

**Tuesday 4 February 2025
4:30pm**



The Ron Davey Centre

ng homes BOARD

MEETING





AGENDA

Meeting: Board Meeting **Invitees** Board

Location: The Ron Davey Enterprise Centre

Date Tuesday 4 February 2025

Time 4.30pm

Please submit any apologies to Cheryl Murray

Email: cmurray@nghomes.net

Telephone: 0141 630 4324

	Agenda	Paper	Lead Officer	Page Number
1.	Apologies			
2.	Declaration of Interest and Attendance			5
3.	Minutes of Board Meeting on 26 November 2024 i) Matters Arising	Yes		7
4.	Governance and Improvement Plan			
	December Submission:		Chair	
a.	i) Governance and Improvement Plan – Progress	Yes		17
	ii) Compliance Report Narrative – November Statistics	Yes		27
	a. Compliance Statistics Report	Yes		35
	b. Glossary of Terms	Yes		43
	January Submission:		Chair	
b.	i) Governance and Improvement Plan – Progress	Yes		45
	ii) Compliance Report Narrative – December Statistics	Yes		55
	a. Compliance Statistics Report	Yes		61
	b. Glossary of Terms	Yes		69
c.	Minutes of the Board Working Group meetings on:		Chair	
	i) 21 November 2024	Yes		71
	ii) 17 December 2024	Yes		77
5.	For Approval			
a.	Management Accounts to 30 November 2024	Yes	BH	81
b.	Rent Increase 2025/26	Yes	LC	87
c.	Housing Services Restructure	Yes	LC	91
d.	Housing Services Risk Register	Yes	LC	105

e.	ASHP Tarriff Change	Yes	BH	111
f.	ng homes Standing Orders	Yes	TS	115
g.	Board Training Plan 2025/26	Yes	TS	163
h.	Association Membership Applications	Yes	TS	167
i.	Governance Self-Assessment Process / 2025 Annual Assurance Statement	Yes	TS	169
j.	Board Membership	Yes	TS	171
6.	Chief Executive's Update	Verbal	CEO	
7.	Chairs' Remarks	Verbal	Chair	
8.	Delegates Feedback			
9.	For Noting			
a.	Governance Update	Yes	TS	177
b.	Notifiable Events	Yes	LC	189
c.	KPI Performance YTD (Q1-3)	Yes	LC	191
d.	Complaints and Compliments (Q3)	Yes	LC	195
e.	Communications Update (Q3)	Yes	TS	199
10.	Minutes of Subsidiaries / Committees			
a.	ng2 Board meeting on 19 November 2024	Yes	BH	207
b.	Audit Committee Meeting on 2 December 2024	Yes	BH	215
c.	Regeneration Committee Meeting on 3 December 2024	Yes	LC/AB	221
d.	NGPS Board Meeting on 18 December 2024	Yes	BH	233
11.	AOCB			
12.	EVH Salary Negotiations – Ballot24	Verbal	Board	
13.	Date of Next Meeting – Tuesday 25 March 2025			

Enclosures

None.

Key for Colour Coding in Reports

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

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED BOARD ATTENDANCE 2024-25

	03.10.24	26.11.24																		
C Rossine	P	P																		100%
J Thorburn	P	P																		100%
Clr A Gow	A*	P																		50%
J Berrington	P	P																		100%
G Satti	P	P																		100%
J MacLeod	P	P																		100%
F Malcolm	A	P																		50%
J Kennedy	P	A																		50%
J Fernie	A	P																		50%
S Fernandez	P	P																		100%
J Sony	P	P																		100%
A Strehaliuk	P	A																		50%
% Total	75%	83%																		

X - ABSENT
A* - LEAVE OF ABSENCE GRANTED

79%

AVERAGE ATTENDANCE -

TARGET ATTENDANCE - 80%

	Proposed J Berrington Seconded J Macleod		
	i) Matters Arising None.		
4.	Governance and Improvement Plan		
	Chair referred to items 4(a) and 4(b). Chair commented that there have been two Board Working Group Meetings since the last Board meeting on 3 October 2024 and therefore there are two monthly submissions included with these papers.		
a.	October Submission		
	Members NOTED the submission.		
b.	November Submission		
	<p>Chair highlighted key points from the most recent Board Working Group meeting held on 21 November:</p> <ul style="list-style-type: none"> • The Board Working Group approved the monthly operational performance summary of compliance and the updated Governance and Improvement Plan to be sent to the SHR and to be shared with all Board members. This was completed on Friday 22 November. • As detailed in the Governance and Improvement Plan at points 1 & 2 i.e. the in-depth reviews of Tenant and Resident Health and Safety Arrangements being undertaken by ██████████, and the independent review of the Association’s governance arrangement being carried out by ██████████, the Board Working Group approved the following: <ul style="list-style-type: none"> ○ the main internal contacts for the consultants ○ start date for the reviews ○ timeline for completion ○ priority areas to be covered first ○ the review period <p>Members NOTED the submission.</p>		

c.	Minutes of the Board Working Group meetings		
	Members NOTED the Minutes of the Board Working Group Meetings of 19 September 2024 and 17 October 2024.		
5.	For Approval		
a.	Management Accounts to 30 September 2024		
	<p>BH presented the report. Members discussed the reasons for the difference between the projected surplus vs the actual surplus for the period. Members noted that the Audit Committee has requested more information on variances going forward.</p> <p>Members discussed progress of letting empty units to maximise income as well as progress on off-setting council tax as an efficiency.</p> <p>Members APPROVED the Management Accounts for the period to 30 September 2024</p> <p>Proposed G Satti Seconded J Berrington</p>		
b.i	Rent Increase 2025/26		
	<p>BH presented the report.</p> <p>Member commented that he had submitted questions in advance of the meeting and was satisfied that they had been answered during BH's presentation of the report.</p> <p>Members discussed the pressures on the Association and tenants, and the importance to be mindful of each. Members and officers agreed, where possible, they will try to make efficiencies to keep rents as low as possible and will always look for opportunities to maximise income through other means. Member commented that the Association must also be mindful of the impact of making efficiencies has on service delivery.</p> <p>CEO commented that growing the subsidiary should be considered as it would result in a substantial 20% saving in relation to labour.</p> <p>The turnaround of voids is delayed greatly due to the response time of utility companies. This has been a common issue across the sector</p>		

	<p>and SFHA have requested case studies and examples to discuss with Ofgem.</p> <p>Members AGREED North Glasgow Housing Association's rent and service charges consultation options for 2025/26 as 4%, 4.5% and 5%.</p> <p>Proposed J Berrington Seconded F Malcolm</p>		
b.ii	Rent increase Consultation Plan		
	<p>LC presented the report detailing the plan and timescale of the rent consultation through a plethora of communication means that will hopefully provide an option that will suit every tenant and give everyone a chance to have their say. LC stressed that staff will proactively contact tenants to maximise the number of responses.</p> <p>Members AGREED the consultation plan for the rent and service charge increase for 2025/26.</p> <p>Proposed J MacLeod Seconded G Satti</p>		
c.	Code of Conduct for Board Members		
	<p>TS presented the report detailing the changes to the revised Code of Conduct which was reviewed in line with the SFHA's recently updated Model Code of Conduct.</p> <p>Members discussed the changes. TS highlighted the protocol process for managing an alleged/suspected breach of the Code of Conduct, contained within appendix 2, Protocol for Managing an Alleged/Suspected Breach of the Code of Conduct which is more detailed than the previous version of the protocol.</p> <p>Members APPROVED the revised Code of Conduct for Board Members including the Protocol for Managing an Alleged/Suspected Breach of the Code of Conduct (Appendix 2).</p> <p>Proposed J Berrington Seconded F Malcolm</p>		

d.	Health and Safety Policy		
	<p>AB presented the report on behalf of the Health and Safety Manager.</p> <p>There was a lengthy discussion around the lack of information within the covering report such as how the policy fits with current processes; the difference between what the Association has been doing vs what changes, if any, would be implemented; and if staff training was required.</p> <p>AB confirmed that this policy is bespoke to ng homes rather than the generic one contained in the EVH landlord’s manual and that it was prepared by our new Health and Safety Manager who is well qualified in all areas of health and safety. The policy reflects all the requirements of the H&S at Work Act 1974 and has been written in a way that is more easily understood and aligns job roles and related responsibilities with ng homes’ structure.</p> <p>AB confirmed that staff training had been arranged and would be delivered to members of the Directorate the following Monday and thereafter rolled out to other staff and the Board.</p> <p>Members agreed the policy was welcome, particularly as it clarifies roles and responsibilities across all aspects of health and safety within ng homes and is an additional positive step in the Association’s aim of continuous improvement.</p> <p>Members APPROVED the Health and Safety Policy</p> <p>Proposed J Berrington Seconded G Satti</p> <p>Member, A Gow, agreed with the policy but his dissent regarding the lack of information within the covering report was noted.</p>		
e.	Lift Maintenance Tender Approval		
	<p>AB presented the report. AB pointed out the introduction of IT requirements within the procurement process to coincide with the Association’s approach to continuous improvement.</p>		

	<p>Member asked if the contractor would be carrying out all tasks during working hours.</p> <p>AB clarified that the maintenance and servicing of the Association's lifts would be done during working hours, however some emergency repairs may be done outside of working hours. AB went on to say that insurance inspections of lifts will always take place during working hours.</p> <p>Members APPROVED the appointment of Jackson Lift Services Ltd to the Lift Servicing and Maintenance Measured Term Contract.</p> <p>Proposed J MacLeod Seconded G Satti</p>		
f.	Housing Management and Finance System Tender Approval		
	<p>BH presented the report explaining the procurement process for a supplier for software services for housing management and finance.</p> <p>Members discussed the implementation timescale, were satisfied with the procurement process and outcome of the scoring and therefore APPROVED the appointment of Designer Software as the software services for housing management and finance.</p> <p>Proposed J Berrington Seconded J Thorburn</p>		
9.	Association Membership Applications		
	<p>TS presented the report and advised that the four applications have followed due process.</p> <p>Members APPROVED the membership applications.</p> <p>Proposed J MacLeod Seconded G Satti</p>		
6.	For Ratification		
a.	Payment and Benefits #171		
	<p>Members RATIFIED Payments and Benefits case #171</p> <p>Proposed F Malcom Seconded G Satti</p>		

7.	Chief Executive's Update		
	<p>CEO referred to three events he has attended since the last Board meeting: SFHA Finance conference; SHR systemic meeting; and SFHA CEO Forum. CEO commented that the key headlines at all three events were: affordability for tenants; financial management/risk; and net zero. CEO said it is clear that the priorities and challenges for ng homes are the same for others across the sector. CEO commented that these topics were also mentioned in the speech delivered by ██████████ SHR Director of Regulation at the recent SFHA Finance Conference which is included within the Governance Update at item 10(a).</p> <p>CEO referred to item 10(b) and commented that although there were no notifiable events to report, the Association has received a complaint that was sent to the Regulator regarding damp and mould. LC has been discussing the timeline of events with the Regulator and will continue to keep the Regulator updated on progress.</p> <p>CEO drew Members attention to item 10(i) that included the Association's response to GWSF regarding the proposed changes to the ARC indicators. The detail was discussed within the teams, particularly on how the changes would directly affect processes and the challenges that staff are faced with operationally.</p> <p>CEO referred to the earlier discussion on the management accounts about the work on St Monance Street being delayed. This was partly due to ongoing discussions with Glasgow City Council (GCC) regarding support for owners and was pleased to advise that the Association has received confirmation, in writing, that owners will receive grant assistance towards their share of the costs. CEO commented that the Association are very grateful to GCC for providing that support and confirmed that the work started today.</p> <p>CEO advised that GCC has confirmed an offer of grant of £111k from the Affordable Housing Supply Programme which is very welcome given that GCC have also had to manage a reduced budget.</p>		

	<p>CEO went on to say that Officers are working with GCC on funding that will bring an additional six properties back into ng homes' portfolio of lettable stock. Once complete, the only units not within the ng homes letting pool would be the 25 tenemental units on Stonyhurst Street which would require extensive work, but feasibility studies are being discussed with GCC.</p> <p>Members were aware that Springburn Dental Practice have been working with GCC planning department regarding moving into the commercial unit on Millarbank Street and although there have been challenges, the CEO was pleased to say the planning certificate was issued this month. A larger premises means the practice are able to recruit more staff and therefore will be taking on more NHS patients, which is a welcome benefit to the area.</p> <p>CEO commented that LC and her team continue to work closely with social work to drive forward the homeless agenda.</p> <p>CEO summarised a lot of the discussion from the meeting particularly around the challenges being faced by Housing Associations. CEO said that ng homes will continue to look for efficiencies where possible, continue the focus on health, safety and compliance and commented on the support and partnerships the Association are grateful to have in order to continue with the positive work being done.</p>		
8.	Chairs' Remarks		
	Chair updated Members on events she has attended since the last meeting.		
9.	Delegates Feedback		
	Member commented that EVH are expected to start the annual pay negotiations with Unite this week.		
10.	For Noting		
a.	Governance Update		
	Members NOTED the report providing an update on governance related matters from 17 September to 15 November 2024.		
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 (Q1-2)		
	Members NOTED the Key Performance Indicators for 1 April – 30 September 2024.		
d.	Complaints and Compliments (Q2)		
	Members NOTED the report providing an update on complaints and compliments received for the 3-month period 1 July to 30 September 2024.		
e.	Communications Update (Q2)		
	Members NOTED the report providing an update on communications and media information from 2 July to 30 September 2024.		
f.	Declaration of Interest Update		
	Members NOTED the report providing an update on the current declaration of interests of ng homes Board Members and the ng homes group staff.		
g.	Freedom of Information (Q1 & Q2)		
	Members NOTED the report providing an update on the FOISA, EISR and SARs received between 1 April – 30 September 2024.		
h.	Gifts, Hospitality and Donations Report (Q1 & Q2)		
	Members NOTED the report providing an update on the gifts, hospitality and donations given and received by the ng homes group for the period 1 April – 30 September 2024.		
i.	Response to GWSF regarding SHR's proposed changes to the ARC Indicators		
	Members NOTED the report detailing the response submitted to GWSF regarding the SHR's consultation on the proposed changes to the ARC indicators.		
11.	Minutes of Committees and Subsidiaries		
a.	HR Committee Meeting on 4 November 2024		
	Noted.		
12.	AOCB		
	The discussion on developing a Board newsletter was deferred to a future meeting.		

