

**Tuesday 30 July  
2024 4:30pm**



# ng homes BOARD MEETING







# AGENDA

**Meeting:** Board Meeting **Invitees** Board

**Location:** The Ron Davey Enterprise Centre,  
10 Vulcan Street

**Date:** Tuesday 30 July 2024

**Time:** 4.30pm

**Please submit any apologies to Cheryl Murray**

**Email:** cmurray@nghomes.net

**Telephone:** 0141 630 4324

	Agenda	Paper	Lead Officer	Page Number
<b>1.</b>	<b>Apologies</b>			
<b>2.</b>	<b>Declaration of Interest and Attendance</b>			7
<b>3.</b>	<b>Minutes</b>			
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b.	Minutes of the Board Meeting on 28 June 2024 i) Matters Arising	Yes		19
<b>4.</b>	<b>Governance and Improvement Plan</b> i) Governance and Improvement Plan – Progress ii) Compliance Report Narrative a. Compliance Statistics Report b. Glossary of Terms iii) Minutes of the Board Working Group Meeting on 5 June 2024	Yes Yes Yes	TS LC	25 35 41 49 51
<b>5.</b>	<b>For Approval</b>			
a.	Review of Annual Accounts: i) NGHHA ii) DSGL iii) NGPS iv) ng2	Yes	BH	55 59 113 131 147
b.	Audit Findings Reports and Letters of Representation for: i) NGHHA ii) NGPS iii) DSGL iv) ng2	Yes	BH	167 169 191 195 199
c.	FCA Return	Yes	BH	203
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l.	Budget Setting Policy	Yes	BH	293
m.	Code of Audit Practice	Yes	BH	297
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<b>7.</b>	<b>Chief Executive's Update</b>	Verbal	CEO	
<b>8.</b>	<b>Chairs' Remarks</b>	Verbal	Chair	
<b>9.</b>	<b>Delegates Feedback</b>	Verbal		
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<b>11.</b>	<b>Minutes of Committees and Subsidiaries</b>			
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b.	ng2 Board Meeting on 30 May 2024	Yes	BH	397
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d.	Audit Committee Meeting on 6 June 2024	Yes	BH	411
e.	NGPS Board Meeting on 12 June 2024	Yes	BH	419
<b>12.</b>	<b>AOCB</b>			
<b>13.</b>	<b>Date of next meeting – Tuesday 1 October 2024</b>			



## Enclosures

None

### Key for Colour Coding in Reports

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











	<p>recorded in staff HR files. The training delivered was:</p> <ol style="list-style-type: none"><li>1. EAL Level 2 Award in Asset and Building Compliance Awareness ABMC2</li><li>2. Level 1 Damp and Mould Awareness in Housing</li></ol> <p>Member asked what progress has been made on the roll out of the damp and mould sensors since this meeting.</p> <p>CEO advised installation of the infrastructure for the LoRaWAN gateways is in place and the first sensors have been installed within properties. Enough sensors were purchased to allow monitoring of up to 100 homes at any one time.</p> <p>Member asked how properties were chosen.</p> <p>CEO said that any report of damp or mould is being collated in a central point. If further analysis is required following an inspection of the property by a Repairs Officer a sensor installed. The monitors will provide data that will help determine the cause.</p> <p>Member asked how long installation took.</p> <p>CEO advised that staff have been trained to install the sensors themselves and shouldn't take longer than 20minutes per sensor. The sensors are a tool for staff to use and should help cut down on staff time and number of visits to rectify any reports of damp or mould.</p> <p>CEO went on to say that part of the agenda for the Board strategy day included a presentation on what the Association has introduced with regards to technology and what benefits it is providing. The plan is still to share that presentation with the Board and will be on the agenda for the strategy day that will be rescheduled.</p> <p>Member commented that a lot of the information and actions taken will be data led and appreciated the need for technology.</p> <p>Member asked if the sensors can be moved around.</p>		
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	<p>CEO said they could and once they have done their job in one property, would be used in another. iOpt have advised that the batteries last up to 8 years.</p> <p>CEO stressed to Members that the costs to purchase of any technology would be scrutinised to ensure there is no hidden costs for the Association and that any spend has to be justified. CEO referred to a quote received for sensors for water and legionella and is querying the cost and whether it shows value for money.</p> <p><b>Item 4(b)</b> – Member asked for an update on Hawthorn Street and Balmore Road. CEO confirmed that 35 out of 36 units are tenanted.</p> <p>Member asked for a reminder of the type of leases the properties for the Ukrainian Refugees had. LC advised that initially the properties were going to be leased directly to Glasgow City Council. But as reported to Members last year that contravenes with the grant funding requirements. The properties are let through an SST or an SSST directly to the Ukrainian families.</p>		
b.	Board Meeting with Scottish Housing Regulator with on 26 April 2024		
	<p>Board AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed J Thorburn      Seconded G Satti</p> <p>i)      Matters Arising None.</p>		
c.	Board Meeting on 9 May 2024		
	<p>Board AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed J MacLeod      Seconded G Satti</p> <p>i)      Matters Arising</p> <p>For the record, the Chair referred to the timeline of events that has followed this meeting. The Board Working Group held their first meeting on 14 May 2024 to finalise and agree the response to the</p>		

	<p>SHR and the Governance and Improvement Plan that was then shared with the SHR on 16 May 2024. A copy of the final version was included as enclosures with the Board papers.</p> <p>Members agreed to make the Governance and Improvement Plan a standing item on the Board agenda for the foreseeable future.</p> <p>Members agreed to arrange the next meeting of the Working Group w/c 3 June 2024.</p> <p>Chair also suggested rearranging the Board strategy day to Friday 28 June 2024. All agreed.</p>		
<b>4.</b>	<b>For Approval</b>		
a.	Management Accounts to 31 March 2024		
	<p>BH presented the Management Accounts highlighting the headline numbers for income and expenditure and the variances incurred. BH went on to present significant factors within the balance sheet for this reporting period.</p> <p>Members APPROVED the Management Accounts for the period to 31<sup>st</sup> March 2024.</p> <p>Proposed J Thorburn      Seconded G Satti</p>		
b.	NGHA Business Plan		
	<p>BH presented the NGHA Business Plan for 2024-27.</p> <p>BH said the level of debt for the Association was still at a lower level when compared to other systemic Associations. As discussed, we will continue to pay down the loans but changing cost levels may need additional funding at a later date. BH discussed the sources of increased income, however despite this there will still be choices and decision to be made about where resources should be best spent. Following the completion of the LCITP programme of works the Association are projecting a surplus as they return to a more 'normal' level of planned maintenance. BH referred to the sensitivity</p>		

	<p>analysis within the business plan and assured Members that should there be changes within the environment, ng homes would react and change too in order to protect the Association.</p> <p>Members APPROVED the Business Plan and APPROVED the submission of the Plan as required to lenders and to the Scottish Housing Regulator, with a summary of the Plan to be prepared for staff and key stakeholders.</p> <p>Proposed J MacLeod    Seconded G Satti</p>		
c.	Five Year Financial Projections (FYFP)		
	<p>BH presented the report explaining this year's five-year financial projections.</p> <p>Members APPROVED the five-year financial projections return.</p> <p>Proposed J Thorburn    Seconded G Satti</p>		
d.	ng2 Business Plan and Budget		
	As the ng2 Board haven't had a chance to review the business plan yet due to the ng2 Board meeting having to be rescheduled it was agreed this item should be carried forward to the next meeting.		
e.	CEO Role Description as per <a href="#">SO11</a>		
	<p>DW presented the report explaining requirement as per SO11 to annually review and agree the CEO role description and delegated authority.</p> <p>Members APPROVED the responsibilities and authority delegated from the Board to the CEO as set out in the Financial Regulations which form part of the Association's Standing Orders.</p> <p>Proposed G Satti    Seconded J Thorburn</p>		
f.	Loan Portfolio Return		
	<p>BH presented the loan portfolio return and advised that the report reflected the current loan portfolio of the Association. This included the secured properties, loan covenants and other conditions that apply.</p> <p>Members APPROVED the loan portfolio return and its submission to</p>		

	<p>the Scottish Housing Regulator.</p> <p>Proposed J MacLeod    Seconded J Thorburn</p>		
g.	<p>Annual Return on Charter (ARC)</p> <p>LC presented the ARC that gives the position of compliance up to 31 March. The compliance report that will be reported to the Board going forward will be backdated to April to show a seamless position on areas of compliance.</p> <p>LC took Members through the out-turn for each heading for the year 2023/2024 compared to the previous year.</p> <p>The ARC is the first statistical report that the Board has received since the lift safety incident, the Regulator will also receive it.</p> <p>Members APPROVED performance for 23/24, as set out in the ARC return, and approve the document to be sent to the Scottish Housing Regulator.</p> <p>Proposed J Thorburn    Seconded G Satti</p>		
h.	<p>Strategy Development Funding Plan 24-25 to 28-29</p> <p>In the absence of the Deputy Director of Property Services, CEO presented the Strategy Development Funding Plan for the period 2024-25 to 2028-29 that is requested by Glasgow City Council that includes Stonyhurst Street and Ashfield/Crowhill Street.</p> <p>Members APPROVED the attached Strategy &amp; Development Funding Plan 2024/25 - 2028/29 for submission to Glasgow City Council, Housing &amp; Regeneration Services Department.</p> <p>Proposed G Satti    Seconded J Thorburn</p>		
i.	<p>Expenses Policy</p> <p>BH presented the revised Expenses Policy that is reviewed annually following the outcome of the EVH salary negotiations.</p> <p>Members APPROVED the revised expenses policy.</p>		



	Proposed J MacLeod    Seconded J Thorburn		
j.	Asset Disposal Policy		
	<p>In the absence of the Deputy Director of Property Services, CEO presented the a new Asset Disposal Policy that replaces the current Stock Disposal Policy. The new policy more accurately reflects the condition of our stock, our energy-efficiency requirements and the needs of the business.</p> <p>CEO said he does not foresee any demolition in the near future given there is currently a homeless crisis and also given the level of investment in the properties that were originally earmarked for demolition but have since been brought back up to standard as part of the Ukrainian Resettlement Fund.</p> <p>This policy would apply should the Association consider selling individual properties that cause a drain on resources and are problematic. Any decision would require a business case for permission to do so.</p> <p>Members APPROVED the Asset Disposal Policy.</p> <p>Proposed G Satti    Seconded J Thorburn</p>		
k.	Whistleblowing Policy		
	<p>LC presented the policy and the changes as stated within the report.</p> <p>Members APPROVED the adoption of the revised Whistleblowing Policy.</p> <p>Proposed J Thorburn    Seconded J MacLeod</p>		
l.	Leasing Policy		
	<p>LC presented the revised policy in line with the policy review period. We are taking a full review of our leases so we may need to come back to the Board to review again depending on what comes out of that review.</p> <p>Members APPROVED the amended Leasing Policy.</p>	<b>LC</b>	

	Proposed G Satti      Seconded J Thorburn		
m.	Hate Crime Policy		
	<p>LC presented the revised policy and the changes made that reflect the legislation that was implemented in April 2024.</p> <p>Members APPROVED the updated Hate Crime Policy.</p> <p>Proposed J MacLeod      Seconded J Thorburn</p>		
<b>5.</b>	<b>Chief Executive's Update</b>		
	<p>CEO referred to item 4(f) the Board Meeting minutes of 4 April 2024 that referred to the purchase of a road sweeper. CEO clarified that although there was funding from GCC, the cost was a lot higher than first anticipated and a purchase has not taken place.</p> <p>CEO advised of an addition to the procurement process that will include a requirement for contractors to have appropriate technology in place that will record and share accurate data with our systems and provide an improved service to ng homes and the tenants.</p> <p>CEO referred to the Board meeting of 9 May 2024 where Members requested evidence with regards to the management of lift safety. The CEO shared a link to SharePoint via email with Board Members on 10 May 2024 where a host of evidence had been collated to show and support the controls and what is happening operationally to ensure another lift safety incident does not occur. CEO thanked Members who responded.</p> <p>CEO advised that compliance and training are top priorities and staff have suggested closing departments periodically to allow the teams the time to focus on training. CEO is aware there may be an impact on tenants and service but that would be managed and the benefits by supporting the staff would need to be considered. It may be that the Board will be asked to make a decision once staff have agreed what they would like.</p> <p>CEO advised that Glasgow City Council have advised of the</p>		

	<p>possibility of funding for St Monance Wall. This has to be confirmed officially. CEO commented that this was great news and would make a huge difference for the owners.</p> <p>CEO advised that negotiations regarding Saracen House are ongoing.</p> <p>CEO commented that the opening of Abbeyfield House will make a huge difference to the operations. The Chair visited the building last week. Consultation with staff on a post-covid working environment was considered when designing the office environment.</p> <p>Finally, the CEO informed Members that following approval at the HR Committee meeting, the H&amp;S Manager vacancy is now out to advert.</p>		
<b>6.</b>	<b>Chair's Remarks</b>		
	None.		
<b>7.</b>	<b>Delegates Feedback</b>		
	Member updated on the EVH Conference.		
<b>8.</b>	<b>For Noting</b>		
a.	Governance Update		
	<p>Members NOTED the report providing an update on governance related matters from 19 March 2024 to 16 May 2024.</p> <p>CEO referred to item 4 and suggested Members refresh themselves with the toolkit and ██████████ letter that TS has included in the report.</p>		
b.	Notifiable Events		
	Members NOTED the report advising of no notifiable events having been reported to the Scottish Housing Regulator since the last meeting.		
c.	KPI Performance YTD (Q1-4)		
	Members NOTED the Key Performance Indicators for 1 April 2023 – 31 March 2024.		
d.	Complaints and Compliments (Q4)		
	Members NOTED the report providing an update on complaints and compliments received for the 3-month period 1 January to 31 March		

	2024 (Q4).		
e.	Complaints Report 2023/24		
	Members NOTED the report providing an update on complaints received between 1st April 2023 and 31st March 2024.		
f.	Communications Update Quarter 4 2023-24		
	Members NOTED the report providing an update on communications and media information from 1 January 2024 to 31 March 2024 (Q4).		
g.	Register of Interests YTD		
	Members NOTED the report providing Members with an update on gifts and hospitality given and received and on donations made by the Association/group subsidiaries for the period covering 1 October 2023 to 31 March 2024.		
h.	Freedom of Information (Q3/4)		
	Members NOTED the report providing an update on the number of FOISA, EISR and SAR requests during Q3 and Q4 2023/24.		
i.	Gifts, Hospitality and Donations Report (Q3-4)		
	Members NOTED the report providing Members with an update on the current declaration of interests by ng homes Board and ng homes group staff.		
<b>9.</b>	<b>AOCB</b>		
	None.		
<b>10.</b>	<b>Date of next meeting – Tuesday 30 July 2024</b> Meeting ended at 6.24pm		





<p><b>b.</b></p>	<p><b>Compliance Report</b></p>		
	<p>LC presented the report giving an update for the Board on progress with the ongoing work on statutory and regulatory compliance for the reporting period 1<sup>st</sup> April 2024 – 31<sup>st</sup> May 2024.</p> <p>At this morning’s Board Strategy Day, Board Members were taken through a presentation on the role of technology and how it is supporting cyber security, system resilience, compliance management and service delivery. Members were shown the detail of how AI automates the processing of information and how the systems are integrated which in turn populates the compliance dashboards. The dashboards are used as a daily operational management tool. The dashboards generated the data within appendix A.</p> <p>Following the presentation Board Members took control of the conversation and challenged with a range of questions on risk, business continuity, system resilience as well as how the data was evidenced and stored.</p> <p>LC informed the Board that, at present, ng does not have a dashboard for asbestos management but this is currently being developed and ACS are assisting with reviewing our asbestos management system.</p> <p>In response to a member query, LC explained the difference between LD1 and LD2 compliance in relation to Fire Safety. Member requested that a glossary be added into the report to include the definitions of the acronyms in the report.</p> <p>LC explained that if there are any anomalies or items which the Board should be aware of, these will be detailed automatically in the comments box.</p> <p>LC informed the Board that the gas process starts 9 months in advance and the dashboard gives assurance to members that ng is ahead of the programme and the Board are able to see the starting point each month.</p>	<p><b>LC</b></p>	<p><b>asap</b></p>

	<p>CEO highlighted that, in relation to water safety, ng are working towards disconnecting all tanks and replacing them with a mains fed system. This is a complex project which involves accessing individual properties and loft areas and there are currently 3 contractors working on this.</p> <p>It was noted that 3 references to the "Board Working Group" within the report should have been reference to the "Board".</p> <p>LC advised that if any Board member would like to go through the report and Appendix in more detail they should contact her.</p> <p>The Board NOTED the contents of the report and APPROVED that the reporting format and content as detailed within the Appendix be sent to the SHR by the end of June 2024. The Board delegated authority to the Board Working Group to send this information to the SHR monthly.</p> <p>Proposed      G Satti      Seconded      J Thorburn</p>	<p><b>Board</b></p>	<p><b>asap</b></p>
<p><b>c.</b></p>	<p><b>Governance and Improvement Plan</b></p>		
	<p>Members discussed the Governance and Improvement Plan which was created and approved by the Board on 14 May and shared with SHR on 16 May. The Plan was subsequently revised taking into account comments from ng homes' Regulation Manager who contacted the Chair on 4 June.</p> <p>It was agreed that more information on training would be included in the plan and that 2 additional action points would be added into the Plan as follows:</p> <ol style="list-style-type: none"> <li>1. The Board to invite a suitably qualified and experienced external consultant to meet with them with a view to commissioning an independent technical review of the Association's tenant and resident safety arrangements.</li> <li>2. The Board to invite a suitably qualified and experienced external consultant to meet with them with a view to</li> </ol>		

	<p>commissioning an independent review of the Association's governance arrangements.</p> <p>Members APPROVED the plan subject to the above amendments and granted delegated authority to the Board Working Group to provide monthly updates to the SHR as per ng homes Engagement Plan.</p> <p>Proposed J Thorburn Seconded G Satti</p>		
<b>d.</b>	<b>Response to SHR letter – taken at the start of the meeting</b>		
	<p>Board reviewed the draft response to the SHR letter dated 4<sup>th</sup> June 2024.</p> <p>Member talked through the draft letter which has been drawn up for Board consideration and approval after reviewing the various reports and letters from SHR. The reply is intended to address the SHR's concerns in relation to the Board analysing what went wrong from a governance point of view, recognising the Board's role in not identifying that there was a problem and importantly arriving at a solution. This would include commissioning external consultants to assist the Board. The letter is concise and complements and links in with the Governance and Improvement Action Plan rather than having an extensive narrative.</p> <p>Members discussed the letter and, as a result, agreed to insert 2 additional action points as detailed in Item 3(c) above into the top of the Governance and Improvement Action Plan and to include a reference to Board Training in the Plan.</p> <p>The Board APPROVED the contents of the letter and that it would be submitted to the SHR along with the Governance and Improvement Action Plan by 5th July 2024.</p> <p>Proposed J MacLeod Seconded G Satti</p>		
<b>e.</b>	<b>Homeless Target</b>		
	<p>LC presented the report regarding ng homes' homeless target of 35% of lets being made to homeless households for the year 2024/2025. This was agreed at the Board meeting of 4<sup>th</sup> April 2024.</p>		

