



AGENDA

Meeting: Board Meeting **Invitees** Board

Location: Physical / Virtual

Date Tuesday 30 November 2021

Time 4.30pm

Please submit any apologies to Cheryl Murray

Email: cmurray@nghomes.net

Telephone: 0141 630 4324

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	i) Matters Arising			
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4.	Chief Executive's Update	Verbal	CEO	
5.	For Approval			
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	ii) Rent Increase 2022/23	Yes	BH	49
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d.	Tenants Right to Repair Policy	Yes	LC	75
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6.	For Noting			
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b.	Communications Report (January 2021 to October 2021)	Yes	TS	103
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7.	Delegates Feedback			
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Enclosures

Email from [REDACTED], Director (Positive Action in Housing)

Key for Colour Coding in Reports



Highlighting Good Performance



Requires Close Monitoring



Requires Urgent Attention

[illegible]

TARGET ATTENDANCE - 80%

Board Meeting Minutes

Meeting: Board Meeting **Location:** Saracen House / Microsoft Teams

Date: 5 October 2021 **Time:** 4.30pm

Attendees: J Thorburn JT (Chair), C Rossine CR, J Macleod JM
I Cross IC, M Thomson MT, J Berrington JB, G Satti GS, P Nelson

Apologies: A Gow AG

In Attendance: J Devine (CEO), B Hartness (DCEO FIN) BH,
T Sweeney (DCS) TS, L Cooper (DHS) LC

Minute Taker: C Murray CM (PA)

	Agenda	Action	Date
1.	Apologies		
	As above		
2.	Declaration of Interest and Attendance		
	Chair welcomed new Board Member Mary Lam. Chair advised new Board Member of the importance of declaration any interests. Mary declared an interest in item 7(c) – Membership Applications.		
3.	Board 2021/22		
a.	Declaration of Interest, Code of Conduct and Members Declaration (forms to be returned)		
	CM confirmed that all Board Members present had signed and returned all 3 forms prior to the meeting.		
b.	i) Independent Board Members		
	Chair requested that this item be taken under item 6 – Chairs Remarks.		
	ii) Election of Office Bearers		
	Chair C Rossine acted as Chair during the election process. J Thorburn expressed an interest.		

	<p>Proposed J Berrington Seconded M Thomson</p> <p>As there were no other expressions of interest J Thorburn was elected as Chair.</p> <p>J Thorburn resumed Chair of the meeting.</p> <p>Vice Chair</p> <p>C Rossine expressed an interest.</p> <p>Proposed M Thomson Seconded I Cross</p> <p>As there were no other expressions of interest C Rossine was elected as Vice-Chair.</p> <p>Secretary</p> <p>J Berrington expressed an interest.</p> <p>Proposed J MacLeod Seconded P Nelson</p> <p>As there were no other expressions of interest J Berrington was elected as Secretary.</p>		
c.	Confirmation of Sub-Committees, Subsidiaries and Delegates		
	<p>For the benefit of the new Member Chair explained the different subsidiaries and sub-committees. LC advised that the Housing Services Committee is not in a position to launch now as originally planned. The Area Committee is to continue as it is with the Housing Services Committee to launch in April.</p> <p>Chair invited Members to speak up if they would like to join or leave any of the subsidiaries/sub-committees. There was no movement on the membership of each subsidiary and sub-committee. Chair invited M Lam to consider each and advise at the next meeting if she would like to join any.</p> <p>Delegates</p> <p>EVH Rep – C Rossine and J Thorburn expressed an interest. As there were no other expressions of interest C Rossine and J Thorburn were both elected.</p> <p>Proposed J Berrington Seconded J MacLeod</p> <p>SFHA Rep – C Rossine expressed an interest to remain as the rep. As there were no expressions of interest C Rossine was elected.</p> <p>Proposed J MacLeod Seconded J Berrington</p>		

	<p>GWSF Rep – C Rossine expressed an interest to remain as the rep. As there were no other expressions of interest C Rossine was elected. Proposed J Berrington Seconded I Cross</p> <p>GCC CPP – John Thorburn expressed an interest to remain as the rep. As there were no other expressions of interest J Thorburn was elected. Proposed J Berrington Seconded C Rossine</p> <p>SHARE - Members RATIFIED the election of J Berrington at the SHARE AGM on 19 August. Proposed C Rossine Seconded G Satti</p>		
4.	Minutes		
a.	Minutes of Board Meeting on 27 July 2021		
	<p>Board AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed M Thomson Seconded P Nelson</p> <p>i) Matters Arising</p> <p>None.</p>		
b.	Minutes of the Special Board Meeting on 31 August 2021		
	<p>Board AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed J Berrington Seconded C Rossine</p> <p>1. Matters Arising</p> <p>Item 3(a) – LC advised that she met with [REDACTED] that morning and informed Members that 28 of the 32 local authorities have agreed to house Afghan refugees. So far 32 families have been re-housed in Glasgow. None have been re-housed by ng homes at this time, however, we have agreed to accept referrals. LC advised this is not defined by any targets.</p>		
c.	Minutes of the Audit Sub-Committee on 22 July 2021		
	Noted.		
d.	Minutes of the Audit Sub-Committee on the 9 September 2021		
	Noted.		

e.	Minutes of the ng2 Board Meeting on 10 August 2021		
	Noted.		
f.	Minutes of the Staffing Sub-Committee on 24 August 2021		
	Noted.		
g.	Minutes of the Area Committee Meeting on 26 August 2021		
	Noted.		
h.	Minutes of the Regeneration Sub-Committee on 7 September 2021		
	Noted.		
5.	Chief Executive's Update		
a.	GCC Visit		
	<p>CEO informed Members that there have been discussions with [REDACTED] and [REDACTED] from Glasgow City Council regarding plans to demolish properties on Hawthorn St and Balmore Rd. The Council are supportive of the plans to demolish properties in Possilpark but they have requested a business case for Balgrayhill. ng homes are keen to discuss demolition of these areas as one deal and not two. CEO advised these are still ongoing discussions and will keep the Board updated and will come back with reports for approval when the time comes. Members endorsed CEO's actions.</p> <p>Member asked about land at Mansion Street (Social Work Building). CEO advised that there is no movement on that area, but ng homes have noted their interest with the council.</p>		
b.	SHR Engagement Meeting		
	CEO advised that the meeting with the regulator went well, was positive and recapped on some of the areas mentioned.		
c.	Patrick Harvie Visit		
	CEO advised Members of a visit from Patrick Harvie, Green Party to view the LCITP project at Balgrayhill Road. CEO commented that it would be tight for numbers due to Covid-19 but invited the Chair, Vice-Chair and J MacLeod to attend.		
d.	Impact of Covid/Brexit on contractor costs		
	CEO advised when Brexit and the pandemic hit the cost of materials increased by 20-30% however rates are held to the current contracts		

	that were already underway. The Association are in discussions with contractors to consider future costs and how they will affect the 5-year plan and assured Members that the increase in costs are not being ignored.		
e.	Board Strategy Day		
	CEO invited CM to update Members on plans for a half yearly Board Strategy Day. CM informed Members that 200SVS in Glasgow will be confirmed for Members to get together to discuss the business priorities on Sunday 28 November. Just as in past years, Members will also be invited to dinner afterwards. CM is currently looking at options. CM will send an invite around and it is important to confirm whether Members will be in attendance or not.		
f.	COP26		
	CEO commented that in the lead up to COP26 the contractor for the LCITP in the MSFs are sponsoring a dinner which includes a link to see our project in the journey to get to net carbon zero. Members will be asked to attend. This is another way to promote what the Association is doing and to promote North Glasgow at no cost to the Association. A copy of the briefing will be sent to Members.	CM	
6.	Chairs Remarks		
	<p>Chair reminded Members about the advert for new Board Members that went out in the summer and the process that followed. 8 out of 15 applicants provided a CV or supporting statement when requested and a panel of Board Members shortlisted and interviewed 4 of the applicants on 2 August and all showed a wealth of skills and knowledge. Chair advised that the new Rules had yet to be approved by the FCA and until then the Association must work with the current Rules which allow for 3 Independent Members. Chair proposed that the following be appointed as Independent Board Members until next years AGM:</p> <ol style="list-style-type: none"> 1. Jim Kennedy 2. Frank Malcolm 3. Mairead Grimley <p>Proposed G Satti Seconded J Berrington</p> <p>Chair thanked Members for electing him as the Chair once more and</p>		

	<p>commented that there will be a lot of changes coming and wants to use his final year as Chair to support J Devine in his new role as CEO.</p> <p>Chair advised Members of the retirement of [REDACTED] from TPAS.</p> <p>CEO echoed the Chairs comments on the challenges over the next few years.</p> <p>TS said that there was a session for Board Members on Housing to 2040 last week which 5 Members attended. It is planned to have a further event for the second part of the awareness session with the date to be confirmed. TS said that he appreciates that Members are volunteers but stressed the importance for all Board Members to attend as many training and awareness events as possible.</p>		
7.	For Approval		
a.	Management Accounts to 31 July 2021		
	<p>BH presented the Management Accounts for the period to 31 July 2021. BH said that things have yet to settle back into a normal sequence due to the effects of the Covid-19 pandemic. BH commented on the projected deficit for the period of £924,000 compared to an actual deficit of £125,000 and that it was down to delays in materials, and the backlog of planned maintenance. Day-to-day repairs have caught up, voids remain high, but most other areas remain in a reasonable position. BH said that the Association has the funds needed and expects to be back to a normal position by year-end.</p> <p>Proposed P Nelson Seconded J Berrington</p>		
b.	Notifiable Events		
	<p>LC presented the report providing Members with an update on the notifiable events report to the Scottish Housing Regulator.</p> <p>Members APPROVED the contents of the report.</p> <p>Proposed J Berrington Seconded C Rossine</p>		
c.	Membership Applications		
	<p>TS presented the report and amended the recommendation to APPROVE membership applications numbers 1-13 as detailed in the</p>		

	<p>report and to continue to seek clarity on membership applications 14-17 as detailed in the report.</p> <p>Members APPROVED membership applications numbered 1-13 in the report.</p> <p>Proposed M Thomson Seconded J Berrington</p>		
8.	For Noting		
a.	Governance Update		
	Members NOTED the report providing an update on governance related matters from 1 July to 22 September 2021. TS advised Members that he is currently working with SHARE to finalise dates for Board Member appraisals.		
b.	Planning for a safe re-opening of our offices and safe return to the workplace for staff		
	Members NOTED the report providing information on the current position in relation to COVID 19 and the re-opening of non-essential offices.		
c.	Review of Independence Agreements		
	Member NOTED the report providing a review of the independence agreement between the Association and the subsidiaries.		
9.	Delegates Feedback		
	<p>Member updated the Board on the recent EVH meeting. EVH had a speaker from "Health All Round" who are based in Edinburgh and commented that it might benefit the ng Group. Member will send on the details for consideration.</p> <p>Member advised of a new Director to join SHARE and that they are currently bedding in.</p> <p>Chair advised that there will be a Council walkaround of Springburn Park at 10am on 12 October if anyone is interested in coming along.</p>		
10.	AOCB		
	Member asked if the lack of fuel has affected the Association. BH replied that it hadn't affected access to fuel for the fleet nor has it stopped anyone from attending work.		

	<p>Member asked if the donation to PAiH approved at the Regeneration Sub-Committee had been sent yet. CEO said not yet but he would ask Margaret Fraser to raise that request with finance.</p> <p>CEO advised Members of a visit on 15 October from [REDACTED] from the Scottish Government to view the effects of the Saracen Street BID.</p> <p>Meeting ended at 5:52pm</p>	JD	ASAP
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Board Meeting Minutes

Meeting:	Special Board Meeting	Location:	Saracen House / Microsoft Teams
Date:	26 October 2021	Time:	4.30pm
Attendees:	J Thorburn JT (Chair), C Rossine CR, I Cross IC, M Thomson MT, J Berrington JB, G Satti GS, P Nelson, A Gow AG, M Grimley MG, F Malcolm FM, J Kennedy JK		
Apologies:	M Lam J Macleod		
In Attendance:	J Devine (CEO), B Hartness (DCEO FIN) BH, T Sweeney (DCS) TS, L Cooper (DHS) LC [REDACTED] (Mulholland Housing Consultancy) – left after item 3(a)		
Minute Taker:	C Murray CM (PA)		

	Agenda	Action	Date
1.	Apologies		
	As above		
2.	Declaration of Interest and Attendance		
	As above.		
3.	Governance Self-Assessment Process 2021		
a.	External Validation of Self-Assessment Process		
	For the benefit of new Board Members present the Chair advised of the purpose of the annual self-assessment as a requirement of the Regulator and provided some background on work that has been done since it was implemented two years ago. TS echoed what the Chair said and introduced [REDACTED] as the external consultant who carried out an audit on ng homes compliance against the seven regulatory standards and invited [REDACTED] to present his		