13.	Date of next meeting – Tuesday 6 February 2025 Meeting ended at 18:57		
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DRAFT



Board Meeting

For Approval

To: Board
From: DCEO

SUBJECT: MANAGEMENT ACCOUNTS – PERIOD TO 30TH NOVEMBER 2024 **DATE 4 February 2025**

1.	Introduction	
	Below are income and expenditure and balance sheet for the period to 30 th November 2024 together with cash flow and accompanying notes.	
2.	Risk and other issues	
	The management accounts are reviewed on a regular basis by the management team, Audit Committee and Board, ensuring close monitoring of financial position of the organisation. This is a key element of budgetary control and monitoring.	
	There are no applicable effects on sustainability or equality and diversity issues.	
3.	Comparison against budget	
	The Management Accounts cover the period to 30 th November 2024 and compares the Income and Expenditure of the Association against the budget.	
	Effect - £k	Comment
	Planned maintenance	917 Planned works with focus on compliance matters and delayed start of St Monance wall works are within budget.
	Rental income	312 Rent restructure and Ukrainian units being let.
	Gift aid	<u>100</u> Gift aid payment from DSGL
		1,329
	Other variances	<u>596</u> Factoring income £23k, Grants released £93k, Cyclical expenditure £154k, Salaries £243k, Other income £55k, Other expenditure £28k.
	Total positive variances	<u>1,925</u>
	Effect - £k	
	Planned maintenance capitalisation	801 With lower level of planned maintenance then reduced capitalisation
	Other property costs	270 Higher insurance and catch up on council tax charges.
	Day to day repairs	508 Higher level of compliance works

	Other negative variances	<u>752</u>	Voids £64K, Voids £309k, Service costs £242K, Factoring expenditure £12, Overheads £7k, Loan interest £110k, interest received £8k.
	Total negative variances	<u>2,331</u>	
	Total positive variances	1,925	
	Total negative variances	<u>(2,331)</u>	
	Net movement	(406)	
	Original projected surplus for period	<u>984</u>	
	Actual surplus for period	<u>578</u>	
	<p>Ratios for lender are in an acceptable position. The Nationwide ratio of secured assets to loan value at 4.29 against a required ratio of 1.0. The valuation completed in November 24 put the EUV of the Nationwide secured stock at £53.5m.</p> <p>Turning to the balance sheet the significant factors within the period included:</p> <ul style="list-style-type: none"> • Property expenditure of £2.57m, other assets expenditure of £905k and depreciation of £3.84m leading to a net decrease in fixed assets of £363k. This includes the expenditure on property acquisitions, property improvements, adaptations, and computer equipment. • Bank balances moved downwards from £14.63m to £12.84m with negative cash flow of £1.79m. • Loans decreased by £1.57m with the repayments made in the period. Now loans of £36.87m outstanding. 		
4.	Recommendation		
	Board Members are asked to APPROVE the Management Accounts for the period to 30 th November 2024.		

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

30.11.24

INCOME AND EXPENDITURE

Year to		Nov.24	Oct - Nov 24		CUMMULATIVE TO DATE			ANNUAL		
31.3.24		Actual	Actual	Budget	Variance	Actual	Budget	Variance	BUDGET	
Income										
	27,931,661	Rental Income	2,532,113	5,058,225	4,961,429	96,796	20,155,618	19,843,678	311,940	29,683,030
	-304,204	Voids	-29,947	-61,929	-49,614	-12,315	-262,791	-198,437	-64,354	-296,830
	49,927	Service Income	4,534	9,058	8,151	907	35,764	34,643	1,121	52,984
	27,677,384		2,506,700	5,005,354	4,919,966	85,388	19,928,591	19,679,884	248,707	29,439,183
	0	Factoring Income	13,871	27,894	0	27,894	476,330	453,116	23,214	906,232
	6,653,784	Grant release/received	73,112	146,225	148,096	-1,871	684,901	592,383	92,518	888,575
	34,331,168	Net Income	2,593,683	5,179,473	5,068,062	111,411	21,089,822	20,725,384	364,438	31,233,990
Expenditure										
	3,004,939	Day to Day	295,776	552,193	416,471	-135,722	2,178,174	1,670,609	-507,565	2,481,044
	2,446,446	Cyclical	68,522	324,812	374,871	50,059	1,347,680	1,499,483	151,803	2,357,428
	1,377,545	Void Maintenance	224,872	348,111	200,000	-148,111	1,108,877	800,000	-308,877	1,200,000
	204,851	Bad Dbts-Rents	12,583	16,941	41,667	24,726	164,268	166,667	2,399	250,000
	0	Bad Dbts-services	0	0	0	0	0	0	0	0
	14,387,246	Planned maintenance	665,454	1,186,912	1,483,170	296,258	5,015,957	5,932,680	916,723	8,899,020
	-3,763,261	Capitalised to balance sheet	-307,588	-607,871	-778,625	-170,754	-2,313,327	-3,114,500	-801,173	-4,671,750
	967,562	Other Property Costs	85,221	122,215	132,500	10,285	800,300	530,000	-270,300	795,000
	5,018,587	Depreciation	450,000	900,000	900,000	0	3,600,000	3,600,000	0	5,400,000
	3,377,236	Service Costs	175,292	523,832	237,592	-286,240	2,073,910	1,832,173	-241,737	2,323,976
	-232,283	Factoring Expenditure	36,409	72,907	65,414	-7,493	392,919	381,655	-11,264	632,482
	5,337,910	Salaries	440,743	906,209	956,627	50,418	3,583,924	3,826,509	242,585	5,739,763
	2,643,616	Overheads	257,386	442,451	431,833	-10,618	1,734,264	1,727,333	-6,931	2,591,000
	34,770,394	Total Expenditure	2,404,670	4,788,712	4,461,520	-327,192	19,686,946	18,852,608	-834,338	27,997,962
	-439,226	Surplus from Ordinary Activities	189,013	390,761	606,542	-215,781	1,402,876	1,872,776	-469,900	3,236,028
	0	Development Income	0	0	0	0	0	0	0	0
	0	Development Expenditure	0	0	0	0	0	0	0	0
	0	Development Surplus	0	0	0	0	0	0	0	0
	694,616	Other Income	9,388	50,978	36,667	14,311	201,454	146,667	54,787	220,000
	518,433	Other Expenditure	23,602	30,534	71,667	41,133	259,182	286,667	27,485	430,000
	-263,043	Net Surplus	174,799	411,205	571,542	-160,337	1,345,148	1,732,776	-387,628	3,026,028
	1,715,940	Loan Interest	123,025	233,857	253,874	20,017	1,125,572	1,015,496	-110,076	1,523,244
	453,113	Interest received	24,587	50,842	66,667	-15,825	259,693	266,667	-6,974	400,000
	28,061	Other finance charges	0	0	0	0	0	0	0	0
	95,080	Property and fixed asset sales	0	0	0	0	-1,140	0	-1,140	0
	1,121,001	Pension adj/corp tax/gift aid	0	0	0	0	-100,000	-100,000	0	0
	-2,579,852	Net Surplus after interest	76,361	228,190	384,335	-156,145	578,129	983,947	-405,817	1,902,784
	0	Trans from Designated Reserve	0	0	0	0	0	0	0	0
	0	Trans to Designated Reserve	0	0	0	0	0	0	0	0
	-2,579,852	Net result after Transfer	76,361	228,190	384,335	-156,145	578,129	983,947	-405,817	1,902,784

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

30.Nov.24

INCOME AND EXPENDITURE

ANALYSIS OF DIRECT EMPLOYEE & ADMINISTRATION COSTS

31.03.24	Nov.24	<-----	Oct - Nov 24		CUMMULATIVE TO DATE			ANNUAL
	Actual	Actual	Budget	Variance	Actual	Budget	Variance	BUDGET
4,791,053 Salaries	400,301	827,940	885587	57,647	3,270,607	3,542,350	271,743	5,313,524
546,857 Pensions	40,442	78,269	71040	-7,229	313,317	284,159	-29,158	426,238
5,337,910 Total Direct Employee	440,743	906,209	956627	50,418	3,583,924	3,826,509	242,585	5,739,763
136,099 Heat & Light	9,203	19,973	15000	-4,973	60,407	60,000	-407	90,000
281,157 Depreciation	30,000	60,000	58333	-1,667	240,000	233,333	-6,667	350,000
30,166 Office & General	863	4,298	6667	2,369	20,043	26,667	6,624	40,000
120,160 Cleaning and Materials	9,913	31,099	16667	-14,432	82,667	66,667	-16,000	100,000
76,916 Subscriptions	6,541	10,930	12500	1,570	51,035	50,000	-1,035	75,000
7,948 Photocopier costs	2,092	2,189	3333	1,144	7,657	13,333	5,676	20,000
62,357 Postage & Stationery	4,422	9,316	9167	-149	31,557	36,667	5,110	55,000
1,734 Office Repairs & maintenanc	0	0	6667	6,667	2,050	26,667	24,617	40,000
285,763 Rent, Rates, Insurance	27,016	53,939	50000	-3,939	194,168	200,000	5,832	300,000
218,919 Telephone & internet	19,061	39,946	27500	-12,446	141,414	110,000	-31,414	165,000
34,941 Audit & Accountancy	0	1,212	5833	4,621	9,406	23,333	13,927	35,000
26,011 Equipment Maintenance	1,784	1,954	6667	4,713	18,648	26,667	8,019	40,000
11,477 Legal Fees	2,100	2,100	5833	3,733	14,969	23,333	8,364	35,000
19,273 Leasing Contracts	1,136	2,465	4167	1,702	12,101	16,667	4,566	25,000
3,162 Promotions, publicity & ann	0	1,511	3333	1,822	5,569	13,333	7,764	20,000
181,616 Consultants	24,357	31,639	25000	-6,639	149,958	100,000	-49,958	150,000
542,940 Computer Support	35,283	67,857	75000	7,143	319,896	300,000	-19,896	450,000
420,139 Computer - License & acce	56,543	64,588	58333	-6,255	237,854	233,333	-4,521	350,000
0 Office Landscape Maintena	0	0	0	0	0	0	0	0
2,460,778 Total Office Overheads	230,314	405,016	390000	-15,016	1,599,399	1,560,000	-39,399	2,340,000
13,342 Recruitment advertising & c	586	1,172	3667	2,495	9,853	14,667	4,814	22,000
45,795 Staff Training	13,420	14,298	10000	-4,298	46,373	40,000	-6,373	60,000
15,054 Staff life cover	1,500	3,000	2500	-500	10,500	10,000	-500	15,000
7,092 Staff uniforms	276	380	1000	620	2,709	4,000	1,291	6,000
0 Temporary Staff	0	0	0	0	0	0	0	0
10,675 Conferences & Seminars	4,416	6,370	5000	-1,370	11,442	20,000	8,558	30,000
19,978 Travel & Subsistence	2,408	3,919	3333	-586	11,722	13,333	1,611	20,000
61,457 Health & Safety	3,590	7,192	11667	4,475	32,863	46,667	13,804	70,000
173,393 Total Staff Overhead Cos	26,196	36,331	37167	836	125,462	148,667	23,205	223,000
2,354 Training	0	0	1333	1,333	1,617	5,333	3,716	8,000
850 Travel Expenses	73	211	667	456	532	2,667	2,135	4,000
3,486 Expenses to Board	41	131	1000	869	2,218	4,000	1,782	6,000
2,755 Conferences	762	762	1667	905	5,036	6,667	1,631	10,000
9,445 Total Committee Costs	876	1,104	4667	3,563	9,403	18,667	9,264	28,000
7,981,526 Total Direct Employee & Administration Costs	698,129	1,348,660	1388460	39,800	5,318,188	5,553,842	235,654	8,330,763

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

30.Nov.24

Previous
year
totals

		ACTUAL
FIXED ASSETS		
156,866,476	Housing Properties	159,439,247
-39,616,146	Depreciation	-43,216,146
<u>117,250,330</u>		<u>116,223,101</u>
	Less:	
	0 Housing Association Grant	0
<u>117,250,330</u>	Net Value	<u>116,223,101</u>
3,018,051	Other Fixed Assets	3,683,006
1,300	Investments	300
<u>120,269,681</u>	TOTAL FIXED ASSETS	<u>119,906,407</u>
CURRENT ASSETS		
14,516	Stock & WIP	14,516
15,594,025	Cash and Other Short Term Investments	12,844,828
504,124	Rent Arrears	350,334
1,897,674	Other Current Assets	1,917,057
<u>18,010,339</u>	TOTAL CURRENT ASSETS	<u>15,126,735</u>
CURRENT LIABILITIES		
2,382,958	Short Term Loans and Current Loan Capital Repayments	2,382,958
970,395	Bank Overdrafts	0
5,921,902	Other Current Liabilities	5,402,154
746	Pension liability under one year	746
<u>9,276,001</u>	TOTAL CURRENT LIABILITIES	<u>7,785,858</u>
<u>8,734,338</u>	NET CURRENT ASSETS	<u>7,340,877</u>
<u>129,004,019</u>	TOTAL ASSETS LESS CURRENT LIABILITIES	<u>127,247,284</u>
CREDITORS DUE AFTER ONE YEAR		
36,053,251	Long Term Loans	34,485,730
1,638,000	Pension liability	1,622,658
18,164,332	Deferred income	17,412,344
<u>55,855,583</u>		<u>53,520,732</u>
<u>73,148,436</u>	NET ASSETS	<u>73,726,552</u>
RESERVES		
14,591,245	Designated reserves	14,591,245
18,522,146	Revenue	19,100,275
40,034,964	Revaluation reserve	40,034,964
<u>73,148,355</u>	TOTAL RESERVES	<u>73,726,484</u>
81	SHARE CAPITAL	68
<u>73,148,436</u>		<u>73,726,552</u>

cashflow

NORTH GLASGOW HOUSING ASSOCIATION LIMITED
MANAGEMENT ACCOUNTS FOR THE PERIOD TO 30.Nov.24
CASHFLOW

YEAR TO	ACTUAL
31.03.2024	
0	
OPERATING ACTIVITIES	
-263,043 Operating surplus for period	1,345,148
5,018,587 Depreciation - properties	3,600,000
281,157 Depreciation - fixtures	240,000
-877,362 Amortisation of capital grants	-584,901
95,080 Gain on sale of fixed assets	-1,140
Other finance charges	
-38,139 Decrease/(Increase)in Debtors	134,407
11,205 Decrease/(Increase)in stock	0
1,380,359 (Decrease)/Increase in Creditors share capital cancelled	-602,177
5,607,844 Net Cash In/(Out)flow From Operating Activities	4,131,337
INVESTING ACTIVITIES	
0 Grants Received	0
-4,600,850 Acquisition and Construction Of Properties	-2,572,771
-1,939,360 Acquisition of Other Fixed Assets	-904,955
-17,879 Proceeds on disposal of properties	0
0 Investment in Activities	1,000
-6,558,089 Net Cash In/(Out)flow From Investing Activities	-3,476,726
-950,245	654,611
FINANCING	
0 Loans Received	-2
-2,382,958 Less: Loans Repaid	-1,567,519
453,113 Interest Received	259,693
-1,715,940 Interest Paid	-1,125,572
-6 Share capital issued	-13
-3,645,791 Net cash In/(Out)flow From Financing	-2,433,413
-4,596,036 Increase/(Decrease) in Cash and Cash Equivalents	-1,778,802
-3,757,975 Movement in Cash & Bank	-2,749,197
-838,061 Movement in Bank overdrafts	970,395
-4,596,036 Increase/(Decrease) in Cash and Cash Equivalents	-1,778,802
19,219,666 Opening cash balance	14,623,630
14,623,630	12,844,828