	<p>However Glasgow City Council (GCC) has now issued their Local Letting Plan for 2024/2025 which asks RSLs to provide 67% of their void properties to be let to statutorily homeless households.</p> <p>LC explained that to meet the Council’s target would require letting approximately 275 properties to statutorily homeless cases per year (this does not include the 139 properties we have made available to GCC for Ukrainian families in 23/24). This would only leave 33% of void properties to be made available to let to ng homes’ transferring tenants and waiting list applicants. These properties are in high demand with a current waiting list of 5461.</p> <p>LC does not believe that the target of 67% is an achievable target for the reasons detailed in the report. LC has also discussed this with other Housing Associations and no other HA is looking to use the target of 67% with the highest amount heard of being 50%.</p> <p>It is therefore proposed that ng increase our current target by 10% to 45% which could potentially result in around 185 lets to statutorily homeless households. This would mean the target is achievable and could be increased in future if it was thought appropriate to do so.</p> <p>Members debated the issue in light of the Council’s request and agreed there was a need to strike a balance by keeping the majority of voids for tenants on our own housing list at the moment with possibly a stepped process. LC advised members that the target would be to achieve a minimum of 45% and that she would look at how this would be managed . LC advised that we will report progress on this target to the Board through the KPI reports that currently go to the Board for noting and we will allow time for discussion on this at future Board meetings.</p> <p>Board APPROVED the proposed lets to homeless households at 45%.</p> <p>Proposed      G Satti                      Seconded      J Thorburn</p>		
<p><b>4.</b></p>	<p><b>Date of next meeting</b></p>		

	The next meeting will be held on Tuesday 30 July 2024.		
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DRAFT







# Board Meeting For Approval

To: Board  
From: Depute CEO

**SUBJECT: Review of Annual Accounts 2023/24      DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>The Management Accounts for the Association for the year to 31 March 2024 were presented to the Audit Committee at the meeting on the 6th of June. The draft statutory financial statements were presented to the Audit Committee at a meeting on the 25th of July and recommended to the Board for approval.</p>
<b>2.</b>	<b>Risk</b>
	<p>The Association must produce financial statements. It is a legislative and regulatory requirement. Not to do so would bring the regulators, lenders, and other groups into engagement with the Association.</p> <p>Production of the financial statements and their audit by qualified external auditors meets the requirements we are expected to perform to.</p>
<b>3.</b>	<b>Association's results</b>
	<p>The statutory accounts for the Association do differ from the management accounts in various aspects mainly for adjustments to:</p> <ul style="list-style-type: none"><li>- Remove the factoring balances to the NGPS accounts</li><li>- Various amendments to the debtors and creditors balances as year-end adjustments were identified.</li><li>- Actuarial adjustments to the pension schemes.</li></ul> <p>The management accounts had a deficit of £0.96m. After the management accounts were completed, the year-end adjustments revised the deficit after actuarial adjustments to £2.58m.</p> <p>The adjustments relating to this difference fall into actuarial and non-actuarial adjustments. The movements on the SHAP schemes amounted to an actuarial loss of £1.12m, interest charge of £28k together with a credit of £146k to the pension service cost charge. The SPF scheme moved from a £4.1m surplus to a £5.7m surplus. We cannot recognise a pension surplus unless we have the power to recover funds from the scheme so the balance on the SPF account has been left at zero and the £5.7m surplus left as unrecognised. The SHAP scheme performed differently with the opening deficit of £657k moving to a closing deficit of £1.638m. The increase in the deficit has been recognised.</p>

In the 2023 accounts the rapid rise in interest rates was the main reason for the movements. The SPF with its superior investment performance down through recent years was not doing as much interest rate defensive transactions as SHAPs. So, for SPF the rising interest rates substantially reduced the level of the liabilities while asset values generally held up. SHAPs had utilised a class of assets known as Liability Driven Investments to help reduce the funding risk that would be insufficient income to match commitments as they fall due. The rapid rise in gilt rates following the Truss budget meant that unhedged assets had to be disposed of quickly to maintain the collateral behind the LDI investments. So, while there was a £7.4m drop in the liabilities there was a matching £8m drop in the assets. The 2024 actuarial results were based in much calmer markets, but the same effects drove the performance. SPF with its superior financial strength was able to have a more active portfolio and had a significant upward movement in assets, while SHAPs had a reduction in its assets.

The net effect of the non-actuarial adjustments amounted to a net debit of £640k. This covered a range of adjustments mostly involving stock movements, additional accruals and creditors arising from the year end accounts process which reviews in depth the liabilities outstanding.

The net effect of the deficit for the year is that the 2023 reserves of £75.70m have decreased to £73.15m as at 31 March 2024. The Associations balance sheet remains healthy with fixed assets of £120.3m (2023 - £119.0m), net current assets of £8.7m (2023 - £14.5m) and long-term creditors of £39.6m (2023 - £42.2m). Deferred income and pension liabilities were £16.2m (2023 - £15.6m) Cash outflow for the year was £4.6m (2023 - outflow £2.5m). The Association has enough cash available to it to fund its day-to-day activities.

In terms of the loan covenants the Nationwide only requires the ratio of secured assets to loan value to be over 1. At the year-end the asset cover was at 2.68.

The THFC ratios are not related to the financial statements. They are solely related to the financial performance of the properties that are secured to THFC. The net annual income from the properties must be at least 100% of the interest being paid to THFC. For 2024 the net annual income to interest was at 387%. The property value must be at least 150% of the loan value so with repayments on the loan bringing it down to £4.8m this must be £7.2m. Per the last valuation the THFC secured stock was valued at £13.1m which gives a ratio of 273% against the £4.8m loan.



	<p>The GBSH bond only has a loan value ratio to meet with the security being over 140% of the bond. The actual figure at the year-end was 231%. The other loans are unsecured and have no covenants attached to them. The required confirmations and calculations for the loans will be signed off by the CEO and Deputy CEO.</p> <p>The external auditors have completed the audit and reviewed the financial statements. They have indicated that they are happy to include a clean audit report within the financial statements and that the accounts disclosure meets the necessary legislative requirements.</p> <p>The Audit Committee has reviewed the statutory accounts and recommended approval to the Board. The Audit Committee also recommended approval to the accounts of Design Services Glasgow Limited (DSGL), ng2 and NG Property (Scotland) Limited (NGPS) for the year to 31 March 2024.</p>
<b>4.</b>	<b>Subsidiary results</b>
	<p>The financial results for DSGL for the statutory accounts were a profit of £150k after tax on a turnover of £5.688m (2023 - £20k). The substantial increase in turnover and profit was due to the rehabilitation project for 139 units done during the year. The balance owed by the Association to DSGL at the year-end was £1.14m and reserves were at £210k. A gift aid donation of £100k to the Association will be proposed during this year.</p> <p>The financial result for NGPS for the statutory accounts was a profit of £24k after tax on a turnover of £804k (2023 - £764k). The balance owed by the Association in the intercompany account at the year-end to NGPS £206k. Capital and reserves moved up to £235k.</p> <p>The financial results for ng2 for the statutory accounts were a loss after tax of £12k on turnover of £4.69m (2023 - £3.15m). There was a profit before tax of £19k but there was a deferred tax increase of £31k that created the loss. This was partly due to transferring accumulated losses to other group companies so that there was nil corporation tax payments. At the year end the Association owed ng2 a net balance of £302k compared to £147k owed by the Association to ng2 at March 2023. Capital and reserves decreased from £875k to £863k.</p> <p>Ng3 remains as a dormant company and dormant accounts will be submitted to Companies House.</p>
<b>5.</b>	<b>Recommendations</b>
	<p>Propose recommendation of:</p> <ul style="list-style-type: none"> <li>- Approval of the annual financial statements for NGHA for the year to 31 March 2024.</li> </ul>

- |  |  |
|--|--|
|  | <ul style="list-style-type: none"><li>- Agreement of remitting the statutory accounts of NG2, NGPS and DSGL back to the boards of those companies with approval to sign.</li><li>- Agreement of recommendation to the AGM that Wgb (Audit) Limited is re-appointed as external auditors.</li></ul> |
|--|--|



# Board Meeting

## For Approval

To: Board  
From: Depute CEO

**SUBJECT: AUDIT FINDINGS REPORT AND LETTERS OF REPRESENTATION**      **DATE 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	The external auditors are required each year to produce an audit findings report for each organisation they audit. The Association must send the audit findings report and our response to the Scottish Housing Regulator.
<b>2.</b>	<b>Risk</b>
	<p>The audit findings report is a document the external auditor must produce and must be submitted to the Regulator along with a response from the Association. Not to do so would bring about a high level of review from the Regulator.</p> <p>The external auditors have provided the group audit findings report together with short form reports for each of the subsidiaries. These will be submitted along with the statutory accounts to the Regulator within the deadline for such.</p>
<b>3.</b>	<b>Audit findings points</b>
	<p>The final audit findings report has now been received from Wylie &amp; Bisset. In respect of either audit and accounting issues identified during the audit or significant deficiencies in internal control the results noted were:</p> <p>North Glasgow Housing Association – No points noted  NG Property (Scotland) Limited – No points noted  Design Services Glasgow Limited – No points noted  NG2 – One point noted re not pricing some stock items</p> <p>This represents another satisfactory set of reports across the four companies. The report for the Association will be forwarded to the Scottish Housing Regulator and appropriate response made back to Wylie &amp; Bisset from the chair of the Association.</p> <p>Included within the NGHA audit findings report is the letter of representations. Also attached is the letters of representation for the three subsidiaries and each contains the standard representations made each year in relation to the accounting records and affairs of the companies.</p>

<b>4.</b>	<b>Recommendation</b>
	Members are asked to APPROVE the audit findings report as produced by the external auditors and to recommend signing of the letters of representation.





# Board Meeting

**For Approval**

**To:** Board  
**From:** Depute CEO

**SUBJECT: FCA RETURN 2024**

**DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>It is a requirement that each year the Association submits an annual return to the Financial Conduct Authority (FCA). The return confirms standard details regarding the Association as a Community Benefit Society. It confirms the membership of the Board of the Association and details of the financial results for the year and balance sheet position. The signed financial statements and proof from HMRC that the Association is a charity is submitted with the return.</p> <p>The Return will be submitted to the FCA once the Associations signed accounts are available.</p>
<b>2.</b>	<b>Risk</b>
	<p>The Mutual Societies Annual Return is a required regulatory return which has to be completed accurately and submitted to the Financial Conduct Authority within the deadline. Non submission or completion with inaccurate data would result in a risk of increased engagement with the FCA.</p> <p>The risk is mitigated by accurate and timeous submission of the return. The return has been checked against our records. Once approved the DCEO will complete the submission process through the on-line portal.</p>
<b>3.</b>	<b>Recommendation</b>
	<p>Members are asked to APPROVE the submission of the annual return to FCA.</p>







# Board Meeting

## For Approval

To: Board  
From: Depute CEO

**SUBJECT: OSCR RETURN 2024**

**DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>It is a requirement that each year the Association submits an annual return to the Office of the Scottish Charity Regulator (OSCR). The return is a short document and confirms standard details regarding the Association. It also confirms the turnover of the Association calculated on the basis applying to charities including grants received.</p> <p>The return is submitted online, and this will be done once the Associations signed accounts are available.</p>
<b>2.</b>	<b>Risk</b>
	<p>The Annual Return to OSCR is a required regulatory return which must be completed accurately and submitted to OSCR within the deadline. Non submission or completion with inaccurate data would result in a risk of increased engagement with OSCR.</p> <p>The risk is mitigated by accurate and timeous submission of the return. The return has been checked against our records. Once approved the DCEO will complete the submission process through the on-line portal.</p>
<b>3.</b>	<b>Recommendation</b>
	<p>Members are asked to APPROVE the submission of the annual return to OSCR.</p>





# Board Meeting

## For Approval

To: Board  
From: DCEO

**SUBJECT: RISK MANAGEMENT STRATEGY**

**DATE 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>The purpose of the risk management strategy is to ensure that the Association has an appropriate and proportionate approach to dealing with risks associated with our operating environment.</p> <p>This Report details the strategy and sets out our approach to risk management together with agreed strategic risks and how these will be addressed. Risk management is one of the key areas the Scottish Housing Regulator (SHR) expects to be embedded into business plans, governance and all areas of the Associations operation.</p>
<b>2.</b>	<b>Defining Risk</b>
	<p>Risk can be defined as any event or action that prevents the Association from maintaining good performance and/or meeting pre-set targets, goals and plans contained within our Business Plan and Annual Performance Plan; and /or results in loss being incurred.</p>
<b>3.</b>	<b>Approach to Risk Management</b>
	<p>The Association's risk management strategy is fully integrated into our planning and performance framework. It links directly with our annual Business Plan and related objectives. In turn, the Business Plan is informed by our annual Strategy Review, where the Board decide on medium-term strategic objectives as well as specific priorities for the year ahead. Assessment of external environment and related potential risks is an integral feature of the annual Strategy Review.</p> <p>The Risk Management Strategy covers:</p> <ul style="list-style-type: none"><li>• how we identify risk</li><li>• how we then assess these risks</li><li>• how we manage and control the risks</li><li>• and how we monitor and review risk</li></ul>

<b>3.1</b>	<b>Risk Identification</b>																																															
	<p>Through the Strategy Review process, the Board considers possible <b>strategic risks</b> which could impact on the business, with advice from senior managers and expert external consultants. These potential risks are considered in more depth and assessed at a Board Risk Workshop session, to be held annually or more regularly if considered appropriate. Agreed risks are then reflected in the business planning process, for example influencing the choice of sensitivities for modelling, or the allocation of resources.</p> <p>In addition senior management undertake regular environmental scanning so that potential new strategic risk issues that arise between strategy reviews are brought to the Board’s attention via appropriate Board reports.</p> <p>Board reporting is being reviewed as part of our ongoing governance review, including how significant risk issues and budget implications are identified and systematically highlighted within a standardised reporting format.</p> <p>Each directorate within the organisation has responsibility for identifying relevant <b>operational risks</b> against relevant business plan objectives and priorities. These risks are then clearly set out and prioritised within operational Risk Registers.</p>																																															
<b>3.2.</b>	<b>Risk Assessment</b>																																															
	<p>The Board evaluates a) the likelihood and b) the potential impact of each identified strategic risk, with scoring based on a on a risk matrix scale of 1 to 5 for likelihood and also 1 to 5 for severity.</p> <p>This results in a combined score for each risk, the lowest score being 1 (1X1, low likelihood, low severity), and the highest score being 25 (5 x 5, high likelihood, high severity), with colour-coding to assist clear identification of higher risks as per below.</p> <table border="1" data-bbox="316 1630 1461 2051"> <thead> <tr> <th rowspan="2">Likelihood</th> <th rowspan="2">Risk factor</th> <th colspan="5">Severity</th> </tr> <tr> <th>1 very low</th> <th>2 low</th> <th>3 med</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>1. very low</td> <td></td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td>2. low</td> <td></td> <td>2</td> <td>4</td> <td>6</td> <td>8</td> <td>10</td> </tr> <tr> <td>3. medium</td> <td></td> <td>3</td> <td>6</td> <td>9</td> <td>12</td> <td>15</td> </tr> <tr> <td>4. high</td> <td></td> <td>4</td> <td>8</td> <td>12</td> <td>16</td> <td>20</td> </tr> <tr> <td>5. very high</td> <td></td> <td>5</td> <td>10</td> <td>15</td> <td>20</td> <td>25</td> </tr> </tbody> </table>	Likelihood	Risk factor	Severity					1 very low	2 low	3 med	4	5	1. very low		1	2	3	4	5	2. low		2	4	6	8	10	3. medium		3	6	9	12	15	4. high		4	8	12	16	20	5. very high		5	10	15	20	25
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5. very high		5	10	15	20	25																																										



<b>3.3.</b>	<b>Management and control of risk</b>
	<p>The Board has responsibility for approving the risk management strategy and for ensuring appropriate control and monitoring arrangements are in place. The Board reviews strategic risks via the annual Strategy Review and the business planning process.</p> <p>For both strategic and operational risks, we have Risk Registers which identify a senior staff member as having responsibility for assessing and controlling the risk. For every risk, the Register will identify specific control measures and where no existing controls are in place or existing controls are considered inadequate, specific actions and related timescales are identified to address the risk.</p>
<b>3.4.</b>	<b>Monitoring and review arrangements</b>
	<p>Senior managers within the organisation are responsible for identification and control of operational risks within their respective functional areas.</p> <p>We will compare the Association's Risk Strategy and Risk Registers with those of peer Registered Social Landlords (RSLs). We also arranged recently for evaluation of the Registers by the internal auditors to ensure they meet current best practice and link directly and appropriately to our business activities and objectives.</p> <p>The Board identifies, considers and agrees the <b>strategic</b> risks and associated register. The Executive Team will update proposed <b>operational</b> risks and controls, for approval by Audit Sub-Committee on a quarterly basis.</p> <p>Monitoring and review arrangements are identified for each risk within the Register, with individual senior staff responsible for taking forward the responses to the risks. The individual Committees of the Association and Boards of the subsidiaries will have the relevant risk registers on their meeting agendas as a standing item.</p> <p>There is also quarterly review of the Risk Registers by the Audit Sub Committee.</p> <p>Risks will be added to the Register at any time, as new risk issues are identified via the annual business planning process and reports to the Board, and risk scores and</p>

	actions can be adjusted as appropriate.
<b>4.</b>	<b>Strategic Risks</b>
	<p>Potential strategic risk areas are considered regularly at the Audit Committee. These are risks which if they were to occur could have a significant adverse effect on the business and the successful delivery of our priorities.</p> <p>The current strategic risks are considered within the Strategic Risk Register in the next Board paper.</p>
<b>5.</b>	<b>Risk across North Glasgow Group Structure</b>
	<p>The Association has three subsidiary companies which provide services to the parent body. ng2 Ltd. undertakes close cleaning, lighting maintenance, environmental task force, void repairs and concierge services. NGPS Ltd delivers the Association's factoring service, and Design Services Glasgow Ltd provides agency services for design and build new-build contracts.</p> <p>The Association's risk management strategy also applies to the subsidiary companies and comprehensive risk registers have been developed for each subsidiary or its operational area for review by the Audit Committee.</p>
<b>6.</b>	<b>Recommendation</b>
	<p>The Board is invited to:</p> <ul style="list-style-type: none"> <li>• approve the updated Risk Strategy</li> <li>• note plans for comparison of our strategy</li> <li>• note the on-going review of Board oversight of risk to ensure risks are highlighted and reviewed as appropriate</li> </ul>





# Board Meeting

For Approval

To: Board  
From: Deputy CEO

**SUBJECT: STRATEGIC RISK REGISTER REVIEW**

**DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>The purpose of the risk management strategy is to ensure that the Association has an appropriate and proportionate approach to dealing with risks associated with our operating environment. Risk management is one of the key areas the Scottish Housing Regulator (SHR) expects to be embedded into business plans, governance, and all areas of the Associations operation.</p> <p>The strategic risk register was brought in front of the Audit Committee at the 25th of July meeting for consideration of what amendments were possibly required. The attached draft register is the result of those discussions.</p>
<b>2.</b>	<b>Defining Risk</b>
	<p>Risk can be defined as any event or action that prevents the Association from maintaining good performance and/or meeting pre-set targets, goals and plans contained within our Business Plan and Annual Performance Plan; and /or results in loss being incurred either financial or reputational.</p>
<b>3.</b>	<b>Approach to Risk Management</b>
	<p>The Association's risk management strategy is fully integrated into our planning and performance framework. It links directly with our annual Business Plan and related objectives. In turn, the Business Plan is informed by our annual Strategy Review, where the Board decide on medium-term strategic objectives as well as specific priorities for the year ahead. Assessment of external environment and related potential risks is an integral feature of the annual Strategy Review.</p> <p>The Risk Management Strategy covers:</p> <ul style="list-style-type: none"><li>• how we identify risk</li><li>• how we then assess these risks</li><li>• how we manage and control the risks</li></ul>

	<ul style="list-style-type: none"> <li>and how we monitor and review risk</li> </ul>
<b>4.</b>	<b>Management and control of risk</b>
	<p>The Board has responsibility for approving the risk management strategy and for ensuring appropriate control and monitoring arrangements are in place. The Board as per the Financial Regulations has delegated responsibility for regular review of risk to the Audit Committee.</p> <p>For both strategic and operational risks, we have Risk Registers which identify a senior staff member as having responsibility for assessing and controlling the risk. For every risk, the Register will identify specific control measures and where no existing controls are in place or existing controls are considered inadequate, specific actions and related timescales are identified to address the risk. The various committees together with the subsidiary Boards will regularly review the risk registers for the areas relevant to them. On a half yearly basis the Audit Committee reviews the Strategic Risk Register and recommends any changes to the Board.</p>
<b>5.</b>	<b>Strategic Risks – Audit Committee review</b>
	<p>Following on from the discussion held at the July Audit Committee meetings the following comments were made at the Audit Committee meeting:</p> <ul style="list-style-type: none"> <li>- The residual risk on political change to be left as it is at sixteen. Continuing effects on trade negative and shortages of staff in some trades. Interest rates at higher levels. Scottish Government without a majority, while Westminster has a clear majority. Progress on increasing size of economy uncertain.</li> <li>- Economic risk left at sixteen. Inflation and utility costs reduced but past increases not reversed. Increased costs of materials and contractors. Ongoing pressure on resources for local authorities leading to services not being done or burden placed with Associations.</li> <li>- Agreed with increases in risk for private finance and governance.</li> </ul> <p>There may be other areas, but the above areas were felt to be the areas where there is noticeable risk and the effects from such.</p>
<b>6.</b>	<b>Recommendation</b>
	The Board is invited to review the revised Strategic Risk Register.



