the Governing Body.

4.8 Any investigation of a potential breach should be notified to the individual concerned within seven days of the decision to investigate. The Governing Body Member must be notified in writing of the nature of the complaint and the arrangements proposed for investigation.

4.9 The Governing Body Member whose conduct is being investigated will not be party to any of the discussions relating to the investigation. Any Governing Body Member who is the subject of a complaint is expected to co-operate with any investigation carried out. The Governing Body should agree to grant leave of absence to a member who is the subject of a complaint whilst an investigation is carried out.

4.10 A meeting of the Governing Body will be held to consider the report and recommendations from the investigation and to determine what action should be taken against any individual who is found to have been in breach of the Code.

4.11 The Governing Body will report the findings of the investigation and the proposed action to the member concerned within seven days of the meeting at which the report of the investigation was considered.

4.12 Where, following an investigation, it is concluded that a serious breach has occurred, the Governing Body may require the member to stand down from their position in accordance with the Rules.

4.13 If the Governing Body proposes to remove a member, following investigation, the member will have the right to address the full Governing Body before their decision is taken at a special meeting called for that purpose. Any such decision must be approved by a majority of the remaining members of the Governing Body, in accordance with Rule (44.5) ⁹

Action to Deal with a Breach

5.1 If, following investigation, a breach of the Code is confirmed, action will be taken in response. This action will reflect the seriousness of the circumstances. It may take the form of some or all of the following:

- an informal discussion with the member concerned
- advice and assistance on how his or her conduct can be improved
- the offer of training or other form of support
- a formal censure
- a vote to remove the Member from the Governing Body

5.2 The outcome of any investigation will be notified to the Scottish Housing Regulator.

Definitions

6.1 ng homes will regard the following actions as a “serious breach” of the Code of Conduct (this list is not exhaustive):

- Failure to act in our best interests and/or acting in a way that undermines or conflicts with the purpose for which we operate.
- Support for, or participation in, any initiative, activity, or campaign which directly or indirectly undermines or prejudices our interest or those of our service users, or our contractual obligations.

⁹ In the Rules 2021, a majority of the remaining members present and voting at a Special Meeting of the Board convened for the purpose must agree to the removal of a member.

- Accepting a bribe or inducement from a third party designed to influence the decisions we make.
- Consistent or serious failure to observe the terms of the Code of Governance.

Protocol Review

7.1 This protocol will be reviewed every two years or earlier in line with any regulatory, legislative or statutory changes e.g. changes to the Rules.

It will also be reviewed immediately following any implementation in response to any breaches that occur, to incorporate lessons learned and to minimise the risks of any recurrence or potential breaches.

Acceptance

I _____ have read and understood the terms of this Code of Conduct and I agree to uphold its requirements in all my activities as a member of our Governing Body. I am aware that I must declare and manage any personal interests.

I agree to review all relevant Registers regularly to ensure that all entries relating to me are accurate. I understand that, if I am found to have breached this Code of Conduct, action will be taken by the Governing Body which could result in my removal.

Signed _____

Date _____

Board Meeting For Noting

To: Board
From: Director of Corporate Services

SUBJECT: GOVERNANCE UPDATE

DATE: 4 October 2022

1.	Introduction
	This report provides an update on governance related matters from 2 July to 16 September 2022.
2.	SFHA / SHRG COVID-19 Updates
	The SFHA and Social Housing Resilience Group (SHRG) briefings on practical governance advice have been included in previous reports for information. All briefings are available at https://www.sfha.co.uk/COVID-19-Briefings .
3.	SFHA Members Briefing; Rent Controls
	On 6 September, the First Minister announced that the Scottish Government intended to introduce a rent freeze and evictions moratorium, effective immediately, to last until at least 31 March 2023. This briefing sets out the SFHA's position on the Scottish Government's recent announcement on rent controls, their response and ways for members to remain involved as SFHA seek to influence this fast-moving situation. It also covers SFHA's planned next steps and the timescale to which they expect the Scottish Government to work. You can access the SFHA briefing at this link; 93725.pdf (sfha.co.uk)
4.	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 now has specific Coronavirus (Covid-19) related news / articles. You can access the SHR's Coronavirus latest news and information through their website. 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 https://www.housingregulator.gov.scot/publications?p=3&s=10</p> <p>There are also links to speeches and other information.</p> <p>Other SHR news and publications can be accessed at the links below:</p>

<https://www.housingregulator.gov.scot/about-us/news>

<https://www.housingregulator.gov.scot/publications>

For ease of reference your search for publications can be filtered by date range and publication type which includes the following categories:

- 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

Housing regulator updates its Scottish Social Housing Charter Frequently Asked Questions; 13 September 2022

<https://www.housingregulator.gov.scot/about-us/news/housing-regulator-updates-its-scottish-social-housing-charter-frequently-asked-questions>

Social landlords must continue to vigorously challenge expenditure to keep rents as affordable as possible for tenants, says Regulator; 8 September 2022

<https://www.housingregulator.gov.scot/about-us/news/social-landlords-must-continue-to-vigorously-challenge-expenditure-to-keep-rents-as-affordable-as-possible-for-tenants-says-regulator>

Scottish Housing Regulator publishes its National Report on the Scottish Social Housing Charter 2021/22; 31 August 2022

<https://www.housingregulator.gov.scot/about-us/news/scottish-housing-regulator->

	<p>publishes-its-national-report-on-the-scottish-social-housing-charter-202122</p> <p>Housing regulator updates its Annual Assurance Statement Frequently Asked Questions; 26 August 2022</p> <p>https://www.housingregulator.gov.scot/about-us/news/housing-regulator-updates-its-annual-assurance-statement-frequently-asked-questions</p> <p>Regulator's National Panel reinforces the scale of the financial difficulties facing tenants; 26 August 2022</p> <p>https://www.housingregulator.gov.scot/about-us/news/regulator-s-national-panel-reinforces-the-scale-of-the-financial-difficulties-facing-tenants</p> <p>SHR publishes updated engagement plan for West of Scotland Housing Association; 17 August 2022</p> <p>https://www.housingregulator.gov.scot/about-us/news/shr-publishes-updated-engagement-plan-for-west-of-scotland-housing-association</p> <p>SHR updates its Annual Assurance Statement Frequently Asked Questions; 12 August 2022</p> <p>https://www.housingregulator.gov.scot/about-us/news/shr-updates-its-annual-assurance-statement-frequently-asked-questions</p> <p>Letter to landlords - information for preparing Annual Assurance Statement due to be submitted to us by 31 October 2022; 29 July 2022</p> <p>https://www.housingregulator.gov.scot/for-landlords/advisory-guidance/recommended-practice/letter-to-landlords-information-for-preparing-annual-assurance-statement-due-to-be-submitted-to-us-by-31-october-2022</p>
5.	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>

Latest News

Statement on the death of Her Majesty Queen Elizabeth II; 9 September 2022

<https://www.oscr.org.uk/news/statement-on-the-death-of-her-majesty-queen-elizabeth-ii/>

OSCR response to Programme for Government announcement; 6 September 2022

<https://www.oscr.org.uk/news/oscr-response-to-programme-for-government-announcement/>

Issue 30/08/22 - Uploading accounts to OSCR Online; 30 August 2022

<https://www.oscr.org.uk/news/issue-resolved-010922-uploading-accounts-to-oscr-online/>

Annual Report and Accounts 2021-22; 24 August 2022

<https://www.oscr.org.uk/news/annual-report-and-accounts-2021-22/>

SCVO Lifecycle of a charity webinars; 15 August 2022

The dates for the webinars are as follows:

- **Lifecycle of a charity: Setting up** - 13:00-14:00, 7 September 2022
- **Lifecycle of a charity: Day to day running** - 13:00-14:00, 5 October 2022
- **Lifecycle of a charity: The trustee journey** - 13:00-14:00, 9 November 2022

<https://www.oscr.org.uk/news/scvo-lifecycle-of-a-charity-webinars/>

VIDEO: Revitalisers of the lost trusts at The Gathering 2022; 4 August 2022

<https://www.oscr.org.uk/news/video-revitalisers-of-the-lost-trusts-at-the-gathering-2022/>

VIDEO: Meet the Regulator at The Gathering; 2 August 2022

<https://www.oscr.org.uk/news/video-meet-the-regulator-at-the-gathering/>

Interim inquiry report - Free Wheel North; 28 July 2022

<https://www.oscr.org.uk/news/interim-inquiry-report-free-wheel-north-scottish-charity-number-sc039789/>

6. 2022 Annual General Meeting

The Association's AGM was held in Saracen House, Possilpark on Tuesday 13 September. This was John Thorburn's last AGM as Chairperson, and the meeting went very smoothly. Joining the Chair at the top table were John Devine, Chief Executive, Bob Hartness, Deputy CEO and [REDACTED] from the Association's Auditors, Wylie & Bisset, Chartered Accountants. The agenda (below) covered all the key items.