Board Meeting

For Approval

To: Board
From: Director of Housing Services

SUBJECT: RENT INCREASE 2025/26

DATE: 4 February 2025

1.	Introduction
	<p>The purpose of this report is to seek approval from the Board for the Rent and Service Charge increase for 2025/26 in order to ensure sufficient resources for the Association to:</p> <ul style="list-style-type: none">• manage the existing stock of properties• carry out ongoing maintenance, repairs, modernisation and major works• cover service charge increases from our suppliers and contractors• service current loans for investment of £38.3m• support future loans for investment in the stock
2.	2025/26 Rent Increase Consultation
	<p>We started our rent consultation on 2nd December 2024 and we consulted on the following as approved at the 26th November 2024 Board:</p> <ul style="list-style-type: none">• 4%• 4.5%• 5% <p>We consulted our tenants using the following methods:</p> <p>Face-to-Face</p> <ul style="list-style-type: none">• Housing Officer estate/rent visits• Concierge/Retirement Housing Officer visits• Local drop-in sessions• Door-to-door/communal areas - pro-actively seeking returns• Making partners aware at our December Community Networking Breakfast <p>Telephone</p> <ul style="list-style-type: none">• Telephone survey• Call Centre - encouraging/assisting with returns when taking telephone calls.

Digital

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

Print Material

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

The consultation ended on Friday 17th January 2025.

At the close of the consultation, we had engaged with 2696 tenants through the following methods:

Method of Contact	Number	Percentage
Text	978	36.3%
Staff Members (Telephone & in office)	778	28.8%
External Consultant Survey	615	22.8%
Mail	196	7.3%
Survey Monkey	115	4.3%
New Tenants (At sign up)	10	0.4%
Email	4	0.1%
Total	2696	100%

The results were as follows:

Rent Increase Option	Number	Percentage
4%	1752	65%
4.5%	244	9.1%
5%	117	4.3%
Did not want to take part	583	21.6%
Total	2696	100%

	<p>As with last year, we have also included tenants that we did engage with, who have advised that they did not want to take part.</p> <p>Overall, this is a 52.45% return, which compares favourably with a 50.3% return in 24/25, a 48% return in 23/24 and a 38% return in 22/23. As in similar years, it was not an easy task to encourage tenants to vote on a rent increase based on the current financial climate. 52.45% is a significant return and demonstrates our commitment to engaging with as many tenants as possible year on year. At the November board meeting, we committed to engaging with more tenants than last year, and this was achieved.</p>
3.	Summary
	The majority of our tenants who took part in our consultation have voted to increase the rent by 4%.
4.	Recommendations
	The Board are asked to consider the above and agree the rent and service charge increase for 2025/26.



Board Meeting

For Approval

To: Board
From: Director of Housing Services.

SUBJECT: HOUSING SERVICES RISK REGISTER

DATE: 4 February 2025

1.	Introduction
	The current Consolidated Corporate Risk Register contains separate sections to reflect the different risks associated with the work of each team within ng homes. A comprehensive review of the Housing Services Risk Register within the Consolidated Corporate was previously undertaken, and it was agreed that it would continue to be reviewed on an ongoing basis and any changes brought to the Board for approval.
2.	Review
	There are no proposed changes to the risk register since it was approved at the board on 3 rd October 2024.
3.	Risk and Mitigation
	The risk associated with not continually reviewing the Risk Register is that a risk is overlooked. The mitigation is to have a regular review of the register to ensure that there are no errors or omissions.
4.	Recommendation
	The Board are asked to APPROVE the Housing Services Risk Register within the overall Consolidated Corporate Risk Register.

North Glasgow Housing Association – 4th February 2025

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

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

	Reputational Risk of offices being closed				Director of Housing Services/ Director of Housing Services, Housing Managers	site 24 hours to deal with emergencies and provide a normal service to tenants within the MSF. Offices remain open on an appointment basis. Service being provided as normal.	adapt the service to suit the needs of the business continuously.	
Dampness and Mould	Property deterioration, Poor living conditions can seriously affect tenant's health	5	5	25	Director of Housing Services, Repairs Manager, Investment Manager	Ensure properties are wind & watertight and of a high repair standard. Robust procedure in place to deal with damp and mould. Monitor property performance over a period of time, taking into account how the property should perform Awareness of how the tenant is living in the property	Collate information to analyse if there is a particular property type affected Investment Plan Programmed visits Allocation's Policy Policy/Procedure Reviews	4 x 4 = 16
Tenant Engagement and Satisfaction Risks	Failing to adequately engage with tenants, leading to dissatisfaction, complaints, and potential regulatory scrutiny. This includes the effectiveness of communication strategies and tenant participation in decision-making.	4	4	16	Director of Housing Services/ Director of Housing Services, Housing Managers	Pro actively engage with tenants regarding policies/reporting/satisfaction surveys. Focus on customer service and learning outcomes from complaints.	Board reports on Customer Satisfaction and Complaints Evidence bank on Annual Assurance Statement detailing tenant engagement activities regularly reviewed	3 x 3 = 9

Scottish Rent Control and Housing Policy Changes	Rent control policies and other housing reforms being considered or implemented in Scotland.	4	2	8	Director of Housing Services/ Director of Housing Services, Housing Managers	Membership of SFHA, GWSF. Attendance at conferences, such as CIH and SFHA. Legislative changes usually take significant time to implement.	Monitoring legislation changes and implementation.	2 x 2 = 4
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Risk Scoring for how likely and how severe:

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



Board Meeting For Approval

To: Board
From: DCEO

SUBJECT: ASHP TARRIFF INCREASE

DATE: 4 February 2025

1.	Introduction
	<p>At the Board Meeting of 10th December 2019, the Board granted approval to appoint the contractor Easy Heat Ltd to undertake legislative, regulatory compliance and investment works to the six 24 storey high tower blocks at the following addresses in Springburn:</p> <ul style="list-style-type: none"> • 178 and 198 Balgrayhill Road • 22 and 42 Viewpoint Place • 15 Croftbank Street • 250 Edgefauld Road <p>This was then followed by a second contract covering the seven multistories in the Carron Scheme in February 2021</p> <p>Part of the contracts was the installation of Air Source Heat Pumps (ASHP), piping, radiators and metering systems to install a district heating system in the blocks.</p>
2.	Progress with the installations
	<p>The MSF communal renewable heating installations under the first contract were completed by late 2022. Common area works, including drying rooms, fire doors, door entry systems, fire safety system smoke actuators, and fire alarm cabling, were finished across all six blocks by 2023. The final phase of the site works involved asbestos removal and bathroom compartmentation. These works were delayed due to additional asbestos-related issues but were completed by April 2024.</p> <p>For the Carron Estate district heating contract, the heating installations achieved practical completion in May 2023. However, meter and billing connections continued until late January 2024, primarily delayed by access issues.</p>
3.	Charges and Procurement Scotland rates
	The projected charge out rate to the tenants was 10p per kwh and this was advised to them

	<p>in various documentation before the start of the contracts. At the time of planning of the contract the rates from Procurement Scotland were about 9p per kwh. As Procurement Scotland buy into the energy market two years in advance and only altered their prices once a year this was expected to be relatively stable with no sharp movements.</p> <p>Covid then occurred and the energy market became unstable with substantial price movements. This did not really affect Procurement Scotland that much over the first two years. However eventually the effect of the price increases had to come through. The current rates now being paid are 24p per kwh for day and 19.8p per kwh for night. The current Procurement Scotland budget guidance for the next two years is expecting some reductions. The energy market is however still unstable with embargos on Russian supplies and ongoing issues in the middle east. We had been hoping that the high prices of the early years would fall out and the market return to rates at a lower level. That may take some time to happen if it ever does.</p>
4.	Proposed changes
	<p>The rent from the properties cover the costs of the initial installation and the ongoing safety checks. This would be the case if it was a gas boiler or any other type of heating system. The energy costs have to be covered by the charges to the tenants for using the system. On the first contract there is income from Renewable Heat Initiative (RHI) equivalent to about 2.8p per kwh. That does not apply in the second contract as RHI had been phased out by the time the contract had occurred.</p> <p>The proposal is to bring the charge to the tenants up to 20p per kwh. That is substantially less than the current rates that utilities are offering for domestic supplies. This would be timed to come in on 1 April with the milder spring weather expected to occur by that time.</p> <p>All works within the blocks are now complete and there is no longer any problem with gaining access to the flats. We have been more than fair with the tenants in providing no charge during the installation phases and maintaining the lower charge for an extended period.</p>
5.	Consultation and supporting documentation
	<p>There is no requirement for a consultation as any utility provider has to set a rate that covers the expected costs. The major utility companies do not consult when they change their variable rates. However various associations with district heating systems had media problems in applying increased charges. This applied particularly to those who were using gas. Places for People had a gas system in Edinburgh where they had to increase the charge rate by 450% as from 1 August due to their original procurement agreement ending and the</p>

	<p>new agreement being at a substantially higher rate.</p> <p>We propose to hold various drop-in sessions to provide a forum to explain why the increase is necessary and to provide answers to questions. A letter will be sent out beforehand explaining the changes and the changed circumstances that has occurred over recent years. We have also had a report prepared by Ken Brady to comment on the history of the scheme and why the increase is fair in the current circumstances. Ken used to work for the Energy Savings Trust, so he has wide experience in the energy market.</p>
5.	Recommendation
	The Board is requested to APPROVE the change in tariff.



Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: NG HOMES STANDING ORDERS

DATE 4 February 2025

1.	Introduction
	<p>The purpose of this report is to seek approval from the Board for the adoption of an existing governance document/policy which has been reviewed. It has been reviewed in line with the Association’s policy review schedule. It will be reviewed every two years or earlier to reflect any regulatory or legislative changes or good practice guidelines.</p> <p>As members are aware, the Association conducted an extensive review of the Standing Orders (SOs) with the support of ██████████, external Consultant during 2022/23. All senior managers and Board members had the opportunity to be involved in the review process and this provided the Association with updated SOs that meet with good practice guidelines and legislative and regulatory requirements and which are comprehensive but clear and easy to interpret and understand.</p> <p>During this latest review, the front page of the Standing Orders has been revised to state: Date First Approved: 7 February 2023 Date Implemented: 8 February 2023 Latest Revision: 4 February 2025</p> <p>It is not proposed to make any changes to the Standing Orders at this time, however it should be noted that there are some activities being conducted during 2025 which may have a bearing on the SOs, most notably the review of the Association’s Governance Arrangements being conducted by ██████████ as part of our Governance and Improvement Plan. Whilst the normal review period for the SOs is every 2 years, in light of the above it is envisaged that we will be returning to the Board with any proposed amendments within that timeframe.</p>
2.	Risk
	<p>It is important to review the Association’s Standing Orders regularly with reference to the Association’s Rules and in line with regulatory or legislative guidance/changes and/or good practice guidelines. This will ensure that the Association’s Standing Orders are effective, up to date, reflect current good practice and are fit for purpose.</p>

3.	Recommendation
	Board members are asked to APPROVE the Association's revised Standing Orders.



Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: BOARD TRAINING PLAN 2025/26

DATE 4 February 2025

1.	<p>Introduction</p> <p>As members are aware, the Board Training Plan is produced every year following the annual Board Appraisal and Board Member Reviews. This is designed to support members in building their confidence, knowledge and skills and is important in ensuring compliance with the SHR’s Regulatory Standards of Governance and Financial Management, in particular Standard 6; “The governing body and senior officers have the skills and knowledge they need to be effective.”</p> <p>The 2024 Board Appraisal process, supported by Share, was completed during Q3 last year. During the process, the majority of Board members indicated that they would benefit from training in the year ahead, with consensus on several topics and this has been taken into account when creating the draft training list for the next 12 months as detailed in section 2 below. The list is designed to address the main training / development needs collectively identified by members with additional sessions on Equalities and Cyber Security due to the ongoing importance of these areas. As you will see, nine subjects have been listed as possible training topics. These are listed in no particular order of priority and are presented for Board discussion and agreement including on the preferred chronological sequence of delivery.</p> <p>It is recognised that some Board members also identified specific topics which are not covered in the draft list however this would not preclude Board members from accessing support with any training/awareness needs that they require. The Association is committed to fully supporting Board members with any specific learning and development needs and we can discuss how this can be best achieved e.g. through e-learning, attendance at conferences or through short sessions delivered by staff.</p> <p>As I’m sure you will agree, ongoing training is vitally important in supporting Board members to develop and maintain the requisite skills and knowledge to carry out their role effectively and as such it merits attention to ensure that our approach is fit for purpose. In addition to the costs involved, Board training is a substantial commitment in terms of time for staff and Board members and it’s important that we maximise the value obtained from</p>
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	<p>this by designing a delivery method that satisfies your needs, ensuring the training is as accessible as possible and provides the best opportunity for attendance and learning transfer. Therefore it is vital that the members discuss and agree how we should structure our approach for the delivery of Board Training for 2025/26 (see section 3 below).</p> <p>It's envisaged that the training will be delivered by a combination of internal staff and external trainers. Following approval, the Plan will be formally drawn up and issued to the Board and the necessary arrangements will be made. All sessions would be designed to last 1 – 2 hours maximum including discussion and time for Q&A, where appropriate.</p>
2.	Draft List of training Topics
	<ol style="list-style-type: none"> 1. Risk Management and the role of Audit 2. Health and Safety for Board members 3. Governance including the regulatory and legal framework (to include an update on any changes) 4. Effective Board meetings The Board members role; <ul style="list-style-type: none"> • Preparation • Understanding complex issues • communicating effectively • challenging constructively 5. Cyber Security 6. Housing Management including Tenant Participation and Community Engagement 7. Finance & Management Accounts and associated risks. 8. Asset Management including; Energy Efficiency in homes and Net Zero 9. Equalities and Human Rights
3.	Methodology; Delivery of Training
	<p>Options for consideration could include;</p> <ol style="list-style-type: none"> a) Following the current method of delivering training i.e. scheduling monthly/bi-monthly training sessions covering separate topics i.e. 9 x 1 to 2 hour sessions running from March 25 to March 26 (starting at 4.00 or 4.30pm). The sessions would be planned as in-person with the option for members to join on-line via Microsoft Teams as required. b) Organising two or three training events e.g. set days when we could deliver all of the topics e.g. could be set afternoon/evenings or Saturday mornings c) Organising a scheduled Board Training Away Event where we could deliver all of the topics during the event. It is proposed that this could be set-up as conference style