# Board Meeting For Approval

To: Board  
From: Depute CEO

**SUBJECT: NG2 BUSINESS PLAN 2024/25**                      **DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p><b>NG2 Limited (NG2)</b> 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>
<b>2.</b>	<b>Risks</b>
	<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>
<b>3.</b>	<b>Underlying Principles</b>
	<p>The principles listed below have been used in drawing up the business plan.</p> <ul style="list-style-type: none"> <li>• Ensuring adequate resources to deliver services</li> <li>• Sustaining good financial performance</li> <li>• Ensuring best practice is followed and that proper risk management is in place</li> </ul> <p>In order to achieve the above the company must ensure that:</p> <ul style="list-style-type: none"> <li>• <b>Repairs and services</b> – carried out effectively and economically.</li> <li>• <b>Efficiency / value for money</b> - best use is made of resources.</li> <li>• <b>Board</b> - exercise proper control over the activities and ensure that decisions are taken in best interests of the company and its parent.</li> </ul> <p>The Board is asked to consider the enclosed 2024 – 25 Business Plan for ng2.</p>



	<p><b>Summary Information</b></p> <p>ng2 makes a significant contribution to the Association’s regeneration efforts:</p> <ul style="list-style-type: none"> <li>• Physical regeneration in terms of improvement to homes with repair, maintenance and capital works; and</li> <li>• Economic regeneration by providing local sustainable jobs</li> </ul> <p><b>2024 – 25</b></p> <p>The financial projections have been prepared for the year to 31 March 2025. Turnover is projected to remain steady with over £5m in 2023/24 to £5.1m in 2024/25.</p> <p>Areas such as void works and planned maintenance works will contribute to the works expected to increase. The garden and common areas maintenance programme has expanded across the last three years and further growth is not expected.</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 previous years.</p>
<p><b>4.</b></p>	<p><b>Recommendations</b></p>
	<p>That the Board APPROVES the business plan of ng2 and remits it back to the ng2 Board to adopt.</p>



# Board Meeting

To: Board  
From: Project Manager

**SUBJECT: PHASE 3 MAJOR WORKS INVESTMENT  
REPORT- ROUND 3**

**DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>The purpose of this report is to seek Board approval to initiate Phase 3 of the district heating and energy-saving initiatives, including regulatory compliance and investment works at multiple addresses in Springburn. This is subject to the Scottish Government's approval of ng homes' recent grant application. Given the project's tight delivery deadlines, it is crucial to commence work promptly upon securing the required approvals from the Scottish Government.</p>
<b>2.</b>	<b>Background</b>
	<p>Building on the success of ng homes' Phase 1 and Phase 2 district heating renewable projects, Phase 3 represents a continuation of our comprehensive strategy to address the Energy Efficiency Standard for Social Housing (ESSH). This ambitious phase encompasses over 300 properties across North Glasgow, aiming to enhance tenant well-being, alleviate fuel poverty, and support the government's sustainability goals.</p> <p>Aligned with national objectives to expand district heating systems, ng homes has actively collaborated with governmental bodies and local stakeholders through the Housing Energy Efficiency Strategy. This strategic alignment is pivotal in meeting ESSH and Net Zero targets over the coming decade.</p> <p>Phase 3 is a rigorously planned three-year initiative, expected to complete by the end of the 2026/2027 financial year. We anticipate significant outcomes, including a reduction in fuel poverty and marked improvements in housing quality for our tenants.</p>
<b>3.</b>	<b>Proposed Phase 3 Project Works Scope</b>
	<p>The project involves undertaking regulatory compliance and investment works across multiple addresses in Springburn including:</p> <ul style="list-style-type: none"><li>• Hawthorn/Balmore Street</li><li>• Hawthorn Street retirement housing complex</li><li>• Carron Street tenement blocks</li></ul>

- Carbisdale Street tenement blocks
- Hawthorn Street/Horne Street traditional tenements

The work elements will be as follows:

### **Regulatory Compliance Works**

Objective: Ensure compliance with the Energy Efficiency Standard for Social Housing (ESSH).

Tasks:

- **District Heating / Air Source Heat Pumps:** Installation of air source heat pumps to provide efficient heating solutions.
- **Connectivity of District Heating Systems:** Implementation of connectivity between existing district heating systems to enhance energy efficiency across the specified locations.

### **Investment Works**

Objective: Improve energy efficiency and living conditions, aligning with ESSH standards.


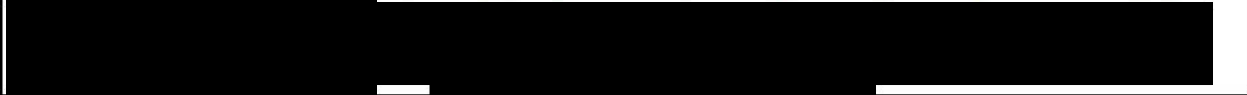
Tasks:

- **External Wall Insulation (EWI):** Installation of external wall insulation to improve thermal performance and reduce energy consumption.
- **Triple Glazing Windows:** Replacement of existing windows with triple glazing to enhance insulation and reduce heat loss.

### **Project Timeline**

Start Date: The works for this three-year programme are anticipated to commence in September 2024, contingent upon securing the necessary grant funding agreements with the Scottish Government.



<p>4.</p>	
<p>5.</p>	<p><b>Grant Application Update</b></p>
	<p>ng homes submitted its' application for Phase 3 to the Scottish Government in October 2023, anticipating a response by November 2023. However, on 11 June 2024, ng homes received 50 clarification questions from the Government's due diligence team, requiring responses within 14 days. The answers were submitted to the Scottish Government on 24 June 2024. It is expected that ng homes will receive further technical questions shortly. Currently, we are awaiting a response to the initial batch of clarification points.</p>
<p>6.</p>	<p><b>Energy Savings Trust</b></p>
	<p>ng homes applied for an unsecured Energy Savings Trust (EST) loan facility amounting to £1.86 million on the 4<sup>th</sup> March 2024. Ng are awaiting confirmation of this loan request.</p>
<p>7.</p>	<p><b>Procurement</b></p>
	<p>ng homes propose to procure the district heating project via a call off . This will be through Procurement for Housing (PfH), a pre-tendered national framework. The contract award will go to Easy Heat, who have successfully delivered the previous two phases, establishing a trusted and effective working partnership with ng homes. To ensure compliance, ng homes approached PfH to confirm Easy Heat's status as the top contractor on the framework lots and to verify that additional work for external wall insulation (EWI) and triple glazing can be included in the contract. PfH has confirmed that this is permissible, allowing us to make a direct contract award to Easy Heat.</p> 



Legal advice from Brodies has been sought to ensure compliance with procurement regulations.

To mitigate any risks associated with this procurement approach, ng homes has taken the following steps:

- **Legal Advice:** Engaged Brodies to confirm that issuing a direct award to Easy Heat through PfH is an acceptable method for project delivery, ensuring compliance with procurement governance.
- **Framework Confirmation:** Received confirmation from PfH that Easy Heat are number one and can be directly awarded the contract, including the additional EWI and triple glazing work.
- **Cost Reduction:** Successfully reduced the overall fee costs through negotiations, ensuring best value for money.

These measures will ensure a robust procurement route, enabling ng homes to deliver the project within the tight deadlines while maintaining compliance with regulatory standards. Directly awarding the contract to Easy Heat, with the inclusion of the additional work packages, allows for comprehensive project management and assures the association of optimal value for money.

## 8. Risk and Mitigation

The risks associated with not proceeding with this project are as follows:

### **Risk of not meeting Government EESSH and Net Zero Targets**

- **Description:** Failure to meet the Energy Efficiency Standard for Social Housing (EESH) and Net Zero targets set by the government.
- **Implications:** This could lead to regulatory non-compliance, reputational damage, and potential penalties.

### **Risk of not meeting ng homes' EESSH Targets to address fuel poverty.**

- **Description:** Inability to achieve ng homes' specific EESH targets aimed at reducing fuel poverty.
- **Implications:** This could result in continued high energy costs for tenants and failure to fulfil the Associations commitments.

**Risk of missing out on current SHNZHF grant funding opportunity.**

- **Description:** The potential loss of the Scottish Home Net Zero Housing Fund (SHNZHF) grant funding.
- **Implications:** This could significantly impact the financial feasibility of the project, necessitating a search for alternative funding sources.
- **Project does not go ahead.**
- Without the government funding, ng homes could not afford to finance the project, significantly impacting the associations EESSH strategy and ultimately affecting tenants' ability to heat their homes with affordable heating.

These risks can be mitigated through the following strategies:

**Contingency planning:**

- Develop a comprehensive contingency plan to address potential shortfalls in grant funding.
- Explore alternative financing options and scale the project scope as necessary to ensure financial viability.

**Stakeholder engagement:**

- Maintain robust communication and engagement with government bodies to ensure continued support and compliance with funding requirements.
- Foster strong relationships with key stakeholders to facilitate timely and favourable decisions.

**Cost management:**

- Implement strict cost control measures and regular financial monitoring to manage expenses effectively.
- Conduct periodic budget reviews to avoid overruns and ensure alignment with financial projections.

**Project phasing:**

- Structure the project in phases to allow flexibility in implementation.
- Enable adjustments based on funding availability and project performance to mitigate financial risk.



	<p><b>Technical oversight:</b></p> <ul style="list-style-type: none"> <li>○ Ensure rigorous technical oversight and quality control to prevent costly delays and rework.</li> <li>○ Conduct regular project reviews and audits to safeguard the project's timeline and budget.</li> </ul> <p>By implementing these risk mitigation strategies, ng homes can better manage potential challenges and increase the likelihood of successfully meeting both government and organisational targets while maintaining financial stability and project integrity.</p>
9.	<p><b>Cost Consultant and Contract Administrator.</b></p>
	<p>The Association plan to appoint Ewing Sommerville Partnership (ESP) as cost consultants and contract administrator for this project over the next three years. They will be appointed through our existing consultancy framework agreement [REDACTED] [REDACTED], [REDACTED].</p>
10.	<p><b>Governance Assurance</b></p>
	<p>ng homes are fully committed to ensuring robust governance in the execution of the Phase 3 heating project, one of the largest and most complex projects the association has undertaken. The project, scheduled for completion by the end of the financial year 2027, follows a tightly structured three-year programme.</p> <p>To facilitate critical decision-making and mitigate potential delays, an agile approval process, previously approved by the Board on 8<sup>th</sup> September 2020, during Phase 1, will be implemented. This process has proven to be successful and will enable the project team to make immediate decisions to avoid costly delays during the delivery phase.</p> <p>Further governance measures and procedures are as follows:</p> <p><b>Agile approval process:</b> Board approved 8<sup>th</sup> Sept 2020. This process ensures swift decision-making, allowing the association to act promptly without waiting for the next scheduled committee meeting. This agility is crucial in preventing significant financial penalties due to delay costs.</p> <p><b>Experienced project delivery team:</b> The team has successfully delivered the previous two phases, demonstrating their capability and reliability in managing large-scale projects.</p> <p><b>Daily site visits:</b> Regular inspections ensure that the project progresses as planned and any issues are promptly addressed.</p> <p><b>Weekly site operational meetings:</b> These meetings keep all stakeholders</p>

	<p>informed and aligned, fostering proactive management and swift resolution of any arising issues.</p> <p><b>Weekly compliance meetings with CEO:</b> Ensuring that all project activities comply with regulatory requirements and standards, thus maintaining compliance dashboards/ integrity.</p> <p><b>Monthly progress meetings:</b> Chaired by an appointed contract administrator, these meetings provide a formal platform for reviewing project milestones, addressing concerns, and planning subsequent steps.</p> <p><b>Appointment of cost consultants:</b> Engaging experts to manage and oversee project costs ensures financial prudence and accountability.</p> <p><b>Framework assistance and peer reviews:</b> Collaboration with PfH Scotland and conducting peer reviews fortify the project’s governance structure.</p> <p><b>Monthly reports to the Scottish Government:</b> Regular reporting keeps the government informed, maintaining transparency and accountability.</p> <p><b>Monthly visits from the Scottish Government technical team:</b> These visits provide additional oversight and technical validation, ensuring the project adheres to high standards.</p> <p><b>Regular Board noting papers:</b> Keeping the Board regularly updated on the delivery phases ensures ongoing oversight and strategic guidance.</p> <p>These measures underscore ng homes dedication to robust governance and effective project management. By implementing these protocols, the Association demonstrates its’ commitment to transparency, accountability, and the successful delivery of the Phase 3 heating project, ultimately benefitting our tenants, and aligning with ng homes aspirations to reduce fuel poverty and meet the governments’ EESSH standards.</p>
<p><b>11.</b></p>	<p><b>Recommendations</b></p>
	<p>This project is crucial for ensuring that the specified properties in Springburn comply with regulatory standards and benefit from enhanced energy- efficiency measures. Board approval will enable ng homes to proceed with the necessary preparations and commence the works promptly, following the confirmation of funding.</p> <p>ng homes recommends that the Board approves the following:</p> <p><b>Phase 3 Project proposal (Subject to funding approval):</b></p> <ul style="list-style-type: none"> <li>○ This project is essential to meet the regulatory EESSH standards and</li> </ul>

enhance energy efficiency for the specified properties within Springburn.

- The project will benefit tenants by reducing fuel poverty and align with ng homes' goals to meet the government's EESSH standards.

**Appointment of ESP as Cost Consultant and Contract Administrator:**

- We seek the Board's approval to appoint Ewing Somerville Partnership (ESP) as Cost Consultants and Contract Administrators for the Phase 3 District Heating Project over the next three years.

The Board is asked to APPROVE these recommendations to enable ng homes to proceed efficiently and cost-effectively with the Phase 3 project.





# Board Meeting

**For Approval**

**To:** Board  
**From:** Director of Corporate Services

**SUBJECT: ASSOCIATION MEMBERSHIP APPLICATIONS**

**DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>																						
	<p>Membership of ng homes is open to organisations sympathetic to the objects of the Association, and to people aged 16 and over who live in our operating area of North Glasgow and who are:</p> <ul style="list-style-type: none"> <li>• A tenant of ng homes</li> <li>• Permanent members of a tenant’s household</li> <li>• Service users of ng homes</li> <li>• Resident within communities served by ng homes</li> </ul> <p>Everyone applying for membership must fulfil the criteria for membership set by the ng homes’ Management Board from time to time. Members will hold one share in the Association and their names will be entered in the Register of Members referred to in the Association’s Rules. Currently we have 82 members/shareholders. For £1 you get:</p> <ul style="list-style-type: none"> <li>✓ Membership of the Association</li> <li>✓ A vote in the election of the Board</li> <li>✓ Eligibility to stand for election to the Board</li> </ul>																						
<b>2.</b>	<b>Applications Received</b>																						
	<p>We have received 4 new membership applications:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Name</th> <th style="width: 30%;">Address</th> <th style="width: 20%;">Tenant/ Owner</th> <th style="width: 25%;"></th> </tr> </thead> <tbody> <tr> <td>██████████ ██████████</td> <td>██████████ ██████████</td> <td>Tenant</td> <td>██████████</td> </tr> <tr> <td>██████████ ██████████</td> <td>██████████, ██████████</td> <td>Tenant</td> <td>██████████</td> </tr> <tr> <td>██████████</td> <td>██████████, ██████████</td> <td>Tenant</td> <td>██████████</td> </tr> <tr> <td>██████████</td> <td>██████████ ██████████</td> <td>Tenant</td> <td>██████████</td> </tr> </tbody> </table>			Name	Address	Tenant/ Owner		██████████ ██████████	██████████ ██████████	Tenant	██████████	██████████ ██████████	██████████, ██████████	Tenant	██████████	██████████	██████████, ██████████	Tenant	██████████	██████████	██████████ ██████████	Tenant	██████████
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<b>3.</b>	<b>Risk</b>																						
	<p>This report follows the due process for approval of Association membership applications.</p>																						

<b>4.</b>	<b>Recommendation</b>
	Members are asked to APPROVE the above membership applications.





# Board Meeting

**For Approval**

**To:** Board  
**From:** Director of Corporate Services

**SUBJECT: OPENNESS, ACCOUNTABILITY AND CONFIDENTIALITY POLICY**

**DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	The purpose of this report is to seek approval from the Board for the adoption of an existing policy which has been reviewed. The policy has been reviewed in line with the Association’s policy review schedule. As a governance policy, it will be reviewed every two years or earlier to reflect any regulatory or legislative changes or good practice guidelines.
<b>2.</b>	<b>Proposed changes</b>
	<p>The existing policy has been reviewed and the following changes are proposed at this time.</p> <ul style="list-style-type: none"> <li>• The Contents page has been updated.</li> <li>• In Section 2. at 2.1 the following wording has been added “This is a group policy and applies to all parts of the ng group”.</li> <li>• Section 12. Reference to GDPR has been updated to UK GDPR and the wording has been changed at 12.1 to read “The ng group will treat your personal data in line with our obligations under the UK General Data Protection Regulation 2021 (UK GDPR) and our own Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Fair Processing Notices.”</li> <li>• All reference to GDPR has been updated to UK GDPR throughout the policy.</li> <li>• The review date in the footnote has been updated.</li> <li>• The appendix has been amended with the content at the top of the page being re-ordered under point 1. and additional wording has also been inserted here for clarity in regard to requests for freedom of information and environmental information. This now reads as follows;</li> </ul> <p><b>“1. Responding to requests for information</b></p> <p>On receipt of a request for information please immediately refer to appendix 1 of the Association’s Freedom of Information, and Environmental Information Policy and Procedures.</p> <p><b>Requests relating to published material, or matters already in the public domain.</b></p> <p>Please provide a response as a matter of routine. Please refer to appendix 1 of our Freedom of Information, and Environmental Information Policy and procedures immediately after you receive a request for information.”</p>

	There are no other material changes proposed at this time.
<b>3.</b>	<b>Risk / Mitigation</b>
	It is important to review our policies in line with the Association's policy timetable or earlier in line with regulatory or legislative guidance/changes or good practice guidelines. This will ensure that the Association's policies are up to date, meet regulatory and/or legislative requirements and reflect current good practice.
<b>4.</b>	<b>Recommendation</b>
	Members are asked to APPROVE the adoption of the revised Openness, Accountability and Confidentiality Policy.