	<p>report and answer any questions the Board might have.</p> <p>█████ reminded Members that in recent years he has worked with █████. █████ referred to his report which outlined the background of the process which ng homes started prior to the Annual Assurance Statement coming into effect. █████ drew Members attention to point 3.3 of his report which shows that ng homes fully comply with all of the standards.</p> <p>█████ commented that although ng homes are fully compliant on all areas against the regulatory standards █████ highlighted eight areas for ng homes to focus on and went through each of them as detailed in his report - Board and Governance; Landlord Health and Safety; Subsidiaries relationship with the Association; Tenant Interest and participation and consultation; Financial Management and Risk; Viability; Equalities and Diversity and Cyber Security. █████ commented that although he is providing Members the assurance that ng homes are compliant, he stressed the importance of not resting on your laurels and continuing to build on the work being done.</p> <p>█████ invited Members to ask questions.</p> <p>CEO thanked █████ for his report and comments and said that it showed succinctly the work that has been done by the Board and Senior Managers and thanked all staff who had contributed to it. TS echoed that and advised Members that the Directorate are already developing an action plan for the year ahead.</p> <p>█████ invited the Board to:</p> <ul style="list-style-type: none"> • Consider and subject to any amendments, approve the self-assessment outcome for up to 26 October 2021. • Agree that self-assessment against the SHR's Regulatory Standards is conducted annually going forward. • Approve the revised topic-based discussion on Governance at each Board Meeting as shown above in paragraph 3.4 and the twice-yearly report on the Governance Assurance Plan at Board meetings going forward. • Agree that the Board has had sufficient assurance to give it 		
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	<p>confidence to sign the Annual Assurance Statement confirming full compliance on the date of this meeting and authorise the Chair to sign the letter to SHR confirming this decision.</p> <p>Members AGREED and APPROVED [REDACTED] [REDACTED] recommendations.</p> <p>Proposed J Berrington Seconded C Rossine</p> <p>Chair thanked [REDACTED] and [REDACTED] left the meeting.</p>		
b.	Agree and Sign off Annual Assurance Statement		
	<p>Following [REDACTED] [REDACTED] review and given that Members approved [REDACTED] recommendations in item 3(a) Chair proposed that the same wording from the 2020 Assurance Statement be used again this year. Members AGREED.</p> <p>Proposed C Rossine Seconded I Cross</p>		
4.	For Approval		
a.	Independent Board Members		
	<p>Chair welcomed new Board Members who were attending their first ng homes Board Meeting:</p> <p>Mairead Grimley Frank Malcolm Jim Kennedy</p> <p>Chair clarified for the Board that in their Independent Board member roles Mairead, Frank and Jim are filling casual vacancies on the Board.</p> <p>Chair thanked all three for joining the Board and commented that Members look forward to working with them during this Board session.</p> <p>Chair invited everyone present to introduce themselves.</p> <p>Chair went on to say as Members will be aware, the Association's new Rules have now been registered with the FCA, quicker than anticipated and have now been adopted by the Association. The new Rules allow</p>		

	<p>for up to five Independent Board members.</p> <p>Chair advised members that the fourth successful applicant from the recent Board recruitment process, Jacqueline Fernie, could now be proposed to join the Board as an independent member taking up a Co-optee position on the Board.</p> <p>Members APPROVED Jacqueline Fernie as an Independent Board member taking up a Co-optee position on the Board.</p> <p>Proposed J Berrington Seconded P Nelson</p> <p>Jacqueline will join the Board and will be invited to the next Board meeting scheduled for November.</p>		
b.	Planning for the Safe Return to the Workplace and Re-opening of our Offices		
	<p>TS commented that Senior Officers and Members have been talking about the safe return to the workplace and the re-opening of offices for some time and that it is important that a plan is agreed. TS went on to say the Scottish Government advise that businesses should continue to support staff to work from home but also to consider moving towards a hybrid model of working which is what is being proposed. TS stressed that whilst offices remain closed to the public ng homes are still delivering all services, however the vaccination programme has given some hope for the future and we recognise that our customers prefer to interact in a range of ways including some who customers whose preference is for face-to-face meetings, so it is important that there is a plan to re-open the offices.</p> <p>TS drew Members attention to the proposal on page 14 of the papers and commented that a lot of work has been done over the last 18-months to protect staff, customers and contractors and is important that is maintained. TS pointed out that some colleagues have never been back in the office since March 2020 and have been able to carry out 100% of their roles from home, others who have constantly been on site and others who have operated a hybrid role depending on their duties. Assuming there is no change to Government guidance and this proposal is approved Senior Officers will hold a safe return to work meeting tomorrow to start the staff consultation process and ensure</p>		

	<p>sufficient notice is given to staff.</p> <p>TS pointed out two caveats to the proposal;</p> <p>1 - Housing Services staff will trial the 3/2 hybrid model from December 2020 with all staff returning after the Christmas break. Offices will remain closed to the public in December 2021 and will re-open on an appointment only basis from January.</p> <p>2 - While maintaining the two cohorts to minimise cross contamination should there be an outbreak, it is recognised that there may be times, despite great intentions, where staff may need to deviate from this plan to meet the needs of the business, or in emergency situations. TS invited comments or questions.</p> <p>Members agreed that the Association must plan to re-open to the public as long as risks are considered and safety measures are in place.</p> <p>Member asked if there are any service areas that are particularly struggling that could be opened up sooner. LC commented that all service areas are running effectively and staff are making themselves available in every capacity to ensure customers can contact them, including in person in certain instances.</p> <p>CEO commented that work that involves being in people's homes for any length of time has been put on hold with the exception of emergency repairs however all repairs work is beginning to come back into line however the bigger investment programmes will likely not restart this financial year. The priority has always been to minimise contact with tenants unless it is a major contract such as the LCITP work or for health and safety issues.</p> <p>Member asked if there would be support for staff who will struggle with return psychologically. TS said that the return to the workplace meeting scheduled for tomorrow will kickstart staff consultation and all concerns raised will be discussed. TS reminded Members that the company health plan is still available and open to all staff and there are other appropriate groups that staff can be signposted to if they are required. TS said it is important to hear any staff issues or concerns and health and wellbeing including mental health has been a</p>		
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	<p>key area of focus throughout the pandemic and lockdowns with information in the staff newsletters, a staff survey, regular team meetings, and a new check-in process which includes a health and wellbeing element for all staff. TS hoped this showed Members the range of avenues for staff to share their concerns.</p> <p>Members APPROVED the proposal for a return to the workplace and re-opening of the offices as detailed in the report.</p> <p>Proposed C Rossine Seconded P Nelson</p>		
c.	Dealing with Covid-19 Related Absence		
	<p>Members considered the proposal on dealing with Covid-19 related absence. Member asked what the Association are doing to give people confidence that staff have had both vaccinations. TS said that had also been brought up at the Return-to-Work meetings with managers but after seeking legal advice it is not something the Association can insist upon. Staff have been allowed the time to go for vaccinations and have promoted and paid for staff flu vaccinations also.</p> <p>Member asked what would happen if a customer refused to let a staff member into their home unless staff can prove they have received both vaccinations. TS commented that it is not something staff have come up against to date but has noted it and will monitor it going forward and will continue to monitor the guidance on staff vaccinations.</p> <p>Chair asked what proof is requested when a staff member is asked to stay at home to self-isolate or shield.</p> <p>TS said the staff member normally receive a text message from NHS or some other form of communication and are asked to provide it. TS went on to say there are also situations where people feel unwell but haven't yet had the test or are awaiting a result, so managers need to work within those timeframes with an element of trust.</p> <p>Members APPROVED the proposal for dealing with a Covid-19 related absence as detailed in the report.</p> <p>Proposed G Satti Seconded J Berrington</p>		

d.	Governance Policies for Review		
	<p>Members considered and APPROVED the proposed changes to the following Governance policies:</p> <ul style="list-style-type: none"> • Notifiable Events • Payments and Benefits • Gifts, Hospitality and Donations • Membership <p>Proposed P Nelson Seconded C Rossine</p>		
e.	Bribery Policy		
	<p>Members APPROVED the proposed changes to the Bribery Policy.</p> <p>Proposed A Gow Seconded G Satti</p>		
f.	Business Plan Priorities Progress		
	<p>BH presented the report providing Members with an update on progress of the Business Plan Priorities in each quarter. Dots show that work took place in quarter 1 and 2.</p> <p>Members APPROVED the contents of the report.</p> <p>Proposed C Rossine Seconded M Thomson</p>		
g.	Benchmarking		
	<p>For the benefit of new Board Members present, LC advised that the Annual Report Charter (ARC) is submitted to the Regulator at the end of May each year. The Regulator make the information available to all Associations which allows them to use the Regulators tool to carry out a benchmarking exercise.</p> <p>LC continued to present the report.</p> <p>Member asked why ng homes benchmark against GHA when they are 8 times the size. LC said that after GHA ng homes are the biggest landlord in Glasgow and want to keep up with the biggest landlord but invited Members to discuss if they still wanted to benchmark against GHA. Members AGREED to continue to benchmark against GHA. LC focused on 3 areas where ng homes hope to improve performance:- rent increase, average rent for 3apt property and</p>		

	<p>satisfaction with repairs service.</p> <p>LC referred to the work done with Vanguard and for the benefit of new Members explained that Vanguard reviewed the Association's repairs service and the customer journeys over 2018/19 and made a number of recommendations.</p> <p>Member thanked LC and commented that it was an interesting report but wondered if there was any information on sample sizes that responded to the customer satisfaction surveys. LC advised that RSLs have two options – one is to have a 3-year rolling programme (which is what ng homes do) and the other is do the survey once every 3 years which means some Associations may be submitting stats from a survey done before the pandemic. LC said she would investigate that further and will try to find out what others do.</p> <p>Members NOTED the comparisons with Queens Cross, Maryhill and Glasgow Housing Association and ng homes' performance in relation to these other Housing Associations.</p> <p>Based on an analysis of ng homes' current performance and the performance of others, Members APPROVED retaining the current targets approved by the Board on 29th June 2021.</p> <p>Proposed C Rossine Seconded M Thomson</p>		
5.	For Noting		
a.	MSF No Access Update		
	Members NOTED the report.		
	Meeting concluded at 18:04		

Urgent Meeting Minutes

Meeting: Urgent Decision Meeting **Location:** Ned Donaldson House
Date: 10 November 2021 **Time:** 12.30pm
Attendees: John Devine (JD), John Thorburn (JT), Catherine Rossine (CR), Lynne Cooper (LC)

	Agenda	Action	Date
1.	Housing Services Return to the Workplace		
	<p>Following the special board meeting on October 2021, where it was agreed that staff would return to the workplace in January 2022, with Housing Services returning as a pilot on 6th December, a discussion took place with the Chair, Vice Chair, CEO and DOHS on the viability of this.</p> <p>With ■ staff members within the repairs team testing positive for Covid-19, this has brought home the need to ensure safe working practices particularly in the winter months leading up to Christmas. In addition to this with the unknown impact of Cop26 in Glasgow, it was agreed that it would not be sensible to bring any staff back on a hybrid model prior to Christmas.</p> <p>All staff will return to the workplace on a hybrid model – week commencing Monday 10th January 2022 and the office would open for appointments for customers – week commencing 24th January 2022 - providing there are no changes to government guidance.</p> <p>Proposed: J Thorburn Seconded: C Rossine</p>	To be ratified at the next board meeting	30th Nov 2021
2.	Board Strategy Day (Mid-Year Review)		
	<p>A discussion took place regarding the mid-year review and how safe it would be to have a large number of households in the one room for the full day, particularly for our vulnerable board members. Both the chair and the vice chair also took into</p>	To be ratified at the next board meeting	30th Nov 2021

	<p>account the Deputy First Ministers statement on 9th November where he noted</p> <p><i>"case numbers remain high – and, looking ahead to the Winter months, there is a real risk they may increase again.</i></p> <p><i>Hundreds of people each week are still being admitted to hospital with Covid. And our NHS is under intense pressure.</i></p> <p><i>COVID remains a threat.</i></p> <p><i>We all need to play our part in keeping the virus under control."</i></p> <p>It was agreed that to have this session online, would not be an option and that the event should be postponed until Quarter 4. 200 St Vincent Street were contacted and there was no additional cost to the association to move the date.</p> <p>Proposed: J Thorburn Seconded: C Rossine</p>		
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[illegible]

A - APOLOGIES

X - ABSENT

A* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 100%



Board Meeting Minutes

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

Date: 20 October 2021 **Time:** 4.30pm

Attendees: C Rossine (Chair) R Hartness – BH
J Berrington C Wilson – CW
J Thorburn L Cooper – LC
G Satti P Miller
I Munro (via Teams)

Minute Taker: C Wilson (CW)

	Agenda	Action	Date
1.	Apologies		
	As above		
2.	Disclosure of Interest and Attendance		
	No declarations of interest were made		
3.	Election of Chair and Vice Chair		
	As the first meeting after the AGM all offices were declared as vacant, and nominations were requested. The following were the only members proposed and voted in: Chair – Catherine Rossine Proposed: Jim Berrington Seconded: Gino Satti Vice Chair – John Thorburn Proposed: Jim Berrington Seconded: Gino Satti		
4.	Minutes of Meeting 16th June 2021		
	Minutes were agreed as an accurate record. Proposed: J Berrington Seconded: J Thorburn		

5.	Reports for Approval		
(a)	Management Accounts - period to 30 June 2021		
	<p>Information from the management accounts for the period to 30th June 2021 was reviewed. It was noted that:</p> <ul style="list-style-type: none"> • Factoring income of £119K invoiced in the period. • Gross profit of £48K with £46K in total of staff costs and overheads incurred or allocated from the Association. Left a profit of £2K before tax in the period. <p>BH noted the factoring position before bad debt provisions was £179K, which included items that were charged out in the factoring run for the June 2021 quarter. Bad debt provision of £51K which brings bad debt down to £128K (further £17K in Allpay transit)</p> <p>Proposed P Miller Seconded G Satti</p>		
(b)	NGPS Statutory accounts to 31st March 2021		
	<p>Final statutory account had a profit of £12,111 after tax. These were presented and approved at the main board on 16th June 2021.</p> <p>Following a clean audit completed by the external auditors the accounts for NGPS were signed and submitted to Companies House and a copy issued to the Scottish Housing Regulator.</p>		
(c)	Risk Register		
	<p>BH reported that this will continue to be a standing item on all future agendas, as there is a focus on risk.</p> <p>It was proposed that the risk severity be raised to 5 for a point 2 – Failure to comply with statutory and regulatory frameworks.</p> <p>A separate MMR risk register to be added.</p> <p>Proposed G Satti Seconded J Berrington</p>		
(d)	Factoring review		
	A meeting took place, and it was agreed that this was to be added back into the agenda as this was previously removed during lockdown.		