	<p>and could be held in an external location over 2 days e.g. Friday / Saturday morning or Sat / Sun</p> <p>d) Another alternative approach</p>
4.	Risk
	<p>The Board Training Plan is vital in providing Board members with the opportunity to access training to develop and maintain their knowledge and awareness on key topics relevant to their role within the Association and the housing sector in general. This is key in supporting compliance with the SHR's Regulatory Standards of Governance and Financial Management, in particular Standard 6; <i>"The governing body and senior officers have the skills and knowledge they need to be effective."</i> Failure to support Board members by not providing access to the appropriate training/awareness and learning opportunities to develop their skills and knowledge could lead to the risk of non-compliance and an ineffective Board.</p>
5.	Recommendation
	<p>Board members are asked to APPROVE the following:</p> <ul style="list-style-type: none"> i) The list of Board training topics for 2025/26 ii) The preferred chronological sequence of delivery iii) The delivery method for Board training during 2025/26



Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: ASSOCIATION MEMBERSHIP APPLICATIONS

DATE: 4 February 2025

1.	Introduction									
	<p>Membership of ng homes is open to organisations sympathetic to the objects of the Association, and to people aged 16 and over who live in our operating area of North Glasgow and who are:</p> <ul style="list-style-type: none"> • A tenant of ng homes • Permanent members of a tenant’s household • Service users of ng homes • Resident within communities served by ng homes <p>Everyone applying for membership must fulfil the criteria for membership set by the ng homes Board from time to time. Members will hold one share in the Association and their names will be entered in the Register of Members referred to in the Association’s Rules. Currently we have 72 members/shareholders. For £1 you get:</p> <ul style="list-style-type: none"> ✓ Membership of the Association ✓ A vote in the election of the Board ✓ Eligibility to stand for election to the Board 									
2.	Applications Received									
	<p>We have received 2 new applications for Association membership:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Name</th> <th style="width: 40%;">Address</th> <th style="width: 30%;">Tenant/ Owner</th> </tr> </thead> <tbody> <tr> <td>██████████</td> <td>██</td> <td>Tenant</td> </tr> <tr> <td>██████████</td> <td>██</td> <td>Tenant</td> </tr> </tbody> </table>	Name	Address	Tenant/ Owner	██████████	██	Tenant	██████████	██	Tenant
Name	Address	Tenant/ Owner								
██████████	██	Tenant								
██████████	██	Tenant								
3.	Risk Mitigation									
	This report follows due process for the approval of Association membership applications.									
4.	Recommendation									
	Members are asked to APPROVE the Association membership applications detailed above.									



Board Meeting

For Approval

To: Board
From: Director of Corporate Services

GOVERNANCE
SUBJECT: SELF-ASSESSMENT PROCESS / DATE: 4 February 2025
2025 ANNUAL ASSURANCE STATEMENT

1.	Introduction
	<p>This paper presents the proposed approach to governance self-assessment as part of the process of preparing for the 2025 Annual Assurance Statement (AAS). The self-assessment process is key to assessing and demonstrating good governance and is a sound approach to support the development of the AAS.</p> <p>As members are aware, the 2024 AAS submitted in October last year reflected the Association’s current regulatory status and the work being undertaken to return the Association to full compliance. Notwithstanding this, during 2024 there was a refocused effort on governance self-assessment with a cross functional team pulled together to undertake a comprehensive review of governance within the Association. This process was led by key people in the organisation who formed a working group to co-ordinate the collation of information and evidence etc. The working group used the SFHA Self-Assurance Toolkit as a guide. During the self-assessment exercise, the working group adapted the toolkit framework to include sections and identify responsibilities. Some of the actions / activities relate to specific departments or teams whilst others require a collective effort as responsibility lies across multiple areas of the business. The Group worked through each set of regulatory requirements / standards to assess and demonstrate compliance and identify gaps or areas for improvement. This approach was successful in producing an action plan and an evidence bank with the validation sources identified. The aim is to have a record of the evidence / documentation detailed under each Regulatory Standard with a hyperlink to where the information and, where possible, the relevant document is held on the system.</p>
2.	Proposed governance self-assessment process for 2025 Annual Assurance Statement
	<p>During 2025, we propose to replicate the self-assessment approach detailed above. It’s the Board’s responsibility to produce and submit the AAS to the SHR each year therefore it’s vital to ensure that robust systems and processes are in place to support the</p>

	<p>Board in this endeavour. Members must have an understanding and confidence in the information they are being provided with to enable them to produce the AAS.</p> <p>It is proposed to provide members with a comprehensive report and to arrange a session for the Board during Q2 2025/26 to provide members with the opportunity to review the information, interrogate the evidence bank and seek any further information or clarification. This will support the Board in creating and submitting the 2025 AAS to the SHR.</p> <p>The above is being proposed at this time and, if approved, will enable staff to progress things. However, as Board members are aware External Consultant, [REDACTED] is currently conducting an in-depth review of our governance arrangements as part of our governance and improvement plan and in the course of that review [REDACTED] may identify an alternative approach for the Board to consider. If this does happen a further report will be presented to the Board for consideration and approval.</p>
3.	Risk Mitigation
	<p>The above would support the Association in complying with the regulatory requirements of the SHR's Regulatory Framework and published guidance on assurance and notification. The Association's AAS should reflect the level and quality of the Association's governance. The AAS must be submitted between April and the end of October each year and made available to tenants and other service users. Failure to submit the AAS in a timely manner would mean that the Association was in breach of the SHR's regulatory requirements and would constitute a notifiable event.</p>
4.	Recommendation
	<p>Members are asked to APPROVE the approach to governance self-assessment as detailed above, to support in the development of the 2025 Annual Assurance Statement.</p>



Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: BOARD MEMBERSHIP

DATE: 4 February 2025

1.	<p>Introduction</p> <p>Since the 2024 AGM one of the Association’s Independent Board members has resigned from the Board due to personal reasons. This has created a casual vacancy in the category of Independent Board member. Filling this casual vacancy with a person with suitable skills and experience complies with the Association’s Rules.</p> <p>Rule 41.4 states “If an elected Board Member leaves the Board between the annual general meetings, this creates a casual vacancy and the Board can appoint a Member (or, in the case of an Independent Board Member, a non-Member) to take their place on the Board until the next annual general meeting. Any appointments made will be in the same category as the Board Member who has left, either as a Community Board Member or an Independent Board Member.”</p> <p>This action would bring added benefits in regard to the quorum number for meetings and the rights that apply to this category of member as detailed in the extract from the Association’s Standing Orders below. This could also have positive implications for the Board composition including providing another member who may wish to join a Committee or Subsidiary Board.</p> <p>Extract from Standing Orders</p> <p>Standing Order 32. The quorum for Board Meetings is four members (elected or filling a casual vacancy). Co-optees do not count towards the quorum; the quorum for Committee meetings is three members (elected or filling a casual vacancy). Co-optees do not count towards the quorum). The quorum must be maintained at all times.</p> <p>Standing Order 34. Elected Board members, as set out in the Rules, and Board members appointed to fill a casual vacancy, have the right to attend Board meetings and to:</p>
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	<ul style="list-style-type: none"> ● speak on any item ● make proposals and second proposals ● make amendments and second amendments ● vote on any matter
2.	Application Received
	<p>The Association has received a request from a local resident to join the Board filling the available casual vacancy for an Independent Board member. Please find attached the Candidate Information Form which the prospective member has completed for your consideration.</p> <p>The person applying is not a member of the Association however this is not a barrier to them joining the Board as detailed in Rule 37.3 which states "A person must be aged 16 or over and a Member to become a Board Member (including any person appointed to fill a casual vacancy), except that the following persons must be aged 16 or over but do not need to be a Member:</p> <p>37.3.1 A person appointed as a co-optee;</p> <p>37.3.2 A person appointed by The Scottish Housing Regulator;</p> <p>37.3.3 A person elected as an Independent Board Member;</p> <p>37.3.4 A person appointed to fill a casual vacancy resulting from an Independent Board Member leaving the Board;</p> <p>37.3.5 A Councillor appointed by Glasgow City Council."</p> <p>As members are aware, the Association's Rules require any prospective Board members to meet certain conditions, as detailed below:</p> <p>Rule 37.4 states "An employee of the Association, or a Close Relative of an employee, may not be a Board Member."</p> <p>Rule 37.5 states "No Board Member may take office until they have agreed to and signed the Association's Code of Conduct for Board Members."</p> <p>Prospective Board members must complete the Members Declaration in compliance with Rule 43.1 which states "A person will not be eligible to be a Board Member and cannot be appointed, or elected, or remain, as such" if they don't meet the requirements listed therein.</p> <p>The Declaration of Interests Form is also required to be completed.</p>

	It is proposed that the Board consider the application and, if satisfied, agree to the applicant joining the Board by filling the casual vacancy in the category of Independent Board member. This would be subject to the applicant meeting the eligibility criteria and completing the appropriate documentation. The Board to agree that Officers progress this and once complete the new Board member would take up the Board role at the next scheduled Board meeting.
3.	Risk Mitigation
	This report follows due process for the approval of Association Board membership and complies with the Association's Rules.
4.	Recommendation
	Members are asked to APPROVE the application received with the caveat that the prospective candidate meets the eligibility criteria in the Association's Rules and completes the appropriate documentation. The Board agree to Officers progressing this application and once complete the new Board member would take up the role at the next scheduled Board meeting.



Board Meeting For Noting

To: Board
From: Director of Corporate Services

SUBJECT: GOVERNANCE UPDATE

DATE: 4 February 2025

1.	Introduction
	This report provides an update on governance related matters from 16 November 2024 to 24 January 2025.
2.	Scottish Housing Regulator News / Publications
	<p>As previously reported, a comprehensive archive of news and publications is available on the SHR's website www.housingregulator.gov.scot The sections for news and publications are clear and easily accessible. The SHR has updated a whole raft of previously published information, guidance and advice for RSL's and Governing Bodies. These updates are available on the SHR's website at;</p> <p>https://www.housingregulator.gov.scot/publications?p=3&s=10</p> <p>There are also links to speeches and other information. Other SHR news and publications can be accessed at the links below: https://www.housingregulator.gov.scot/about-us/news https://www.housingregulator.gov.scot/publications</p> <p>For ease of reference your search for publications can be filtered by date range and publication type which includes the following categories:</p> <ul style="list-style-type: none">• Advice for landlords• Statutory guidance for landlords• National Reports• Consultations• Forms and questionnaires• Speeches and presentations• Corporate Publications• Archived Reports• Information for tenants

Recent news/features

Read the blogs from the latest meetings of our two landlord groups; 20 January 2025

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

Regulator publishes outcome of consultation on the indicators to monitor Scottish Social Housing Charter performance; 14 January 2025

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-outcome-of-consultation-on-the-indicators-to-monitor-scottish-social-housing-charter-performance/>

Housing Regulator launches consultation on its second British Sign Language Plan; 13 January 2025

<https://www.housingregulator.gov.scot/about-us/news/housing-regulator-launches-consultation-on-its-second-british-sign-language-plan/>

Regulator publishes updated engagement plan for the City of Edinburgh Council; 19 December 2024

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-updated-engagement-plan-for-the-city-of-edinburgh-council/>

Read a blog from our Chair, George Walker, on our latest meeting with systemically important landlords; 18 December 2024

<https://www.housingregulator.gov.scot/about-us/news/read-a-blog-from-our-chair-george-walker-on-our-latest-meeting-with-systemically-important-landlords/>

RSLs' finances weakened, but projections show some improvement over the medium term, Regulator reports; 12 December 2024

<https://www.housingregulator.gov.scot/about-us/news/rsls-finances-weakened-but-projections-show-some-improvement-over-the-medium-term-regulator-reports/>

Regulator publishes updated engagement plan for the Link Group Ltd; 9 December 2024

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-updated-engagement-plan-for-the-link-group-ltd/>

Housing regulator publishes report on notifiable events registered social landlords reported to it in 2023/24; 5 December 2024

<https://www.housingregulator.gov.scot/about-us/news/housing-regulator-publishes-report-on-notifiable-events-registered-social-landlords-reported-to-it-in-202324/>

Regulator publishes updated engagement plan for River Clyde Homes; 2 December 2024

<https://www.housingregulator.gov.scot/about-us/news/regulator-publishes-updated-engagement-plan-for-river-clyde-homes/>

RSL financial statements for 2023/24 now available; 28 November 2024

<https://www.housingregulator.gov.scot/about-us/news/rsl-financial-statements-for-202324-now-available/>

Regulator sets out the risks it will focus on in its annual risk assessment 2024;
28 November 2024

<https://www.housingregulator.gov.scot/about-us/news/regulator-sets-out-the-risks-it-will-focus-on-in-its-annual-risk-assessment-2024/>

Regulator publishes updated engagement plan for Trust Housing Association;
27 November 2024

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

Regulator publishes updated engagement plan for Cairn Housing Association;
27 November 2024

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

Housing regulator publishes landlords' Annual Assurance Statements; 26 November 2024

<https://www.housingregulator.gov.scot/about-us/news/housing-regulator-publishes-landlords-annual-assurance-statements/>

Regulator publishes updated engagement plan for Linstone Housing Association;
21 November 2024

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

3.	The Office of the Scottish Charity Regulator (OSCR)
	<p>The OSCR website; www.oscr.org.uk provides access to a comprehensive suite of information for charities. This includes news, updates, reports and guidance documents and links to videos and information on webinars that are planned.</p> <p>Recent news/features</p> <p>Inquiry report: The King’s Foundation (SC038770); 7 Jan 2025 https://www.oscr.org.uk/news/inquiry-report-the-king-s-foundation-sc038770/</p> <p>Have you submitted your online annual return?; 22 Dec 2024 https://www.oscr.org.uk/news/have-you-submitted-your-online-annual-return/</p> <p>Inquiry Report: SC017869 Deansmeadow Allotment Association; 20 Dec 2024 https://www.oscr.org.uk/news/inquiry-report-sc017869-deansmeadow-allotment-association/</p> <p>Giving to Scottish charities with confidence this festive season; 11 Dec 2024 https://www.oscr.org.uk/news/giving-to-scottish-charities-with-confidence-this-festive-season/</p> <p>Revitalising Trusts project recovers Scotland's missing millions; 4 Dec 2024 https://www.oscr.org.uk/news/revitalising-trusts-project-recovers-scotlands-missing-millions/</p>
4.	George Walker - Blog - Systemically Important Forum – 14 November 2024
	<p>This item is included in the SHR recent news/features list in section 2 above however it has also been included in full here as it’s a blog produced by SHR Chair, George Walker on the latest Systemically Important Group Forum which was held on 14 November 2024. The Association is a member of this group and the CEO attends the Forum meetings.</p> <p>Blog:</p> <p>We held the third meeting of the year of the Systemically Important 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 blog sets out the main points from the conversation. We discussed: the ongoing housing emergency, some updates on the implementation of our new regulatory framework, progress with the consultation on the Annual Return on the Charter, and the upcoming annual risk assessment.