# Board Meeting

## For Approval

To: Board  
From: Director of Corporate Services

**SUBJECT: NG HOMES BOARD MEMBER AND OFFICE BEARER ROLE DESCRIPTIONS**      **DATE 30 July 2024**

<b>1.</b>	<p><b>Introduction</b></p> <p>The ng homes Board role descriptions (attached to this report) were produced in line with the SFHA’s Model Role Descriptions for Board members and Office Bearers and these were first approved by the Association’s Board in July 2022. As these are governance related documents, they are scheduled for review every two years or earlier in line with any legislative or regulatory changes or good practice guidance and therefore the review is now due. The role descriptions are presented as a pack and this includes two appendices which are the Board member Person Specification and a copy of the Association’s Vision, Mission, and Values.</p> <p>The role descriptions reflect the comprehensive nature of these important positions and support and guide Board members in fulfilling their role, these documents are also useful for Board member recruitment and induction purposes.</p> <p><b>Proposed changes</b></p> <ul style="list-style-type: none"> <li>• The footnote on page 2 of the attached pack has been updated in recognition of the SHR’s recently revised Governance Framework. It now reads Scottish Housing Regulator (April 2024) Regulation of Social Housing in Scotland: Our Framework.</li> <li>• The Monitoring and Review section on each role description has been updated.</li> <li>• The review date in the footnote on each page has been updated.</li> <li>• The wording throughout the document has been updated with any reference to Sub-Committee changed to Committee.</li> <li>• An extra row has been inserted in the table at section 6. Commitment, on page 4 of the ng homes Board member role description. This is in recognition of the recent creation of the Board Working Group. The script reads “The Association’s Board may convene a Board Working Group, from time to time, to address particular matters. The membership of this group would be open to all Board members.” It details that participation is optional and that the estimated time commitment is “up to 2 hours per meeting.”</li> <li>• For clarity there are minor changes to the wording in the Board member role description at 7.1 and the Chairperson’s role description at 1.1. and 5.1.</li> </ul>
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	<ul style="list-style-type: none"> <li>Minor updates to the Board member Person Specification (Appendix 1).</li> </ul> <p>There are no other material changes proposed.</p>
<b>2.</b>	<b>Risk</b>
	<p>The Board member and Office Bearer role descriptions provide clarity to Board members on their roles and help to ensure compliance with the SHR's Regulatory Standards of Governance and Financial Management. Not having Board role descriptions in place could lead to the risk of non-compliance with the SHR's Standards, in particular Standard 1; <i>The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.</i></p>
<b>3.</b>	<b>Recommendation</b>
	<p>Board members are asked to APPROVE the Board Member and Office Bearer Role Descriptions and the Board member Person Specification as detailed in the pack attached to this report.</p>





# ng homes Board Role Descriptions

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## **ng homes Board Member Role Description**

### **1. Introduction**

*"The Governing Body leads and directs the RSL to achieve good outcomes for its tenants and other service users."* Regulatory Standards of Governance and Financial Management, Standard 1<sup>1</sup>

- 1.1 This role description has been prepared to set out the role and responsibilities that are associated with being a Board member (governing body member) of North Glasgow Housing Association (ng homes). It should be read in conjunction with the accompanying person specification (see Appendix 1) and ng homes' Rules and Standing Orders.
- 1.2 ng homes is a Registered Social Landlord and a registered Scottish Charity. The role description reflects the principles of good governance and takes account of (and is compliant with) the expectations of the Regulatory Standards of Governance and Financial Management for Scottish RSLs and relevant guidance produced by the Office of the Scottish Charity Regulator (OSCR).
- 1.3 ng homes encourages people who are interested in the Association's work to consider seeking election as a Board member and is committed to ensuring broad representation from the communities that it serves. Board members do not require 'qualifications' but, from time to time, we will seek to recruit people with specific skills and experience to add to or expand the existing range of skills and experience available to ensure that the governing body is able to fulfil its purpose. We have developed a profile for Board members which describes the skills, qualities and experience that we consider we need to lead and direct ng homes and we carry out an annual review of the skills that we have and those that we need to inform our recruitment activities.
- 1.4 This role description applies to all members of the Board, whether elected or co-opted or appointed, new or experienced. It is subject to periodic review.

### **2. Primary Responsibilities**

- 2.1 As a Board member your primary responsibilities are, with the other members of the Board, to
  - Lead and direct the Association's work
  - Promote and uphold the Association's values
  - Set and monitor standards for service delivery and performance
  - Control the Association's affairs and ensure compliance
  - Uphold the Association's Code of Conduct for Board members and promote good governance
- 2.2 Responsibility for the operational implementation of ng homes strategies and policies is delegated to the Chief Officer.

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<sup>1</sup> Scottish Housing Regulator (April 2024) *Regulation of Social Housing in Scotland: Our Framework*

### 3. Key Expectations

- 3.1 ng homes has agreed a Code of Conduct for Board members which every member is required to sign on an annual basis and uphold throughout their membership of the Board.
- 3.2 Each Board member must accept and share collective responsibility for the decisions properly taken by the Board. Each Board member is expected to contribute actively and constructively to the work of the Association. All Board members are equally responsible in law for the decisions made.
- 3.3 Each Board member must always act only in the best interests of ng homes and its customers, and not on behalf of any interest group, constituency or other organisation. Board members cannot act in a personal capacity to benefit themselves or someone they know.

### 4. Main Tasks

- To contribute to formulating and regularly reviewing the Association's Vision, Mission and Values (see Appendix 2), strategic aims, business objectives and performance standards
- To monitor the Association's performance
- To be informed about and ensure the Association's plans take account of the views of tenants and other customers
- To ensure that the Association operates within and be assured that it is compliant with the relevant legal requirements and regulatory frameworks
- To ensure that risks are realistically assessed and appropriately monitored and managed
- To ensure that the Association is adequately resourced to achieve its objectives and meet its obligations
- To oversee and ensure the Association's financial viability and business sustainability whilst maintaining rents at levels that are affordable to tenants
- To act, along with the other members of the Board, as the employer of the Association's staff
- To ensure that the Association is open and accountable to tenants, regulators, funders and partners

### 5. Duties

- Act at all times in the best interests of ng homes
- Accept collective responsibility for decisions, policies and strategies
- Attend and be well prepared for meetings of the Board and Committees
- Contribute effectively to discussions and decision making
- Exercise objectivity, care and attention in fulfilling your role

- Take part in ongoing training and other learning opportunities
- Take part in an annual review of the effectiveness of the Association’s governance and of your individual contribution to ng homes governance
- Maintain and develop your personal knowledge of relevant issues and the wider housing sector
- Represent the Association positively and effectively at all times, including in the local community and when attending meetings and other events
- Respect and maintain confidentiality of information
- Treat colleagues with respect and foster effective working relationships within the Board and between the Board and staff
- Be aware of and comply with our policy on the restrictions on payments and benefits
- Register any relevant interests as soon as they arise and comply with the Association’s policy on managing conflicts of interest

## 6. Commitment

6.1 An estimate of the annual time commitment that is expected from Board members is:

Activity	Time (estimated hours)
Attendance at up to 10 regular Board meetings	Up to 2.5 hours per meeting
Reading and preparation for Board meetings	Approx. 2 hours per meeting
The Association has a Committee structure in place with the frequency of each Committee meeting set at 4 times per year. (Optional)	Up to 2.5 hours per meeting
The Association’s Board may convene a Board Working Group, from time to time, to address particular matters. The membership of this group would be open to all Board members. (Optional)	Up to 2 hours per meeting
Reading and preparation for Committee meetings	Up to 2 hours per meeting
Attendance at annual planning and review events (including Board member individual review meeting)	Approx. 20 hours per year
Attendance at events such as estate tours, tenant / customer conferences, openings and site visits	Approx. 20 hours per year
Attendance at internal briefing and training events	Approx. 20 hours per year
Optional; External training and conference attendance (may include overnight stays or weekends)	Ad hoc
It should be noted that the Chairperson and Vice-Chairperson will incur additional hours due to	



the nature of the roles and the responsibilities and this may be substantial.

## 7. What ng homes offers Board members

7.1 Board members are volunteers and receive no payment for their contribution. ng homes has approved a Payments and Benefits Policy which prevents you or someone close to you from inappropriately benefiting personally from your involvement with the Association. This and other related policies also seek to ensure that you are not unfairly disadvantaged by your involvement with ng homes. All out of pocket expenses incurred in your role as a Board member will be fully met and you will be promptly reimbursed.

7.2 In return for your commitment, ng homes offers:

- A welcome and introduction when you first join the Board;
- A mentor from the Board and a named staff contact for the first six months, with ongoing support
- Clear guidance, information and advice on your responsibilities and on the Association's work
- Formal induction training to assist settling in
- Papers/reports which are clearly written and presented, and circulated in advance of meetings
- The opportunity to put your experience, skills and knowledge to constructive use
- The opportunity to develop your own knowledge, experience and personal skills
- The chance to network with others with shared commitment and ideals

## 8. Monitoring and Review

8.1 This role description was approved by the Association's Board on 30 July 2024. It will form the basis of the annual review of the effectiveness of your contribution to our governance. It will be reviewed by the Board every two years or earlier in line with legislative or regulatory changes or good practice guidance.

## **ng homes Chairperson Role Description**

### 1. Introduction

- 1.1 This role description sets out the particular duties and responsibilities that attach to the Chairperson (Chair) of ng homes and to the Chairs of the Association's Committees. The responsibilities described here are additional to those set out in the Board members' role description. It should be considered alongside the Association's Rules, Standing Orders, Code of Conduct and the Payments and Benefits Policy.
- 1.2 This role description will be used to support the annual review of the Board's effectiveness. It will be used to appoint the Chair and Committee Chairs after each AGM. Board members who wish to be considered for this office will be invited to say how, if elected, they will carry out the duties that are set out here before the election takes place.
- 1.3 In the event that the Chair is unable to fulfil their responsibilities, the Vice-Chair will carry out the duties of the Chair.
- 1.4 As set out in the Standing Orders, the Chair of ng homes may not also serve as the Chair of a Committee and each Committee must elect a different Chair.
- 1.5 An overview of the Role of the Chair is outlined in Rule 59.6 of the Association's Rules.
- 1.6 The Chair will be elected by the Board each year at the first Board meeting following the AGM. Whilst the Chair of ng homes can be re-elected, in accordance with Rule [59.11] of the Association's Rules, they cannot serve a continuous term of more than five years. There is no expectation that the Chair must serve the full five-year maximum term.
- 1.7 In the spirit of the Association's Rules, if an individual has served five years as Chair, they should not be subsequently re-elected as Chair at any point.

### 2. Key Responsibilities

- 2.1 The Chair must act, and be seen to act, at all times on behalf of the Board. The Chair's key responsibilities are:
  - To lead the Board, or Committee, constructively, provide direction and manage meetings effectively
  - To develop and maintain a constructive and positive working relationship between the Chair and the Chief Executive Officer and senior staff
  - To uphold the Association's Code of Conduct for Board members and promote good governance
  - Ensure decision making complies with Standing Orders and the Scheme of Delegation
  - To be a positive and effective ambassador for the Association
  - To ensure that the Association's business is conducted effectively between meetings and that emergency decisions are taken appropriately when required

- To be accountable for the actions of the Chair

### 3. Leadership and Direction

#### 3.1 The Chair is expected to:

- Lead by positive example and action
- Represent the Association positively and effectively
- Set the style and tone of Board, or Committee meetings to ensure effective and participative decision making
- Promote and uphold the Code of Conduct for the Association's Board
- Ensure that the necessary arrangements are in place to enable the Association to honour its obligations, achieve its objectives and meet agreed targets
- Demonstrate and support the principles of good governance at all times
- Ensure that the governing body has access to the range of skills, knowledge and experience necessary for the achievement of the Association's aims and objectives and for the fulfilment of the Board's responsibilities
- Ensure that the Board has access to the necessary advice, information and support to fulfil its responsibilities and that, where appropriate, external and/or specialist advice is sought
- Provide support to new and experienced Board members by promoting access to relevant induction, training and development opportunities

#### 4. Working with the Chief Executive

##### 4.1 The Chair should:

- Establish a constructive relationship with the Chief Executive and ensure that their respective roles of leading and managing are recognised and promoted effectively
- Committee Chairs should establish similar relationships with the relevant senior staff member
- Ensure that the conduct of the Association's business continues effectively between meetings of the Board and act under delegated or emergency authority when necessary
- In the event of a vacancy, ensure that effective arrangements are implemented for the recruitment and appointment of a Chief Executive Officer, in accordance with the Association's agreed recruitment practices
- Carry out, supported by a suitably qualified external consultant (and with at least one other Board member), the Chief Executive's annual appraisal (including setting objectives, overseeing performance and requiring professional development) and report to the governing body

- Ensure that appropriate arrangements are in place and implemented effectively for the support and remuneration of the Chief Executive Officer
- In the event that it is necessary, be responsible for dealing with a grievance or disciplinary action in respect of the Chief Executive Officer, in accordance with the Association's agreed procedures

## 5. Promoting Good Governance

### 5.1 The Chair is required to:

- Promote and demonstrate the highest standards of ethical conduct and integrity
- Build and sustain constructive relationships with other office bearers, Board members and senior staff
- Initiate any investigation under the terms of the Association's Code of Conduct
- Chair all General Meetings of the Association in accordance with the Rules
- Chair all of the Association's Board meetings, in accordance with the Rules and Standing Orders
- Ensure that all Board members have access to appropriate information and have an opportunity to contribute to discussion and consideration of all matters requiring their attention
- Ensure that effective induction and ongoing training and support are provided to all Board members and that annual Board member reviews are conducted in accordance with the Association's policy
- Manage meetings inclusively and effectively to ensure that there is sufficient time for the consideration of all relevant issues; for performance to be monitored effectively and for risk to be assessed realistically
- Ensure that all delegated authorities are monitored and reporting arrangements are implemented effectively

## 6. Conduct of the Association's Business

### 6.1 The Chair is expected to:

- Ensure that the Association's business is efficiently and accountably conducted between Board meetings
- Sign (or otherwise authorise) payment instructions and documents requiring the Board or the Chair's authorisation, in accordance with the Association's Standing Orders
- Take decisions on behalf of the organisation in the event of emergencies that occur outside the regular meeting cycle and report these back to the Board for ratification
- Ensure that the range of skills, knowledge and experience required to leading homes effectively is available to the Board and that the Board is able to access specialist support when necessary



- Lead the Board's succession planning and recruitment to ensure good governance and regulatory compliance

## 7. Monitoring and Review

- 7.1 This role description was approved by the Association's Board on 30 July 2024. It will form the basis of the annual review of the effectiveness of your contribution to our governance. It will be reviewed by the Board every two years or earlier in line with legislative or regulatory changes or good practice guidance.

## **ng homes Vice-Chairperson Role Description**

### 1. Introduction

- 1.1 This role description sets out the particular duties and responsibilities that attach to the Vice-Chairperson (Vice-Chair) of ng homes. The responsibilities described here are additional to those set out in the Board members' role description. It should also be considered alongside:
  - the Role Description for the ng homes Chair;
  - ng homes' Rules; and
  - ng homes' Standing Orders
- 1.2 In the event that the Association's Chair is unable to fulfil their responsibilities, the Vice-Chair will carry out these duties.
- 1.3 The position of Vice-Chair will be elected by the Board, every year at the first Board meeting following the AGM.
- 1.4 In accordance with Rule 59.11 of the Association's Rules, the Chair cannot serve a continuous term of more than five years. There is no expectation that the Chair must serve the full five-year maximum term.
- 1.5 When the Chair stands down, the Vice Chair in post will be asked if they wish to stand for election to become Chair.
- 1.6 The role of Vice-Chair must be carried out by a Board member and may also be carried out by a former office bearer.

### 2. Role of Vice-Chair

- 2.1 The role of the Vice-Chair is to deputise, support and (where required) stand in for the Association's Chair. Therefore, this role description must be read in conjunction with the Role Description for the ng homes Chair.
- 2.2 When known in advance, the Vice-Chair should ensure that they are available for any Board meeting that the Chair is unable to attend – e.g. where the Chair has booked a holiday. Close liaison with the Chair is a key requirement of the role.
- 2.3 The individual holding the post of Vice-Chair will gain training and insight as to whether they would like to consider performing the role of Chair in the future.

### 3. Monitoring and Review

- 3.1 This role description was approved by the Association's Board on 30 July 2024. It will form the basis of the annual review of the effectiveness of your contribution to our governance. It will be reviewed by the Board every two years or earlier in line with legislative or regulatory changes or good practice guidance.

## ng homes Secretary Role Description

### 1. Introduction

- 1.1 This role description sets out the particular duties and responsibilities that attach to the Secretary of ng homes. The responsibilities described here are additional to those set out in the Board members role description. It should also be considered alongside the Association's Rules and Standing Orders.
- 1.2 The role of the Secretary will be carried out by an Association Board member who will be elected by the Board, every year at the first Board meeting following the AGM.
- 1.3 Where appropriate, the Secretary's duties can be delegated to an appropriate employee of ng homes, with the Secretary assuming responsibility for ensuring that they are carried out in an effective manner.

### 2. Duties of the Secretary

- 2.1 The Association's Rules specify the Role of the Secretary in detail.
- 2.2 The duties of the secretary include:
  - Calling and attending all Annual General Meetings, Special General Meetings and Board meetings
  - Keeping the minutes for all Annual General Meetings, Special General Meetings and Board meetings
  - Sending out letters, notices calling meetings and relevant documents to Members before a meeting
  - Preparing and sending all the necessary reports to the Financial Conduct Authority and the Scottish Housing Regulator
  - Ensuring compliance with the Association's Rules
  - Keeping the Register of Members and other Registers required by the Association's Rules
  - Supervision of the Association's seal

### 3. Monitoring and Review

- 3.1 This role description was approved by the Association's Board on 30 July 2024. It will form the basis of the annual review of the effectiveness of your contribution to our governance. It will be reviewed by the Board every two years or earlier in line with legislative or regulatory changes or good practice guidance.