	Agenda
1.	Opening Meeting
	Apologies and Introductions
2.	Minutes of AGM 14 September 2021
3.	Report of Board
4.	Income and Expenditure, Balance Sheet and Auditor's Report
5.	Appointment of Auditor
6.	Board Membership 2022/23

The minutes from the 2021 AGM were adopted at the meeting. Other highlights of the meeting were as follows:

The Report of Board of Management

This provided an overview of the last year including results achieved, challenges faced and the Association's priorities going forward. The Chair acknowledged that the Association's success would not have been possible without the excellent contribution of our Board members, staff and volunteers and he thanked them for their continued hard work and commitment.

Income and Expenditure, Balance Sheet

Bob Hartness, Deputy CEO then covered the Income and Expenditure and the Balance Sheet highlighting some of the key features of this year's accounts.

Auditor's Report

[REDACTED] from the Association's auditors Wylie Bisset Chartered Accountants then presented the Auditor's Report which was very positive.

Appointment of Auditor

It is a requirement of the AGM to approve the Auditor for the forthcoming financial year and due to the first-class service provided by Wylie Bisset, the Association had no hesitation in recommending them to members for the 2022/2023 Audit. The appointment of Wylie Bisset as auditors for 2022/23 was duly approved by the members.

Board Membership 2022/23

It was highlighted that three Community Board members were standing down this year: Margaret Thomson, Isabella Cross, and John Thorburn. There were four available Community Board places but only John Thorburn was seeking re-election and as there were no nominations for community members John Thorburn was re-elected unopposed.

The Association's members were advised that the Board had nominated four Independent Board members for election to the Board; Jacqueline Fernie, Mairead Grimley, Jim Kennedy and Frank Malcolm. As there were five available Independent member places on the Board all four were elected without the need for a vote.

The Chair then confirmed the ng homes Board members for 2022/23 as:

John Thorburn, Catherine Rossine, Gino Satti, Jim Berrington, John Macleod, Paul Nelson, Allan Gow, Jacqueline Fernie, Mairead Grimley, Jim Kennedy, and Frank Malcolm.

Note of Thanks

Before concluding the meeting, the Chair gave a note of thanks to Mary Lam who resigned from the Board earlier this year. On behalf of the Board, he thanked Mary for her contribution and wished her well for the future.

The Chair also gave a special mention to two long serving Board members Isabella Cross and Margaret Thomson who have retired from the Board. Isabella and Margaret have been Board members since 2002 and on behalf of the Association's Board, the Chair thanked them for their hard work and commitment over the last 20 years and gave Isabella and Margaret his best wishes for the future.

On a personal note, the Chair highlighted that this was his last AGM as Chairperson. He said that it had been an honour to have served the Association and the community in this role and he thanked everyone for the support he had received over the last 5 years. He