	<p>It was agreed to work through each action point and report back at each Board meeting</p> <p>Proposed J Thorburn Seconded P Miller</p>		
5.	Reports for Noting		
(a)	Factoring Report		
	<p>It was reported that the factoring arrears on 30th June 2021 were £65,832.</p> <p>There was £16K of communal repairs added to the accounts during this quarter.</p> <p>It was noted that:</p> <ul style="list-style-type: none"> • There are 9 owners owing more than £2000 and all of these have notices of potential liabilities over the property • 102 owners are currently on a payment plan <p>It was also noted that former owner's arrears are £1,873.</p> <p>CW provided an update on the service during covid restrictions</p> <p>CW advised that roof works at 32 Midton Street were now in progress and there was an indicative finish of December 2021.</p> <p>Roof works were now complete at 695 Hawthorn street.</p> <p>There have been no referrals to the FTT</p> <p>Report noted</p>		
(b)	NGPS Audit finding report		
	<p>The external auditors as required produced an audit findings report. A clean audit findings report was received and the group report has now been passed to SHR.</p>		
6.	AOCB		
	<p>CW advised that board training would be organised for MMR.</p>		

7.	Date of Next Meeting		
	Next Meeting is scheduled for Wednesday 8 th December 2021		

Area Committee Meeting Minutes

Meeting: Area Committee **Location:** The Ron Davey Enterprise Centre, 10 Vulcan St / Microsoft Teams

Date: Thursday 28 October 2021 **Time:** 4:30pm

Attendees: J Berrington – Chair
C Rossine – CR
M Thomson – MT
I Cross – IC

Apologies: F Spence, H Corrigan, I Munro,
D Cowan

In Attendance: L Cooper – LC (DHS), S Hazlett – SH (HM), C Baird – CB – left after item 6(a)

Minute Taker: C Murray – CM (PA)

	Agenda	Action	Date
1.	Apologies		
	As above.		
2.	Declaration of Interest and Attendance		
	None.		
3.	Election of the Chair		
	J Berrington expressed an interest. Proposed C Rossine Seconded M Thomson As there were no other expressions of interest J Berrington was elected as Chair.		
4.	Minutes of Area Committee on 26 August 2021		
	IM's initials were incorrectly noted after C Baird in the list of attendees. Once this is corrected the Committee AGREED that the minutes were an accurate record of the meeting. Proposed C Rossine Seconded M Thomson <u>Matters Arising</u> None		

5.	For Approval		
a)	Adaptations Policy		
	SH presented the Adaptations Policy in DC's absence. Members considered and APPROVED the revised Adaptations Policy. Proposed C Rossine Seconded I Cross		
b)	Risk Register		
	Members considered the current Risk Register and no changes were proposed. Members APPROVED the Housing Services Risk Register. Proposed M Thomson Seconded I Cross		
c)	Tenancy Issues		
	Members considered the Tenancy Issues Report for case no 3 and APPROVED the recommendations as detailed in the report. Proposed C Rossine Seconded M Thomson		
6.	For Noting		
a)	Investment Report		
	<p>CB referred to report which gives an update on progress with current planned maintenance projects.</p> <p>Member asked if the digital aerial upgrade was for the whole stock. CB commented that it was just in the Parkhouse area and is currently 90% complete.</p> <p>Member asked about progress of the balcony upgrades and when to expect the railings. CB advised that progress is going well but will be weather dependent. Tenants should have received a letter advising of dates.</p> <p>Member asked if fencing would be erected between houses that don't have any. CB advised that there is a fencing programme which has been static for a while. Winter isn't the best time to start a fencing programme and the investment team will look at</p>		

	<p>it again come the spring.</p> <p>The Area Committee NOTED the report.</p>		
b)	Homeless Report		
	<p>SH presented the report updating Members on the homelessness activity for April 2021 – September 2021.</p> <p>Member asked for examples of why condition of the property would be a reason for termination. LC said there is a whole range of reasons that would come under “condition of the property”. Some are caused by the tenant themselves and others are caused by the building itself. The Association will look at each one individually.</p> <p>Members NOTED the report.</p>		
c)	Neighbourhood Report		
	<p>SH reported on the activity in the Multi Storey Flats, Possilpark and Springburn Neighbourhoods for July, August and September 2021.</p> <p>The days to let target was increased from 23 to 25 last year due to the challenges the Association were facing during the Covid-19 pandemic. It is encouraging to see the current days to let figures are well below the target for this period. SH gave credit to the teams who work hard in that area. It’s possible that the days to let figure could be affected with labour and materials being difficult to come by through effects of Brexit which would delay work being completed in some properties.</p> <p>SH commented on the highest reasons for terminations which are deceased and abandoned and commented that the teams will be looking further into abandonments.</p> <p>SH referred to section 4 on staff training and commented that the check-in process has encouraged requests for training and will enable the housing team to create a staff training programme for all staff.</p>		

	<p>SH reminded Members that tenants are encouraged to use the 'my Glasgow app' to refer to Glasgow City Council any areas in need of a bulk uplift. ng homes still step in and clear areas where there is a fire hazard or health and safety risk.</p> <p>Member commended staff for how well they have done over the past year and a half, working and coping in a global pandemic.</p> <p>Members NOTED the report.</p>		
d)	Universal Credit		
	<p>SH provided the Area Committee with an update on Universal Credit from April – September 2021.</p> <p>Members NOTED the report.</p>		
e)	Key Performance Indicators		
	<p>LC gave an update to the Area Committee on performance against the Scottish Social Housing Charter indicators for April - September 2021.</p> <p>Member asked if anti-social complaints against [REDACTED] flats are recorded in our anti social figures. LC said that they were recorded and ng homes would liaise directly with [REDACTED]</p> <p>Members NOTED the report.</p>		
f)	Money Advice Report		
	<p>LC gave an update to the Area Committee on activity on the Money Advice Service provided by GEMAP (Greater Easterhouse Money Advice Project) at ng homes. The report covers activity from 1 April – 30 September 2021. LC commented that the main focus for joining the dots tends to be helping people budget. They also liaise with the Regeneration team for any other support they might need such as furniture donations.</p> <p>Members NOTED the report.</p>		
g)	Factoring Report		

	LC gave Members an update on the position with factoring at the end of Q1. Members NOTED the report.		
h)	Repairs Report		
	SH presented the report advising Members on key repairs during the reporting period 1 April – 30 September 2021. Members NOTED the report.		
7.	AOCB		
	LC commented that at the last Area Committee meeting Members were informed of plans to replace the Area Committee with the Housing Services Committee following this years AGM. It has since been agreed with the chair, that the launch of the Housing Service Committee will be delayed until April 2022 and the Area Committee will continue in the meantime. LC advised that the Directors are working with [REDACTED] on revising the Associations Standing Orders, which will include terms of reference for the new Housing Services Committee.		
8.	Date of Next Meeting – 2 December 2021		

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

To: Board
From: DCEO

SUBJECT: MANAGEMENT ACCOUNTS – PERIOD TO 30 SEPTEMBER 2021 **DATE 30 November 2021**

1.	Introduction		
	Below are income and expenditure and balance sheet for the period to 30th September 2021 together with cash flow and accompanying notes. It should not need emphasis that this continues to be an unusual period. Even with lockdown ended there is still impediments to normal business.		
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 September 2021 and compares the Income and Expenditure of the Association against the budget.		
		Effect - £k	Comment
	Rents	185	With ability to let properties and more properties being relet higher return from properties relet.
	Planned maintenance	2,198	Most costs incurred were centred on the multis project with other contracts limited.
	Other variances	<u>1,023</u>	
	Total Positive variances	<u>3,406</u>	
		Effect - £k	
	Planned maintenance capitalisation	1,929	As limited planned maintenance spend then reduced capitalisation in period.
	Other negative variances	<u>898</u>	
	Total negative variances	<u>2,827</u>	
	Total positive variances	3,406	

	<p>Total negative variances <u>(2,827)</u></p> <p>Net movement 579</p> <p>Projected deficit for period <u>(1,344)</u></p> <p>Actual deficit for period <u>(765)</u></p> <p>Ratios for lender are in an acceptable position. Interest cover of 1.26 (after transfer from designated reserves) against a required ratio of 1.1 and the ratio of secured assets to loan value at 2.30 against a required ratio of 1.0.</p> <p>Turning to the balance sheet the significant factors within the period included:</p> <ul style="list-style-type: none"> • Property expenditure of £7.25m, other assets expenditure of £72k and depreciation of £2.4m leading to a net increase in fixed assets of £4.9m. This includes the expenditure on property acquisitions, property improvements, adaptations, and computer equipment. • Bank balances moved downwards from £36.2m to £29.5m with negative cash flow of £6.7m. • Loans decreased by £834k with the repayments made in the period. Now loans of £42.3m outstanding.
5.	Recommendation
	Board Members are asked to APPROVE the Management Accounts for the period to 30 th September 2021.

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

30.09.21

INCOME AND EXPENDITURE

Year to 31.3.21	Sep.21 Actual	July - Sep 21			CUMMULATIVE TO DATE			ANNUAL BUDGET
		Actual	Budget	Variance	Actual	Budget	Variance	
Income								
24,835,166 Rental Income	2,116,983	6,352,910	6,294,835	58,075	12,706,513	12,521,138	185,375	24,773,743
-440,408 Voids	-22,173	-76,045	-110,160	34,115	-156,530	-219,120	62,590	-437,041
38,381 Service Income	3,551	10,622	10,124	498	21,267	20,248	1,019	40,496
24,433,139	2,098,361	6,287,487	6,194,799	92,688	12,571,250	12,322,266	248,984	24,377,199
0 Factoring Income	110,370	126,641	156,435	-29,794	245,789	312,870	-67,081	625,739
555,085 Grant release/received	30,000	90,000	141,372	-51,372	203,117	282,744	-79,627	565,488
24,988,224 Net Income	2,238,731	6,504,128	6,492,606	11,522	13,020,156	12,917,879	102,277	25,568,426
Expenditure								
1,859,479 Day to Day	217,438	713,372	474,644	-238,728	1,194,120	944,566	-249,555	1,861,900
888,969 Cyclical	138,132	496,891	687,201	190,310	864,589	1,374,402	509,813	2,845,270
1,177,828 Void Maintenance	78,854	290,801	175,000	-115,801	569,700	350,000	-219,700	700,000
394,547 Bad Dbts-Rents	163,609	198,306	115,000	-83,306	261,453	230,000	-31,453	460,000
0 Bad Dbts-services	0	0	0	0	0	0	0	0
15,273,257 Planned maintenance	1,325,719	5,563,649	5,199,351	-364,299	8,200,680	10,398,701	2,198,021	20,797,402
-8,730,819 Capitalised to balance sheet	-653,818	-4,154,899	-3,571,942	582,957	-5,215,127	-7,143,884	-1,928,757	-14,287,768
687,365 Other Property Costs	91,454	214,521	229,000	14,479	413,854	458,000	44,146	916,000
4,034,380 Depreciation	380,000	1,140,000	1,162,500	22,500	2,280,000	2,325,000	45,000	4,650,000
1,876,166 Service Costs	217,334	525,068	395,073	-129,995	912,736	791,191	-121,545	1,577,274
-185,460 Factoring Expenditure	43,447	73,707	90,668	16,961	144,494	181,336	36,842	422,672
5,509,577 Salaries	440,576	1,273,941	1,329,518	55,577	2,534,162	2,659,036	124,874	5,318,072
1,935,252 Overheads	91,914	436,032	488,675	52,643	884,968	977,350	92,382	1,954,700
24,720,541 Total Expenditure	2,534,659	6,771,389	6,774,687	3,298	13,045,629	13,545,697	500,068	27,215,522
267,683 Surplus from Ordinary Activities	-295,928	-267,261	-282,081	14,820	-25,473	-627,818	602,345	-1,647,096
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
737,595 Other Income	49,485	116,274	172,000	-55,726	250,180	347,387	-97,207	691,387
615,451 Other Expenditure	91,013	145,699	203,500	57,801	325,013	407,000	81,987	814,000
389,828 Net Surplus	-337,456	-296,686	-313,581	16,895	-100,306	-687,431	587,125	-1,769,709
1,207,444 Loan Interest	136,979	388,412	347,144	-41,268	718,828	694,289	-24,540	1,388,577
98,552 Interest received	2,741	11,019	18,750	-7,731	30,927	37,500	-6,573	75,000
41,296 Other finance charges	0	0	0	0	0	0	0	0
46,769 Property and fixed asset sale	0	23,500	0	23,500	23,503	0	23,503	0
2,816,381 Pension adj/corp tax/gift aid	0	0	0	0	0	0	0	0
-3,529,972 Net Surplus after interest	-471,694	-650,579	-641,975	-8,604	-764,704	-1,344,219	579,515	-3,083,286
1,000,000 Trans from Designated Reserves	200,000	800,000	0	800,000	950,000	0	950,000	0
0 Trans to Designated Reserves	0	0	0	0	0	0	0	0
-2,529,972 Net result after Transfer	-271,694	149,421	-641,975	791,396	185,296	-1,344,219	1,529,515	-3,083,286

NORTH GLASGOW HOUSING ASSOCIATION LTD.