## Appendix 1

### ng homes Board Member Person Specification

<b>Essential Criteria</b>
<b>Personal Attributes</b>
A commitment to the ethos of social housing
A commitment to the vision and values of the organisation
A commitment to the Association's Code of Conduct for Board Members
Cares about people
Passionate about the community
Fair and non-judgemental
A commitment to represent the interests of ng homes and not individual or group interests
Respects confidentiality
Good team worker, able to make and abide by collective decisions
Committed to continuous improvement and raising standards across the Board and the organisation
Focused on own continuing personal development
<b>Desirable Criteria</b>
<b>Knowledge and Experience</b>
Experience of operating at a senior level (either executive or non-executive) within an organisation that provides services to people
Governance experience, as a Member of a Board or similar, with knowledge of good governance practice
Wide ranging understanding of commercial issues
Strong business acumen
Knowledge of the housing sector
<b>Skills and Abilities</b>
Strategic planning skills, able to develop strategic vision and encourage others to contribute to this
Risk aware and able to assess and manage risk when reaching decisions
Able to challenge constructively while respecting the roles, views and feelings of others
Able to probe, assess and solve problems
Able to understand complex factual and statistical information
IT literate and able to use tablet device (iPad) and email and participate in virtual meetings using MS Teams or Zoom.
Specialist skills relevant to the organisation
<b>Time Commitment</b>
Attending meetings of the Board and Committees, as required
Available for ad hoc discussions and urgent business meetings
Attending Board training / awareness sessions
Attending conferences / external visits etc.
Attending Board strategy events / Business Planning Sessions
Annual Board Appraisal, Board Member Review process

## ng group Vision, Mission & Values

### **Vision:**

A community where people can flourish and prosper

### **Mission:**

To provide quality homes and on-going community regeneration and empowerment

### **Values:**

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







# Board Report

## For Approval

**To:** Board  
**From:** Depute CEO

**SUBJECT: BUDGET SETTING POLICY**

**DATE 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>The budget setting policy has been brought forward for review as the policy is due for review.</p> <p>There are no changes proposed to the policy this time around.</p>
<b>2.</b>	<b>Recommendation</b>
	<p>Members are asked to APPROVE the Budget Setting Policy.</p>





# Board Meeting

For Approval

To: Board  
From: DCEO

**SUBJECT: CODE OF AUDIT PRACTICE**

**DATE 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>The Associations Code of Audit Practice was last reviewed by the Board in March 2022. The purpose of this review is to review that the contents of it are still appropriate to the Association.</p> <p>The policy is now due for review. There has only been minor changes made to the policy primarily relating to changes in job titles and renaming the Audit Committee.</p>
<b>2.</b>	<b>Recommendation</b>
	<p>Members are asked to APPROVE the policy.</p>







# Board Meeting

**For Approval**

To: Board  
From: DCEO

**SUBJECT: POLICY FOR APPROVAL;  
ANTI-FRAUD POLICY**

**DATE: 30 July 2024**

<b>1. Introduction</b>	<p>This policy was developed to support the Association’s approach to strong financial management, good practice, and compliance with the SHR’s Regulatory Framework including the Standards of Governance and Financial Management which were implemented on 1 April 2019.</p> <p>The development and adoption of an Anti-Fraud Policy was identified within the Governance Continuous Improvement Plan produced as an outcome of the Governance Self-Assessment process and so the policy was first introduced in March 2020.</p> <p>The policy is now due for review. There has only been minor changes made to the policy primarily relating to changes in job titles and renaming the Audit Committee.</p>
<b>2. Recommendation</b>	<p>Members are asked to APPROVE the Anti-Fraud Policy.</p>





# Board Meeting

## For Approval

To: Board  
From: Director of Housing Services

**SUBJECT: ALLOCATIONS POLICY**

**DATE: 30 JULY 2024**

<b>1.</b>	<b>Introduction</b>
	The Allocations Policy was last reviewed in 2021. Attached is the amended policy.
<b>2.</b>	<b>Changes to Policy</b>
	<p>There are minimum changes to the Allocations Policy:</p> <ul style="list-style-type: none"> <li>• <b>1.1</b> - We have removed stock totals as this is only relevant at a specific date and can change depending on disposals and acquisitions.</li> <li>• <b>1.9</b> – We have removed reference to the Homeswapper system as we no longer use this and reference to the Common Housing Register.</li> <li>• <b>2.2</b> – We have added in “We aim to do this” within 5 working days of receipt of their completed application form – as it is not always possible to send out letters within 5 working days.</li> <li>• <b>3.4</b> – We have changed it from “applicants will” to “applicants may”</li> <li>• <b>7</b> – We have removed reference to Homeswapper and replaced the paragraph with the following “Any applicants looking to do a mutual exchange should first complete an application form and return this to their Housing Officer. All requests for mutual exchanges will be responded to within 28 days.”</li> <li>• <b>8</b> – We have added in “Managers will also have discretion on allocations.”</li> </ul>
<b>3.</b>	<b>Risk and Mitigation</b>
	It is important to review our policies in line with the Associations policy timetable or earlier in line with regulatory or legislative guidance/changes or good practice guidelines. This will ensure that the Association’s policies are up to date, meet regulatory and/or legislative requirements and reflect current good practice.

<b>4.</b>	<b>Recommendation</b>
	The Board are asked to APPROVE the amended Allocations Policy.



# Board Meeting

For Approval

To: Board  
From: Head of Housing Services

**SUBJECT: HATE CRIME POLICY**

**DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>The Hate Crime Policy has undergone a review in 2024 in line with the policy review calendar timescales. The Association is committed to ensuring that its policies adhere to changes and developments in relevant legislation. As such, this review also takes into consideration the Hate Crime and Public Order (Scotland) Act 2021 which was passed by Scottish Parliament in 2021 and implemented in April 2024.</p>
<b>2.</b>	<b>Changes to the Policy</b>
	<p>As a result of the policy review, the proposed changes are:</p> <ul style="list-style-type: none"><li>• The layout of the policy contents has been amended with additional sections added to bring in line with a standard corporate format.</li><li>• Section 4 – Addition of partnership working objectives.</li><li>• Section 5 – Update to the definition of a hate crime to reflect current legislation.</li><li>• Section 8 – Additions to legislation taken into consideration throughout the policy.</li><li>• Section 10 – New section added in connection to the Equality Act 2010.</li><li>• Section 11 – New section added referring to the Equality Impact Assessment requirements.</li><li>• Section 12 – Additional comment referring to the Equality and Diversity Policy</li><li>• Section 13 – New section added stating the monitoring and review practices.</li><li>• Section 14 – New section added to reflect current Data Protection Regulation.</li></ul>
<b>3.</b>	<b>Risk and Mitigation</b>
	<p>The <b>risk</b> associated to the absence or lack of application of this policy is that we compromise the safety and wellbeing of our tenants, staff and contractors. Additionally, there is a risk to meeting our regulatory and compliance requirements in relation to Equality and Human rights being considered in day to day service delivery. The <b>mitigation</b> of this risk is to review our policies in line with the Associations policy timetable or earlier in line with regulatory or legislative guidance/changes or good practice guidelines. This will ensure that the Association’s policies are up to date, meet regulatory and/or legislative requirements and reflect current good practice.</p>



<b>4.</b>	<b>Recommendation</b>
	The Board are asked to APPROVE the updated Hate Crime Policy



# Register of Payments and Benefits

## Case No 168

<b>1. DESCRIPTION OF BENEFIT</b>		
<b>BENEFIT</b>	√	<b>DETAILS, (e.g. event name, host, venue, attendees, cost per person, date)</b>
Attendance at Event	√	<p>Herald Diversity Awards, Radisson Blue Hotel, Glasgow on Friday 13 September 2024.</p> <p>Enable Scotland have nominated ng2 for the Diversity and Inclusion Champion and they have been selected as finalists.</p> <div style="background-color: black; height: 40px; width: 100%; margin: 10px 0;"></div> <p>Attendees are as follow:</p> <div style="background-color: black; height: 200px; width: 100%; margin: 10px 0;"></div>

<b>2. BOARD APPROVAL</b>		
		<b>Details</b>
<b>Checklist – please tick as appropriate</b>		
Has an ng group member been nominated for an award?	√	
Is attendance in recognition of achievement or in pursuit of appropriate business development?	√	
Is event directly relevant to our objectives/business aims?	√	

**Initial**

<p>Are total costs reasonable and appropriate as determined by Chair and CEO? (If costs exceed £500 per person, Board must give specific approval based on business case)</p>	√	
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<b>3. RECOMMENDATION</b>	
<b>Meeting where approved</b>	
<b>Date of meeting</b>	
<p><b>Directors Signature</b> _____</p> <p><b>Chair's Signature</b> _____</p>	

<b>4. RATIFICATION</b>	
<b>Date of Board meeting where ratified (if not approved at Board meeting)</b>	



# Register of Payments and Benefits

Case No: 167

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

2. DETAILS OF BENEFICIARY		
NAME:	[REDACTED]	
ADDRESS: (where relevant)	[REDACTED]	
RELATIONSHIP		DETAILS
Board Member	<input type="checkbox"/>	
Sub-Committee Member	<input type="checkbox"/>	
Connection to Board member	<input type="checkbox"/>	
Connection to Sub-Committee member	<input type="checkbox"/>	
Employee	<input checked="" type="checkbox"/>	Ng2 [REDACTED])
Connection to employee	<input type="checkbox"/>	
A Business	<input type="checkbox"/>	
Other	<input type="checkbox"/>	

3. APPROVAL		
[REDACTED]		

Directors Signature \_\_\_\_\_

Chair's Signature \_\_\_\_\_

Meeting where approved	Pre-Agenda Meeting
Date of meeting	18 July 2024.

**4. RATIFICATION**

Date of Board meeting where ratified (if not approved at Board meeting)	
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# Board Meeting For Noting

**To:** Board  
**From:** Director of Corporate Services

**SUBJECT: GOVERNANCE UPDATE**

**DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	This report provides an update on governance related matters from 16 May 2024 to 11 July 2024.
<b>2.</b>	<b>Scottish Housing Regulator News / Publications</b>
	<p>As previously reported, a comprehensive archive of news and publications is available on the SHR's website <a href="http://www.housingregulator.gov.scot">www.housingregulator.gov.scot</a> The sections for news and publications are clear and easily accessible. The SHR has updated a whole raft of previously published information, guidance and advice for RSL's and Governing Bodies. These updates are available on the SHR's website at;</p> <p><a href="https://www.housingregulator.gov.scot/publications?p=3&amp;s=10">https://www.housingregulator.gov.scot/publications?p=3&amp;s=10</a></p> <p>There are also links to speeches and other information. Other SHR news and publications can be accessed at the links below: <a href="https://www.housingregulator.gov.scot/about-us/news">https://www.housingregulator.gov.scot/about-us/news</a> <a href="https://www.housingregulator.gov.scot/publications">https://www.housingregulator.gov.scot/publications</a></p> <p>For ease of reference your search for publications can be filtered by date range and publication type which includes the following categories:</p> <ul style="list-style-type: none"><li>• Advice for landlords</li><li>• Statutory guidance for landlords</li><li>• National Reports</li><li>• Consultations</li><li>• Forms and questionnaires</li><li>• Speeches and presentations</li><li>• Corporate Publications</li><li>• Archived Reports</li><li>• Information for tenants</li></ul>

	<p><b>Recent news/features</b></p> <p>Regulator published updated engagement plan for Milnbank Housing Association; 2 July 2024  <a href="https://www.housingregulator.gov.scot/about-us/news/regulator-published-updated-engagement-plan-for-milnbank-housing-association/">https://www.housingregulator.gov.scot/about-us/news/regulator-published-updated-engagement-plan-for-milnbank-housing-association/</a></p> <p>Read a blog from our Deputy Chair, Andrew Watson, on our latest meeting with systemically important landlords; 27 June 2024  <a href="https://www.housingregulator.gov.scot/about-us/news/read-a-blog-from-our-deputy-chair-andrew-watson-on-our-latest-meeting-with-systemically-important-landlords/">https://www.housingregulator.gov.scot/about-us/news/read-a-blog-from-our-deputy-chair-andrew-watson-on-our-latest-meeting-with-systemically-important-landlords/</a></p> <p>Housing Regulator updates its business planning advisory guidance for social landlords; 20 June 2024  <a href="https://www.housingregulator.gov.scot/about-us/news/housing-regulator-updates-its-business-planning-advisory-guidance-for-social-landlords/">https://www.housingregulator.gov.scot/about-us/news/housing-regulator-updates-its-business-planning-advisory-guidance-for-social-landlords/</a></p> <p>Scottish Housing Regulator updates its guide to how it regulates for tenants and service users; 18 June 2024  <a href="https://www.housingregulator.gov.scot/about-us/news/scottish-housing-regulator-updates-its-guide-to-how-it-regulates-for-tenants-and-service-users/">https://www.housingregulator.gov.scot/about-us/news/scottish-housing-regulator-updates-its-guide-to-how-it-regulates-for-tenants-and-service-users/</a></p> <p>Regulator publishes updated engagement plan for Reidvale Housing Association; 30 May 2024  <a href="https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-updated-engagement-plan-for-reidvale-housing-association/">https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-updated-engagement-plan-for-reidvale-housing-association/</a></p> <p>Read our blogs from the latest meetings our two landlord groups; 24 May 2024  <a href="https://www.housingregulator.gov.scot/about-us/news/read-our-blogs-from-the-latest-meetings-our-two-landlord-groups/">https://www.housingregulator.gov.scot/about-us/news/read-our-blogs-from-the-latest-meetings-our-two-landlord-groups/</a></p>
<b>3.</b>	<b>The Office of the Scottish Charity Regulator (OSCR)</b>
	<p>The OSCR website; <a href="http://www.oscr.org.uk">www.oscr.org.uk</a> provides access to a comprehensive suite of information for charities. This includes news, updates, reports and guidance documents and links to videos and information on webinars that are planned.</p>

	<p><b>Recent news/features</b></p> <p>Four ways to improve your charity’s annual report and accounts; 2 Jul 2024  <a href="https://www.oscr.org.uk/news/four-ways-to-improve-your-charity-s-annual-report-and-accounts/">https://www.oscr.org.uk/news/four-ways-to-improve-your-charity-s-annual-report-and-accounts/</a></p> <p>OSCR appoints Katriona Carmichael as new Chief Executive; 1 Jul 2024  <a href="https://www.oscr.org.uk/news/oscr-appoints-katriona-carmichael-as-new-chief-executive/">https://www.oscr.org.uk/news/oscr-appoints-katriona-carmichael-as-new-chief-executive/</a></p> <p>Charities reminded of the rules around political campaigning ahead of General Election; 21 Jun 2024  <a href="https://www.oscr.org.uk/news/charities-reminded-of-the-rules-around-political-campaigning-ahead-of-general-election/">https://www.oscr.org.uk/news/charities-reminded-of-the-rules-around-political-campaigning-ahead-of-general-election/</a></p> <p>Charities asked to prepare for changes to the Scottish Charity Register; 17 Jun 2024  <a href="https://www.oscr.org.uk/news/charities-asked-to-prepare-for-changes-to-the-scottish-charity-register/">https://www.oscr.org.uk/news/charities-asked-to-prepare-for-changes-to-the-scottish-charity-register/</a></p> <p>Complete SCVO's cyber security survey; 30 May 2024  <a href="https://www.oscr.org.uk/news/complete-scvos-cyber-security-survey/">https://www.oscr.org.uk/news/complete-scvos-cyber-security-survey/</a></p> <p>Updated guidance for Scottish charities on campaigning about political issues; 23 May 2024  <a href="https://www.oscr.org.uk/news/updated-guidance-for-scottish-charities-on-campaigning-about-political-issues/">https://www.oscr.org.uk/news/updated-guidance-for-scottish-charities-on-campaigning-about-political-issues/</a></p>
4.	<p><b>SHR Deputy Chair, Andrew Watson’s Blog - Systemically Important Forum - 3 June 2024 Published 27 June 2024.</b></p>
	<p>The link to this feature on the SHR’s latest meeting with systemically important landlords is included in section 2 above however due to the importance of the subject matter it is reproduced here.</p> <p><b>Blog</b></p> <p>On 3 June 2024, we held the second of three meetings this year of the <a href="#">Systemically Important</a> landlord group.</p> <p>We refer to a small number of Registered Social Landlords (RSLs) as Systemically Important (SI) because of their stock size, turnover, or level of debt, or because of their significance within their area of operation.</p>



This is one of the three [groups](#) of RSLs we meet with regularly to discuss important and topical issues in social housing in Scotland. We meet with these groups to help us understand the challenges faced by those we regulate.

The purpose of the session was to discuss the outcomes of the recently published risk assessment, and the review of the Annual Return on Charter (ARC) indicators.

The group noted the outcomes from our recent annual risk assessment, the levels of compliance with regulatory requirements including the Regulatory Standards, and our planned engagement for 2024/25. The Group also noted the key strategic themes emerging, including the challenges to RSLs' financial health, homelessness, the continuing lack of clarity on net zero measures and the development of new homes.

Some members of the group expressed interest in learning more about the introduction of a triage process as part of the financial risk assessment. This allows SHR to identify those RSLs where we need explanations on specific areas earlier in the financial risk assessment process.

The group recognised the concerns around homelessness in Scotland, and there was a strong consensus around the importance of tackling the issue by continuing to work closely with local authorities to support those facing homelessness. Members noted their commitment to providing as many homes as possible to homeless people, but also noted they also face additional pressures to provide homes to others on their housing lists who are in need. Members re-emphasised the importance of sustained prevention work around homelessness.

Group members also spoke of the challenges of supporting some tenants to sustain their tenancy when they move into a new home. Members noted a growing requirement for wrap around support and the funding pressures that this placed upon them.

Several group members spoke about the declining number of new social homes being developed across the social housing sector, and noted the challenging political and economic environment which developing RSLs continue to operate in. This includes permanently higher costs, weakened supply chains, cuts to the housing and building standards budget alongside the announcement of a national housing emergency. Some also highlighted the importance of considering the wider changes to mid-market rent [eg rent controls], and private sector housing legislation which have also impacted upon the development of social housing.

	<p>The group noted our plans to refresh the <a href="#">development thematic</a> this year, and agreed to consider development as a key area for discussion at the next SI forum in October.</p> <p>The conversation then moved onto the review of the Annual Return on Charter (ARC) indicators.</p> <p>The discussion from group members was focused primarily on tenant and resident safety (TRS), and in particular, damp and mould. There was a general consensus amongst members of the group that focusing upon the 'big 6' areas of tenant and resident safety (gas, electrical, water, fire, asbestos, and lift safety) appeared to be the correct approach with an additional measure for damp and mould. However, some also noted the potential to detract from other TRS issues, of which there are many.</p> <p>Members discussed the challenges associated with managing tenant and resident safety from a governance perspective. Members noted that it is important to ensure there are clear expectations around the issues that RSLs are required to manage. As part of our review of the Charter, some members further observed that we should continue to try and ensure that Boards are not overburdened with too much information.</p> <p>Group members also noted that further opportunities will be available for feedback on the ARC review during the formal consultation launching later this year.</p>
<b>5.</b>	<b>Board Strategy Day 2; Friday 28 June 2024</b>
	<p>The second Board Strategy Day took place in the Doubletree Hilton Hotel in Glasgow on the morning of Friday 28 June 2024. The Board strategy session was followed by a Board meeting held in the afternoon.</p> <p>The strategy session focused on looking forward and the topics covered included the following:</p> <ul style="list-style-type: none"> <li>• SHR's New Governance Framework</li> <li>• Looking Ahead; Business Plan Key Priorities, Asset Management</li> <li>• Update on Planned Restructures</li> <li>• IT Journey, Compliance and Cyber Security</li> <li>• Community Development and Regeneration</li> <li>• Board Recruitment &amp; Board Development</li> </ul> <p>The session incorporated PowerPoint presentations, group discussions and Q&amp;A at various junctures to ensure that it was interactive and informative and Board members, staff and the Association's IT Consultants all made an excellent contribution. All Board members will be provided with a copy of the PowerPoint presentations delivered on the day.</p>



<b>6.</b>	<b>Response to the Regulator's Letter of 4 June 2024 in relation to the Association's regulatory status</b>
	The Board discussed the response to the SHR letter at the Board meeting held on 28 June 2024. The Board agreed an initial draft letter to be shared with all Board members together with the latest draft of the Association's Governance and Improvement Plan for their perusal and comment during w/c 1 July as the response to the SHR was due by 5 July. The final version of the letter and Governance and Improvement Plan was agreed by members and the Chair emailed both to the Association's Regulation Manager on 4 July 2024. We look forward to hearing from the SHR in due course.
<b>7.</b>	<b>Governance and Improvement Plan</b>
	As members are aware, the Governance and Improvement Plan, mentioned in section 6 above, was created in response to the change in regulatory status and successfully delivering the actions detailed in the plan will be a key requirement for the Association to return to compliant status. The plan has been updated at various junctures most recently prior to its submission to the SHR in response to their letter of 4 June 2024. The Board will be responsible for ensuring that the Governance and Improvement Plan is achieved and will review progress against the plan and agree any additional actions, amendments etc. and ensuring that the SHR receive any agreed updates on a timely basis. The recently formed Board Working Group will be a key forum for progressing this.
<b>8.</b>	<b>Board Working Group</b>
	<p>The Board Working Group (BWG) was recently formed in May 2024, to provide a forum for Board members to meet and address the matters raised by the SHR in relation to the Association's change in regulatory status to Non-compliant – working towards compliance. The work of this group will include reviewing progress on the Governance and Improvement Plan and agreeing relevant actions with the CEO and senior managers to ensure compliance. This action will support the Board in regard to Assurance. Linking to the following governance standards:</p> <ul style="list-style-type: none"> <li>• Standard 1 – guidance standard 1.3</li> <li>• Standard 4 – guidance standard 4.1</li> <li>• Standard 4 – guidance standard 4.4</li> </ul> <p>The membership of the BWG is open to all Board members, subject to their availability, and they will agree the schedule of regular meetings. Two meetings have taken place so far, 14 May and 5 June 2024. It is envisaged that the BWG will meet monthly and will have a</p>

	key role in returning the Association to compliant status.
<b>9.</b>	<b>Annual Board Appraisal and Individual Board Member Reviews</b>
	<p>As members will be aware, SHARE have supported the Association with the annual Board appraisal and Board members reviews over the last few years. We have been in touch with [REDACTED] at SHARE regarding the exercise for this year and [REDACTED] has confirmed that they have the capacity to support the Association again this year in conducting this important process. [REDACTED] has suggested that we complete the "appraisal light" this year, as we have completed the full comprehensive appraisal and reviews for the past few years.</p> <p>It is worth members considering this approach for this year. [REDACTED] has provided the following detail on how this would work in practice. There is an intro refresher for anyone who is not familiar or wants to ask questions about the process. This can be just a half hour teams or zoom meeting. SHARE then come along to a Board meeting and observe. A survey is then sent out to each member for consultation with the chair to agree the content of the survey. SHARE have updated the survey template they use, to contain a question on the 9 year objectivity rule and [REDACTED] has confirmed that we could tailor the survey, for example, to add in a reference to the Association's organisational values and identify examples of how these have been reflected in the board members role and we could also include a question on the Board Code of Conduct again identifying examples of where this has been followed. Once the survey is agreed, this would then be sent out to all members to complete, under this "appraisal light" process there would only be a requirement for 1-2-1s for any new members which does not apply this year. Following completion of the survey, SHARE would then pull together the report, Board Member Individual Learning Statements (ILS) and the Board's Learning and Development Plan, identifying the key topics to be covered for the year ahead however as members are aware, the L&amp;D plan needs to be prioritised continuously depending on what is happening in the organisation and therefore could be subject to change during the year.</p> <p>The cost for the appraisal light is approximately [REDACTED] compared to the full version which is [REDACTED] and if any new people do 1-2-1's they are [REDACTED] and if you wanted to do the Chair's 360 it would be an [REDACTED]. This approach would be cost effective and would minimise the time requirement for Board members involvement whilst still delivering the required support to members and satisfying our governance requirements.</p>
<b>10.</b>	<b>Board Training</b>



The table below details the learning and development opportunities attended by for Board members during the period covered by this report.