	<p>confirmed that he would be remaining on the Board and was looking forward to working with his Board colleagues and the new Chairperson.</p> <p>Association Members Prize Draw</p> <p>The members prize draw took place following the AGM with the three winners receiving Tesco shopping vouchers.</p>																						
7.	Governance Assurance Statement																						
	<p>As members are aware, the Association has conducted a similar exercise to that which was undertaken last year with [REDACTED] (Mulholland Housing Consultancy) again supporting the Board by conducting a governance review and audit. (This is the subject of a separate report).</p> <p>[REDACTED] will be attending the Board meeting on 4 October to present his outcomes report. This process will provide members with the opportunity to consider the report and to ask any questions or seek clarification that they require to ensure that the Chairperson can confidently sign off the Governance Assurance Statement on behalf of the Board and submit it to the SHR by 31 October.</p>																						
8.	Board attendance at training / conferences																						
	<p>Board members remain committed to keeping their skills and knowledge up to date and continue to embrace the opportunities that technology has provided by taking part in training events and conferences. The table below provides details of events attended by members during the period covered by this report.</p> <table border="1"> <thead> <tr> <th>Course / Webinar / Conference</th><th>No of Board members attending</th><th>Date(s)</th><th>Training Provider</th></tr> </thead> <tbody> <tr> <td>Come and Meet the Team.... Fire and Asbestos Sessions</td><td>1</td><td>3/8 (0.5 day)</td><td>Housing H&S Compliance UK Ltd</td></tr> <tr> <td>EVH Annual Conference</td><td>3</td><td>8/9 – 9/9</td><td>EVH (Various)</td></tr> <tr> <td>The Future of High Rise Buildings (Bitesize Briefing)</td><td>1</td><td>13/9 (0.5 day)</td><td>SHARE (on-line)</td></tr> <tr> <td>Cyber Security</td><td>7</td><td>15/9 (2 hours)</td><td>In-house AssureIT Consultants (on-</td></tr> </tbody> </table>			Course / Webinar / Conference	No of Board members attending	Date(s)	Training Provider	Come and Meet the Team.... Fire and Asbestos Sessions	1	3/8 (0.5 day)	Housing H&S Compliance UK Ltd	EVH Annual Conference	3	8/9 – 9/9	EVH (Various)	The Future of High Rise Buildings (Bitesize Briefing)	1	13/9 (0.5 day)	SHARE (on-line)	Cyber Security	7	15/9 (2 hours)	In-house AssureIT Consultants (on-
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			line)
	<p>The total cost of training/attendance for the above was £1,425 with 43 hours of Board member learning / development.</p> <p>The next training session planned as part of the Board Training Plan is 'Roles and Responsibilities of Governing Body Members'. This has been arranged through SHARE and it is scheduled to be delivered in person on 27 October at The Ron Davey Enterprise Centre, Vulcan Street, Springburn by experienced external presenter, [REDACTED] (Director at Spire View Housing Association and Copperworks Housing Association). The Board will be provided with a reminder of this session.</p> <p>It is important that members have access to a wide range of learning and development resources and we are keen to support anyone who would like to take part in any session or event. SHARE's website www.share.org.uk is a useful resource where you can access information on their latest news, planned training, networks and 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 contact Tony Sweeney or Cheryl Murray to make any necessary arrangements.</p>		
9.	Update on the review of Standing Orders		
	<p>The review of the Association's Standing Orders is being supported by [REDACTED] an independent consultant with expertise in this area. This is nearing completion and once complete the revised Standing Orders will be presented to the Board for discussion and approval.</p>		
10.	Review of ng group Independence Agreements (Intragroup Agreements)		
	<p>As previously reported, this exercise is underway with [REDACTED] at BTO Solicitors supporting the Association. It is important that the Independence Agreements are reviewed regularly to ensure that they are fit for purpose. We aim to present the revised Intragroup Agreements to the Board for discussion and approval during Q4.</p>		
11.	Customer Service Excellence (CSE)		
	<p>The Association's most recent CSE review was completed in November 2021, and we have accreditation in place until December 2024.</p> <p>The Association was recently notified that our certification body, SGS, was withdrawing from</p>		

	<p>delivering the CSE standard with effect from 30 September this year. With any change of this nature, there are formal processes and timelines to be followed. SGS agreed a timescale with UKAS, the body that accredits the standard, to ensure that all certification requirements are complied with and SGS are providing support to organisations to transfer to another approved certification body.</p> <p>It was important that we took the appropriate action to ensure that our certificates remain valid. Having assessed our options, we have agreed to transfer to an alternative CSE certification body, Centre for Assessment Ltd (UKAS accredited) based in Manchester. We will be requesting our 2022 annual review to be scheduled for November / December this year and we are advised that our new certification body will be contacting us soon with details of our allocated assessor who will support the Association through the CSE review process.</p>
12.	EVH Members Monthly Report for September
	<p>The latest EVH Members Monthly Report is attached for information purposes. It is interesting to note that, given all the recent and future expected pay disputes and potential inflation levels, the JNC have started initial discussions on the cost-of-living increase for April 2023. EVH expect that with the prevailing rate of inflation being high and predicted to continue to rise this will be an interesting set of negotiations. EVH are hopeful that “with imagination and a dose of realism all round, that an agreeable solution will emerge”. They advise that Governing Body members will be kept up to date on progress and they will aim to have update sessions as things develop.</p>
13.	EVH/ACS LANDLORD SAFETY MANUAL
	<p>The Association has renewed our annual subscription for the EVH/ACS Landlord Safety Manual. This subscription year runs from 1st September 2022 – 31st August 2023 and the manual updates will be received in due course.</p>
14.	Ombudsman/ First Tier Tribunal Complaints
	<p>Scottish Public Services Ombudsman (SPSO)</p> <p>There were no tenant complaints investigated by the Scottish Public Services Ombudsman.</p> <p>First Tier Tribunal Complaints</p> <p>There were no First Tier Tribunal Complaints to report.</p>
15.	Recommendation
	<p>Board members are asked to NOTE the contents of this report.</p>