██████████, our Director of Regulation, also highlighted the opportunity this meeting provided to reflect on the significant challenges facing the housing sector. With the new regulatory framework now eight months in, it was also an opportunity to hear feedback from RSLs on how the new framework was working. We also discussed our planned report on Notifiable Events (NEs), which has now been published and gives landlords insight into the types of incidents being reported and how we have handled them.

One of the main areas of discussion centred on the ongoing housing emergency. While there was agreement that the issue was pressing, there was a sense that the declaration had become more symbolic than actionable and there was an urgent need for a coherent, strategic plan. The dramatic rise in homelessness was clearly straining the housing system, and the group were of the view that clear guidance and policy responses were required to address the challenges associated with this. The focus on bringing void properties back into use was noted.

The group discussed the potential request for additional data collections from landlords to monitor progress on issues such as voids and concerns about the value and effectiveness of such data. The group told us it would place a disproportionate burden on landlords at a time when they are already stretched. The group also highlighted that voids are often typically held for legitimate reasons and that properties are usually let as quickly as possible despite some significant challenges. This led to a broader discussion on the limitations of the social housing sector, which only accounts for 22% of the housing stock in Scotland. The group was clear that solving homelessness requires a collaborative approach that includes more than just RSLs.

The group discussed our analysis of RSLs' Five-Year Financial Projections, as well as our recent publication on the annual Loan Portfolio of RSLs. While new borrowing had decreased, liquidity within the sector remained strong. However, there was a sense of caution from the group around the sector's financial health. The group noted that we are engaging with more RSLs than ever before about their finances. It voiced concerns that, while RSLs had kept rent increases below inflation in recent years to protect tenants, this

	<p>practice was becoming unsustainable. Rising insurance costs and national insurance increases, following the UK budget announcement, would also add significant financial pressure on the sector in the near future.</p> <p>The group also reflected on the difficulty of achieving better value for money (VFM) in the future. Many of the "low-hanging fruit" had already been harvested, and future savings would likely require larger investments—particularly in technology. However, these investments wouldn't necessarily yield immediate savings. Some landlords felt many VFM efforts had already gone as far as they could and that this may mean that the sector needs to consider how and whether further efficiencies can be delivered.</p> <p>Concerns were raised regarding the time it was taking to get some key policy and funding decisions. This was making it increasingly difficult for RSLs to plan effectively, especially in the critical area of achieving net-zero targets.</p> <p>As part of the ongoing discussions, the group addressed the proposed changes to the Annual Return on the Charter (ARC) indicators, offering their insights and concerns. The group welcomed the opportunity for input but emphasised that any proposed changes must be proportionate to avoid unnecessary additional work and costs. They highlighted that even minor changes to systems could come with significant expenses for landlords, who were already facing pressure. There was also concern about the proposed simplification of classifications for damp and mould, fearing that it might result in more cases being flagged without truly warranting action or creating health risks.</p> <p>Members agreed to reconvene in February 2025 with a continuing focus on the pressing challenges that lie ahead for the sector.</p>
<p>5.</p>	<p>Update; ng homes Board Working Group / Consultant Reviews</p>
	<p>The Board Working Group (BWG) was 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 membership of the BWG is open to all Board members, who can attend subject to their availability. The BWG will play a key role in returning the Association to compliant status.</p> <p>The BWG meets on the 3rd Thursday of every month. The most recent meeting took place on 23 January. The BWG's work incorporates leading the assurance process on behalf of the Board. This includes:</p>

- reviewing the monthly operational performance summary of compliance and looking at material variations.
- reviewing the Compliance Report with statistics presented by senior staff at each meeting
- reviewing progress on the Governance and Improvement Plan and agreeing relevant actions with the CEO and senior managers to ensure compliance with legislative and regulatory requirements.

The BWG also approve the operational performance summary of compliance and the updated Governance and Improvement Plan on a monthly basis.

Update; Independent consultants commissioned by the Board to conduct reviews

As previously reported, the Board has commissioned suitably qualified, independent consultants to support the Board by conducting the following;

An in-depth review of the Association's tenant and resident safety arrangements including risks in the following;

- o Asbestos
- o Damp and Mould
- o Electrical Safety
- o Fire Safety
- o Gas Safety
- o Lift Safety
- o Water Safety

and

ii) An in-depth review of the Association's governance arrangements with a view to identifying recommendations for improvements. The review to include (but not limited to) the following;

- o Governance framework
- o Board and Committee structure
- o Frequency of Board meetings
- o Format and content of Board reports and minutes
- o Board member training
- o Governance policies
- o Good practice across the sector

Both of these reviews are now underway. The sequencing of the work and areas of priority have been agreed by the BWG and the relevant staff are liaising with the external consultants. The consultants will be providing the Board with update reports at agreed intervals.

	<p>The Association is complying with the terms of our Engagement Plan. This includes providing our Regulation Manager with monthly updates on the operational performance summary of compliance together with updates on our progress in implementing the Governance and Improvement plan, highlighting the actions we are taking to address issues identified and any improvements achieved.</p> <p>All of the above, provides the Board with assurance, linked to the following governance standards:</p> <ul style="list-style-type: none"> • Standard 1 – guidance standard 1.3 • Standard 4 – guidance standard 4.1 • Standard 4 – guidance standard 4.4
6.	Update; 2024 Board Appraisal and Board Member Reviews
	<p>As members are aware, the revised Board Appraisal and Board Member Review Policy was discussed and approved at the August Human Resources Committee meeting. Following that, the annual process was undertaken with Share supporting the Association. The approach followed met the requirements of our policy, satisfied our governance requirements and will deliver the required support to members.</p> <p>All Board members were asked to complete a survey / questionnaire. The survey was developed in conjunction with Share, and it was customised to include reference to the Association’s organisational values and the Code of Conduct for Board members. An email was sent to Board members early in September with a link to the survey for completion. [REDACTED] at Share analysed the feedback / results and produced the draft outcomes report which was presented to Board members on Monday 4 November at an in-person meeting that took place in Bill Rossine House in Springburn.</p> <p>The final version of the outcomes report and the Individual Learning Statements (ILS) for Board members were then issued to members before the end of November. As part of this process, the list of topics for the draft Board Training Plan for the year ahead was also created by Share for Board members consideration, this covered topics that have been identified by members through the Board appraisal/review process. This is the subject of a separate report being presented to the February Board meeting for discussion and approval (see 10. Below), this will also include a discussion on the timing, structure and delivery of the training sessions. As members will appreciate, the plan may require to be reviewed during the year to ensure that we keep up to date with and address any changes or developments within the organisation / sector or any legislative or regulatory requirements.</p>

7.	Engagement Plan; Planned meetings with the SHR
	<p>As members are aware, meetings with the SHR are part of our ongoing engagement with the SHR in regard to our regulatory status and related compliance matters. In addition to this, as we are a 'systemically important' landlord the Association's current Engagement Plan identifies actions that the SHR will be taking which include the following:</p> <ul style="list-style-type: none"> • Observe North Glasgow's Board: • Meet with North Glasgow's senior staff to discuss its business plan, and any risks to the organisation; <p>In keeping with the above, the SHR were invited to observe the Board meeting on 26 November 2024. SHR representatives also met with the CEO and senior staff on 4 December to discuss the Association's Business Plan and other aspects of the business including our approach to dealing with any risks to the organisation. Both of these planned meeting went well, with positive interaction, collaboration and sharing of ideas and views.</p>
9.	Update; Induction for new Board Members
	<p>Three new Board members, Shawn Fernandez, Jacob Sony and Andrii Strehaliuk elected to the Board at the AGM on 12 September have now met with the Association's CEO, Directors, Deputy Directors and the Chairperson to learn about the various areas/aspects of the business. They have now been issued with their IT equipment, phone, iPad, laptops and have received their logins passwords etc. and all three have attended Board meetings and Board Working Group meetings. It is planned to arrange follow-up meetings with the new Board members.</p>
10.	Board Training
	<p>The 2025/26 draft Board Training plan is the subject of separate paper being presented to the Board for approval. This has been produced as an outcome of the 2024 Board Appraisal and Board Member Review process.</p> <p>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 2024 Board Strategy events, it is imperative that we design and deliver the training in a format that is suitable for Board members and meets their needs. As training can often be a sizable investment in time and money, we are keen to ensure that we maximise the benefit for individuals and the Association.</p>

	<p>There were no formal learning and development events attended by Board members during the period covered by this report.</p> <p>As previously communicated, we are keen to support anyone who would like to take part in any training session or learning event.</p> <p>The Association pays Share’s annual membership subscription for the Board. This gives Board members access to a range of learning and development activities including e-learning and formal training and attendance at events. Share’s website www.share.org.uk is a useful resource where you can access information on planned training, network groups and learning events. It is also suggested that Board members utilise and explore the Share e-learning system, as there are lots of short, interesting modules designed specifically for Board members that would be informative and beneficial.</p> <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>Sector events that are planned to take place soon include;</p> <ul style="list-style-type: none"> • SFHA Governing Body Members In-Person Conference (1 day) 7 February 2025 • CIH Scotland’s Housing Festival 2025 (2 days) 4-5 March 2025 • SFHA Governing Body Members Forum On-line (2 hours) 15 May 2025 <p>If members are interested in any course, webinar or event that 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>
11.	2024 Customer Service Excellence Recertification
	<p>As members are aware, the Association is accredited with the Customer Service Excellence (CSE) Standard, and we have held the CSE accreditation for many years. The CSE Standard is recognised across the UK and it lies at the heart of an overarching strategy to provide public services for all customers which are efficient, effective, excellent, equitable and empowering. It is totally aligned with the five key drivers of customer satisfaction; delivery, timeliness, information, professionalism and staff attitude.</p> <p>We undertook our 3-yearly recertification in October last year and we have now received official confirmation of the outcome of the Assessment. It was a very positive result confirming that we continue to meet the requirements for the CSE Standard. This year we</p>

	<p>have also increased the number of areas of “Compliance Plus” to 15, up from 14 last year which is an excellent result.</p> <p>The external Assessor, ██████ met with staff, tenants and representatives from partner organisations during the review. ██████ spoke very highly of everyone ██████ met and was very impressed by what ██████ heard including all the great examples of partnership work across North Glasgow.</p> <p>This result is testimony to the great work that the staff and the Board do to make a positive difference in North Glasgow.</p> <p>The outcome report highlights a lot of good practice that is in place whilst also identifying some areas for us to focus on to support in our drive for continuous improvement. The report can be accessed at this link</p> <p>The new CSE certificates have been posted on the Association’s website.</p> <p>The next annual review will be planned to take place in October/November 2025.</p>
<p>12.</p>	<p>Ombudsman / First Tier Tribunal Complaints</p>
	<p>Scottish Public Services Ombudsman (SPSO)</p> <p>There have been no new complaints to the Scottish Public Services Ombudsman during the period covered by this report.</p> <p>First Tier Tribunal Complaints</p> <p>There were no First Tier Tribunal Complaints to report.</p>
<p>13.</p>	<p>Recommendation</p>
	<p>Board members are asked to NOTE the contents of this report.</p>



Board Meeting

For Noting

To: Board
From: Director of Housing Services

SUBJECT: SCOTTISH HOUSING REGULATOR DATE 4 February 2025

1.	Introduction
	This report is to update the board on notifiable events that have been reported to the Scottish Housing Regulator since the last meeting.
2.	Notifiable Events
	<p>There have been one notifiable event reported to the Scottish Housing Regulator since the last meeting.</p> <p>The Met Office issued a red weather warning (danger to life) for Friday 24 January 2025 as Storm Eowyn brought very strong wind and rain. A number of our properties were affected, but one in particular was hit badly. At around 6pm, the chimney at 257 Saracen Street (a tenement block) collapsed. It affected, in the main, one side of the close, but on further inspection, it had damaged the roof trusses, therefore for the safety of the tenants, a decision was made to decant the full close.</p> <p>The Director of Housing Services contacted all tenants and in conjunction with the contractor was able to move all tenants from the close. [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] their [REDACTED]</p> <p>[REDACTED]</p> <p>On Saturday 25 January, scaffolding was erected to allow the contractor to access the roof and assess the damage. It was determined that the chimney was too heavy to remove safely via scaffolding and a crane will be required.</p> <p>Due to the unsafe nature of the building, all residents remain out of the building until a structural engineer can be appointed and a crane can be sourced. [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>

	<p>[REDACTED]. The close has been fully secured with concierge carrying out regular checks on it throughout the day and night.</p> <p>[REDACTED]</p> <p>[REDACTED]</p>
3.	Recommendation
	Members are asked to note the above information.