<b>Course / Webinar / Conference Subject</b>	<b>No of Board members attending</b>	<b>Date(s)</b>	<b>Training Provider</b>
EVH Annual Conference	3	17 – 19 May 2024	EVH / Various
SFHA Annual Conference	3	11 - 12 June 2024	SFHA / Various
TPAS Annual Conference	3	21 – 23 June 2024	TPAS / Various

The planned training session below has been rescheduled for delivery during 2024/25 due to changes in the legal process. Procurement law is set for wide ranging transformation. The Procurement Act 2023 received Royal Assent on 26 October 2023 and will come into force on 28 October 2024.

<b>Course / Webinar / Conference Subject</b>	<b>No of Board members attending</b>	<b>Date(s)</b>	<b>Training Provider</b>
The Procurement Process	tbc	Date to be confirmed.	Internal; Angela Bell (Deputy Director of Property Services)

Board Training remains an important element to support good governance and therefore it is important that members continue to have access to a wide range of learning and development resources. As discussed at the recent Board Strategy Day, it is imperative that we design and deliver the training in a format that is suitable for Board members and meets their needs. As we all agree, training is often a big investment in time and money, and we are keen to ensure that we maximise the benefit for individuals and the Association.

We are keen to support anyone who would like to take part in any session or event. SHARE's website [www.share.org.uk](http://www.share.org.uk) is a useful resource where you can access information on planned training, network groups and learning events. It is suggested that Board members utilise and explore the SHARE elearning system, as there are lots of short modules designed specifically for Board members that would be informative and beneficial.

	<p>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 course, webinar or event they see advertised or if they have any specific training requirements, please speak to the Chairperson in the first instance and thereafter contact Tony Sweeney or Cheryl Murray to make the necessary arrangements.</p>
<b>11.</b>	<b>Ombudsman / First Tier Tribunal Complaints</b>
	<p><b>Scottish Public Services Ombudsman (SPSO)</b></p> <p>There was one complaint with SPSO and has not been upheld and therefore the SPSO will not be taking any further action in that case.</p> <p>There have been no new complaints to the Scottish Public Services Ombudsman since the last meeting.</p> <p><b>First Tier Tribunal Complaints</b></p> <p>There were no First Tier Tribunal Complaints to report.</p>
<b>12.</b>	<b>Recommendation</b>
	Board members are asked to NOTE the contents of this report.







# Board Meeting For Noting

To: Board  
From: Director of Corporate Services

**SUBJECT: RULE 68**

**DATE 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	<p>RULE 68</p> <p>At the last Board meeting before the Annual General Meeting, the Secretary must confirm in writing to the Board that all requirements of Rules 62 to 67 have been followed relating to the items listed below or, if they have not been followed, the reasons for this:</p> <p>Signing of Minutes Use of Seal Register of Members etc Accounts, Registers, Securities etc</p> <p>The Secretary's confirmation or report must be recorded in the minutes of the Board meeting.</p> <p>In accordance with Rule 68, I am writing to confirm that all requirements of Rules 62 to 67 have been complied with in terms of Board Minutes.</p> <div data-bbox="290 1453 890 1742"></div> <p>Jim Berrington (Secretary)</p>
<b>2.</b>	<b>Recommendation</b>
	Board Members are asked to NOTE this report.





# Board Meeting For Noting

To: Board  
From: Communications Officer

**SUBJECT: COMMUNICATIONS UPDATE Q1**

**DATE 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	This report provides the Board with an update on communications and media information from 1 April 2024 to 30 June 2024 (Q1).
<b>2.</b>	<b>Overview</b>
	<p>Since the previous report, issue 24 of <i>breaking news</i> (staff newsletter) was published and shared with staff in May 2024. Issue 25 (of <i>breaking news</i>) is scheduled for August/September 2024. We are pleased to advise that the summer issue of North News (issue 66) was delivered on schedule and was delivered to tenants and residents early in July 2024. The next issue will be our Christmas/Winter issue for 2024/2025 and this will be produced in early December.</p> <p>Our online housing application continues to work well, with no issues reported over the quarter. As of the end of Q1 (2024), no issues with the online application had been reported and/or logged.</p> <p>The staff Intranet is progressing – we are working with IT to move the platform (built on Sharepoint) towards publication. To date, the URL has been updated and the intranet moved from ‘test’ to ‘production’ stage. As a reminder, the intranet will be a site which can grow and develop as feedback comes through from staff using the new internal site. A Corporate Services team section has also been developed as an example for other departments/teams. It is hoped that once viewed, engagement from other departments will increase. An interactive discussion board is in place ready for use and a static directory is in place. We will continue to progress this in early Q2, with a soft launch as soon as all stages are completed.</p> <p>The Communications Officer has supported other projects during the period covered by this report, including:</p> <ul style="list-style-type: none"> <li>• Regeneration projects – Pollok Credit Union. The financial literacy project through Pollok Credit Union (PCU) has moved forward in Q1. An introductory meeting with PCU took place in early June with a tentative plan to launch the project in September/October once the new school year is underway.</li> </ul>

	<ul style="list-style-type: none"> <li>• Review of award nominations (by external partners) – EY Foundation Impact Awards (individual member of staff and the Association separately) and The Herald Diversity Awards. As of the time of writing, we had heard that Greg Cann, Project Manager, had been successful in winning the External Volunteer award (EY Foundation).</li> <li>• Media Centre updates including a short piece on the recent recognition of the work done by ng homes in the community through the EY Foundation Impact Awards (winner) and the Scottish Transport Awards (highly commended).</li> <li>• Damp and Mould leaflet for Property Services – completed in Q1. The leaflets are with Property Services for use.</li> <li>• Health and Wellbeing/Awareness week calendar for 2024/2025 highlighting days and weeks of importance to assist with regular health and wellbeing emails to staff. The latest email was during June marking Men’s Health Week.</li> <li>• Full Website Audit – an in-depth audit of the ng homes website began in June. This will go page by page through all section examining all content (links, documents, etc) updating content as required. This will be an ongoing project over Q2.</li> <li>• Accessibility Updates (website) - Progressing through updates for meta data which is missing from many pages but is necessary to support website searches and Google results. We are writing a quick access guide for anyone who updates the website around accessibility requirements. This is an ongoing project.</li> <li>• Progressing the draft digital strategy – the latest draft was shared with external consultant, ██████████ and internally with the Association’s IT Consultants, ██████████ and ██████████ in Q1, following a discussion on next steps. Feedback has now been received and will be reviewed in Q2. Work on the strategy will continue in Q2. This is currently an ongoing project.</li> <li>• Communications – Compliance. Working with Housing Services and Investment/Property Services on several projects including: a Communications Plan to support tariff increases for the district heating system in the multi-storey flats; and initial discussions on communication with our tenants around compliance checks (e.g. EICRs, gas checks, asbestos, legionella etc). These discussions will feed into the review of the Association’s Tenant Participation Strategy and development of the Communications Strategy.</li> <li>• Supporting media enquiries including a query around work to repair collapsed drains and a former tenant with rent arrears who had re-applied for housing.</li> </ul>
<b>3.</b>	<b>Website Analysis</b>
	<p>Google Analytics (GA) monitors the ng group’s website traffic and can be used to produce reports covering audiences, locations, popular pages, and what devices are used. Both ng homes and the Media Centre appear to have been holding steady, with slight growth, over</p>

the quarter.

During Q1, the ng group website had:

Audience	Popular pages	Devices used
5,200 users	ng homes (Homepage) Apply for a home Repairs Mid-Market rent	Mobile phone devices (67%) Desktop computer/laptop (31%) Tablets (2%)

Over Q1, our Business Profiles recorded:

- **ng homes (50 Reidhouse Street):** 1,498 interactions with 69% viewing through via a mobile device and appearing in 2,509 searches by 6,613 profiles;
- **ng homes (139 Saracen Street):** 896 interactions with 70% viewing through via a mobile device and appearing in 2,365 searches by 6,248 profiles;
- **252 Saracen Street:** 170 interactions with 58% viewing via a mobile device, appearing in 74 searches by 1,370 profiles;
- **ng2 Ltd:** 242 interactions with 60% viewing through mobile device, appearing in 150 searches to 912 profiles.

**4. App**

For the period there have been 30 new downloads. The app is promoted regularly through social media channels, appears on the homepage of the website and has been featured in both the staff newsletter and in North News. We have QR codes which appear on all promotional material for the app. These QR codes allow anyone interested to launch the download link by scanning a barcode with their smartphone.

Promotion of the app is ongoing – we are actively seeking ways to encourage users to interact through the app.

**5. Social Media**

ng homes are utilising the use of social media to communicate with customers and make it easier for customers to contact the Association. Content is posted regularly to ensure pages and channels are active, responding where possible to topics of interest/concern and timely signposting to advice or information.

Changes to the internal reporting analytics within X (formerly Twitter) appeared early in Q2 2023 with no updates appearing from then into Q1 2024. As of this report, further changes



had appeared, restricting internal analytics calculated by X behind a paywall. While analytics can still be calculated manually, these may not be identical as calculations could differ.

As we mentioned in our report for Q4, several large housing associations in England have chosen to close their accounts of X (formerly Twitter) in favour of other platforms due to the changes in tonality on the platform. We will keep an eye on this to determine whether this needs consideration; to date, no Scottish housing associations have announced their intention to quit the platform.

We use the following channels:

**X (Twitter) - @ng\_homes**

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

**X (Twitter) - @ngha\_community**

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

**Facebook - @nghacommunity**

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

**Instagram - @ng\_\_homes**

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

**LinkedIn – ng homes**

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

**Twitter**

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

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

Social channel	Tweets	Impressions	Profile views	Mentions	Followers
@ng_homes	162	23,208	N/A	N/A	2,390
@ngha_community	8	2,355	N/A	N/A	1,248

**Facebook**

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

Page reach – Q1	Page likes – Q1	Audience – Q1
8,365	Page likes – 716 Page followers - 854	73% Female 27% Male 70% viewing from Glasgow

**Instagram**

ng homes' account maintained good levels of engagement in Q1. Figures for Q1 are included below:

Accounts reached	Post and stories reach	Profile visits
590	717 (Impressions: 4,294)	126

We will monitor and review the best use of social media channels to communicate with the Association's customers.

**6. North News**

Issue 66 of North News was released in early July. This issue offers a good selection of content, with ideas and detail contributed from several different teams and guest articles from community partners as well as signposting to support and information regarding changes to Universal Credit which will be important to many of our tenants and residents.

We met with Printbrokers to review the publication of North News to ensure efficiency and

best value. We also revisited discussions with the admin team at ng2 to review monitoring of the distribution as problems still occurred with Issue 65. A further discussion to go over ongoing editorial issues will be scheduled over Q2/Q3 with Printbrokers to identify a solution ahead of our Christmas/Winter issue.

The next issue will be Winter 2024 which will be scheduled to be delivered in early December to be with tenants and residents in good time before the Christmas holidays. If members have any suggestions or would like to contribute to the next issue, please contact our Communications Officer, Amanda Krats, at: [media@nghomes.net](mailto:media@nghomes.net).

**7. Media Centre**

The Media Centre is a valuable channel of communication. We continued to post content regularly throughout April to June with news, blogs, events, and press releases. Nearly 600 views of our Newsroom occurred in Q1 - desktop continues to be the main source to view content (57%) with the rest of viewers accessing the stories through mobile (43%).

The most viewed press releases and news articles include:

- A blog style post promoting recruitment efforts for a Project Officer vacancy with ng homes;
- A release featuring the charitable donations to Marie Curie and Red Nose Day; and
- A feature on ng homes' community partners Differabled's session with Karen Dunbar's 'School of RAP'.

We are seeing views and engagement with content shared through the Media Centre remain steady. This underlines the importance of regular content, utilising all options (press release, news, blogs, and events). Stories shared through the Media Centre are currently being picked up by multiple outlets including Scottish Housing News on a regular basis. Direct traffic (accessing content via a URL hyperlink) or through Google contributed to the majority of views during Q1.

The new 'Co-Pilot' feature was made permanent by MyNewsDesk over Q1- this tool was available through February 2024. Co-beneficial to support with phrasing, headlines and synopsis. We will continue to make use of this tool over the coming months, where appropriate, to support efforts to grow and retain engagement.

MyNewsDesk renews annually in November with a deadline 90 days prior to end the subscription if we were to choose to do so. We are reviewing the platform (and comparable

	<p>alternatives) ahead of this deadline in August to ensure we maintain value for money. In Q1, we began reviewing competitors/potential alternatives to MyNewsDesk, looking at features, reviews and pricing where guideline prices are provided. This will be continued in early Q2, however due to the complexity of these platforms, we may look to extend the MyNewsDesk subscription to allow sufficient time to properly undertake this review. We will speak with our account manager in early Q2 to discuss options.</p>
<b>8.</b>	<b>Google Accounts – Reviews</b>
	<p><u>Google Reviews</u></p> <p>There were four reviews left over the period for ng homes with all reviews forwarded onto Housing Services. All reviews were acknowledged with the negative reviews provided with a contact email; no further engagement has been received through the Google Review platform.</p>
<b>9.</b>	<b>Recommendation</b>
	<p>Board members are asked to NOTE the contents of this report.</p>







## Board Meeting For Noting

**To:** Board  
**From:** Director of Housing Services

**SUBJECT: NOTIFIABLE EVENTS**

**DATE 30 July 2024**

<b>1.</b>	<b>Introduction</b>
	This report is to update the board on notifiable events that have been reported to the Scottish Housing Regulator since the last meeting.
<b>2.</b>	<b>Notifiable Events</b>
	There have been no new notifiable events since the 28 <sup>th</sup> May 2024 board meeting.
<b>3.</b>	<b>Recommendation</b>
	Members are asked to note that there have been no notifiable events reported to the Scottish Housing Regulator.













# Board Meeting For Noting

To: Board  
From: Director of Housing Services

**SUBJECT: KPI PERFORMANCE INDICATORS 24/25      DATE: 30 July 2024**

1. Key Performance Indicators (KPIs):				
Indicator	Out turn 23/24	Target 24/25	Year to Date April 24 – June 24	Risk
<b>Voids</b>				
Vacancies in lettable stock	413 (8%)	10%	<b>106 (8)</b>	
Lets	409	No Target	<b>158</b>	
Section 5 Homeless Lets	40%	45%	<b>24.1%</b>	
Average re-let timescale	26.3 days	25 days	<b>20.5 days</b>	
Offers Refused	21.2%	30%	<b>15.0%</b>	
<b>Rent &amp; Arrears</b>				
Void rent loss	0.6%	0.7%	<b>1.0%</b>	
Gross rent arrears (Current, Former & W/Off)	5.1%	5.5%	<b>5.0%</b>	
Non-Technical Arrears	3.2%	4.0%	<b>3.3%</b>	
% of tenants with arrangements.	77% (£646,087)	No Target	<b>73% (650,193) are on an arrangement and 58% are maintaining their arrangement</b>	
<b>Tenancy Sustainment</b>				
Tenancies Sustained for more than 12 months	92%	85%	<b>95%</b>	

Indicator	Out turn 23/24	Target 24/25	Year to Date April 24 – June 24	Risk
<b>Anti-Social Behaviour</b>				
No of Anti-Social Cases received in the year	57	No Target	<b>12</b>	
No of Anti-Social Cases resolved in the year & within timescale	48 Resolved 100%	90%	<b>6</b> <b>100%</b>	
<b>Court Action &amp; Evictions</b>				
New Court Actions	53	No Target	<b>10</b>	
Court Actions that resulted in Evictions	6 Rent Arrears 1 – Housing Issue	No target	<b>5</b>	
<b>Repairs</b>				
Average timescale to complete emergency repairs	4 hrs (9444)	24 hrs	<b>3.2hrs</b> <b>(1973)</b>	
Average timescale to complete non-emergency repairs	6.14days (9808)	10 days	<b>5.4</b> <b>(2347)</b>	
Reactive Repairs completed right first time.	84.22%	90%	<b>93.56%</b>	
<b>Gas Safety Certificate Compliance</b>				
% with current gas safety certificate	100%	100%	<b>100%</b>	
Properties with gas cert' renewed within 12 months	100%	100%	<b>100%</b>	

Indicator	Out turn 23/24	Target 24/25	Year to Date April 24 – June 24	Risk
<b>Adaptations</b>				
Application brought forward from 21/22	10	No Target	<b>20 (2 cancelled)</b>	
Applications approved YTD	127	No Target	<b>10</b>	
Number of medical adaptations completed.	121	No Target	<b>6</b>	
Average days taken to complete adaptations	30.7 days	30 days	<b>5.3 days</b>	
<b>Customer Satisfaction</b>				
Overall Service Level	81.4%	90%	<b>71.2%</b>	
<b>2. Areas for Improvement</b>				
<p><b>Section 5 Homeless Lets</b></p> <p>Our lets to homeless is currently 24.1%, which is below our previous target of 35%. Board members will be aware following the board meeting on 28<sup>th</sup> June, that our target has now increased to 45%. We will be working closely with the casework team to look at potentially matching people to properties to allow us to meet our target for the final three quarters. In this period, we have also let 56 properties to Ukrainian families, which are not included in this figure.</p> <p><b>Customer Satisfaction – Overall Service</b>  <b>71.2% Satisfied, 18.7% Dissatisfied, 9.4% neither nor and 0.7% don't Know.</b></p> <p>Of the 181 tenants surveyed, 35 of those tenants (18.7%) were not satisfied.  There is not one particular area of dissatisfaction:</p> <ul style="list-style-type: none"> <li>12 tenants were unhappy with the repairs service</li> <li>10 tenants were unhappy with the level of investment in their homes</li> <li>10 tenants were unhappy with Housing issues (e.g – ASB, applications, Communication)</li> <li>3 tenants did not want to be contacted</li> </ul> <p>Customer satisfaction is an area we continue to focus on and the Housing Services and</p>				



	Concierge Service restructure will assist with this. In addition to this, we are about to commence a further phase of our tenanted kitchen project, which will see more investment in our homes. We are also continually reviewing our repairs service to our tenants and how we can utilise technology to improve the process for our tenants.
<b>3.</b>	<b>Recommendation</b>
	The Board are asked to note the Key Performance Indicators for 1 <sup>st</sup> April 2024 – 30 <sup>th</sup> June 24.