Board Meeting For Noting

To: Board
From: Senior Corporate Services Officer

**SUBJECT: COMPLAINTS AND COMPLIMENTS
(Q1 2022/23)**

DATE: 4 October 2022

1.	Introduction			
	This report updates the Board on complaints and compliments received for the 3 month period 1 April to 30 June 2022 (Q1).			
2.	Complaints Monitoring Q1 2022/23			
	a) Analysis of Complaints received in the period 1 April to 30 June 2022			
	Over the 3-month period, a total of 57 complaints were received. The table below details the service area which the complaint was logged under.			
	Complaint Service Area	Received at S1 *	Received at Stage 2	Total
	Contractors	12	0	12
	Investment	2	1	3
	Repairs	12	1	13
	Other Housing	4	0	4
	Anti-Social	4	0	4
	Rent and Arrears	0	0	0
	Allocations	2	0	2
	Close Cleaning and Backcourt Maintenance	2	0	2
	About a Staff Member	1	7	8
	Landscaping and Garden Maintenance	7	0	7
	Factoring	2	0	2
	Concierge	0	0	0
	Total	48	9	57
	<i>* NB this includes escalated complaints as they were first received at Stage 1</i>			
	b) SPSO Key Performance Indicators			
	The SPSO published a standardised set of KPIs for the Model Complaints Handling Process for RSLs on their website in March 2022. It includes mandatory reporting and publishing requirements of complaints performance, statistics, complaints trends and outcomes, and actions taken to improve services. The attached Appendix contains a snapshot of ng homes complaints data for Quarter 1.			

3.	Method of Complaint						
	<p>Over the period, electronic methods were the preferred method of making a complaint.</p> <div data-bbox="507 338 1145 680"> <p style="text-align: center;">METHOD OF COMPLAINT</p>  <table border="1"> <caption>Method of Complaint Data</caption> <thead> <tr> <th>Method</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Electronic</td> <td>61%</td> </tr> <tr> <td>Phone</td> <td>39%</td> </tr> </tbody> </table> </div>	Method	Percentage	Electronic	61%	Phone	39%
Method	Percentage						
Electronic	61%						
Phone	39%						
4.	You Said, We Did (<i>complaints made and action taken</i>)						
	<p>You Said - Tenant was unhappy with the amount of call outs for a recurring repair as well as an ongoing squirrel problem.</p> <p>We did - Our contractor advised us that there had been multiple no accesses to the property which contributed to the time taken to identify the issue. Arrangements were made for a specialist to attend to investigate issues and the loft space to be inspected to see where squirrels could be entering.</p> <p>You Said - Customer complained about a lack of investment work being carried out in her kitchen and bathroom after it was assessed for work.</p> <p>We Did - We explained the delay was due to the assessment taking place the week the Covid 19 restrictions were implemented and that kitchen and bathroom renewal has now been rearranged.</p> <p>You Said - Customer was unhappy with rubbish that had been left behind by a previous tenant and a contractor working on behalf of ng homes.</p> <p>We Did - We apologised for the delay in the contractor emptying the bins after void and followed this up with contractor.</p>						
5.	Compliments received Q1 2022/23						
	<p>As well as receiving complaints, 11 compliments were recorded in our register for Q1. These included the following messages of thanks:</p> <ul style="list-style-type: none"> • Thanks to the plumbers who fitted tenant's bath and the joiners did a lovely job. • Really appreciate help with electricity. • Thanks for offer of flat. • Thanks for help sorting out rent account. • Thanks for help getting rear garden sorted out. 						
6.	Recommendation						
	Board members are asked to note this report.						

Appendix

Complaints KPIs

Indicator One

Quarter	Number of complaints received at S1 *	Number of complaints received directly at Stage 2	Total complaints received .	Relation to organisation's housing stock (6635 properties)
Q1	48	9	57	0.86%

* Includes escalated complaints as they were first received at Stage 1.

Indicator Two

Quarter	Number of S1 complaints closed in full within 5 working days	% of all Stage 1 complaints closed in 5 working days as % of all Stage 1 complaints closed in full	Number of S2 complaints closed in full within 20 working days	% of all S2 complaints closed in full at Stage 2 within 20 days as % of all S2 complaints responded to in full	Number of complaints closed in full after escalation within 20 working days	Number of escalated complaints closed in full within 20 working days as % of escalated complaints responded to in full
Q1	29	63%	6	86%	2	40%

Indicator Three

Quarter	The average time in working days to respond to complaints at Stage 1	The average time in working days to respond to complaints at Stage 2	The average time in working days to respond to complaints after escalation
Q1	6.20 days	16.29 days	36.75 days

Extensions of 5 days to Stage 1 complaints can be authorised in exceptional circumstances. However these are considered as "late" i.e. not completed in timescale.