Board Meeting For Noting

To: Board
From: Director of Housing Services

SUBJECT: KEY PERFORMANCE INDICATORS 24/25 DATE: 4 February 2025

1. Key Performance Indicators (KPIs):				
Indicator	Out turn 23/24	Target 24/25	Year to Date April 24 – December 24	Risk
Voids				
Vacancies in lettable stock	413 (8%)	10%	310 (8)	
Lets	409	No Target	399	
Section 5 Homeless Lets	40%	45%	38.1%	
Average re-let timescale	26.3 days	25 days	24.8 days	
Offers Refused	21.2%	30%	17.5%	
Rent & Arrears				
Void rent loss	0.6%	0.7%	0.9%	
Gross rent arrears (Current, Former & W/Off)	5.1%	5.5%	5.1%	
Non-Technical Arrears	3.2%	4.0%	3.0%	
% of tenants with arrangements.	77% (£646,087)	No Target	73% (724,073) are on an arrangement and 66% are maintaining their arrangement	
Tenancy Sustainment				
Tenancies Sustained for more than 12 months	92%	85%	94%	

Indicator	Out turn 23/24	Target 24/25	Year to Date April 24 – December 24	Risk
Anti-Social Behaviour				
No of Anti-Social Cases received in the year	57	No Target	50	
No of Anti-Social Cases resolved in the year & within timescale	48 Resolved 100%	90%	43 100%	
Court Action & Evictions				
New Court Actions	53	No Target	14	
Court Actions that resulted in Evictions	6 Rent Arrears 1 – Housing Issue	No target	13 Rent Arrears 2 Housing Issue	
Repairs				
Average timescale to complete emergency repairs	4 hrs (9444)	24 hrs	4.07 hours (7582)	
Average timescale to complete non-emergency repairs	6.14days (9808)	10 days	5.89days (8033)	
Reactive Repairs completed right first time.	84.22%	90%	91.58%	
Gas Safety Certificate Compliance				
% with current gas safety certificate	100%	100%	100%	
Properties with gas cert' renewed within 12 months	100%	100%	100%	

Indicator	Out turn 23/24	Target 24/25	Year to Date April 24 – December 24	Risk
Adaptations				
Application brought forward from 23/24	10	No Target	20 (10 cancelled and 1 completed)	
Applications approved YTD	127	No Target	93	
Number of medical adaptations completed.	121	No Target	58	
Average days taken to complete adaptations	30.7 days	30 days	11.79days	
Customer Satisfaction				
Overall Service Level	81.4%	90%	72.2%	
2. Areas for Improvement				
<p>Section 5 Homeless Lets</p> <p>Our lets to homeless is currently 38.1%, We have let 299 properties in total and 82 of these were properties let to Ukrainians through the Scottish Government Ukrainian Resettlement Programme. If we were to discount the 82 flats from our total lets, our lets to homeless would be 47.9% against a target of 45%</p> <p>Customer Satisfaction – Overall Service</p> <p>72.2% Satisfied, 17.3% Dissatisfied, 9.9% neither nor and 0.6% don't Know</p> <p>Of the 543 tenants surveyed, 94 of those tenants (17.3%) were not satisfied. There is not one particular area of dissatisfaction:</p> <p>41 tenants were unhappy with the repairs service (slabbing, bin areas, internal repairs in general)</p> <p>23 tenants were unhappy with Housing issues (e.g – ASB, Communication, Rents & Environmental Issues, Fly Tipping)</p> <p>22 tenants were unhappy with the level of investment in their homes</p> <p>8 tenants did not want to be contacted</p> <p>We are carrying out further investigations into why tenants are unhappy to ensure we can improve the service provided to our tenants. We will report back to the board at a future meeting with the outcome.</p>				

3.	Recommendation
	The Board are asked to note the Key Performance Indicators for 1 st April 2024 – 31 st December 24.



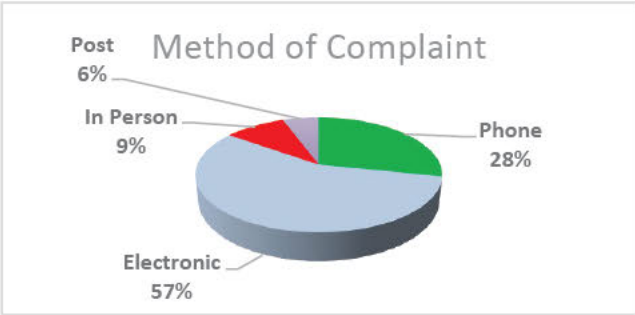
Board Meeting For Noting

To: Board
From: Senior Corporate Services Officer

SUBJECT: COMPLAINTS AND COMPLIMENTS
(Q3 2024/25)

DATE: 4 February 2024

1.	Introduction																																																								
	This report updates the Board on complaints and compliments received for the 3-month period 1 October to 31 December 2024 (Q3).																																																								
2.	Complaints Monitoring Q3 2024/25																																																								
	<p>a) Analysis of Complaints received in the period 1 October to 31 December 2024.</p> <p>Over the 3-month period, a total of 53 complaints were received. In addition to the numbers below, there were also 3 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>32</td> <td>1</td> <td>33</td> </tr> <tr> <td>Investment</td> <td>6</td> <td>1</td> <td>7</td> </tr> <tr> <td>Repairs</td> <td>2</td> <td>1</td> <td>3</td> </tr> <tr> <td>Other Housing</td> <td>2</td> <td>2</td> <td>4</td> </tr> <tr> <td>Anti-Social</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Rent and Arrears</td> <td>0</td> <td>1</td> <td>1</td> </tr> <tr> <td>Allocations</td> <td>1</td> <td>0</td> <td>1</td> </tr> <tr> <td>Close Cleaning and Backcourt Maintenance</td> <td>1</td> <td>0</td> <td>1</td> </tr> <tr> <td>About a Staff Member</td> <td>1</td> <td>0</td> <td>1</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>0</td> <td>2</td> </tr> <tr> <td>Concierge</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Total</td> <td>47</td> <td>6</td> <td>53</td> </tr> </tbody> </table> <p>* NB this includes escalated complaints as they were first received at Stage 1</p> <p>b) SPSO Key Performance Indicators</p> <p>The attached Appendix contains a snapshot of ng homes complaints data for Quarter 3.</p>	Complaint Service Area	Received at Stage 1 *	Received directly at Stage 2	Total	Contractors	32	1	33	Investment	6	1	7	Repairs	2	1	3	Other Housing	2	2	4	Anti-Social	0	0	0	Rent and Arrears	0	1	1	Allocations	1	0	1	Close Cleaning and Backcourt Maintenance	1	0	1	About a Staff Member	1	0	1	Landscaping and Garden Maintenance	0	0	0	Factoring	2	0	2	Concierge	0	0	0	Total	47	6	53
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Total	47	6	53																																																						

3.	Method of Complaint										
	<p>Electronic methods were the preferred method of making a complaint.</p>  <table border="1" data-bbox="523 338 1161 651"> <caption>Method of Complaint</caption> <thead> <tr> <th>Method</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Electronic</td> <td>57%</td> </tr> <tr> <td>Phone</td> <td>28%</td> </tr> <tr> <td>In Person</td> <td>9%</td> </tr> <tr> <td>Post</td> <td>6%</td> </tr> </tbody> </table>	Method	Percentage	Electronic	57%	Phone	28%	In Person	9%	Post	6%
Method	Percentage										
Electronic	57%										
Phone	28%										
In Person	9%										
Post	6%										
4.	You Said, We Did (complaints made and action taken)										
	<p>You Said – A tenant complained that a contractor had damaged her table during works carried out in her kitchen.</p> <p>We Did – We apologised on behalf of the contractor who arranged an appointment to repair the table.</p> <p>You Said – We received a complaint about the length of time to repair a close door lock after it was vandalised.</p> <p>We Did – We explained that the repair had been completed within the timescale for routine repairs and requested further information on whether there were still any issues.</p> <p>You Said – A tenant complained about the length of time taken to carry out repairs required to the medically adapted shower tray and door seals in the bathroom.</p> <p>We Did - We explained that we had arranged the repair with our contractor who had been making attempts to gain access to complete the work within timescale and that a repair date had now been arranged.</p>										
5.	Compliments received Q3 2024/25										
	<p>As well as receiving complaints, 8 compliments were recorded in our register for Q3. These included the following messages of thanks:</p> <ul style="list-style-type: none"> • Thanks for all your support in relation to the lift project at Broadholm St • Thanks for all your help and this great wee house • Thanks for all the guidance and help • Thanks for help during complicated works in bathroom • Thanks for help in facilitating viewings and tenancy sign ups at short notice and resolving meter issues for the Ukrainian Projects (Scottish Government) 										
6.	Recommendation										
	Board members are asked to NOTE this report.										

Complaints KPIs

Indicator One

Quarter	Number of complaints received at S1 (includes escalated complaints as they were first received at Stage 1)	Number of complaints received directly at Stage 2	Total complaints received.	Relation to organisation's housing stock
Q3	47	6	53	0.80%

Indicator Two

Quarter	Number of S1 complaints closed in full within 5 working days	% of all Stage 1 complaints closed in 5 working days as % of all Stage 1 complaints closed in full	Number of S2 complaints closed in full within 20 working days	% of all S2 complaints closed in full at Stage 2 within 20 days as % of all S2 complaints responded to in full	Number of 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
Q3	44	91.67%	4	100%	3	100%

Indicator Three

Quarter	The average time in working days to respond to complaints at Stage 1	The average time in working days to respond to complaints at Stage 2	The average time in working days to respond to complaints after escalation
Q3	4.52 days	15.5 days	18 days

Indicator Four

Quarter 3	Upheld	Partially Upheld	Not Upheld	Resolved
Number of S1 complaints in each category:	15	7	14	12
% of complaints as % of all complaints closed at Stage 1	31.25%	14.58%	29.17%	25%
Number of S2 complaints in each category:	0	1	2	1
% of direct S2 complaints closed at S2 in each category:	0%	25%	50%	25%
No of complaints closed after escalation in each category:	1	0	1	1
% of all complaints closed after escalation	33.33%	0%	33.33%	33.33%

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



Board Meeting For Noting

To: Board
From: Communications Officer

SUBJECT: COMMUNICATIONS UPDATE Q3 **DATE 4 February 2025**

1.	Introduction
	This report provides the Board with an update on communications and media information from 1 October 2024 to 31 December 2024 (Q3).
2.	Overview
	<p>Since the previous report, issue 67 (Winter/Christmas 2024) of North News was successfully released in early December 2024, this was on schedule to provide information and advice to tenants and residents ahead of the festive break. Issue 26 of <i>breaking news</i> (the staff internal newsletter) was also completed in early December. The next issue of <i>breaking news</i> will be due in March 2025; the next issue of North News is due in July 2025.</p> <p>Our online housing application continues to work well, with no operational issues reported over the quarter. Our web developer Kiswebs have completed the implementation of automated deletion (deleting old completed applications after 90 days and incomplete applications after they expire at 28 days).</p> <p>The staff intranet continued to be updated throughout Q3; the Staff Wellbeing Group highlighted a suggestion for more forms to be uploaded as a next step in the development of the intranet. We will look to action this in Q4.</p> <p>The 2024 Landlord Report was published ahead of deadline at the end of October 2024. Changes to the layout, design and content of the Landlord Report were implemented following a tenant consultation exercise held in Saracen House. This report is available on the ng homes website; it was also published on our social media channels.</p> <p>Our implementation of CX-Feedback, customer engagement software designed specifically for housing associations, began in Q3. Key members of staff have been involved in demonstration sessions and initial training sessions ahead of fully launching CX-Feedback. While not replacing systems already in use, CX-Feedback should allow us to expand the type and reach of engagement/communication with our tenants, which is an area ng homes will be focusing on in the coming year.</p>

	<p>Further training will take place in Q4 with training provided to those who will need access to the content management system within CX-Feedback. The first 'push notification' (message) from ng homes was sent in December 2024 ahead of lift repairs at 22 Viewpoint Place with an open rate of 30.6%. This open rate is highly positive for the first message and engagement rates should improve as tenants/residents become more familiar and more comfortable with messages sent through CX-Feedback. Once the software is fully rolled out, we may also be in a position to review (the need for) the annual subscription to SurveyMonkey but this is unlikely to be completed before the renewal deadline in January 2025.</p> <p>The Communications Officer has supported other projects during the period covered by this report, including:</p> <ul style="list-style-type: none"> • Media Centre updates including signposting to advice and services available over the festive period and highlighting the good work done by Association staff and community partners to provide essentials to those in need. • A Winter/Christmas newsletter for Factoring. • Initial draft on a School Charter, starting with Saracen Primary School, to be revisited in Q4. • Updates to the Board biographies on the ng homes website and inclusion of introductions in North News 67. • Tenant Rent Increase Consultation for 2025/26 – website, SurveyMonkey and social media content. • Updating the ng homes website ahead of the Christmas/New Year closure with advice and emergency details as well as information on the 2025/26. • Progressing the draft Digital Strategy – a significant piece of work is ongoing to rework the draft to incorporate comments and feedback. This is a large project which will need wider involvement from across the Association to ensure that the Digital Strategy underpins strategic goals and is both realistic and achievable. • Involved in the drafting and editing of a new Tenant Health and Safety Handbook covering seven areas of compliance – this is in progress. • Ongoing work to increase accessibility and website optimisation across the ng homes website as pages are updated; the ng homes app was also updated in late Q3 as changes came into effect at Google requiring ng homes to be the app developer.
3.	Website Analysis
	<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 the quarter.</p>

During Q3, the ng group website had:

Audience	Popular pages	Devices used
4,400 users	ng homes (Homepage) Apply for a home Repairs Mid-Market rent	Mobile phone devices (67%) Desktop computer/laptop (32%) Tablets (1%)

Over Q3, our Business Profiles recorded:

- **ng homes (50 Reidhouse Street):** 1,755 interactions with 68% viewing through via a mobile device. Over the period, 3,443 'visits' or 'searches' were recorded by Google with 'ng homes', 'ng homes glasgow' and 'nghomes' being the most frequently entered search terms.
- **ng homes (139 Saracen Street):** 896 interactions with 68% viewing through via a mobile device. Over the period, 3,011 'visits' or 'searches' were recorded by Google with 'ng homes', 'ng homes glasgow' and 'ng homes contact number' being the most frequently entered search terms.
- **252 Saracen Street:** 155 interactions with 43% viewing through via a mobile device. Over the period, 95 'visits' or 'searches' were recorded by Google with variations on the telephone number 0141 336 1600 being the most frequently entered search terms.
- **ng2 Ltd:** 238 interactions with 42% viewing through via a mobile device. Over the period, 52 'visits' or 'searches' were recorded by Google with variations on the ng homes being the most frequently entered search term.