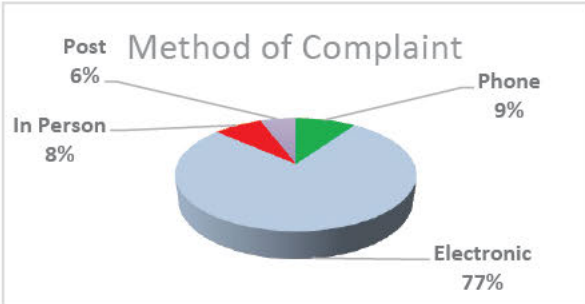
# Board Meeting For Noting

**To:** Board  
**From:** Senior Corporate Services Officer

**SUBJECT: COMPLAINTS AND COMPLIMENTS  
(Q1 2024/25)**

**DATE: 30 July 2024**

<b>1.</b>	<b>Introduction</b>																																																								
	This report updates the Board on complaints and compliments received for the 3-month period 1 April to 30 June 2024 (Q1).																																																								
<b>2.</b>	<b>Complaints Monitoring Q1 2024/25</b>																																																								
	<p><b>a) Analysis of Complaints received in the period 1 April to 30 June 2024</b></p> <p>Over the 3-month period, a total of 52 complaints were received. In addition to the numbers below, there were also 5 complaints escalated from Stage 1 to Stage 2 in the period. The table below details the service area which the complaint was logged under.</p> <table border="1"> <thead> <tr> <th>Complaint Service Area</th> <th>Received at Stage 1 *</th> <th>Received directly at Stage 2</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Contractors</td> <td>26</td> <td>2</td> <td>28</td> </tr> <tr> <td>Investment</td> <td>2</td> <td>0</td> <td>2</td> </tr> <tr> <td>Repairs</td> <td>4</td> <td>0</td> <td>4</td> </tr> <tr> <td>Other Housing</td> <td>5</td> <td>2</td> <td>7</td> </tr> <tr> <td>Anti-Social</td> <td>1</td> <td>0</td> <td>1</td> </tr> <tr> <td>Rent and Arrears</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Allocations</td> <td>1</td> <td>0</td> <td>1</td> </tr> <tr> <td>Close Cleaning and Backcourt Maintenance</td> <td>2</td> <td>0</td> <td>2</td> </tr> <tr> <td>About a Staff Member</td> <td>1</td> <td>3</td> <td>4</td> </tr> <tr> <td>Landscaping and Garden Maintenance</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Factoring</td> <td>2</td> <td>1</td> <td>3</td> </tr> <tr> <td>Concierge</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td><b>Total</b></td> <td><b>44</b></td> <td><b>8</b></td> <td><b>52</b></td> </tr> </tbody> </table> <p>* NB this includes escalated complaints as they were first received at Stage 1</p> <p><b>b) SPSO Key Performance Indicators</b></p> <p>The attached Appendix contains a snapshot of ng homes complaints data for Quarter 1.</p>	Complaint Service Area	Received at Stage 1 *	Received directly at Stage 2	Total	Contractors	26	2	28	Investment	2	0	2	Repairs	4	0	4	Other Housing	5	2	7	Anti-Social	1	0	1	Rent and Arrears	0	0	0	Allocations	1	0	1	Close Cleaning and Backcourt Maintenance	2	0	2	About a Staff Member	1	3	4	Landscaping and Garden Maintenance	0	0	0	Factoring	2	1	3	Concierge	0	0	0	<b>Total</b>	<b>44</b>	<b>8</b>	<b>52</b>
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<b>3.</b>	<b>Method of Complaint</b>																																																								

	<p>Electronic methods were the preferred method of making a complaint.</p>  <table border="1"> <caption>Method of Complaint</caption> <thead> <tr> <th>Method</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Electronic</td> <td>77%</td> </tr> <tr> <td>Phone</td> <td>9%</td> </tr> <tr> <td>In Person</td> <td>8%</td> </tr> <tr> <td>Post</td> <td>6%</td> </tr> </tbody> </table>	Method	Percentage	Electronic	77%	Phone	9%	In Person	8%	Post	6%
Method	Percentage										
Electronic	77%										
Phone	9%										
In Person	8%										
Post	6%										
<p><b>4.</b></p>	<p><b>You Said, We Did (complaints made and action taken)</b></p>										
	<p><b>You Said</b> – A tenant complained that he had waited in for 2 days for a gas safety check to be carried out but no-one attended.</p> <p><b>We Did</b> – We explained that the contractor had confirmed that they had been unable to gain access to the close so they then phoned the tenant but there was no answer. The gas check was subsequently completed.</p> <p><b>You Said</b> – A tenant complained about the lack of response in relation to works being carried out in relation to a leak at her bedroom window.</p> <p><b>We Did</b> – We explained that a message from the contractor who had carried out a check had not been received and the tenant was not contactable due to holidays. We advised the tenant that a Repairs Officer would contact her on her return from holiday to arrange required work.</p> <p><b>You Said</b> – A tenant complained about the lengthy time taken to repair the aerial.</p> <p><b>We Did</b> – We noted that there had been continuous issues with rodents chewing cables in the loft and that we had completed several repairs. Our Pest Control contractor attended to treat rodent activity and proofing work was also completed around the eaves of the loft to deter entry of rodents and squirrels. We instructed the aerial contractor to complete any further repairs and requested a job report to confirm the issues are resolved.</p>										
<p><b>5.</b></p>	<p><b>Compliments received Q1 2024/25</b></p>										
	<p>As well as receiving complaints, 7 compliments were recorded in our register for Q1. These included the following messages of thanks:</p> <ul style="list-style-type: none"> <li>• Words can't describe how friendly, kind, loving and helpful all the staff were to me and my children. Thank you for the great work you all do.</li> <li>• Thanks to my Housing Officer and the team for helping me through a very difficult time.</li> <li>• Thanks for help during my move.</li> <li>• My Housing Officer is wonderful!</li> </ul>										
<p><b>6.</b></p>	<p><b>Recommendation</b></p>										
	<p>Board members are asked to note this report.</p>										

## Complaints KPIs

### Indicator One

Quarter	Number of complaints received at S1 (includes escalated complaints as they were first received at Stage 1)	Number of complaints received directly at Stage 2	Total complaints received.	Relation to organisation's housing stock per thousand units
Q1	44	8	52	0.78%

### Indicator Two

Quarter	Number of S1 complaints closed in full within 5 working days	% of all S1 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 S2 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	40	83.33%	7	70%	7	87.50%



### Indicator Three

Quarter	The average time in working days to <b>respond</b> to complaints at Stage 1	The average time in working days to <b>respond</b> to complaints at Stage 2	The average time in working days to <b>respond</b> to complaints after escalation
<b>Q1</b>	5.23 days	19.6 days	19.25 days

### Indicator Four

Quarter 1	Upheld	Partially Upheld	Not Upheld	Resolved
Number of S1 complaints in each category:	18	5	7	17
% of complaints as % of all complaints closed at Stage 1:	38%	11%	15%	36%
Number of S2 complaints in each category:	0	4	4	2
% of direct S2 complaints closed at S2 in each category:	0%	40%	40%	20%
No of complaints closed after escalation in each category:	0	4	4	0
% of all complaints closed after escalation:	0%	50%	50%	0

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



**NORTH GLASGOW HOUSING ASSOCIATION LIMITED HR COMMITTEE ATTENDANCE 2023-24**

	16.11.23	18.1.24	8.2.24	21.05.24			
J Thorburn	P	A	P	P			
C Rossine	P	P	P	P			
J Berrington	P	P	A	A*			
J MacLeod	P	P	P	A			
G Satti	P	P	P	P			
% Total	100%	80%	80%	60%			

P - PRESENT  
A - APOLOGIES

X - ABSENT  
A\* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 90%





# Human Resources Committee Minutes

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

**Date:** 21 May 2024      **Time:** 4pm

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

**Apologies:** J Berrington, J MacLeod

**In Attendance:** T Sweeney - TS (DCS)  
O Goldie – OG (HRO)  
D Waugh – DW (CSM)  
L Cooper – LC (DHS) – left  
4.15pm

**Minute Taker:** A Whiteford - AW (SCSO)

	Agenda	Action	Date
<b>1.</b>	<b>Apologies</b>		
	As above.		
<b>2.</b>	<b>Disclosure of Interest and Attendance</b>		
	None.		
<b>3.</b>	<b>Minutes</b>		
<b>a.</b>	HR Committee Meeting on 8 February 2024		
	Members AGREED the minutes were an accurate record of the meeting.  Proposed      J Thorburn      Seconded      G Satti		
<b>4.</b>	<b>Reports for Approval</b>		
<b>a.</b>	<b>Revised Policy for Approval: Flexible Working</b>		
	DW presented the report on the Flexible Working Policy which has been reviewed earlier than the policy schedule due to legislative changes which came into effect on 6 April 2024 and is		

	<p>scheduled to be reviewed again in three years' time. The proposed changes as detailed in the report are in line with legislation, the EVH model policy, ACAS and CIPD guidance.</p> <p>DW reported that she had just received a flexible working request which will be dealt with under the new legislation.</p> <p>Members APPROVED the revised policy.</p> <p>Proposed J Thorburn                      Seconded G Satti</p>		
<b>b.</b>	<b>Revised Policy for Approval: Staff Check-In</b>		
	<p>DW presented the report on Staff Check-In which has been reviewed in line with the policy calendar to reflect the new process. Throughout the document reference to "objectives" has been changed to "key priorities". The guidance framework has also been updated.</p> <p>Member noticed that the revision date on the bottom of the policy needs updated so this will be changed.</p> <p>Members APPROVED the revised policy.</p> <p>Proposed J Thorburn                      Seconded</p>		
<b>c.</b>	<b>Private and Confidential Staffing Report</b>		
	<p>TS presented the confidential report.</p> <p>Members APPROVED the proposals as detailed in the report.</p> <p>Proposed J Thorburn                      Seconded G Satti</p>		
<b>d.</b>	<b>Corporate Services Risk Register</b>		
	<p>TS presented the report providing an update on the review of the Corporate Services Risk Register together with the revised Risk Register for approval. Members noted the proposed changes as detailed in the report.</p>		

	<p>Member had previously raised staff abuse (physical or verbal) and a section has been added at 5.8 in the document. DW informed the Committee that 50 Solo Protect Lone Working Devices have been ordered for staff and training will take place on these and the Lone Working Policy will be updated.</p> <p>Members APPROVED the revised Risk Register.</p> <p>Proposed G Satti Seconded J Thorburn</p>		
<b>e.</b>	<b>Hybrid Working</b>		
	<p>Members APPROVED the proposal that the hybrid working trial be extended for an additional 3 months until the end of September 2024 to enable more information to be gathered. TS informed the Committee that he was hoping to come back to the Committee with sufficient information at the meeting on 8<sup>th</sup> August 2024.</p> <p>Proposed G Satti Seconded J Thorburn</p>	TS	8 <sup>th</sup> August 2024
<b>f.</b>	<b>P&amp;C National Lottery Community Fund Project Ending</b>		
	<p>LC presented this report at the beginning of the meeting and then left the meeting. A similar report will be presented to the Regeneration Sub-Committee Meeting on 4<sup>th</sup> June.</p> <p>Members APPROVED the proposals as detailed in the report.</p> <p>Proposed G Satti Seconded J Thorburn</p>		
<b>5.</b>	<b>Reports for Noting</b>		
<b>a.</b>	<b>Staff Recruitment, Leavers and Trainee Update</b>		
	<p>Members NOTED the report providing an update on information relating to staff recruitment and leavers for the period 1 January 2024 to 31 March 2024.</p> <p>The post of Project Co-ordinator was unsuccessful so the job description has been adjusted and it has been re-advertised as a</p>		



	<p>Project Officer.</p> <p>Member queried whether the grade had been high enough to attract the right candidate and TS agreed this may be something we need to look at in relation to types of jobs which have not been graded before. However, there can be various factors involved in attracting candidates such as the overall benefits package offered, distance and things like the candidates individual circumstances including the desire for hybrid working.</p> <p>Member queried whether neurodiversity could be an issue and DW confirmed that ng homes have been aware of this for some time and are ahead on it. However, we may need to think about specialist training for staff being provided in the future, particularly for Housing Officers so they can support tenants effectively.</p>		
<b>b.</b>	<b>Staff Attendance: Sickness Absence</b>		
	<p>Members NOTED the report providing information relating to staff sickness absence for the period 1 January 2024 to 31 March 2024.</p> <p>In relation to the organisation's overall sickness level being 7.92% against a target of 3.5%, DW reported that she had spoken to the IIP Assessor and he had advised that other organisation's sickness levels are way above this so we may need to revise the target.</p>		
<b>c.</b>	<b>Staff Learning and Development</b>		
	Members NOTED report providing details of staff learning and development activities and events during the period 1 January 2024 to 31 March 2024.		
<b>d.</b>	<b>Health and Safety Update</b>		
	Members NOTED report providing an update on health and safety in the workplace and, in particular, an update regarding accidents incidents and near misses for the period 1 January 2024 to 31 March 2024.		

	OG drew attention to the increase in incidents when staff were verbally abused/threatened and the support offered to them. ng homes has a zero tolerance approach to verbal abuse and threatening behaviour.		
<b>e.</b>	<b>Employee Engagement Update</b>		
	Members NOTED the report providing an update on our progress to date in further developing our approach to employee engagement.  DW highlighted the IIP report and that we are continuing to operate at the higher end of Gold for "We Invest in Wellbeing". It is very difficult to achieve Platinum status but we will look at producing a plan in the future. Our survey scores for the "Improving a Culture of Wellbeing" indicator are impressively above the IIP average.		
<b>f.</b>	<b>Company Health Plan Update: Simplyhealth</b>		
	Members NOTED the report providing them with an update on our Company Health Plan available to employees through our provider Simplyhealth for the period 1 October 2023 to 31 December 2023.		
<b>g.</b>	<b>Changes to EVH Terms and Conditions of Employment</b>		
	Members NOTED the report providing a summary of the changes to the Terms and Conditions of Employment which have been agreed by the JNC this year. These changes came into effect from 1 <sup>st</sup> April 2024.		
<b>6.</b>	<b>AOCB</b>		
	CR reported that the venue for the recent EVH conference was not wheelchair friendly at all so this will have to be considered for any future bookings.		
<b>7.</b>	<b>Date of Next Meeting: 8 August 2024</b>		



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

	21.11.23	20.02.24	30.05.24						
M Thomson	P	A	A						
I Cross	P	A	A						
J Berrington	P	A	A*						
G Satti	P	P	P						
J Thorburn	P	P	P						
B Hartness	P	P	P						
% Total	100%	50%	50%						

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

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 67%







## ng2 Board Minutes

<b>Meeting:</b>	ng2 Board meeting	<b>Location:</b>	Ms Teams
<b>Date:</b>	Thursday 30 May 2024	<b>Time:</b>	4:00pm
<b>Attendees:</b>	John Thorburn Gino Satti Bob Hartness	<b>JT</b> <b>GS</b> <b>RBH</b>	Chair
<b>Apologies:</b>	David McIntyre Isabella Cross Margaret Thomson Jim Berrington	<b>DM</b> <b>IC</b> <b>MT</b> <b>JB</b>	Senior Operations Supervisor
<b>In Attendance:</b>	Diane Waugh – arrived at 4(b) left after 7	<b>DW</b>	Corporate Services Manager
<b>Minute Taker:</b>	Jade Redmond – left after 7	<b>JR</b>	Administration Assistant Team Leader

	Agenda	Action	Date
<b>1.</b>	<b>Apologies</b>		
	As above.		
<b>2.</b>	<b>Disclosure of Interest and Attendance</b>		
	None.		
<b>3.</b>	<b>Minutes of Board Meeting on 20 February 2024</b>		
	Board AGREED the minutes were an accurate record of the meeting.		
	Proposed J Thorburn    Seconded G Satti		
i)	<b>Matters Arising</b>		
	None.		
<b>4.</b>	<b>Reports for Approval</b>		
a.	<b>Management Accounts</b>		

	<p>BH presented the Management Accounts for the period to 31 March 2024 and highlighted some specific areas. Members noted turnover has increased on previous year but due to additional costs of contractors and bulk for the reporting period has seen a decrease in profits.</p> <p>The Management Accounts for the period were APPROVED by the Board.</p> <p>Proposed J Thornburn      Seconded G Satti</p>		
<b>b.</b>	<b>Health and Safety</b>		
	<p>RH presented the health and safety report for the period covering January to March 2024. There were 3 incidents in the period. None of the incidents required to be reported to the HSE and there was no time lost through sickness or absence. All staff are reminded to report incidents, accidents and near misses to their supervisor or manager and the importance of the learning points that come out of such incidents.</p> <p>RH noted that the consultant for NG2 has begun updating the RAMS and should be finished by the next board meeting.</p> <p>GS commented that it was good to see even a minor injury is being reported.</p> <p>Members APPROVED the contents of the report.</p> <p>Proposed G Satti      Seconded R Hartness</p>		
<b>c.</b>	<b>Risk Register</b>		
	<p>RH presented the risk register. No changes were proposed.</p> <p>RH noted we purchased gutter cleaning equipment; staff have received training, and we are currently waiting on RAMS.</p> <p>Members APPROVED the risk register presented.</p> <p>Proposed J Thornburn      Seconded G Satti</p>		

<b>d.</b>	<b>Business Plan</b>		
	<p>RH noted the changes to the business plan and projections for the year ahead.</p> <p>Turnover expected to be about the same as the previous years level. Profitability to improve and the cost increases absorbed in the previous year. The balance sheet position continues to improve with the 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 previous years.</p> <p>Business plan to be submitted to the NGHA Board for approval in line with the independence agreement.</p> <p>Proposed G Satti      Seconded J Thornburn</p>		
<b>5</b>	<b>For Ratification</b>		
a&b.	<p>Members APPROVED payments and benefit cases 164 and 165 relating to contract of employment.</p> <p>Proposed G Satti      Seconded J Thornburn</p>		
<b>6.</b>	<b>Reports for Noting</b>		
<b>a.</b>	<b>Operational Report</b>		
	Members NOTED the report providing Members with an update on the business operations for Q4 2024.		
<b>b.</b>	Members NOTED the report covering staffing matters for Q4 2024.		
<b>7.</b>	<b>AOCB</b>		
	JR and DW left so Bob could discuss this with members as it was private and confidential.		
<b>8.</b>	<b>Date of next meeting</b>		
	<p>Date of next meeting was confirmed as <b>Tuesday 13 August 2024 at 4pm</b></p> <p><b>Meeting ended at 4:30pm</b></p>		



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

	7.11.23	12.03.24	04.06.24				
J Berrington	A	X	A*				
G Satti	P	P	P				
C Rossine	P	P	P				
J Thorburn	P	P	P				
J Kennedy	X	A	X				
% Total	60%	60%	60%				