Three complaints in the period were subject to lengthy details in closing them as follows:

Complaint logged at Stage One on 14th February 2022 and closed at Stage 2 on 22nd April 2022

This complaint related to water dripping out of a disconnected water pipe and waste blow back and was escalated to Stage 2 after consideration at Stage 1. The delay in closing it was caused because the full drainage for one side of the block to the main road was replaced and the garden had to be channelled to renew sections of pipes etc. The tenant requested us to hold the complaint open until all works were resolved and was very happy with the outcome.

Complaint logged at Stage 2 on 19th January 2022 and closed on 8th April 2022

This complaint related to the attitude of a staff member and a health and safety issue in relation to lead in paint and was logged directly to Stage 2. The delay in closing it was because we had to take advice from a health and safety consultant on how to proceed. In the meantime the tenant decided they wanted to move instead so the complaint was kept open until a new tenancy was accepted.

Complaint logged on 23rd February and closed 27th April 2022

This complaint related to repairs and snagging issues at the new build flats and was escalated to Stage 2 after consideration at Stage 1. This complaint had to be investigated with the contractor and the Fire Brigade and most of the issues were caused by the tenant's actions. We wanted to get everything completed before we closed the complaint and had to wait on the contractor's availability. However, we had to draw a line under it and close the complaint.

Indicator Four

Quarter 1	Upheld	Partially Upheld	Not Upheld	Resolved
Number of S1 complaints in each category:	21	4	9	12
% of complaints in each category as % of all S1 complaints closed at Stage 1	46.65%	8.69%	19.56%	26.08%
Number of direct S2 complaints in each category:	0	2	3	2
% of direct S2 complaints closed at S2 in each category:	0%	28.57%	42.86%	28.57%
Number of complaints closed after escalation in each category:	3	1	0	0
% of all complaints closed after escalation	60%	20%	0%	0%



Board Meeting

For Noting

To: Board
From: Director of Housing Services

SUBJECT: NOTIFIABLE EVENTS

DATE 4 October 2022

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
	During this reporting period there have been no notifiable events.
3.	Recommendation
	Members are asked to note this report.

Board Meeting For Noting

To: Board
From: Deputy CEO

**SUBJECT: PENSION TRUST FINANCIAL
ASSESSMENT 2022**

DATE 4 October 2022

1.	Introduction
	<p>It is a requirement that each year the Association submits a financial assessment return to the Pension Trust. The return is used to gauge the financial strength of the Association and whether we are allowed to continue to provide defined benefit pensions through the Pensions Trust.</p> <p>The return is submitted on-line, and this has been done based on the Associations signed accounts. The return had to be submitted by 31 August and this was done by 24th August. All of the assessments ever done have scored the Association as low risk. This year is no different and the Association's 2022 result is low risk.</p>
2.	Risk
	<p>The Annual Return to the Pension trust is a required return which has to be completed accurately and submitted to Pension Trust within the deadline. Non submission or completion with inaccurate data would result in a risk of increased engagement with the Pension Trust and possible withdrawal of the ability to continue to offer defined benefit pension schemes.</p> <p>The risk is mitigated by accurate and timeous submission of the return. The return has been checked against our records and the DCEO has completed the submission process through the on-line portal.</p>
3.	Recommendation
	That the Board notes the submission of the financial assessment to the Pension Trust.

Your KPI Scores

Affordability KPI Result	3.38
Balance Sheet KPI Result	2.76
Forecasting KPI Result	7.13
Your risk category is	Low

Employer Details Question 1

1a. Is the organisation a Registered Social Landlord? * *

☒ Yes ☐ No

If the organisation is a Registered Social Landlord, please provide its registration number: * *

HCB187

1b. Registered Company Number (if applicable)

1865RS

1c. Registered Charity Number (if applicable)

SC030635

1d. Is your organisation part of a Group? * *

☒ Yes ☐ No

If you answered yes to above please provide the name of the Group: * *

North Glasgow Housing Association

If the organisation is part of a Group, is the organisation the parent of that Group? * *

☒ Yes ☐ No

1e. The year-end date of the latest audited statutory accounts used for this information: * *

31/03/2022

1f. The average number of staff employed by the participating employer during the latest financial year (to be extracted from the employees note in the accounts): * *

121

1g. Do you offer any of the Final Salary or CARE structures available within SHAPS (i.e. the defined benefit structures) to new joiners? * *

☒ Yes ☐ No

Balance Sheet KPI (Assets less debt) Question 2

For monetary costs, please enter a value to the nearest £'000s e.g. £63,806,512 must be entered as 63807.