MANAGEMENT ACCOUNTS FOR PERIOD ENDED

30.Sep.21

INCOME AND EXPENDITURE

ANALYSIS OF DIRECT EMPLOYEE & ADMINISTRATION COSTS

2021	Sep.21 <u>Actual</u>	<----- <u>Actual</u>	July - Sep 21 <u>Budget</u>	<u>Variance</u>	CUMMULATIVE TO DATE			ANNUAL BUDGET
					<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	
4,687,932 Salaries	383,376	1,100,313	1169775	69,462	2,189,387	2,339,551	150,164	4,679,101
821,645 Pensions	57,200	173,628	159743	-13,885	344,775	319,485	-25,290	638,971
5,509,577 Total Direct Employee	440,576	1,273,941	1329518	55,577	2,534,162	2,659,036	124,874	5,318,072
98,465 Heat & Light	3,675	10,886	12500	1,614	22,813	25,000	2,187	50,000
228,151 Depreciation	20,000	60,000	50000	-10,000	120,000	100,000	-20,000	200,000
12,571 Office & General	763	2,255	10000	7,745	5,161	20,000	14,839	40,000
59,851 Cleaning and Materials	12,443	21,858	21250	-608	40,949	42,500	1,551	85,000
75,007 Subscriptions	4,836	14,548	18750	4,202	31,299	37,500	6,201	75,000
7,695 Photocopier costs	2,411	2,411	5000	2,589	4,401	10,000	5,599	20,000
41,759 Postage & Stationery	1,632	6,211	15000	8,789	14,900	30,000	15,100	60,000
0 Office Repairs & maintenar	0	-2,068	7500	9,568	12,536	15,000	2,464	30,000
204,629 Rent, Rates, Insurance	12,618	52,403	50000	-2,403	131,938	100,000	-31,938	200,000
136,269 Telephone & internet	12,247	35,717	32500	-3,217	68,267	65,000	-3,267	130,000
17,190 Audit & Accountancy	1,120	-2,105	7500	9,605	1,710	15,000	13,290	30,000
32,031 Equipment Maintenance	2,292	5,456	13750	8,294	10,203	27,500	17,297	55,000
40,680 Legal Fees	504	3,705	7500	3,795	10,359	15,000	4,641	30,000
16,209 Leasing Contracts	2,895	4,052	5000	948	8,104	10,000	1,896	20,000
4,247 Promotions, publicity & ann	0	1,690	7500	5,810	6,124	15,000	8,876	30,000
120,967 Consultants	6,074	27,605	35000	7,395	46,161	70,000	23,839	140,000
414,229 Computer Support	16,089	82,995	80000	-2,995	175,577	160,000	-15,577	320,000
223,589 Computer - License & acce	14,175	71,470	45300	-26,170	97,460	90,600	-6,860	181,200
0 Office Landscape Maintena	0	0	1875	1,875	0	3,750	3,750	7,500
1,733,539 Total Office Overheads	113,774	399,089	425925	26,836	807,962	851,850	43,888	1,703,700
5,496 Recruitment advertising & c	638	11,606	5000	-6,606	13,799	10,000	-3,799	20,000
15,699 Staff Training	480	4,083	15000	10,917	18,989	30,000	11,011	60,000
0 Staff life cover	0	0	3000	3,000	0	6,000	6,000	12,000
3,358 Staff uniforms	31	643	1500	857	1,909	3,000	1,091	6,000
0 Temporary Staff	0	0	1250	1,250	0	2,500	2,500	5,000
3,015 Conferences & Seminars	0	0	6250	6,250	45	12,500	12,455	25,000
10,938 Travel & Subsistence	479	676	6250	5,574	1,554	12,500	10,946	25,000
141,910 Health & Safety	5,413	11,932	17500	5,568	31,290	35,000	3,710	70,000
180,416 Total Staff Overhead Cos	7,041	28,940	55750	26,810	67,586	111,500	43,914	223,000
13,162 Training	0	0	2000	2,000	520	4,000	3,480	8,000
1,286 Travel Expenses	54	54	1000	946	67	2,000	1,933	4,000
3,420 Expenses to Committee	921	1,291	1500	209	2,175	3,000	825	6,000
3,429 Conferences	124	6,658	2500	-4,158	6,658	5,000	-1,658	10,000
21,297 Total Committee Costs	1,099	8,003	7000	-1,003	9,420	14,000	4,580	28,000
Total Direct Employee & Administration Costs	562,490	1,709,973	1818193	108,220	3,419,130	3,636,386	217,256	7,272,772

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

30.Sep.21

Previous
year
totals

FIXED ASSETS		ACTUAL
131,350,817	Housing Properties	138,602,963
-25,094,890	Depreciation	-27,374,890
<u>106,255,927</u>		<u>111,228,073</u>
	Less:	
0	Housing Association Grant	0
<u>106,255,927</u>	Net Value	<u>111,228,073</u>
1,394,695	Other Fixed Assets	1,346,818
1,300	Investments	300
<u>107,651,922</u>	TOTAL FIXED ASSETS	<u>112,575,191</u>
CURRENT ASSETS		
287,768	Stock & WIP	410,128
36,166,311	Cash and Other Short Term Investments	29,505,708
513,240	Rent Arrears	203,696
1,509,226	Other Current Assets	1,366,055
<u>38,476,545</u>	TOTAL CURRENT ASSETS	<u>31,485,587</u>
CURRENT LIABILITIES		
2,154,506	Short Term Loans and Current Loan Capital Repayments	2,154,506
0	Bank Overdrafts	0
4,749,794	Other Current Liabilities	4,658,502
2,816	Pension liability under one year	2,816
<u>6,907,116</u>	TOTAL CURRENT LIABILITIES	<u>6,815,824</u>
<u>31,569,429</u>	NET CURRENT ASSETS	<u>24,669,763</u>
<u>139,221,351</u>	TOTAL ASSETS LESS CURRENT LIABILITIES	<u>137,244,954</u>
CREDITORS DUE AFTER ONE YEAR		
40,951,913	Long Term Loans	40,117,285
4,481,312	Pension liability	4,229,694
16,416,502	Deferred income	16,291,065
61,849,727		60,638,044
<u>77,371,624</u>	NET ASSETS	<u>76,606,910</u>
RESERVES		
20,211,168	Designated reserves	19,261,168
14,885,518	Revenue	15,070,814
42,274,810	Revaluation reserve	42,274,810
<u>77,371,496</u>	TOTAL RESERVES	<u>76,606,792</u>
128	SHARE CAPITAL	118
<u>77,371,624</u>		<u>76,606,910</u>

cashflow

NORTH GLASGOW HOUSING ASSOCIATION LIMITED
MANAGEMENT ACCOUNTS FOR THE PERIOD TO 30.Sep.21
CASHFLOW

YEAR TO

31.03.2021

0

OPERATING ACTIVITIES

ACTUAL

382,204	Operating surplus for period	-100,306
4,034,380	depreciation - properties	2,280,000
228,151	Depreciation - fixtures	120,000
-351,385	Amortisation of capital grants	-180,000
46,769	Gain on sale of fixed assets	23,503
	Other finance charges	
-380,474	Decrease/(Increase)in Debtors	452,715
-144,929	Decrease/(Increase)in stock	-122,360
12,090,293	(Decrease)/Increase in Creditors	-288,347
	share capital cancelled	

15,905,008 Net Cash In/(Out)flow From Operating Activities

2,185,205

INVESTING ACTIVITIES

0	Grants Received	0
-13,410,851	Acquisition and Construction Of Properties	-7,252,146
-357,047	Acquisition of Other Fixed Assets	-72,123
-6,553	Procceds on disposal of properties	0

0 Investment in Activities

1,000

-13,774,451 Net Cash In/(Out)flow From Investing Activities

-7,323,269

2,130,557

-5,138,064

FINANCING

18,400,000	Loans Received	0
-1,857,508	Less: Loans Repaid	-834,628
98,552	Interest Received	30,927
-1,207,444	Interest Paid	-718,828
-14	Share capital issued	-10

15,433,586 Net cash In/(Out)flow From Financing

-1,522,539

17,564,143 Increase/(Decrease) in Cash and Cash Equivalents

-6,660,603

17,564,144 Movement in Cash & Bank

-6,660,603

0 Movement in Bank overdrafts

0

17,564,144 Increase/(Decrease) in Cash and Cash Equivalents

-6,660,603

18,602,167 Opening cash balance

36,166,311

36,166,311

29,505,708

North Glasgow Housing Association Limited

Nationwide Ratios

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

	Sep.21	2021	2020	2019
Share capital	118	128	142	144
Reserves	76,606,792	77,371,496	80,909,091	78,222,768
HAG	16,291,065	16,416,502	5,510,078	3,654,930
Net worth	92897975	93788126	86419311	81877842
Current assets	31,485,587	38,476,545	20,386,998	19,869,107
Current liabilities	6,815,824	6,907,116	5,210,813	4,285,090
Borrowings old facility	14,576,204	14,925,590	15,613,605	16,268,124
Borrowings new facility	937,427	972,680	1,042,196	1,108,002
Number of charged properties - original loan	1192	1192	1192	1192
Value per property	24955	24955	24955	24955
Total value	29746000	29746000	29746000	29746000
Number of charged properties (A) - New loan	71	71	71	71
Value per property	25606	25606	25606	25606
Total value - Category A	1818000	1818000	1818000	1818000
NB properties (B) new loan EUV	124	124	124	124
Value per property	41468	41468	41468	41468
Total value - Category B EUV	5142000	5142000	5142000	5142000
Total A + B	6960000	6960000	6960000	6960000
C Operating surplus	-100,306	382,204	951,115	1,371,368
D Profit on sale of fixed assets	23,503	46,769	8,535	38,631
E Interest Receivable	30927	98552	120858	116652
F Interest Payable	-718828	-1207444	-908340	-1088873
K Other Finance Charges	0	-41296	-104203	-85337
L Pension movement	0	-2,816,381	2,618,358	-1,146,288
G Surplus before tax	-764704	-3537596	2686323	-793847
H transfer from designated reserves	950,000	1,000,000	0	500,000
I transfer (to) designated reserves				
J Surplus after reserve transfer	185296	-2537596	2686323	-793847
Lenders definition of annual surplus (G+F+H+K+L)	904124	1527525	1080508	2026651
Interest Cover Ratio - required ratio >1.1 unless year with agreed deficit				
Annual surplus/interest payable	1.26	1.27	1.19	1.86
Quick ratio	4.62	5.57	3.91	4.64
Borrowings to Net Worth - Nationwide	16.70	16.95	19.27	21.22
Charged value to Borrowings (CVB) - original loan EUV	2.041	1.993	1.905	1.828
CVB - original loan - EUV with sales	2.859	2.793	2.669	2.562
CVB new loan - EUV	7.425	7.155	6.678	6.282
CVB - EUV combined total both loans	2.30	2.25	2.145	2.056



Board Meeting

For Approval

To: Board
From: Director of Housing Services

SUBJECT: RENT INCREASE 22/23 CONSULTATION DATE: 30 November 2021

1.	Introduction
	<p>The Scottish Housing Regulator expects us to consult with our tenants when we propose a rent increase.</p> <p><i>"Landlords must demonstrate that their rents will remain affordable and that they are having effective dialogue with their tenants on rent increases"</i></p> <p>Michael Cameron Scottish Housing Regulator CEO – Inside Housing September 2019</p> <p>It is important to ng homes, that we get the views of as many of our tenants as possible, in order to establish a consensus of what tenants want and need. In our 21/22 Rent Increase Consultation, we received 901 returns, which is 17% of our tenants. This year, we want to exceed that figure and will be working with Wider Role Solutions to help us achieve this.</p>
2.	2022/23 Consultation Methods
	<p>For us to engage with as many tenants as possible, we would look to consult using a variety of different methods:</p> <ul style="list-style-type: none">• Letter to all tenants providing a free post envelope (Appendix 1)• Text Message, including follow up to all Tenants we hold a number for• Survey Monkey on our Website and Social Media Platforms• Housing Officers prompting returns during estate/rent visits• Concierge and Retirement Housing Officers pro-actively seeking returns• CSO's encouraging/assisting with returns when taking telephone calls.• North News Winter Edition• Wider Role Solutions carrying out a telephone survey of our tenants <p>All tenants who take part in the rent increase consultation will be entered into a prize draw and 5 tenants will receive a £50 Tesco Voucher.</p>

3.	2022/ 23 Consultation Timeline																								
	<table> <tr> <th>Date</th><th>Action</th></tr> <tr> <td>30/11/2021</td><td>Seek Board Approval</td></tr> <tr> <td>6/12/2021</td><td>North News Winter Edition Release - with Rent Increase info advising tenants of the importance of taking part in our consultation.</td></tr> <tr> <td>13/12/2021</td><td>Consultation begins</td></tr> <tr> <td>13/12/2021</td><td>Letters and text messages will be sent, and survey monkey will be uploaded to our website and social media platforms.</td></tr> <tr> <td>03/01/2022</td><td>Wider Role Solutions to commence telephone survey</td></tr> <tr> <td>15/01/2022</td><td>Follow up Text Message to be sent to encourage those who have not responded to take part in the consultation</td></tr> <tr> <td>21/01/2022</td><td>Consultation Ends</td></tr> <tr> <td>24/01/2022</td><td>Winners of Prize Draw Selected</td></tr> <tr> <td>01/02/2022</td><td>Seek Board Approval for Rent Increase for 22/23 based on tenant views.</td></tr> <tr> <td>28/02/2021</td><td>Notification of Rent Increase will be sent to tenants</td></tr> <tr> <td>01/04/2021</td><td>Rent Increase implemented</td></tr> </table>	Date	Action	30/11/2021	Seek Board Approval	6/12/2021	North News Winter Edition Release - with Rent Increase info advising tenants of the importance of taking part in our consultation.	13/12/2021	Consultation begins	13/12/2021	Letters and text messages will be sent, and survey monkey will be uploaded to our website and social media platforms.	03/01/2022	Wider Role Solutions to commence telephone survey	15/01/2022	Follow up Text Message to be sent to encourage those who have not responded to take part in the consultation	21/01/2022	Consultation Ends	24/01/2022	Winners of Prize Draw Selected	01/02/2022	Seek Board Approval for Rent Increase for 22/23 based on tenant views.	28/02/2021	Notification of Rent Increase will be sent to tenants	01/04/2021	Rent Increase implemented
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4.	Recommendations																								
	The Board are asked to consider the above and agree the consultation plan for the rent and service charge increase for 2022/23.																								

Name
Address
Glasgow
Post Code

13th December 2021

Dear Name

Proposed Rent Increase

The Covid 19 has thrown us many challenges over the last 18 months and although our office remain closed to the public, we are working between the offices and at home to continue to deliver as many services as possible. Your rent makes a significant contribution towards the delivery of our services. We are currently preparing to set rent levels for April 2022 – March 2023. We are committed to providing excellent services to all our customers through the provision of quality housing and regeneration activities.

We know from experience that you want us to provide improved houses with an efficient and modern service while maintaining rents at an affordable level, comparable with other social landlords. Over the last few years, our rent increases have been one of the lowest among neighbouring Housing Associations.

In line with previous years, we are giving you options and asking you to consider what you think the rents should be increased by. You will note from the attached form, we are suggesting 3 options 2.9%, 3.15% and 3.40%.

Like last year, due to restrictions with Covid-19, we will be unable to hold drop in events like we have done in previous years, therefore, we would ask that you complete the attached form and return it to us in the freepost envelope provided, if this doesn't suit, you can contact us on 560 6000 and let us know your views. If we hold a mobile phone number for you, you will also receive a text message from us. You only need to send one reply – please do this in whatever way suits you best by 21st January 2022. It is important to us to know what you think our rent increase should be.

As always, we are mindful of the financial climate, and we know that from time to time, some tenants will struggle to pay bills including rent or that you may need advice on benefits and completing forms, our staff are here to help. If you do need financial assistance, please contact our Money Advice Team (GEMAP) on 0141 560 6000 for a telephone appointment.

Yours sincerely



Lynne Cooper
Director of Housing Services



Rent Consultation 22/23

As in previous years, we are giving our tenants an opportunity to influence what our rent increase will be for 22/23. Your views are important to us.

Please complete before the 21st January 2022 to take part in our free prize draw.