P PRESENT  
A APOLOGIES

X ABSENT  
A\* LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 60%







## Regeneration Committee Meeting Minutes

**Meeting:** Regeneration Committee      **Location:** The Ron Davey Enterprise Centre

**Date:** Tuesday 4 June 2024      **Time:** 4.00pm

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

**Apologies:** None.

**In Attendance:** L Cooper (DHS) - LC  
A Bell (DDPS) - AB

██████████ (C7 City Reach) – joined for item 4  
██████████ (C7 City Reach) – joined for item 4  
██████████ (C7 City Reach) – joined for item 4

**Minute Taker:** C Murray (PA)

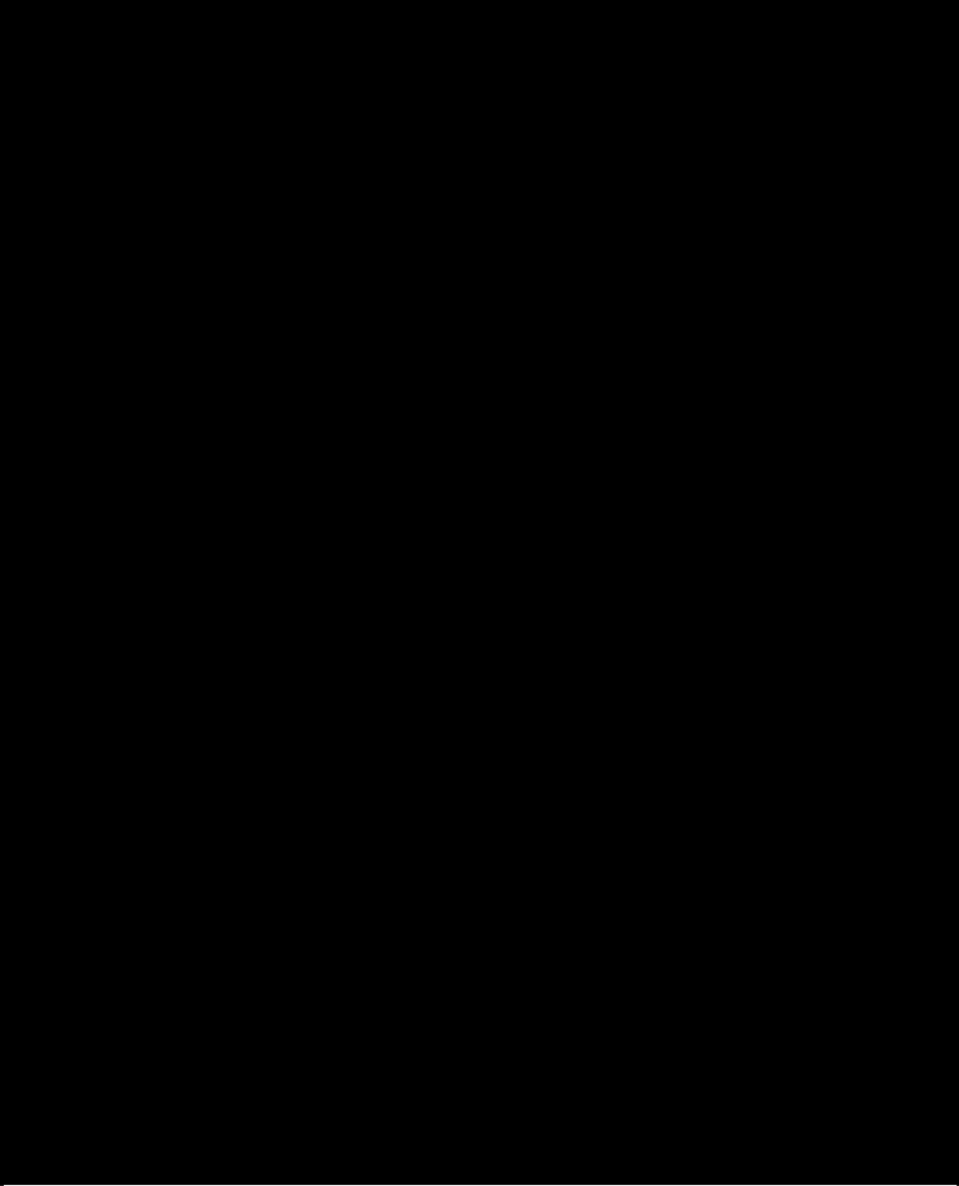
	Agenda	Action	Date
<b>1.</b>	<b>Apologies</b>		
	As above		
<b>2.</b>	<b>Declaration of Interest and Attendance</b>		
	Apologies noted above.		
<b>3.</b>	<b>Minutes of the previous meeting – 12 March 2024</b>		
	Members AGREED the minutes were an accurate record of the meeting.  Proposed G Satti      Seconded C Rossine  <u>Matters Arising</u> None.		
<b>4.</b>	<b>Presentations</b>		
	Members were joined by ██████████ ██████████ from C7 City Reach. In November 2023, Members approved funding to this group for two mental health programmes. The group were invited to this meeting to provide feedback on		

	progress of each of the programmes.		
a.	Flourish Women’s Mental Health Project		
	<p>█████ presented the Flourish programme that was designed to support and empower women from the local community who are struggling with day-to-day life and low mood or self-esteem. The programme operates through peer coaching that is proven to encourage. █████ explained the rationale for the design of the programme such as having regular weekly meetings, the topics covered and generally providing a safe space for women to open up and talk.</p> <p>█████ explained how success of the programme was measured using the Warwick Edinburgh Mental Wellbeing Scale (WEMWBS) a tangible method. The Number-Needed-to-Treat (NNT) showed that the programme was twelve times more likely to help than anti-depressants.</p> <p>████████████████████ and shared █████ experience of working with the team and the positive changes and support that she has seen is available. █████ explained that the women are provided with ways to understand their own negative thought patterns and are given a number of solutions to try to find the ways that work for them.</p> <p>█████ explained that although it is a ten-week programme, entry can start at any point and there is no need to wait until a new programme and ‘week 1’ comes around.</p> <p>█████ thanked ng homes for the funding provided and explained that C7 City Reach have applied for further funding through other sources to grow the programme and ensure it continues to succeed.</p>		
b.	iLead Men’s Mental Health Project		
	<p>█████ explained that the iLead programme for Men was designed following the success and learning from the women’s project. The approach to working with men on the subject on mental health is considerably different and how to engage with men initially was still under consideration and a number of trials has taken place.</p>		

	<p>█ has been in contact with ng homes' HR team and management at ng2 to discuss how to make the programme accessible for ng2 employees.</p> <p>The programme is still in its early days. █ thanked ng homes for the funding provided to date and hopes to see the programme grow in success as it progresses.</p>		
<b>5.</b>	<b>For Approval</b>		
a.	Property Services Risk Register		
	<p>AB presented the report and recommendations from Quinn's internal audit of the risk registers.</p> <p>Given the risks associated with window safety catches and the fatalities reported in the media Members asked for window safety catches to be added to the Risk Register.</p> <p>Members APPROVED the proposed changes to the Property Services Risk Register as detailed in the report.</p> <p>Proposed G Satti                      Seconded C Rossine</p>	<b>AB</b>	
b.	Regeneration Risk Register		
	<p>LC presented the report and the Regeneration Risk Register. No changes were proposed.</p> <p>Members APPROVED the Regeneration Risk Register.</p> <p>Proposed G Satti                      Seconded C Rossine</p>		
c.	Stonework Repairs Framework		
	<p>AB presented the report explaining the procurement process and tender results for ad hoc stone repair works to traditional sandstone tenement properties at various addresses in North Glasgow.</p> <p>Members APPROVED the appointment of Cairn Building Solutions Ltd and CBC Stone Restoration &amp; Conservation Ltd to the Stonework Repairs Framework.</p>		

	Proposed G Satti                      Seconded C Rossine		
d.	Lift Upgrade – 70 Broadholm Street - Retrospective Tender		
	<p>AB presented the report explaining the history of the lift at 70 Broadholm Street and the recommendation to replace the lift. AB went on to explain the procurement process and the results of the tender evaluation. AB explained that due to the urgent health and safety nature of the work, the lowest tender has already been accepted by the CEO to allow preparatory work to commence immediately and as such retrospective tender approval is being sought.</p> <p>Members APPROVED the retrospective acceptance of the tender submitted by Jackson Lift Services Limited [REDACTED].</p> <p>Proposed G Satti                      Seconded C Rossine</p>		
e.	My Money Course		
	<p>LC presented the report informing Members of a project run by Fair Deal titled "My Money" that is open to members of the community to improve their management of money and budgeting skills.</p> <p>Member asked how people taking part are selected. LC advised that Fair Deal are working with Neighbourhood Networks who suggested running the course in North Glasgow and will support by recommending individuals to the course, some of whom are ng homes' tenants.</p> <p>Members agreed there was a need for such a course and APPROVED [REDACTED] funding and for ng homes to work with Fairdeal to deliver two programmes for our tenants with numeracy issues.</p>		
f.	Stepping Stones for Families		
	<p>LC presented the report explaining the project that Stepping Stones for families are running, in conjunction with Scottish Government, to support families with school age children through Access to the Childcare Fund.</p>		



	Members APPROVED the provision of ng homes' premises to Stepping Stones for Families to allow them to deliver their service for a period of three months.  Proposed C Rossine    Seconded G Satti		
<b>6.</b>	<b>Discussion and Decision</b>		
a.			
<b>5.</b>	<b>For Noting</b>		
a.	Compliance Report		
	AB advised that the compliance report had been pulled from the papers because it had been written a number of weeks ago and the content and figures, that were correct at that point in time, are different to the compliance report that will be presented to the		

	Board Working Group at tomorrow's meeting.		
b.	Investment Report		
	Members NOTED the report advising on progress with current planned maintenance works.		
c.	Multi-Storey Flats Major Works Report – Round 1 Funding.		
	Members NOTED the report advising on progress with the MSFs works contract (Round 1).		
d.	Multi-Storey Flats Major Works Report – Round 2 Funding		
	Members NOTED the report advising on progress with the MSFs works contract (Round 2).		
e.	Procurement Report		
	Members NOTED the report advising on progress with current procurements.		
f.	Regeneration Report		
	Members NOTED the report advising on progress with current regeneration projects.		
g.	On Our Marks Programme		
	Members NOTED the report providing an update on the work delivered by the On Our Marks Programme in partnership with Winning Scotland.		
h.	School Based Sports Activity		
	Members NOTED the report providing information on support for local school sports activities that is currently being discussed with Active Schools.		
<b>7.</b>	<b>AOCB</b>		
	None.		
<b>8.</b>	<b>Date of Next Meeting Tuesday 3 September 2024</b>		
	Meeting concluded at 5.21pm		

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

	23.11.23	11.03.24	6.6.24				
J Berrington	P	P	A*				
J Thorburn	P	P	P				
C Rossine	A	P	P				
G Satti	P	P	P				
M Grimley	A	A*	A*				
<b>% Total</b>	<b>60%</b>	<b>80%</b>	<b>60%</b>				

P - PRESENT

A - APOLOGIES

X - ABSCENT

A\* - LEAVE OF ABSENCE

AVERAGE ATTENDANCE - 67%

TARGET ATTENDANCE - 80%





# Audit Committee Minutes

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

**Date:** 6 June 2024 **Time:** 4.00pm

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

**Apologies:** M Grimley – MG -leave of absence J Berrington – JB – leave of absence

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

	Agenda	Action	Date
<b>1.</b>	<b>Apologies</b>		
	None		
<b>2.</b>	<b>Disclosure of Interest and Attendance</b>		
	No interests disclosed. JT was nominated as chairperson for the meeting		
<b>3.</b>	<b>Minutes of Meeting – 11th March 2024</b>		
	Minutes were approved as a true and accurate record.		
	Proposed CR Seconded GS		
<b>4.</b>	<b>For Approval</b>		
<b>(a)</b>	<b>Management accounts NGHA – period to 31st March 2024</b>		
	KS gave summary of report for period to 31st March 2024. Deficit of £958k for the period. majority of positive variance over budget arising from income from Ukrainian grant, additional rental income and increased wider action income from RHI, cycle grants and wayleave income. Main negative variance due to higher level of planned maintenance spend partly due to Ukrainian project costs. Bank balances moving down from £19.22m to £14.63m. Loans moving downwards from £40.82m to £38.44m.		
	Approved CR Seconded GS		



<b>(b)</b>	<b>Management accounts – NG2 – period to 31st March 2024</b>		
	<p>RH referred to report covering the period to 31st March 2024 detailing Income and Expenditure of the company and the balance sheet position.</p> <p>The income from activities amounted to £4.65m with £1.81m of direct costs and £2.31m of wages with a profit of £527k. Other income of £3k from wage subsidies then produced a gross profit of £530k. Overheads of £523k for the period then left a net profit of £7k before tax. Balance sheet position of reserves of £883k.</p> <p>Proposed    GS            Seconded    CR</p>		
<b>(c)</b>	<b>Management accounts - NGPS – period to 31st March 2024</b>		
	<p>KS referred to report covering the period to 31st March 2024 detailing Income and Expenditure of the company and the balance sheet position. Noted that:</p> <ul style="list-style-type: none"> <li>○ Factoring income of £803k in the period with £533k of costs.</li> <li>○ Gross profit of £270k with £248k of salaries and overheads leaving a £22k profit for the period before tax.</li> <li>○ Level of share capital and reserves at period end £233k. Intercompany balance £209k owed by the Association to NGPS.</li> <li>○ Gross arrears level including the March 24 factoring run at £243k.</li> </ul> <p>After discussion the management accounts were recommended for approval to the Board and the Board of NGPS.</p> <p>Proposed    CR    Seconded    GS</p>		
<b>(d)</b>	<b>Management accounts –DSGL – period to 31st March 2024</b>		
	<p>RH referred to the management accounts for the period to 31st March 2024. The turnover in the period from letting property was £20k. In addition, there were £5.668m of sales from a voids project. The costs related to this was £5.530m so the gross profit was £158k.</p>		

	<p>Overheads and interest amounted to £11k and corporation tax refund of £3k leading to a profit after tax of £150k. Reserves now amount to £210k.</p> <p>After discussion the management accounts were recommended for approval to the Board and the Board of DSGL.</p> <p>Proposed GS    Seconded    CR</p>		
<b>(e)</b>	<b>External audit plan – year to March 2024</b>		
	<p>Wylie &amp; Bisset had provided their Audit Planning Memorandum for the year ended 31 March 2024.</p> <p>Confirmed details on responsibilities, audit approach, risks, staffing of audit team and audit timetable.</p> <p>Proposed CR    Seconded    GS</p>		
<b>(f)</b>	<b>Internal audit plan 24/25</b>		
	<p>Internal audit plan for 2024/25 presented together with the three-year plan. Range of audit areas in 2024/25 discussed.</p> <p>Members approved internal audit plan for 2024/25.</p> <p>Proposed GS    Seconded    CR</p>		
<b>(g)</b>	<b>Internal audit – Treasury management</b>		
	<p>Quinn Internal Audit had provided their internal audit report on treasury management.</p> <p>The internal audit review has indicated that there was one point that the internal auditor wanted to highlight to the Committee.</p> <ul style="list-style-type: none"> <li>- That a full treasury management report be done at the November meeting to consider any future financing requirements and any revisions to the current loan portfolio. It was agreed that a full report would be done at the November 24 meeting.</li> </ul> <p>Work will be completed within the timescale indicated in the report.</p>		

	Proposed CR Seconded GS		
<b>(h)</b>	<b>Internal audit – Planned maintenance</b>		
	<p>Quinn Internal Audit had provided their internal audit report on planned maintenance.</p> <p>The internal audit review has indicated that there was one point that the internal auditor wanted to highlight to the Committee.</p> <ul style="list-style-type: none"> <li>- At the time of review internal stock condition surveys were not conducted by staff in a formal standardised manner.</li> </ul> <p>The response to that was at time of audit we were reviewing the Asset Management Strategy, including the Stock Condition Procedures. Ng Homes is currently working towards an annual 20% stock condition survey rate and a standard template has already been developed. Work is still ongoing with senior managers to further develop and full roll out and training will be complete by March 2025.</p> <p>Work will be completed within the timescale indicated in the report.</p> <p>Proposed GS Seconded CR</p>		
<b>5.</b>	<b>For Noting</b>		
<b>(a)</b>	<b>Loans Report – 31st March 2024</b>		
	<p>RH referred to report providing details of the loan portfolio as at 31st March 2024 and the rates of interest currently being paid.</p> <p>Loans amounted to £38.4m at end of quarter. Loans ended the quarter at 69.3% fixed and 30.7% variable. Average interest rate 4.04% 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>(b)</b>	<b>Investment Report – 31st March 2024</b>		
	<p>KS referred to report providing details of investments made and interest received for the quarter to 31st March 2024. Total of £128K 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>Noted that £5m was scheduled to be moved from the 95 day account to instant access deposit account to maintain liquidity.</p> <p>Committee noted the report.</p>		
<b>(c)</b>	<b>Bad debt report</b>		
	<p>KS referred to the bad debt report for the period February to April 2024. There was a bad debt write offs of £87k in the period with £78k previously provided leading to a £9k net write off.</p> <p>No write off's over £5k had been presented.</p> <p>Committee noted the general report.</p>		
<b>6.</b>	<b>AOCB</b>		
	No matters raised.		
<b>7.</b>	<b>Date of Next Meeting</b>		
	Date of next scheduled Audit Committee Meeting – 25July 2024.		





ng PROPERTY LIMITED BOARD ATTENDANCE 2023-24

	15.11.23	15.02.24	12.06.24					
C Rossine	A	P	P					
J Thorburn	A	A	P					
I Munro	P	A	A					
P Miller	P	P	A					
J Berrington	A	A	A					
G Satti	P	P	P					
L Cooper	A	A	P					
B Hartness	A	P	P					
C Baird	A	A	P					
% Total	33%	44%	67%					

P - PRESENT

A - APOLOGIES

X - ABSENT

A\* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 48%





# Board Meeting Minutes

**Meeting:** NGPS Board **Location:** The Ron Davey Enterprise Centre

**Date:** 12 June 2024 **Time:** 4.00pm

**Attendees:** C Rossine J Thorburn G Satti (Chair) C Baird R Hartness – BH L Cooper - LC

**Apologies:** J Berrington, I Munro, P Miller

**Present** -

**Minute Taker:** L Cooper (DHS)

	Agenda	Action	Date
<b>1.</b>	<b>Apologies</b>		
	As above		
<b>2.</b>	<b>Disclosure of Interest and Attendance</b>		
	No declarations of interest were made.		
<b>3.</b>	<b>Minutes of Meeting 15 February 2024</b>		
	Minutes were agreed as an accurate record. <b>Proposed:</b> Gino Satti <b>Seconded:</b> Catherine Rossine		
<b>4.</b>	<b>Reports for Approval</b>		
<b>(a)</b>	<b>NGPS Management accounts – period to 31 March 2024</b>		
	Members reviewed and APPROVED the management accounts for the period to 31st March 2024. A report will be presented to the Board of the Association. <b>Proposed:</b> John Thorburn <b>Seconded:</b> Catherine Rossine		
<b>(b)</b>	<b>Risk Register</b>		
	BH presented the Risk Register. No changes were made. Members APPROVED the NGPS Risk Register. <b>Proposed:</b> John Thorburn <b>Seconded:</b> Catherine Rossine		

<b>(c)</b>	<b>NGPS business plan 2024 – 25</b>		
	Members considered and APPROVED the business plan and budget of NGPS for 2024/25.  <b>Proposed:</b> Catherine Rossine <b>Seconded:</b> John Thorburn		
<b>5.</b>	<b>Reports for Noting</b>		
<b>(a)</b>	<b>Factoring Report</b>		
	Noted.		
<b>(b)</b>	<b>Mid-Market Rent update</b>		
	Noted.		
<b>6.</b>	<b>AOCB</b>		
	No points raised.		
<b>7.</b>	<b>Date of Next Meeting</b>		
	Next meeting is scheduled for 12 September 2024.		





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