2a. Does your organisation hold any housing stock? * *

☒ Yes ☐ No

The gross valuation (before depreciation) of housing properties at the latest audited balance sheet date. This should be the value in the statutory accounts, either at gross historical cost, or at a valuation. (£'000s): * *

146365

Valuation basis

How properties have been valued (e.g. existing use value – social housing, market value – tenanted, or gross historical cost if housing is not valued in the statutory accounts). If gross historical cost is used this should be gross of depreciation and housing grants: * *

Gross Historical Cost

Accumulated depreciation

Where the valuation basis is the gross historical cost of properties, what is the value of the accumulated depreciation (including any impairment) charged against the housing properties as at the latest balance sheet date? This information is not used where an alternative valuation basis to gross historical cost is used. (£'000s): * *

29600

2b. Secured debt

The value of all secured debt drawn as at the balance sheet date, including amounts due within one year and amounts due in greater than one year. "Secured debt" means any financial indebtedness for which security has been provided (e.g. bank loans, bonds issued to raise funds, or the value of pledges of security given in favour of other pension schemes, but excluding SHAPS). (£'000s): * *

35599

2c. Cash

The value of UNRESTRICTED cash and short term cash deposits held as at the balance sheet date, net of overdrafts. (£'000s): * *

21753

2d. Other Property Assets

The net book value of all non-housing land and buildings (including investment properties) (please do NOT include furniture, computers, vehicles etc) as at the balance sheet date (being the book value in the statutory accounts, net of depreciation and grants). (£'000s): * *

895

2e. Investments

The value of fixed asset investments at the balance sheet date. Here, fixed asset investments should exclude any investments in, or loans to other group undertakings. It should include for example, bonds, equities and managed funds. (£'000s): * *

0

Balance Sheet KPI (Unsecured creditors) Question 3

Please detail the latest available deficit information for all defined benefit pension schemes that the company is legally liable for. Any deficit information relating to TPT managed schemes will be pre-populated. Note: where the buyout deficit is not available, please insert the pension figure instead. For monetary costs, please enter a value to the nearest £'000s e.g. £63,806,512 must be entered as 63807.

3a. Pension scheme

The value of your organisation's individual pension scheme obligations. Please note that any values relating to SHAPS and TPT's Growth Plan (GP) will be populated as applicable:

Name of scheme:	Individual buy-out deficit:	Valuation basis:	Effective date:
SHAPS	9329.0568	Buy-out	30/09/2021
GP	30.827	Buy-out	30/09/2020

Do you participate in any other defined benefit pension schemes? * *

☒ Yes ☐ No

Name of scheme:	Individual buy-out deficit:	Valuation basis:	Effective date:
SPF	858	FRS102	31/03/2022

Additional information:

Please provide further comments regarding any other defined benefit pension scheme your organisation may have.

3b. Social housing grants

The total value of social housing grants and other grants received in relation to the housing properties net of any amortisation. (£'000s):

Please note that under FRS 102, this value is no longer included in the fixed assets note. The value should be available from the notes in the accounts (see example input here) or otherwise please complete using your associations underlying books and records. * *

11899

3c. Other unsecured creditors

The amount of any other unsecured financial indebtedness, including trade and other creditors (for example, rent received in advance, amounts payable to other group undertakings, other taxation and social security, accruals and deferred income), but specifically excluding amortised social housing / other grant, Pension creditors and overdrafts. * *

15506

Affordability KPI Question 4

For monetary costs, please enter a value to the nearest £'000s e.g. £63,806,512 must be entered as 63807.

4a. Net unrestricted incoming resources (Operating Surplus)

Recognised after expenditure but before transfers and recognised gains/losses. (£'000s):

Latest financial year * *

-1733

Previous financial year * *

382

Financial year 2 years ago * *

951

4b. Amortised social housing & other capital grants

Recognised as income during the year (£'000s):

Latest financial year * *

354

Previous financial year * *

351

Financial year 2 years ago * *

300

4c. Net interest payable

(Where interest receivable exceeds payable enter as a negative value). (£'000s):

Latest financial year * *

1290

Previous financial year * *

1109

Financial year 2 years ago * *

787

4d. Gift aid receipts

Recognised above the operating surplus / deficit line in the income and expenditure account. (£'000s):
(normally disclosed within the turnover analysis note to the accounts).