Option 1 – 2.9%

This is equivalent to a rent increase of £11.22 per month
(This is based on an average 3apt rent)

☐

Option 2 – 3.15%

This is equivalent to a rent increase of £12.19 per month
(This is based on an average 3apt rent)

☐

Option 3 – 3.40%

This is equivalent to a rent increase of £13.16 per month
(This is based on an average 3apt rent)

☐

Please tick one of the boxes above

Option 2 = £60,000 more investment than Option 1

Option 3 = £120,000 more investment than Option 1

£60,000 is the equivalent to:

30 rewires
or 13 upgraded kitchens
or 27 upgraded heating systems

Prize Draw: All tenants who take part in the consultation will be entered into a prize draw and 5 tenants will be randomly selected to win £50 of Tesco Vouchers. The winners will be announced at the end of January 2022.

Name: _____

Address: _____

Contact Number: _____

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

To: Board
From: DCEO

SUBJECT: RENT INCREASE 2022/23**DATE 30 November 2021**

1.	Introduction																																			
	<p>The purpose of this report is to seek approval from the Board for the Rent and Service Charge options for 2022/23 to ensure enough 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 £42.3m• support future loans for investment in the stock																																			
2.	2022/23 increase																																			
	<p>Last year’s business plan assumption for the rent increase for 2022/23 was 2.0%. The increase in rents in years before that is shown below.</p> <p>Our rent increases have been generally lower than other Housing Association’s in the surrounding area over the last five years.</p> <table><tr><td>ng homes</td><td>Maryhill</td><td>Queens X</td><td>West of Scotland</td><td>GHA</td></tr><tr><td>Apr 21 2.0%</td><td>Apr 21-0.0%</td><td>Apr 21-0.7%</td><td>Apr 21-0.5%</td><td>Apr 21 -1.6%</td></tr><tr><td>Apr 20-3.0%</td><td>Apr 20-3.0%</td><td>Apr 20-2.4%</td><td>Apr 20-2.5%</td><td>Apr 20 -3.4%</td></tr><tr><td>Apr 19-2.0%</td><td>Apr 19-3.9%</td><td>Apr 19-3.3%</td><td>Apr 19-3.4%</td><td>Apr 19 -3.3%</td></tr><tr><td>Apr 18-2.5%</td><td>Apr 18-3.9%</td><td>Apr 18-3.6%</td><td>Apr 18-4.0%</td><td>Apr 18 -3.2%</td></tr><tr><td>Apr 17-1.2%</td><td>Apr 17-3.0%</td><td>Apr 17-2.0%</td><td>Apr 17-1.9%</td><td>Apr 17 -2.4%</td></tr><tr><td>10.7%</td><td>13.8%</td><td>12.0%</td><td>12.3%</td><td>13.9%</td></tr></table> <p>While considering long term viability of the Association we also need to consider the effect of the affordability of the rent increases in relation to the tenant’s income. Other associations are facing the same decision for the 22/23 consultations and some comparable Associations are shown below.</p>	ng homes	Maryhill	Queens X	West of Scotland	GHA	Apr 21 2.0%	Apr 21-0.0%	Apr 21-0.7%	Apr 21-0.5%	Apr 21 -1.6%	Apr 20-3.0%	Apr 20-3.0%	Apr 20-2.4%	Apr 20-2.5%	Apr 20 -3.4%	Apr 19-2.0%	Apr 19-3.9%	Apr 19-3.3%	Apr 19-3.4%	Apr 19 -3.3%	Apr 18-2.5%	Apr 18-3.9%	Apr 18-3.6%	Apr 18-4.0%	Apr 18 -3.2%	Apr 17-1.2%	Apr 17-3.0%	Apr 17-2.0%	Apr 17-1.9%	Apr 17 -2.4%	10.7%	13.8%	12.0%	12.3%	13.9%
ng homes	Maryhill	Queens X	West of Scotland	GHA																																
Apr 21 2.0%	Apr 21-0.0%	Apr 21-0.7%	Apr 21-0.5%	Apr 21 -1.6%																																
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- Maryhill – 2.7%
- Queens Cross – options on 2.9% and 3.4%
- ACHA – options on 3.5% and 4.5%
- Riverside Scotland – options on 3.5% and 4%

The Regulator continues to advise associations to focus on review of costs and other efficiencies before resorting to above inflation rent increases.

The Association's loan portfolio increased last year to a high point of £43.1m when £18.4m of funds were drawn down from the GBSH bond and Energy Savings Trust loan. This was done to meet development costs, increased levels of planned maintenance and to fund increased levels of capital repayments on the loan portfolio in coming years. The loan portfolio at Sep 2021 was £42.3m. Annual interest costs are now about £1.35m.

The pay award for 2022/23 may be higher than 2.5% as the increase has to go back into negotiation as November CPI was higher than 2.5%. Employers NI is increasing with the 1.25% increase announced in the Chancellors budget. So, added to the salary increase this may equate to higher than a 3.75% increase. To this will be added the SHAPS range of pension costs of 11.2% and 16.2% on the employee's salary cost. The Strathclyde Pension Fund contributions are at a higher rate than the SHAPS rate with a current 27.4% contribution.

As RPI is still a recognised inflation statistic many of our suppliers still reference to it for increases in contract expenditure. Even the government uses it for increases in rail fares.

The Association has managed to achieve some efficiency savings over the past few years and is committed to driving further savings and improved value for money over 2022/23 and beyond. A significant level of areas will be procured over the next couple of years and achieving appropriate levels of monetary savings will be part of the procurement objectives. We are seeing a range of contractors asking for increased rates due to increases in material costs and difficulty in sourcing experienced staff.

Covid is, has and will put pressure on household incomes with reduced hours and increased unemployment. The pressure on household budgets has been a fact for many years with limited salary increases together with downward pressure on welfare spending that has reduced income in the area.

The Regulator expects that a range of rent increase options should be considered by the

	<p>Board. The thematic report "How Social Landlords consult tenants about rent increases" highlights they also expect that the consultation with tenants will include a range of options with an explanation of the effects on spending that would arise from the proposals.</p> <p>The Regulator has highlighted what they consider to be good practice, but it is left to each Association to do what is appropriate in the status and geographical spread of the organisation. Some Associations are widely spread across many local authority areas. ng homes is a locally based Association so we would normally be able to arrange meetings open to all tenants who can attend together with having local focus groups. With Covid that is not possible, and technology took a greater role last year with text messaging, telephone surveys and survey monkey being utilised to spread the consultation. The suggested levels for the consultation communications are set out below:</p> <ul style="list-style-type: none"> - 2.9% increase which was -0.5% under the expected October CPI. The actual October CPI has come out at 4.2%. - 3.15% increase with additional funding for planned maintenance of £60k - 3.40% increase with additional funding for planned maintenance of £120k <p>The long-term nature of the Association's plans in terms of new build costs and spending on planned maintenance means the significance of any one rent increase can be underestimated. The expenditure can only be achieved if there are the funds to finance the works. This is something that must be recognised decades in advance as with the long lifecycles of elements such as cladding, heating systems and roofs means that the cash resources and reserves to do such have to be recognised from the point when a property is first constructed or rehabilitated.</p> <p>In general, we are in a better position than some other Associations but rent increases lower than expected cost increases can only be a short-term measure. The alternative is to consider the expenditure programme and consider the time-period on which expenditure is incurred. If costs are advanced, then this results in greater write offs and increased interest costs. In short term loans can be drawn down but in the long-term rental income must pay for all the expenditure of the Association. Grants pay for costs, but anything funded by a loan costs interest and the capital of the loan must be paid back.</p>
3.	Affordability
	<p>In Appendix 1 is the results from the rent affordability tool from the SFHA. This compares for different types of income groups how much of their income goes on rent. The income is compiled for each local authority area from the Annual Survey of Hours and Earnings (ASHE). The calculations have been shown based on using the rent that would be applied for</p>

	<p>new tenants moving into the property. For existing tenants who may have moved in many years ago based on stock transfer agreements their rent would generally be lower and the percentages of rent to income would be lower.</p> <p>The results from the model are what we would generally expect. A tenant occupying a property of an appropriate size for their household is generally able to cover the rent without it exceeding 30% of their income. Single tenants whether of working age or retired are more likely to be closer to 30% particularly if they are under occupying for reasons of their own.</p> <p>The calculations in the model seems to have a problem with tenants on UC only. They are the group most likely to be shown as financially strained in sustaining a tenancy in terms of affordability. However, we would not say this is always the case, and many on UC manage their tenancy successfully. We also have a large number with discretionary housing payment top ups etc which helps with doing this. It is more likely that a tenant on UC or other benefit who is not engaging with the system due to personal issues will have difficulties managing their tenancy. The UC levels alone are not adequate for a basic lifestyle which is why so much effort is put in through GEMAP and other agencies to maximise tenant's income and opportunities.</p> <p>ng homes is generally just above mid table in the association comparison tables that accompany the rent affordability tool.</p>
4.	Comparability
	<p>The Association compares weekly rent levels across its stock with other housing providers as this may have some relevance in reviewing rent levels. However, each Association has different stock and a different financial history. An association could appear to have lower rents but may not have completed the same level of investment that we have already done.</p> <p>As legislation changes whether on EESSH, smoke detectors or possibly sprinklers past financial projections need updated to reflect the current legislative framework. Both the Westminster and Scottish Governments are considering revised health and safety and environmental regulatory requirements following from the Grenfell inquiry and climate change.</p> <p>The latest information, for the position at end March 2021 was that</p> <ul style="list-style-type: none"> • The Association's average three apartment rent was £89.29 (+2.9% would be £91.88).

	<ul style="list-style-type: none"> This figure was higher than the GHA average of £87.41 though the gap between ng homes and others has declined in recent years. Other comparable associations were Queens Cross at £86.92, West of Scotland £85.52 and Maryhill at £84.23. All rent levels are inclusive of service charges. With the nature of ng homes stock having a high level of multi storey blocks and the additional services being provided to the tenants in such, we will generally have a higher rent.
5.	Universal Credit
	<p>Universal credit has over time increasingly become the primary benefit source for the Association. With the complexities of the system and the limitations that exist it must be recognised that arrears levels and bad debts will rise. Collection procedures will need to recognise this and ensure payment methods such as standing order and direct debit regardless of position are put in from the first day of the tenancy. Every primary tenant will need a bank account and being without one will not be an option. Internet access whether through smart phone or other means will be a necessity. The effect of this will need to be factored into the levels of how much of the charged rent will be collected and that could have a significant effect on the future cash position of the Association.</p>
6.	Summary
	<p>The Association's general business plan rent increase assumption is as per the business plan assumption of 2% matching the long-term inflation expectation of the Bank of England. The rate of CPI has recently been running much higher than 2%. With labour and material supply constraints various suppliers have been indicating that costs will need to increase significantly. The Association is well aware of the financial pressure on tenants and has been seeking to make savings in the staff structure and other costs. We do need to produce a business plan that produces sufficient income to meet the continuing change in standards particularly on EESSH. A below CPI option of 2.9% together with additional options of 3.15% and 3.4% has been suggested for consultation.</p>
7.	Recommendations
	<p>The Board is asked to:</p> <ul style="list-style-type: none"> Consider the above and agree North Glasgow HA's rent and service charges consultation options for 2022/23.

Appendix 1

NG Homes - Affordability 2021/22

Moderate income (ASHE 30TH)

Rent per week for new lets		76.38		86.25		98.65		104.29		109.93	
Tenement/Main door/Maisonette		1apt - Studio		2apt - 1 bed		3apt - 2 bed		4apt - 3 bed		5apt - 4 bed	
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	% income on rent	Income left	% income on rent	Income left	% income on rent	Income left
(1) Single person	1-bed	24.9%	£230.94	28.1%	£221.07						
(2) Couple	1-bed			18.7%	£374.73						
(3) Single person, 1 child	2-bed					24.7%	£300.87				
(4) Single person, 2 children	2-bed					20.1%	£393.06				
(5) Small family 2 children	2-bed					15.3%	£546.72				
(6) Single person, 2 children	3-bed							21.2%	£387.42		
(7) Large family 3 children	3-bed							14.1%	£633.28	14.9%	£627.64
(8) Pensioner couple	1/2-bed			18.7%	£374.73	21.4%	£362.33				
(9) Pensioner single	1/2-bed			25.5%	£251.80	29.2%	£239.40				

Real living wage

Rent per week for new lets		76.38		86.25		98.65		104.29		109.93	
Tenement/Main door/Maisonette		1apt - Studio		2apt - 1 bed		3apt - 2 bed		4apt - 3 bed		5apt - 4 bed	
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	% income on rent	Income left	% income on rent	Income left	% income on rent	Income left
(1) Single person	1-bed	25.7%	£220.60	29.0%	£210.73						
(2) Couple	1-bed			19.4%	£359.22						
(3) Single person, 1 child	2-bed					25.6%	£287.42				
(4) Single person, 2 children	2-bed					20.8%	£376.52				
(5) Small family 2 children	2-bed					15.8%	£525.01				
(6) Single person, 2 children	3-bed							21.9%	£370.88		
(7) Large family 3 children	3-bed							14.6%	£608.46	15.4%	£602.82
(8) Pensioner couple	1/2-bed			19.4%	£359.22	22.1%	£346.82				
(9) Pensioner single	1/2-bed			26.4%	£240.43	30.2%	£228.03				

NG Homes - Affordability 2021/22

Rent per week for new lets		Average UC claim									
Tenement/Main door/Maisonette		76.38	86.25	98.65	104.29	109.93					
		1apt - Studio	2apt - 1 bed	3apt - 2 bed	4apt - 3 bed	5apt - 4 bed					
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	% income on rent	Income left	% income on rent	Income left	% income on rent	Income left
(1) Single person	1-bed	63.1%	£44.63	71.3%	£34.76						
(2) Couple	1-bed			57.1%	£64.67						
(3) Single person, 1 child	2-bed			43.9%	£125.97						
(4) Single person, 2 children	2-bed			43.9%	£125.97						
(5) Small family 2 children	2-bed			40.4%	£145.68						
(6) Single person, 2 children	3-bed							46.4%	£120.33		
(7) Large family 3 children	3-bed							42.7%	£140.04	45.0%	£134.40
(8) Pensioner couple	1/2-bed			57.1%	£64.67	65.4%	£52.27				
(9) Pensioner single	1/2-bed			71.3%	£34.76	81.5%	£22.36				