4. App

For the period there have been 69 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 was paused in Q3 while required updates were put in place. Due to changes implemented by Google, ng homes was required to register as the 'developer' behind the app. This is now in place and further changes are not expected imminently. Re-registration of the ng homes app on Google and Apple App stores should be up to date following a few issues re-activating the app on the Google Play Store (these were addressed by our external website and app developer Kiswebs). The Apple App Store also required updates to our

	information to confirm ng homes as the proprietary body behind the app in lines with EU regulations; this has been completed.
5.	<p>Social Media</p> <p>Social media allows ng homes to communicate with customers through a digital channel and offers an alternative way 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.</p> <p>Changes to the internal reporting analytics appeared early in 2023. Further changes in 2024 now mean internal analytics have disappeared behind a paywall. As of the end of Q3, no new changes have appeared, but previously mentioned restrictions remain in place. Analytics are compiled manually using engagement figures which are still publicly accessible on the platform.</p> <p>We continue to use the following channels:</p> <ul style="list-style-type: none"> • X (Twitter) - @ng_homes <p>This channel shares housing and corporate related information. Where appropriate, this channel also shares community-based events and updates, particularly where ng homes is actively involved.</p> <ul style="list-style-type: none"> • X (Twitter) - @ngha_community <p>This channel shares and promotes community activities. This channel is run by the Project Manager in Housing Services.</p> <ul style="list-style-type: none"> • Facebook - @nghacommunity <p>This channel shares and promotes community activities along with sharing essential housing and corporate information.</p> <ul style="list-style-type: none"> • Instagram - @ng_homes <p>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.</p> <ul style="list-style-type: none"> • LinkedIn – ng homes <p>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.</p> <p>X (formerly Twitter)</p> <p>Regular content on the @ng_homes page/channel continued to support engagement. Due to external factors on this platform, user numbers are fluctuating as some users choose to move away from X.</p>

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. Similar to other channels on this platform, overall user numbers have declined slightly over Q3 due to external factors but is not of concern at this stage.

Social channel	Tweets	Impressions	Followers
@ng_homes	192	17,085	2,329
@ngha_community	18	2,645	1,215

Facebook

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

Page reach – Q3	Page likes – Q3	Audience – Q3
5,127	Page likes – 725 Page followers - 868	74% Female 26% Male 68% viewing from Glasgow

Instagram

ng homes’ account maintained steady levels of engagement in Q3. Internal analytics remain restricted following changes earlier in 2024. Figures for Q3 are included below:

Accounts reached	Post and stories reach	Profile visits
619	Impressions: 5545	119

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

6. North News

Issue 67 of North News was released in early December. This issue offered 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 providing support to our tenants and residents over the festive period.

The print quantity was reviewed and delivery discussed with ng2. At the time of writing, no issues regarding delivery had been reported with issue 67. Issue 68 is scheduled for Summer 2025 and this is planned to be written in May/June for delivery in July ahead of the Glasgow

	<p>Fair weekend holiday. Our content deadline will be the end of May 2025 to allow for editing over the first couple of weeks in June.</p> <p>If members have any suggestions or would like to contribute to the next issue, please contact our Communications Officer, Amanda Krats, at: media@nghomes.net.</p>
7.	Media Centre/PR
	<p>The Media Centre is a valuable channel of communication. We continued to post content regularly throughout October to December with news, blogs, events, and press releases. There were more than 760 Newsroom views during Q3 - desktop continues to be the main source to view content (76%) with the rest of viewers accessing the stories through mobile (24%).</p> <p>The most viewed press releases and news articles include:</p> <ul style="list-style-type: none"> • An update announcing the release of ng homes’ 2024 Landlord Report; • A news story signposting to advice and support available over the 2024 Christmas/New Year period; and • Blog post encouraging feedback on the 2024 Landlord Report with the possibility of winning a £100 shopping voucher. <p>Views and engagement with content shared through the Media Centre remained positive. This underlines the importance of regular content covering a range of topics and identifying positive stories and opportunities for sharing what’s going on with the ng group, utilising all options (press release, news, blogs, and events).</p> <p>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 most views during Q3. The new ‘Co-Pilot’ feature, which was made permanent by MyNewsDesk back in Q1 2024, and continues to be beneficial.</p> <p>MyNewsDesk renews annually in November with a deadline of 90 days notice to end the subscription if we were to choose to do so. A new account manager is now in place following a period of significant movement at MyNewsDesk; we will look to speak with our account manager in Q4 or Q1 2025/26 to review account usage to ensure we continue to follow best practice and to support us in maximising value for money of this platform. We will aim to carry out a review of competitors/potential alternatives to MyNewsDesk looking at features, reviews and pricing. A review of platforms available in 2024 did not reveal a competitor offering better value for money. However, due to the complexity of these platforms, and the constant updates applied, we aim to revisit this review in Q4 to allow sufficient time to consider options in 2025.</p>

	A holding statement was drafted in preparation of potential media enquiries on Mosesfield House; as of the time of writing, no requests/enquiries have been received. A press release was also prepared sharing the news of the receipt of funding for the Enterprise Centre in Possilpark; this is saved securely, ready for amendments and release, if required, in 2025.
8.	Google Accounts – Reviews
	<p><u>Google Reviews</u></p> <p>There were three reviews left over the period for ng homes with reviews forwarded on as appropriate. 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>
9.	Recommendation
	Board members are asked to NOTE the contents of this report.

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED ng2 BOARD ATTENDANCE 2024-25

	19.11.24					
M Thomson	A					0%
I Cross	A					0%
J Berrington	A					0%
G Satti	P					100%
J Thorburn	P					100%
B Hartness	P					100%
% Total	50%					

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

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 50%



ng2 Board Minutes

Meeting: ng2 Board meeting **Location:** The Ron Davey Enterprise Centre, 10 Vulcan St/Teams

Date: Tuesday 19 November 2024 **Time:** 4:00pm

Attendees: John Thorburn **JT** Chair
 Gino Satti **GS**
 Bob Hartness **RBH**

Apologies: Isabella Cross **IC**
 Margaret Thomson **MT**
 Jim Berrington **JB**

In Attendance: Tony Sweeney **TS** Director of Corporate Services
 David McIntyre **DM** Senior Operations Supervisor
 Arlene Wiemerink **AW** HR Officer

Minute Taker: Jade Redmond **JR** Administration Assistant Team Leader

	Agenda	Action	Date
1.	Apologies		
	As above.		
2.	Disclosure of Interest and Attendance		
	None.		
3.	Minutes of Board Meeting on 13 August 2024		
	Board AGREED the minutes were an accurate record of the meeting.		
	Proposed G Satti Seconded B Hartness		
i)	Matters Arising		
	None.		
4.	Reports for Approval		
a.	Management Accounts		

	<p>BH highlighted the Management Accounts for the period to 30 September 2024 was relatively very busy and highlighted some specific areas.</p> <p>BH noted an increase in turnover due to an increase in tenanted kitchens and bathrooms, roofing works, planned maintenance and various other elements coming through to NG2.</p> <p>BH noted that NG2 are in the process of hiring additional painters to start a programme in Lenzie Terrace and Saracen Street.</p> <p>The Management Accounts for the period were APPROVED by the Board.</p> <p>Proposed B Hartness Seconded G Satti</p>		
b.	Health and Safety		
	<p>DM presented the health and safety report for the period covering July to September 2024. There were 3 incidents in the period. None of the incidents required to be reported to the HSE with only 1 day being lost. All staff are reminded to report incidents, accidents and near misses to their supervisor or manager and the importance of the learning points that come out of such incidents.</p> <p>Members APPROVED the contents of the report.</p> <p>Proposed G Satti Seconded B Hartness</p>		
c.	Risk Register		
	<p>DM presented the risk register. No changes were proposed.</p> <p>DM noted that the risk register would be sent around the board members prior to the meetings.</p> <p>Members APPROVED the risk register presented.</p> <p>Proposed B Hartness Seconded G Satti</p>		

d.	Company Health Plan – Renewal Terms for 2025		
	<p>It was agreed that the renewal of the Company Health Plan would continue with Simplyhealth. The benefits remain the same however the cost has increased by 5% which takes this to £18.38 per month for each employee. This will take effect from 1 January 2025.</p> <p>Members APPROVED the continuation of the Company Health Plan with Simplyhealth.</p> <p>Proposed G Satti Seconded B Hartness</p>		
e.	Confidential Staffing Report – Concierge		
	<p>TS presented the confidential staffing report for the restructure of the concierge service.</p> <p>TS noted the key point for the NG2 board to note is there will likely be 3 NG2 staff transferring to NG Homes Terms and Conditions.</p> <p>Members APPROVED that if the agreement is reached with NG2 staff, the changes would be implemented.</p> <p>Proposed B Hartness Seconded G Satti</p>		
f.	Dignity At Work Policy		
	<p>The revised Dignity at Work policy was presented to the Board for review. This had been updated to reflect changes in legislation and updates for best practice.</p> <p>Members APPROVED the updated policy.</p> <p>Proposed G Satti Seconded B Hartness</p>		
g.	Prevention of Sexual Harassment Policy		
	<p>A new policy for Prevention of Sexual Harassment was presented to the Board. This followed on from mandatory duties arising from the Worker Protection Act 2023. Employers have to show that they have taken all reasonably practicable steps to prevent sexual harassment from happening.</p>		

	<p>After detailed discussion the new policy was APPROVED.</p> <p>Proposed B Hartness Seconded G Satti</p>		
h.	2024/2025 Festive Arrangements		
	<p>Approval was sought to close the ng2 office at 12:30pm on 24/12/2024 and 31/12/2024 as has happened in previous years. It was confirmed that this would not apply to the Concierge as they operate 24/7.</p> <p>For this year only, staff are to be awarded in recognition of excellent work over the year, Friday 3rd of January 2025 which would replace the half day Christmas Shopping.</p> <p>The report was APPROVED by the Board.</p> <p>Proposed G Satti Seconded B Hartness</p>		
5.	For Ratification		
	<p>Payments and Benefits Case #172</p> <p>BH presented the contend of two payment and benefit cases that were subsequently RATIFIED by members.</p> <p>Proposed B Hartness Seconded G Satti</p>		
6.	For Noting		
a.	Operational Report		
	Members NOTED the report providing Members with an update on the business operations for Q2.		
b.	Ng2 Staffing Report		
	Members NOTED the report covering staffing matters for Q2 2024.		
c.	Performance Assessment Report		
	Members NOTED the report covering performance assessments for Q2 2024.		
7.	AOCB		
	None.		

8.	Date of Next Meeting		
	Date of next meeting was confirmed as Tuesday 18 February 2025 at 4pm. Meeting ended at 5:05pm		

DRAFT

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED AUDIT COMMITTEE ATTENDANCE 2024-25

	02.12.24							
J Berrington	P							100%
J Thorburn	P							100%
C Rossine	P							100%
G Satti	P							100%
% Total	100%							

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

AVERAGE ATTENDANCE - 100%
TARGET ATTENDANCE - 80%



Audit Committee Minutes

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

Date: 2 December 2024 **Time:** 4.00pm

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

Apologies: A Bell - AB H Lovatt - HL

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

	Agenda	Action	Date
1.	Apologies		
2.	Disclosure of Interest and Attendance		
	No interests disclosed.		
3.	Minutes of Meeting – 10th October 2024		
	Minutes were approved as a true and accurate record.		
	Proposed JT Seconded CR		
4.	For Approval		
(a)	Management accounts NGHA – period to 30th September 2024		
	KS gave summary of report for period to 30th September 2024. Surplus of £350k for the period with majority of positive variance against budget arising from underspend on planned maintenance and increased rental income being over budget. Main negative variance due to lower level of capitalisation of planned maintenance spend and higher insurance costs.		
	Bank balances moving down from £14.63m to £12.42m. Loans moving downwards from £38.06m to £37.3m.		
	Approved GS Seconded CR		

(b)	Management accounts – NG2 – period to 30th September 2024		
	<p>RH referred to report covering the period to 30th September 2024 detailing Income and Expenditure of the company and the balance sheet position.</p> <p>The income from activities amounted to £3.47m with £1.72m of direct costs and £1.37m of wages with a gross profit of £388k. Overheads of £321k for the period then left a net profit of £67k before tax. Balance sheet position of reserves of £930k.</p> <p>Proposed JT Seconded GS</p>		
(c)	Management accounts - NGPS – period to 30th September 2024		
	<p>KS referred to report covering the period to 30th September 2024 detailing Income and Expenditure of the company and the balance sheet position. Noted that:</p> <ul style="list-style-type: none"> ○ Factoring income of £448k in the period with £315k of costs. ○ Gross profit of £133k with £116k of salaries and overheads leaving a £17k profit for the period before tax. ○ Level of share capital and reserves at period end £249k. Intercompany balance £174k owed by the Association to NGPS. ○ Gross arrears level including the September 24 factoring run at £240k. <p>After discussion the management accounts were recommended for approval to the Board and the Board of NGPS.</p> <p>Proposed CR Seconded JT</p>		
(d)	Management accounts –DSGL – period to 30th September 2024		
	<p>RH referred to the management accounts for the period to 30th September 2024. The turnover in the period was £575k. There was £565K of Ukrainian project income in the period. The operating costs were £540k leading to a £25k gross profit.</p>		

	<p>Overheads amounted to £12k leading to a profit after tax of £13k. A gift aid payment of £100k to the parent had been made.</p> <p>Reserves now amount to £123k.</p> <p>After discussion the management accounts were recommended for approval to the Board and the Board of DSGL.</p> <p>Proposed GS Seconded JT</p>		
(e)	Risk register review		
	<p>Risk register for Corporate Services presented to the Committee. No comments were made on the register.</p> <p>Committee noted the report and risk register.</p>		
5.	For Noting		
(a)	Loans Report – 30th September 2024		
	<p>RH referred to report providing details of the loan portfolio as at 30th September 2024 and the rates of interest currently being paid.</p> <p>Loans amounted to £37.3m at end of quarter. Loans ended the quarter at 69.61% fixed and 30.39% variable. Average interest rate 4.02% and loan covenant ratios being met.</p> <p>Commentary on future Treasury Management Strategy was done. No immediate need for new loans. In the medium term there will be a need with ongoing planned maintenance spend and loan repayments.</p> <p>Committee noted report and that the loan portfolio is within the Association’s borrowing limits.</p>		
(b)	Investment Report – 30th September 2024		
	<p>KS referred to report providing details of investments made and interest received for the quarter to 30th September 2024. Total of £88k was received in the quarter.</p>		

	<p>Ongoing review of interest rates and accounts to ensure we get a good return, and that institution is financially secure.</p> <p>Committee noted the report.</p>		
(c)	Bad debt report		
	<p>KS referred to the bad debt report for the period Aug to October 2024. There was a bad debt write offs of £17k in the period with £10k previously provided leading to a £7k net write off.</p> <p>Committee noted the general report.</p>		
6.	AOCB		
	No matters raised.		
7.	Date of Next Meeting		
	Date of next scheduled Audit Committee Meeting – 27 th February 2025.		