Latest financial year * *

180

Previous financial year * *

50

Financial year 2 years ago * *

0

4e. Total depreciation

Charged each year to the income and expenditure account (£'000s):
(in respect of both housing and non-housing assets, and including any impairment charges).

Latest financial year * *

4814

Previous financial year * *

4265

Financial year 2 years ago * *

3963

4f. Pension costs

Total value, for each year that has been charged in the income and expenditure account. (£'000s):
(these values can usually be found in the employee information note).

Latest financial year * *

1055

Previous financial year * *

822

Financial year 2 years ago * *

1128

4g. Employer contributions

Total value, for each year (on an accruals basis), that have been paid to all pension schemes the employer participates in. (£'000s):

(This should include employer deficit contributions paid (defined benefit and defined contribution schemes) and past service deficit payments but exclude movements to the deficit).

Latest financial year **

1100

Previous financial year **

1115

Financial year 2 years ago **

1101

4h. Capital expenditure

What was the existing capital expenditure on existing housing stock in (£'000s):

Latest financial year **

15033

Previous financial year **

13436

Financial year 2 years ago **

5723

Further employer information Question 5

5a. Trading & Going Concern Issues

Accounts used to complete this questionnaire are expected to be signed off on a going concern basis (please select the relevant option): **

☒ Yes ☐ No

If no, please provide further details in the box below (otherwise leave blank)

Please review the five points below and provide further details (if any one of the points are applicable to your organisation) in the box below:

- Serious financial loss (actual or potential)
- Loss of material contracts
- Serious or material reduction in the funding for care and support services e.g. for employers with significant care elements in their business where there is a withdrawal of funding from the local authority
- Default or financial difficulties of major suppliers or service providers
- Serious and immediate potential cash flow issues

None

5b. Assets, Debt & Security

Please review the six points below and provide further details (if any of the points are applicable to your organisation) in the box below:

- Any material reduction in housing stock or asset values (actual or potential)
- Breach or potential breach (including, for the avoidance of doubt, technical breaches) of any banking covenants
- Material changes to banking facilities
- Proposed assignation or transfer of the existing lender's security to another lender
- Material changes to any asset disposal strategy agreed with the regulator
- Intention to develop new housing units and how this may be financed (e.g. housing grants, borrowings, reserves or other sources)

None

5c. Other Issues / Events

Please review the six points below and provide further details (if any of the points are applicable to your organisation) in the box below:

- If your organisation has recently experienced any regulatory intervention and any actions/monitoring arising from this (e.g. downgrade)
- Qualification(s) to the audit opinion in the latest audited accounts
- Serious concern raised by lenders or auditors
- Fraud or the investigation of fraud
- Notification of the outcome of a financial assessment of the RSL or its parent/subsidiaries/related companies/connected bodies from the Trustees
- Merger or corporate transaction taking place

None

5d. What impact will climate change have on your organisation?

- Are any of your physical assets at risk due to climate change (e.g. flooding)?
- To what extent are additional costs anticipated due to net zero commitments?

- No
- Not majorly significant, over 80% of stock already at EPC C

Forecasting KPI Question 6

For monetary costs, please enter a value to the nearest £'000s e.g. £63,806,512 must be entered as 63807. Using your latest available forecast information, please complete the following fields (£'000s) to allow us to assess the future affordability of pension contributions.

6a. Operating surplus (i.e. after expenditure but before transfers and recognised gains/losses):

Next Year **	Next Year + 1	Next Year + 2
12	3862	4396

6b. Amortised social housing/capital grant recognised as income:

Next Year **	Next Year + 1	Next Year + 2
831	816	816

6c. Net interest payable (Enter net interest payable as positive or net interest receivable as negative):

Next Year **	Next Year + 1	Next Year + 2
1625	1620	1594

6d. Gift aid receipts (above the operating surplus / deficit line in the income and expenditure account):

Next Year **	Next Year + 1	Next Year + 2
0	0	0

6e. Depreciation (above the operating surplus / deficit line in the income and expenditure account):

Next Year **	Next Year + 1	Next Year + 2
5297	5651	5932

6f. Pension costs for all schemes (only a single figure is required here):

Next Year **	Next Year + 1	Next Year + 2
1193	1256	764

6g. What is your estimated average annual capital spend on climate change and ESG initiatives over the next three years? **

1500

Comments:



ng homes' AGM on 13 September 2022

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Registered as a charity in Scotland No. SC 030635
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