NG Homes - Affordability 2021/22

Moderate income (ASHE 30TH)

Rent per week for new lets		90.48	100.62	
MSF		2apt - 1 bed	3apt - 2 bed	
(1) Single person	1-bed	29.4%	£216.84	
(2) Couple	1-bed	19.6%	£370.50	
(3) Single person	2-bed			32.7%
(4) Couple	2-bed			21.8%
(5) Pensioner couple	1/2-bed	19.6%	£370.50	21.8%
(6) Pensioner single	1/2-bed	26.8%	£247.57	29.8%

Real living wage

Rent per week for new lets		90.48	100.62	
MSF		2apt - 1 bed	3apt - 2 bed	
(1) Single person	1-bed	30.5%	£206.50	
(2) Couple	1-bed	20.3%	£354.99	
(3) Single person	2-bed			33.9%
(4) Couple	2-bed			22.6%
(5) Pensioner couple	1/2-bed	20.3%	£354.99	22.6%
(6) Pensioner single	1/2-bed	27.7%	£236.20	30.8%

Average UC claim

Rent per week for new lets		90.48	100.62	
MSF		2apt - 1 bed	3apt - 2 bed	
(1) Single person	1-bed	74.8%	£30.53	
(2) Couple	1-bed	60.0%	£60.44	
(3) Single person	2-bed			83.2%
(4) Couple	2-bed			66.7%
(5) Pensioner couple	1/2-bed	60.0%	£60.44	66.7%
(6) Pensioner single	1/2-bed	74.8%	£30.53	83.2%

NG Homes - Affordability 2021/22

Rent per week for new lets
4 in a block

Moderate income (ASHE 30TH)						
		90.48	101.47	106.26		
		2apt - 1 bed	3apt - 2 bed	4apt - 3 bed		
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	Income left
(1) Single person	1-bed	29.4%	£216.84			
(2) Couple	1-bed	19.6%	£370.50			
(3) Single person, 1 child	2-bed			25.4%	£298.05	
(4) Single person, 2 children	2-bed			20.6%	£390.24	
(5) Small family 2 children	2-bed			15.7%	£543.90	
(6) Single person, 2 children	3-bed					£385.45
(7) Large family 3 children	3-bed					£631.31
(8) Pensioner couple	1/2-bed	19.6%	£370.50	22.0%	£359.51	
(9) Pensioner single	1/2-bed	26.8%	£247.57	30.0%	£236.58	

Real living wage

Real living wage						
		90.48	101.47	106.26		
		2apt - 1 bed	3apt - 2 bed	4apt - 3 bed		
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	Income left
(1) Single person	1-bed	30.5%	£206.50			
(2) Couple	1-bed	20.3%	£354.99			
(3) Single person, 1 child	2-bed			26.3%	£284.60	
(4) Single person, 2 children	2-bed			21.4%	£373.70	
(5) Small family 2 children	2-bed			16.3%	£522.19	
(6) Single person, 2 children	3-bed					£368.91
(7) Large family 3 children	3-bed					£606.49
(8) Pensioner couple	1/2-bed	20.3%	£354.99	22.8%	£344.00	
(9) Pensioner single	1/2-bed	27.7%	£236.20	31.1%	£225.21	

NG Homes - Affordability 2021/22

Rent per week for new lets 4 in a block		Average UC claim			
		90.48	101.47	106.26	
		2apt - 1 bed	3apt - 2 bed	4apt - 3 bed	
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left
(1) Single person	1-bed	74.8%	£30.53		
(2) Couple	1-bed	60.0%	£60.44		
(3) Single person, 1 child	2-bed			45.2%	£123.15
(4) Single person, 2 children	2-bed			45.2%	£123.15
(5) Small family 2 children	2-bed			41.5%	£142.86
(6) Single person, 2 children	3-bed				
(7) Large family 3 children	3-bed			47.3%	£118.36
(8) Pensioner couple	1/2-bed	60.0%	£60.44	43.5%	£138.07
(9) Pensioner single	1/2-bed	74.8%	£30.53		

NG Homes - Affordability 2021/22

Rent per week for new lets		Moderate income (ASHE 30TH)				
Houses		107.67	116.69	121.20		
		3apt - 2 bed	4apt - 3 bed	5apt - 4 bed		
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	% income on rent
(1) Single person, 1 child	2-bed	27.0%	£291.85			
(2) Single person, 2 children	2-bed	21.9%	£384.04			
(3) Small family 2 children	2-bed	16.7%	£537.70			
(4) Single person, 2 children	3-bed			23.7%	£375.02	
(5) Large family 3 children	3-bed			15.8%	£620.88	
(6) Large family 3 children	4-bed					16.4%
(7) Pensioner couple	2-bed	23.4%	£353.31			
(8) Pensioner single	2-bed	31.9%	£230.38			
Rent per week for new lets		Real living wage				
Houses		107.67	116.69	121.20		
		3apt - 2 bed	4apt - 3 bed	5apt - 4 bed		
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	% income on rent
(1) Single person, 1 child	2-bed	27.0%	£291.85			
(2) Single person, 2 children	2-bed	21.9%	£384.04			
(3) Small family 2 children	2-bed	16.7%	£537.70			
(4) Single person, 2 children	3-bed			23.7%	£375.02	
(5) Large family 3 children	3-bed			15.8%	£620.88	
(6) Large family 3 children	4-bed					17.0%
(7) Pensioner couple	2-bed	23.4%	£353.31			
(8) Pensioner single	2-bed	31.9%	£230.38			

NG Homes - Affordability 2021/22

Rent per week for new lets		Average UC claim			
Houses		107.67	116.69	121.20	
		3apt - 2 bed	4apt - 3 bed	5apt - 4 bed	
Household type	Bedrooms	% income on rent	% income on rent	Income left	Income left
(1) Single person, 1 child	2-bed	27.0%		£291.85	
(2) Single person, 2 children	2-bed	21.9%		£384.04	
(3) Small family 2 children	2-bed	16.7%		£537.70	
(4) Single person, 2 children	3-bed		23.7%	£375.02	
(5) Large family 3 children	3-bed		15.8%	£620.88	
(6) Large family 3 children	4-bed				£123.13
(7) Pensioner couple	2-bed	23.4%		£353.31	
(8) Pensioner single	2-bed	31.9%		£230.38	

NG Homes - Affordability 2021/22

Kemp/Carron & Barloch

Moderate income (ASHE 30TH)						
Rent per week for new lets		97.52	109.64	119.51		
Sheltered		1apt - Studio	2apt - 1 bed	3apt - 2 bed		
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	Income left
(1) Pensioner couple	1-bed	21.2%	£363.46	23.8%	£351.34	
(2) Pensioner single	1-bed	28.8%	£240.53	32.4%	£228.41	
(3) Pensioner couple	2-bed			25.9%	£341.47	
(4) Pensioner single	2-bed			35.4%	£218.54	

Real living wage						
Rent per week for new lets		97.52	109.64	119.51		
Sheltered		1apt - Studio	2apt - 1 bed	3apt - 2 bed		
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	Income left
(1) Pensioner couple	1-bed	21.9%	£347.95	24.6%	£335.83	
(2) Pensioner single	1-bed	29.9%	£229.16	33.6%	£217.04	
(3) Pensioner couple	2-bed			26.8%	£325.96	
(4) Pensioner single	2-bed			36.6%	£207.17	

NG Homes - Affordability 2021/22

Hawthorn & Gourlay

Moderate income (ASHE 30TH)						
Rent per week for new lets		109.95	113.07	123.09		
Sheltered		1apt - Studio	2apt - 1 bed	3apt - 2 bed		
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	Income left
(1) Pensioner couple	1-bed	21.9%	£360.03	24.5%	£347.91	
(2) Pensioner single	1-bed	29.9%	£237.10	33.4%	£224.98	
(3) Pensioner couple	2-bed					£337.89
(4) Pensioner single	2-bed			26.7%		£214.96
				36.4%		

Real living wage						
Rent per week for new lets		109.95	113.07	123.09		
Sheltered		1apt - Studio	2apt - 1 bed	3apt - 2 bed		
Household type	Bedrooms	% income on rent	Income left	% income on rent	Income left	Income left
(1) Pensioner couple	1-bed	22.7%	£344.52	25.4%	£332.40	
(2) Pensioner single	1-bed	30.9%	£225.73	34.6%	£213.61	
(3) Pensioner couple	2-bed					£322.38
(4) Pensioner single	2-bed			27.6%		£203.59
				37.7%		



Board Meeting

For Approval

To: Board
From: DCEO

SUBJECT: BANK AUTHORISED SIGNATORY LISTS DATE 30 November 2021

1.	Introduction
	<p>It is proposed to update the Authorised Signatory lists to reflect the changes that have occurred since the last time the signatory lists were updated.</p> <ul style="list-style-type: none">• Clydesdale Bank – NGH A• Clydesdale Bank – NGPS• Clydesdale Bank – NG2• Clydesdale Bank - DSGL
2.	Recommendation
	<p>Board Members are asked to APPROVE the updated signatory lists.</p>

NORTH GLASGOW HOUSING ASSOCIATION LTD

AUTHORISED SIGNATORIES – CLYDESDALE BANK

BOARD: 30 NOVEMBER 2021

STAFF

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

NG PROPERTY (SCOTLAND) LTD – CLYDESDALE BANK

AUTHORISED SIGNATORIES

BOARD: 30 NOVEMBER 2021

STAFF

NG 2 LTD

AUTHORISED SIGNATORIES – CLYDESDALE BANK

BOARD: 30 NOVEMBER 2021

STAFF

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

DSGL LTD

AUTHORISED SIGNATORIES – CLYDESDALE BANK

BOARD: 30 NOVEMBER 2021

STAFF

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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

To: Board
From: Director of Housing Services

SUBJECT: TENANT RIGHT TO REPAIR POLICY

DATE 30 November 2021

1.	Introduction
	The Tenants Right to Repair policy was last reviewed in 2018. Attached is the updated policy.
2.	Changes to the Policy
	<p>Two sections have been added to the policy</p> <ul style="list-style-type: none">• Using another contractor• No Access <p>This brings the policy in line with the information detailed in the Housing Scotland Act.</p> <p>This policy will be reviewed every three years, or earlier, in line with regulatory or legislative changes and/or good practice guidelines.</p>
3.	Risk and Mitigation
	The risk associated with not having a Tenant Right to Repair Policy is that legislation is overlooked. The mitigation is to have a regular review of the policy to ensure everything is in line with current regulations, legislation and good practice.
4.	Recommendation
	The board are asked to APPROVE the changes to the policy.



Tenants Right Repair Policy

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1. Introduction

Under the Housing (Scotland) Act 2001(amended 2010) and the Scottish Secure Tenants (Right to Repair) Regulations 2002 (Statutory Instrument 2002/316), Tenants have the right to have certain urgent repairs carried out within a given timescale.

2. Qualifying Repairs

The tenant has the right to have certain emergency and urgent categories of repair up to a value of £350 carried out within a set timescale. The time for the completion of each of the repairs is set out in the table below

Number	Repair	Working days to complete repair
1	Blocked flue to open fire or boiler.	1
2	Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house	1
3	Blocked sink, bath or drain	1
4	Loss of electric power;	1
5	Partial loss of electric power	3
6	Insecure external window, door or lock.	1
7	Unsafe access path or step	1
8	Significant leaks or flooding from water or heating pipes, tanks, cisterns	1
9	Loss or partial loss of gas supply	1
10	Loss or partial loss of space or water heating where no alternative heating is available	1
11	Toilet not flushing where there is no other toilet in the house	1
12	Unsafe power or lighting socket, or electrical fitting	1
13a	Full loss of water supply	1
13b	Partial loss of water supply	3
14	Loose or detached banister or handrail	3
15	Unsafe timber flooring or stair treads	3
16	Mechanical extractor fan in internal kitchen or bathroom not working	7

The calculation of working days to complete the job is taken from the day following the date on which the repair is reported. Working days do not include Saturdays, Sundays, Public or Local holidays.

3. Qualifying for Compensation

Where the work has not been completed within the timescale, the tenant will be compensated at a rate of £15 for the first day of the repair going beyond the timescale and a further £3 per day up to a maximum of £100. Tenants who wish to submit a claim for compensation will contact the Association and inform the Association when the work was completed.

The Technical Officer will investigate the claim with the contractor and if the claim is justified the Tenant will receive compensation as laid down in the Regulations. Should the Tenant have arrears or other outstanding debts to the Association, then the compensation will be used to offset any outstanding balance

If the Association is required to pay this compensation because of the Contractors failure to carry out repairs, then any such compensation payments will be recharged to the contractor.

In certain circumstances, compensation will not be due, for example: -

- Where the Contractor has been unable to obtain access to carry out the work
- Where any circumstances are beyond the control of the Association, or the Contractor, which makes it impossible to complete the repair within the maximum time.
- If the repair requires the replacement of a non-stocked component which has an extended delivery period, the Association shall advise the Tenant of a revised completion date.

4. Using another Contractor

If our usual contractor does not start the qualifying repair within the time limit set, the tenant can tell another contractor from our approved contractor list to carry out the repair. The tenant cannot use a contractor who is not on our approved contractor list. The other contractor will then advise the association that the tenant has asked them to carry out the repair. We will then pay the tenant £15 compensation for the inconvenience. If our main contractor has started, but not completed the repair within the maximum time, the tenant will also be entitled to £15 compensation.

The other contractor has the same length of time to carry out the repair as the main contractor. If they do not carry out the repair within the time limit set, you will be entitled to another £3 compensation for each working day until the repair has been completed. This amount can add up to a maximum compensation payment of £100 for any one repair. If there is no contractor available, our main contractor will carry out the repair and the tenant will still be entitled to the £15 compensation payment.

If the tenant has advised another contractor to carry out the repair, the contractor should send the bill directly to the association.

5. No Access

If the tenant is not at home when the contractor calls to carry out the inspection or repair at the time agreed with the association. The tenant will have to reapply and start the process again.