Regeneration Committee Meeting Minutes

Meeting: Regeneration Committee **Location:** Bill Rossine

Date: Tuesday 3 December 2024 **Time:** 4.00pm

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

Apologies: J Kennedy
J Herrington

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

Minute Taker: C Bramham (SAC)

	Agenda	Action	Date
1.	Apologies		
	As above		
2.	Declaration of Interest and Attendance		
	Apologies noted above.		
3.	Minutes of the previous meeting – 4 June 2024		
	Members AGREED the minutes were an accurate record of the meeting. Proposed G Satti Seconded C Rossine <u>Matters Arising</u> None.		
4.	Reports For Approval		
a.	Property Services Risk Register		
	AB presented the report and the Property Services Risk Register. AB confirmed no changes have been made.		

	<p>Members APPROVED the proposed Property Services Risk Register as detailed in the report.</p> <p>Proposed C Rossine Seconded G Satti</p>		
b.	Regeneration Risk Register		
	<p>LC presented the report and the Regeneration Risk Register.</p> <p>LC confirmed no changes have been made.</p> <p>Members APPROVED the proposed Regeneration Risk Register as detailed in the report.</p> <p>Proposed G Satti Seconded C Rossine</p>		
c.	New Build Post Scheme Appraisal Resident Consultation Policy		
	<p>AB presented the paper.</p> <p>The following sections have been added to the previously approved policy:</p> <ul style="list-style-type: none"> • Contents Page • Other Related Strategies, Policies & Procedures • UK General Data Protection Regulation 2021 • Equality Impact Assessment • Policy Review <p>No other changes have been made.</p> <p>Members APPROVED New build Post Scheme Appraisal Resident Consultation Policy as detailed in the report.</p> <p>Proposed C Rossine Seconded G Satti</p>		

d.	Development Defects Policy and Procedures		
	<p>AB presented the paper.</p> <p>The following sections have been added to the previously approved policy:</p> <ul style="list-style-type: none"> • Other Related Strategies, Policies & Procedures • UK General Data Protection Regulation 2021 • Equality Impact Assessment • Policy Review <p>No other changes have been made.</p> <p>Members APPROVED Development Defects Policy and Procedures as detailed in the report.</p> <p>Proposed G Satti Seconded C Rossine</p>		
e.	Retrospective Rewiring Tender Call Off		
	<p>AB presented the paper.</p> <p>AB explained we are looking to seek approval for CEO to use his delegated authority to instruct rewiring work in future following unsatisfactory EICRs without the need to revert to the Board.</p> <p>This contract is a framework call-off from ng homes' Rewiring and Associated Works Framework releasing 103 addresses for a full electrical rewire [REDACTED] 94 [REDACTED].</p> <p>John Thorburn asked why there was multi-storey addresses on the list of addresses, should these not have been picked up at the time of the heating project. AB advised that rewiring works were not part of the MSF contract.</p> <p>Members APPROVED Retrospective Rewiring Tender Call Off and delegated authority being given to the CEO to instruct future rewiring works.</p>		

	Proposed C Rossine Seconded G Satti		
f.	Small Works and Medical Adaptations Framework		
	<p>AB presented the paper.</p> <p>The purpose of this report is to seek approval to appoint contractors to a Small Works and Medical Adaptations Framework.</p> <p>The tenders were assessed on both quality and price based upon a 40% Price / 60% Quality ratio. The ESPD for each bidder was also checked for compliance with the Contract Notice Requirements.</p> <p>Following completion of the Quality and Price Evaluation, it is recommended that the three contractors with the highest overall quality / price scores should be appointed to the Small Works and Medical Adaptations Framework:</p> <ul style="list-style-type: none"> • Briden Construction Group Ltd • Wrightkerr All Trades Ltd • IB Contracts Ltd <p>The Framework Agreement is for a period of 3 years from December 2024, with an option to extend the contract by a further two years, at the Association's discretion.</p> <p>A post tender visit was made by Assure IT, ng homes' IT consultants to the three highest scoring bidders which determined that all three contractors met the IT requirements stated within the tender document. A copy of Assure IT's reports are included within ESP's Tender Report.</p> <p>The Regeneration Committee is requested to approve the appointment of Briden Construction Group Ltd, Wrightkerr All Trades Ltd and IB Contracts Ltd to the Small Works and Medical Adaptations Framework.</p>		

	<p>Members APPROVED Small Works and Medical Adaptations Framework.</p> <p>Proposed G Satti Seconded C Rossine</p>		
9.	Reactive Roof Repairs Framework		
	<p>AB presented the paper.</p> <p>The purpose of this report is to seek approval to appoint contractors to the Roof Repairs Framework for properties at various addresses in North Glasgow. A full Tender Report prepared by Ewing Somerville Partnership (ESP) is attached.</p> <p>The tenderers received both an Invitation to Tender (ITT) and a Single Procurement Document (SPD) via the Public Contracts Scotland portal. The tenders were assessed on both quality and price based upon a 60% quality / 40% price ratio.</p> <p>Following completion of the Quality and Price Evaluation, it is recommended that the following three contractors with the highest overall quality / price scores should be appointed to the Reactive Roof Repairs Framework:</p> <ul style="list-style-type: none"> • Briden Construction Group Ltd. • KPM Contractors Ltd. • The Evana Group Ltd. <p>The Framework Agreement is for a period of 3 years from the date of appointment with an option to extend the contract by a further two years, at the Association's discretion.</p> <p>A post tender visit was made by Assure IT, ng homes' IT consultants to the three highest scoring bidders to determine if all three contractors met the IT requirements stated within the tender document, only Briden Construction met the requirements, but the</p>		

	<p>other two contractors undertook to upgrade their IT systems accordingly.</p> <p>The Regeneration Committee is requested to APPROVE the appointments of Briden Construction Group Ltd, KPM Contractors Ltd and The Evana Group Ltd to the Reactive Roof Repairs Framework. However, no works orders will be issued to KPM Contractors Ltd and The Evana Group Ltd until our IT Consultants, Assure IT confirm that they have the required IT systems fully in place.</p> <p>John Thornburn said you can see that Briden prices are considerably lower than the other tenders, he asked if we have concerns about this and if they had understood the contract. AB confirmed the QS evaluated all the tenders and found them to all be detailed and that the contractor did understand the contract of works they were pricing for.</p> <p>Members APPROVED Reactive Roof Repairs Framework.</p> <p>Proposed C Rossine Seconded G Satti</p>		
<p>h.</p>	<p>Saracen Primary</p>		
	<p>LC presented the paper.</p> <p>At the end of September 2024, the campus was broken into three times, causing approx. £10,000 worth of damage putting a strain on already restricted budgets. CEO, John Devine, and Head Teacher, ██████████ met to discuss the impact. Due to the damage sustained, activities have had to be cut.</p> <p>It was proposed that ng homes fund a trip to the pantomime for the children. The cost for all 213 children from Saracen Primary to attend 'Beauty and the Beastie' at Glasgow's Pavillion Theatre, with 21 teachers (at no cost) is £3834.00, plus £928.00 for coach travel totalling £4762.00 (including VAT).</p>		

	<p>The Regeneration Committee are asked to APPROVE funding of £10,000 per year, for three years to support implementation of a child poverty charter as well as other appropriate activities that will support the children within Keppoch Campus and benefit the community.</p> <p>Members APPROVED Saracen Primary.</p> <p>Proposed G Satti Seconded C Rossine</p>		
i.	<p>Glasgow Canals Regeneration Partnership – Scaling the Beithir</p>		
	<p>LC presented the paper</p> <p>The body of the Beithir will be mosaicked with scales made by local communities and beyond. This collaborative scale making will be led by three artists, [REDACTED] and [REDACTED] from Make It Glasgow and [REDACTED]. Make It Glasgow are a local community interest company who through making and learning with clay aim to build community around Scotland’s industrial pottery heritage.</p> <p>It is proposed that ng homes support this project, which will see three schools in Keppoch Campus to take part – Saracen Primary, St Teresa’s Primary and Broomlea Primary.</p> <p>The Regeneration Committee are asked to APPROVE the reprofiling of the previously agreed £15,000 for ng homes to support school children and residents within our community through Make It Glasgow.</p> <p>Members APPROVED Glasgow Canals Regeneration Partnership - Scaling the Beithir.</p> <p>Proposed C Rossine Seconded G Satti</p>		

j.	Chinese New Year Festival 2025		
	<p>LC presented the paper.</p> <p>Chinese New Year Celebrations was first introduced to Glasgow in 2016 by Chinese Cultural and Welfare Society Scotland (CCWSS). Since then, with the strong support of ng homes, this became an annual event bringing an array of cultural performances to celebrate this important festival.</p> <p>The Regeneration Committee are asked to APPROVE funds to the amount up to £8,000 for the Chinese New Year Festival event 2025.</p> <p>Members APPROVED funds for Chinese New Year Festival 2025 event.</p> <p>Proposed G Satti Seconded C Rossine</p>		
5.	For Noting		
a.	Investment Report		
	Members NOTED the report advising on progress with current planned maintenance works.		
b.	Multi-Storey Flats Major Works Report – Round 1 Funding.		
	Members NOTED the report advising on progress with the MSFs works contract (Round 1).		
c.	Multi-Storey Flats Major Works Report – Round 2 Funding		
	Members NOTED the report advising on progress with the MSFs works contract (Round 2).		
d.	Procurement Report		
	Members NOTED the report advising on progress with current procurements.		
e.	Regeneration Report		
	Members NOTED the report advising on progress with current regeneration projects.		
f.	Possilpark Festive Activities		
	Members NOTED the report		

6.	AOCB		
	None.		
7.	Date of Next Meeting Tuesday 4 March 2024		
	Meeting concluded at 16:45		

DRAFT

ng PROPERTY LIMITED BOARD ATTENDANCE 2024-25

	18.12.24				
C Rossine	P				100%
J Thorburn	A				0%
I Munro	X				0%
P Miller	P				100%
J Berrington	A				0%
G Satti	P				100%
L Cooper	P				100%
B Hartness	P				100%
C Baird	A				0%
% Total	56%				

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

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 56%

	Proposed P Miller Seconded C Rossine		
(b)	Risk Register		
	<p>BH presented the Risk Register.</p> <p>A discussion took place around MMR - tenants who lose their job and go onto UC or HB may have a shortfall. It was agreed that the risk in this case is no greater than mainstream housing, therefore the risk register will remain the same.</p> <p>Proposed C Rossine Seconded P Miller</p>		
(c)	MMR Management Policy		
	<p>LC presented the MMR Management Policy. Members discussed the eligibility criteria and agreed that this is a fairer process.</p> <p>Members approved the policy.</p> <p>Proposed P Miller Seconded C Rossine</p>		
(d)	MMR Arrears Policy		
	<p>LC presented the MMR Arrears Policy.</p> <p>No questions were asked - members commented that questions that he had were covered in the presentation.</p> <p>Members approved the policy.</p> <p>Proposed C Rossine Seconded P Miller</p>		
(e)	MMR Complaints Policy		
	<p>LC presented the MMR Complaints Policy.</p> <p>Discussion took place over Zero Tolerance addition and members noted that this made sense to add.</p> <p>Members approved the policy.</p> <p>Proposed P Miller Seconded C Rossine</p>		

(f)	MMR Rent Increase Policy		
	<p>LC presented the MMR Rent Increase Policy.</p> <p>Discussion took place over MMR Policies and if they were available on the website. LC advised that she would come back to the group on this.</p> <p>Post meeting note: LC confirmed that all MMR polices are currently on our website and the website will now be updated with the reviewed policies.</p> <p>Member asked if the MMR Rent Increase was carried out annually – BH advised that it was and that during Covid, there was a restriction put in place by Scottish Govt, but that this has now ended. It is anticipated that a Rent Increase proposal will be brought to the March Board for approval, with an implementation date of July 2025 as MMR tenants require 3 months notice as detailed within their Tenancy Agreement.</p> <p>Members approved the policy.</p> <p>Proposed C Rossine Seconded P Miller</p>		
5.	Reports for Noting		
(a)	Factoring Report		
	<p>It was reported that the factoring arrears at the end of October 2024 were £99k. There was £33K of communal repairs added to the accounts during the quarter.</p> <p>It was noted that:</p> <ul style="list-style-type: none"> • There are 14 owners owing more than £2,000 and all of these have notices of potential liabilities over the property. • 114 owners are currently on a payment plan. <p>LC advised the board that one of these properties has now sold and £3K will be returned to us at the point of sale as the property has a Notice of Potential Liability on it.</p> <p>It was also noted that former owner’s arrears have reduced to £4,991. This is a reduction of £5,901 from the last quarter.</p>		

	There have been no referrals to the FTT. Report Noted.		
(b)	Mid-Market rent update		
	Members noted the MMR update report.		
6.	AOCB		
	There was no other business to discuss		
7.	Date of Next Meeting		
	Next meeting is scheduled for 19 th March 2025		



ng homes
Ned Donaldson House
50 Reidhouse Street
Springburn
Glasgow
G21 4LS
Tel: 0141 560 6000

ng homes
Saracen House
139 Saracen Street
Possilpark
Glasgow
G22 5AZ
Tel: 0141 336 1300

ng homes

is a trading name of North Glasgow Housing Association Ltd

Registered as a charity in Scotland No. SC030635

VAT Reg No. 816 9766 81

Financial Services Authority No. 1865RS

Scottish Housing Regulator No. HCB 187

Email: info@nghomes.net

Web: nghomes.net

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