Board Meeting

For Approval

To: Board
From: Director of Corporate Services

SUBJECT: **FREEDOM OF INFORMATION AND ENVIRONMENTAL INFORMATION POLICY AND PROCEDURES** **DATE** **30 November 2021**

1.	Introduction
	The Freedom of Information and Environmental Information Policy and Procedures was a new Policy first adopted in November 2019. It was agreed that the Policy would be reviewed every 2 years or earlier in line with any regulatory or legislative guidance/changes or good practice guidelines. We are now at the two-year review point and the purpose of this report is to seek approval from the Board for the adoption of the revised Freedom of Information and Environmental Information Policy and Procedures.
2.	Proposed Amendments
	There are no material changes to the main body of the Policy, the only proposed change is the addition of a contents page. Appendix 1, The Freedom of Information Procedures section has a minor update with the addition of the wording "We will aim to complete stages 1-8 in the specified timescales."
3.	Risk
	Failure to implement a rigorous and compliant policy and procedures would pose a risk to the Association in that we would be failing to meet good practice. The Information Commissioner can also issue practice recommendations where it is considered there has been non-conformance with the Code. The ICO can also refer to non-conformance with the Code in decision and enforcement notices which could lead to reputational damage.
4.	Recommendation
	Board to APPROVE the revised Freedom of Information and Environmental Information Policy and Procedures.



FREEDOM OF INFORMATION AND ENVIRONMENTAL INFORMATION POLICY AND PROCEDURES

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1. Introduction

The Freedom of Information (Scotland) Act 2002 ("FOISA") and the Environmental Information (Scotland) Regulations 2004 ("EIR") place a general obligation on Scottish Public Authorities to allow the public access to information that they hold. Both FOISA and EIR are overseen by the Scottish Information Commissioner ("SIC").

From 11 November 2019 ng homes and its subsidiary ng2 are designated as a Scottish Public Authority and will make information available in accordance with FOISA and EIR.

- This is the Freedom of Information and Environmental Information Policy of ng homes. The policy covers all applicable services across the ng group and any reference to ng homes will also refer to the ng group. This policy applies to all Board, Committee and staff members.

The policy will:

- provide a general understanding of FOISA and EIR; and
- outline where responsibility lies for complying with the legal duties of ng homes under FOISA and EIR;

2. Policy Statement

ng homes is committed to the underlying principles of openness and transparency underpinning FOISA and EIR and complying fully with the requirements of the legislation. To this end ng homes will:

- follow the relevant Scottish Ministers Codes of Practice* relating to FOISA and EIR, as well as any relevant guidance issued by SIC;
- take into account the needs of individuals when presenting information under FOISA and EIR;
- make all employees aware of their responsibilities under the FOISA and EIR and support them in fulfilling those responsibilities;
- publish a wide range of information through our Publication Scheme;
- monitor compliance with FOISA and EIR with a view to continuous improvement;
- respect data protection in accordance with the GDPR and Data Protection Act 2018 when complying with FOISA and EIR;
- only withhold information where entitled to do so under FOISA and EIR and explain why information is withheld; and
- provide advice and assistance to individuals seeking to access information.

3. Responsibilities

- The Depute Director (Corporate Services) has lead management responsibility for FOISA and EIR within ng homes. This will include overseeing the effective implementation and regular review of this Policy.
- The members of the Executive Team are responsible for ensuring that staff adhere to this policy and the FOI procedure (See Appendix 1).
- The Senior Corporate Services Officer (or the Corporate Services Manager in times of absence/holidays etc.) will be responsible for:
 - responding to requests under FOISA and EIR and forwarding information requests to relevant Executive team members;
 - collating information for sending out to requesters as provided by Executive Team members;
 - making information provided by Executive Team members available in accordance with our Publication Scheme;
 - The Depute Director (Corporate Services) or Corporate Services Manager (in times of absence/holidays etc.) will be responsible for dealing with requests for review.
- All employees are responsible for:
 - familiarising themselves with this policy;
 - forwarding information requests received to the foi@nghomes.net inbox for the attention of the Senior Corporate Services Officer as quickly as possible. If you are unsure how to recognise an information request you should seek guidance from the Senior Corporate Services Officer (or Corporate Services Manager in times of absence/holidays);
 - seeking guidance from the Senior Corporate Services Officer (or Corporate Services Manager in times of absence/holidays) if they are unsure about any of the duties placed on ng homes by FOISA or EIR;
 - providing advice and assistance to those making a request for information
- Employees should be aware that a criminal offence is committed where an information request is received and an employee deletes or alters information held by ng homes with the intention of preventing disclosure of that information. Where employees are unsure if deletion or alteration of information may result in a criminal offence they should seek

guidance from the Senior Corporate Services Officer (or Corporate Services Manager in times of absence/holidays).

- Compliance with this policy is compulsory for all employees of ng homes. Any employee who fails to comply with this policy may be subject to disciplinary action.

4. Scope of the Policy

This policy applies to any information held by ng homes which relates to one or more of the functions set out below, regardless of format. This will include information created internally and information received from third parties. It will also relate to information which is held on behalf of ng homes.

This policy applies to all ng homes employees.

5. Background

5.1 Why is ng homes subject to FOISA and EIR?

ng homes is subject to both FOISA and EIR by virtue of the: Freedom of Information (Scotland) Act 2002 (Designation of Persons as Scottish Public Authorities) Order 2019 (the "Order").

The Order came into effect on 11 November 2019 and brought all Registered Social Landlords ("RSLs") and certain RSL subsidiaries under the scope of FOISA and the EIR.

5.2 What is subject to FOISA and EIR?

However, in accordance with the terms of the Order, not everything that ng homes does is subject to FOISA and EIR. Instead, ng homes is only subject to these regimes in respect of certain functions, namely 'housing services' (as defined in s.165 of the Housing (Scotland) Act 2010) which ng homes carries out – subject to some restrictions. Looking at the definition of 'housing services' and the restrictions which are set out in the Order the following functions carried out by ng homes are covered by FOISA and EIR:

- the prevention and alleviation of homelessness
- the management of social housing accommodation
- the provision and management of sites for gypsies and travellers; and
- the supply of information to the Scottish Housing Regulator (SHR) by an RSL or a connected body (i.e. a subsidiary) in relation to its financial wellbeing and standards of governance.

5.3 What is the difference between FOISA and EIR?

EIR provides a right of access to 'Environmental Information' held by ng homes. Environmental Information has a very wide definition which is set out in Regulations. Where a request under FOISA is received for Environmental Information it should be processed in accordance with EIR.

Whilst the obligation under FOISA and EIR are similar – there are some key differences that employees must be aware of when dealing with requests for information. Further guidance on the differences are available on SIC's website:

(<http://www.itspublicknowledge.info/home/ScottishInformationCommissioner.asp>)

6. Legal Duties

ng homes has a number of legal duties which it must comply with under FOISA and EIR. These are set out in more detail below:

6.1 Responding to Information Requests

People have the right to request information from ng homes. Where the information requested is within the scope of the Order and ng homes holds that information it must release the information unless an exemption (under FOISA) or an exception (under EIR) applies. ng homes shall, when responding to requests for information from individuals, follow the Section 60 Code of Practice* and any relevant guidance produced by SIC.

ng homes will aim to respond to information requests promptly, and in any event within 20 working days of receiving the request (except in some circumstances under EIR where ng homes is entitled to extend the timescale for responding by an additional 20 working days).

Where ng homes is providing an individual with the information they have requested they will, in so far as is reasonable to do so, provide information in the format that the individual has requested and will adhere to any duties under the Equality Act 2010. Where ng homes is refusing to provide information to individuals it will clearly explain to the individual what provision ng homes believes applies (including, where required, an explanation of how ng homes carried out the Public Interest Test).

Where ng homes is asked to provide information which it does not hold, but ng homes knows that another Scottish Public Authority does hold the requested information – ng homes shall provide contact details of the Authority to the individual requesting the information and explain that the individual may wish to request the information from that Scottish Public Authority. Where a request is being handled under EIR and these circumstances apply, ng homes shall offer to transfer the individual's request to the other Scottish Public Authority.

ng homes may choose to charge for fulfilling information requests received from individuals. Any charges made by ng homes shall be made in accordance with:

- for requests being handled under FOISA: the Freedom of Information (Fees for Required Disclosure) (Scotland) Regulations 2004
- for requests being handled under EIR: the Schedule of Charges of ng homes

Any fee charged by ng homes will be reasonable and will not exceed the costs to ng homes of providing the requested information.

6.2 Responding to Requests for Review

Where someone has requested information from ng homes and:

- ng homes has failed to respond to the request within the 20 working day deadline (or extended deadline in respect of certain requests made under EIR); or
- the person requesting the information is unhappy with the response to the request (for example where information has been withheld under one of the exemptions or exceptions available under FOISA/EIR)

then they have the right to request that ng homes reviews the response to their request to determine whether or not the provisions of FOISA or EIR have been followed.

Where ng homes performs a review and determines that a response to a request is not in accordance with FOISA or EIR ng homes will take immediate steps to rectify this (which could, for example, include releasing information which was previously withheld).

Where ng homes performs a review and determines that a response to a request is in accordance with FOISA or EIR then ng homes will notify the individual who asked for a review as quickly as possible.

In any event ng homes will handle all requests for review in accordance with the timescales set out in FOISA and EIR.

Where an individual is unhappy with the response to their review request they may appeal to SIC. If an appeal is made by SIC and a decision handed down by them both ng homes and the individual in question have a right to appeal to the courts on a point of law.

6.3 Provision of Advice and Assistance to Individuals

ng homes must provide advice and assistance to individuals seeking to access information. This advice and assistance will be provided with a view to ensuring that all barriers which may

potentially prevent an individual from accessing information are removed. ng homes will comply with this duty by following the guidance contained in the Section 60 Code of Practice* issued by Scottish Ministers.

6.4 Publication of Information

ng homes shall publish information in accordance with its Publication Scheme through its Guide to Information. The Guide to Information of ng homes will be available on its website and a paper format will also be available on request.

6.5 Data Protection

ng homes is committed to upholding its data protection obligations set out in the GDPR and the Data Protection Act 2018.

Under data protection laws, individuals have the right to request access to all of the information that ng homes holds about them. This and other rights that individuals have under data protection are not covered by this policy and you should refer to our Data Protection Policy when dealing with these rights.

7. Other Related Policies

- Data Protection
- Openness, Accountability and Confidentiality
- Customer Care
- Equality and Diversity

8. General Data Protection Regulation

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

9. Policy Review

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

10. Equality Impact Assessment

This Policy is equally applicable to all and has no impact on protected characteristic groups.

*Scottish Ministers' Code of Practice Section 60 Code of Practice: <https://bit.ly/33BU4Ts>

Appendix 1 – Freedom of Information Procedures

We will aim to complete stages 1–8 in the specified timescales.

Stage 1 – Receive, Identify & Log

Request Received (days 1-2) Pass to **SCSO**, who will Log details, validate request, ID legislation and send acknowledgement

Pass the Request to foi@nghomes.net for the attention of the **Senior Corporate Services Officer (SCSO)** (Corporate Services Manager in times of holiday/absence). They will:

- Evaluate the request and identify which legislation it will be processed under i.e. whether it is:
 - Freedom of Information (Scotland) Act (FOISA)
 - Environmental Information Regulations (EIRs)
 - Data Protection Act (DPA)
- Log the request in the **Freedom of Information Request Register** held by the **Corporate Services Department**.
- If the request is a complex/controversial case, inform the **Deputy Director (Corporate Services)/Relevant Director**.
- Send an acknowledgement letter confirming receipt of the request, and the legislation under which it will be processed or proceed to Stage 2.

Stage 2 – Clarify

Clarify Request (days 1-2) **SCSO** to contact requester if necessary to seek further clarification

The **Senior Corporate Services Officer** in consultation with the **relevant Executive Team member** will ensure that the request is clear regarding what information is being asked for. If the request is unclear clarification will be sought from the requester.

Stage 3 - Assess

Assess Request (days 3-5) SCSO to decide if:
the information is covered by the Order;
we hold the information
and if it is already accessible

The **Senior Corporate Services Officer** will assess:

- If the request relates to functions covered by The Freedom of Information (Scotland) Act 2002 (Designation of Persons as Scottish Public Authorities) Order 2019 (the Order):
 - If information covered by the Order will proceed with next steps in Stage 3.
 - If information not covered by the Order but we are willing to release some or all of the information will proceed with next steps in Stage 3.
 - If information is not covered by the Order and we are not willing to release any of the information, a letter will be sent to the requestor informing them that we are not obliged to provide them with the information.
- if we hold the information and if it is already accessible:
 - If the information is held and covered by the Order but is already published then a Section 25 exemption letter will be sent to the requestor informing them of where to find this information. Where the information is not covered by the Order we should simply write to the requester and inform them where to find the information.
 - If the information is held and has not been published then the process will proceed to Stage 4.
 - If we do not hold the information a letter will be sent to the requestor informing them the information is not held.

Stage 4 - Assign Request Department - Inform & Consult

**Assign
request/Inform/
Consult (days 3-5)**

The **Senior Corporate Services Officer** will send a request to the appropriate department to request the information held.

The relevant **Executive Team member** will respond to the **Senior Corporate Services Officer** when information has been collected or to inform the **Senior Corporate Services Officer** that the department does not hold the information.

Consult with the **Senior Corporate Services Officer** to determine if fees are applicable. The **Senior Corporate Services Officer** will advise on applying fees.

Stage 5 - Locate & Consider Information to be Disclosed

**Locate Information
(days 3-5)** Appropriate
department collate
information. SCSO will
assist, support and
advise

The relevant **Executive Team member** and the **Senior Corporate Services Officer** will consider if the information can be supplied or whether any exemptions apply. Where the information requested is not covered by the Order you do not need to determine whether or not exemptions apply and can instead choose what information you are prepared to release.

The **Senior Corporate Services Officer** will advise and assist in applying exemptions.

The relevant **Executive Team member** of the appropriate department obtains information from all sources and collates.

The relevant **Executive Team member** of the appropriate department completes the information request documents as appropriate.

Stage 6 - Consider Response

**Consider Response
(days 6-10)** SCSO
review and draft

The **Senior Corporate Services Officer** will review documents and prepare the response letter.

Stage 7 - Clearing Response

**Clearing Response
(days 11-15)**

In cases of complex/controversial requests the **Senior Corporate Services Officer** will seek clearance and consult with the relevant **Executive Team member/Legal Advisors** as necessary.

Stage 8 - Issue Response

**Issue Response (days
16-20) SCSO issue
response**

The **Senior Corporate Services Officer** quality checks and issues information requested, stating any exemptions as appropriate.



Board Meeting

For Approval

To: Board
From: Director of Housing Services

SUBJECT: NOTIFIABLE EVENTS

DATE 30 November 2021

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>During this reporting period, there has been one notifiable event:</p> <p>On 19 October, we advised the Scottish Housing Regulator that we have adopted new Rules based on the SFHA Charitable Model Rules (Scotland) 2020, which were unanimously approved at our Special General Meeting on Tuesday 14th September 2021.</p> <p>The new Rules were adopted on 14th October 2021 following confirmation of registration from the Financial Conduct Authority (FCA).</p>
3.	Recommendation
	Members are asked to APPROVE the notifiable event reported to the Scottish Housing Regulator.

Board Meeting For Noting

To: Board
From: Director of Corporate Services

SUBJECT: GOVERNANCE UPDATE

DATE: 30 November 2021

1.	Introduction
	This report provides an update on governance related matters from 23 September to 22 November 2021.
2.	SFHA COVID-19 Updates
	<p>The SFHA continue to produce their briefings to help members through the COVID-19 crisis. Their briefings on practical governance advice have been included in past reports. All briefings are available at https://www.sfha.co.uk/COVID-19-Briefings</p> <p>The briefing notes that were included in the October Board report are still the most up to date versions for ease of reference the links are included again in this report. As before, these are listed below together with the dates they were published/updated, please click on the specific area of work to go directly to that section:</p> <ul style="list-style-type: none"> • Service delivery – published 23 March 2020, final version published 10 June 2020 • Health and safety – published 25 March 2020, current version published 15 July 2020 • Practical governance advice – published 26 March 2020, current version published 19 August 2020 • Care and support – published 27 March 2020, current version published 20 October 2020 • Social Security and Universal Credit – published 31 March 2020 • Freedom of Information – published 30 March 2020, current version published 22 June 2020 • Combating Isolation – published 3 April 2020 • The Coronavirus (Scotland) Act: Extension of Notice Periods – published 9 April 2020 • Humanitarian Community Resilience – published 16 April 2020 • Finance – published 27 April 2020, current version published 9 July 2020 <p>We are advised that the SFHA team will update the briefings as circumstances change and</p>

	more information becomes available. SFHA highlight that the briefings are based on what members are telling them that they want. SFHA ask if you would like a new briefing or have any feedback on the published briefings, to please contact enquiries@sfha.co.uk .
3.	Social Housing Resilience Group Update
	<p>As previously reported, the Social Housing Resilience Group (SHRG) comprises of representatives from the following: Scottish Federation of Housing Associations, Scottish Government, Public Health Scotland, Scottish Housing Regulator, Wheatley Group, Chartered Institute of Housing Scotland, Glasgow and West of Scotland Forum of Housing Associations, Association of Local Authority Chief Housing Officers, and Convention of Scottish Local Authorities (COSLA). It was convened by SFHA in response to the coronavirus outbreak. The SHRG aims to deal with the significant challenges the outbreak is causing so that social landlords can continue to provide the support their tenants and communities need. Issues identified by social landlords are fed directly into the group in order to find solutions and provide support.</p> <p>In the October Board report members were advised that the SHRG had produced Version 11 of the Guide to Managing Services – 14 July 2021 and a copy of the document was attached for your reference together with information on the revisions included at that time. Please note that Version 11 remains the most current version.</p>
4.	Scottish Housing Regulator News / Publications
	<p>As previously reported, a comprehensive archive of news and publications is available on the SHR's website www.housingregulator.gov.scot The sections for news and publications are clear and easily accessible. The SHR now has specific Coronavirus (Covid-19) related news / articles. You can access the SHR's Coronavirus latest news and information through their website. The SHR has updated a whole raft of previously published information, guidance and advice for RSL's and Governing Bodies. These updates are available on the SHR's website at https://www.housingregulator.gov.scot/publications?p=3&s=10</p> <p>There are also links to speeches and other information.</p> <p>Other SHR news and publications can be accessed at the links below:</p> <p>https://www.housingregulator.gov.scot/about-us/news</p> <p>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

The economic impact of the pandemic has clearly influenced Scottish landlords' decision to limit rent increases; 24 September 2021

<https://www.housingregulator.gov.scot/publications/the-economic-impact-of-the-pandemic-has-clearly-influenced-scottish-landlords-decision-to-limit-rent-increases>

How we use our statutory powers; 12 October 2021

We want to be as open as possible about how we regulate so that tenants and service users, landlords and others with an interest in our work have a clear understanding of what we do, how we do it and why we do it. Through the How we work series of publications we provide more information on how we work within our published Regulatory Framework.

<https://www.housingregulator.gov.scot/for-landlords/advisory-guidance/how-we-work/how-we-use-our-statutory-powers>

MoU between the Scottish Housing Regulator and the Office of the Scottish Charity Regulator; 29 October 2021. How we work with the of office of the Scottish Charity Regulator

<https://www.housingregulator.gov.scot/about-us/what-we-do/how-we-work-with-other-bodies/memoranda-of-understanding-mou/mou-between-the-scottish-housing-regulator-and-the-office-of-the-scottish-charity-regulator>

SHR Complaints Handling Procedure; Updated 1 November 2021

How we handle feedback and complaints.

<https://www.housingregulator.gov.scot/about-us/what-we-do/how-we-work/shr->

	complaints-handling-procedure Regulator publishes latest quarterly report on the impact of COVID-19 on social landlords; 15 November 2021 https://www.housingregulator.gov.scot/about-us/coronavirus-latest-news/regulator-publishes-latest-quarterly-report-on-the-impact-of-covid-19-on-social-landlords																		
5.	The Office of the Scottish Charity Regulator (OSCR)																		
	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.																		
6.	Board attendance at training / conferences																		
	Board members remain committed to keeping their skills and knowledge up to date and continue to embrace the opportunities that technology has provided by taking part in training events and conferences. The table below provides details of events attended by members during the period covered by this report.																		
	<table border="1"> <thead> <tr> <th>Training course / Webinar</th><th>No of Board members attending</th><th>Date</th><th>Training Provider</th></tr> </thead> <tbody> <tr> <td>Housing to 2040 & Code of Conduct, Declaration of Interests Training</td><td>5</td><td>29/09/21</td><td>██████████ & Tony Sweeney (online)</td></tr> <tr> <td>Briefing Session on Board Appraisal and Board Member Reviews</td><td>8</td><td>02/11/21</td><td>██████████ (SHARE) (online)</td></tr> <tr> <td>SFHA Finance Conference</td><td>3</td><td>16/11/21 – 17/11/21</td><td>SFHA</td></tr> </tbody> </table>			Training course / Webinar	No of Board members attending	Date	Training Provider	Housing to 2040 & Code of Conduct, Declaration of Interests Training	5	29/09/21	██████████ & Tony Sweeney (online)	Briefing Session on Board Appraisal and Board Member Reviews	8	02/11/21	██████████ (SHARE) (online)	SFHA Finance Conference	3	16/11/21 – 17/11/21	SFHA
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SFHA Finance Conference	3	16/11/21 – 17/11/21	SFHA																
	The total cost of Board member training/attendance for the above was £2,160.																		
	Learning & Development Resources																		

	<p>SHARE's website www.share.org.uk is a useful resource where you can access information on their latest news, planned training, networks and events. Other training and learning opportunities are provided by a range of organisations including SFHA, EVH and CIH that continue to offer training and awareness sessions, webinars, and conferences</p> <p>If members are interested in any of the courses, webinars or events advertised or have any specific training requirements please contact Tony Sweeney or Cheryl Murray to discuss sourcing the appropriate course and making any necessary arrangements.</p>
7.	Next Board Training Session (7 December 2021)
	The next scheduled Board training session will cover 'The Board's Responsibilities as an Employer' and will take place on Tuesday 7 December 2021. This topic has been brought forward in the training plan schedule as we have had to swap some planned topics around due to unforeseen circumstances.
8.	Association's new Rules
	The Association's new Rules, approved by the Association's membership at the Special General Meeting held on 14 September 2021, have now been registered with the Financial Conduct Authority (FCA) and have now formally been adopted by the Association. The Scottish Housing Regulator (SHR) and the Office of the Scottish Charity Regulator (OSCR) have now both been notified of the change and have provided formal confirmation of receipt.
9.	Review of Standing Orders
	With the recent adoption of the new revised Rules, it has been agreed that it would be appropriate to conduct a comprehensive review of the Standing Orders that we have in place. This will be planned to take place early in 2022 and the aim of the review is to ensure that the standing orders are consistent with the recently adopted Rules, good governance practice and regulatory requirements. This would also include a review of other related matters including Sub-Committee remits to ensure consistency with delegated authority. We have had discussions with [REDACTED], an independent consultant with expertise in this area who has agreed to support the Association with the review. [REDACTED] has an excellent reputation within the sector and, amongst other things, has been extensively involved in assisting the SFHA in the development of its governance resources for its members.
10.	Board Succession Planning; Board Recruitment Update
	All four successful applicants from the Board recruitment exercise conducted this year have been formally approved by the Board and have joined the Board as Independent Board members during the current session.

11.	2021 Annual Board Appraisal and Board Member Reviews
	As members will be aware, the 2021 Annual Board Appraisal and Board member reviews are currently underway. SHARE is supporting us again this year with [REDACTED] SHARE's Learning and Development Manager working with the Chair to deliver the process. Once the Board member individual reviews are finished [REDACTED] will complete the Outcomes Report for the Association which will be presented to the Board for discussion. The date for this has still to be confirmed.
12.	Board Strategy Day (Mid-Year Review) Postponed
	At the Urgent Decision Meeting held between the Chair, Vice-Chair and the Chief Executive on 10 November it was decided to postpone the Board Strategy Day (Mid-Year Review) that was planned for Sunday 28 November 2021. This decision was reached due to health and wellbeing concerns for Board members and staff related to the current situation with the Covid-19 pandemic and took account of the latest guidance and concerns raised by the Scottish Government and Health experts. It was also decided that holding this as a remote event would not be suitable. Alternative arrangements will be planned and Board members will be advised accordingly.
13.	Ombudsman/ First Tier Tribunal Complaints
	<p>Scottish Public Services Ombudsman (SPSO)</p> <p>There were no tenant complaints investigated by the Scottish Public Services Ombudsman. The SPSO did raise two enquiries with the Association but to date these have not been progressed by the SPSO.</p> <p>First Tier Tribunal Complaints</p> <p>There were no First Tier Tribunal Complaints to report</p>
14.	Recommendation
	Members are asked to note the contents of this report.



Board Meeting For Noting

To: Board
From: Communications Officer

**SUBJECT: COMMUNICATIONS REPORT
(JANUARY 2021 TO OCTOBER 2021)**

DATE: 30 NOVEMBER 2021

1.	Introduction								
	This report provides the Board with an update on all communications and media information from 1 st January 2021 to 31 st October 2021.								
2.	Website Analysis								
	<p>Google Analytics monitors ng homes’ website traffic and produces a report covering audiences, locations, popular pages, and what devices are used. For a short period tracking was disabled due to a change in Cookies. During this time we were not able to gather analytics however our web developers, Kiswebs, were able to rectify the problem and tracking recommenced.</p> <p>During the period, the ng homes website had:</p> <table><tr><th>Audience</th><th>Popular pages</th><th>Devices used</th></tr><tr><td>6.6k visitors</td><td>Apply for a Home, Vacancies and Contact Us</td><td>Mobile phone devices (69%), desktop computer/laptop (27%) and tablets (4%)</td></tr></table>			Audience	Popular pages	Devices used	6.6k visitors	Apply for a Home, Vacancies and Contact Us	Mobile phone devices (69%), desktop computer/laptop (27%) and tablets (4%)
Audience	Popular pages	Devices used							
6.6k visitors	Apply for a Home, Vacancies and Contact Us	Mobile phone devices (69%), desktop computer/laptop (27%) and tablets (4%)							
3.	App								
	The ng homes app launched on 17 December 2020 and from this date until 31 August 2021 there has been 361 downloads. We are continuing to promote the app on our website, social media channels and in North News, and we are exploring new features for the app which should increase downloads and usage.								
4.	Social Media								
	<p>ng homes are utilising the use of social media to communicate with customers and make it easier for customers to contact the Association. This has meant that we have expanded our communication channels with our tenants and other customers. We use the following channels:</p> <p>Twitter - @ng_homes</p> <p>This channel shares housing and corporate related information.</p>								

Twitter - @ngha_community

This channel shares and promotes community activities. This channel is managed by the Project Manager, Regeneration.

Facebook - @nghacommunity

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

Instagram - @ng_homes

This channel has recently been added and shares visual content.

The social media accounts mentioned above will be reported on moving forward.

Twitter

Social channel	Tweets	Impressions	Profile views	Mentions	Followers
@ng_homes	58	58,703	6,707	564	126
@ngha_community	118	126,122	3,380	272	109

Facebook

Page reach	Page likes	Audience
4,291	519	69.3% Female 30.7% Male 77.1% viewing from Glasgow, UK

Instagram

Analytics is not available for the period 1 January – 31 October. The period available is 1 September – 31 October.

Accounts reached	Post and stories reach	Profile visits
68	102	32

We will continue to explore the use of social media channels to communicate with the Association's customers.

5. North News

Issues 59 (Spring 2021) and 60 (Summer 2021) of North News were delivered to our tenants during the year. Issue 61 (Winter 2021) is currently being prepared and should be distributed early December. We are always looking for interesting ideas and features for North News and if Board members would like to contribute to the next issue, please contact

	the Communications Officer, [REDACTED] at: media@nghomes.net .									
6.	Media Centre									
	<p>The Media Centre continues to be a valuable channel of communication. The Media Centre was viewed 6,134 times during the period with the majority being on a desktop (57%), followed by a mobile (38%) and tablet (5%).</p> <p>The most viewed press releases and news articles during the period include:</p> <table border="1"> <tr> <td>John Devine appointed as ng homes' new CEO as Robert Tamburrini retires</td><td>405</td></tr> <tr> <td>Glasgow Lord Provost thanks businesses and volunteers supporting North Glasgow community during pandemic</td><td>398</td></tr> <tr> <td>Barclays support North Glasgow through the pandemic</td><td>311</td></tr> <tr> <td>Multi-storey flats to benefit from highly efficient new heating system</td><td>212</td></tr> </table>	John Devine appointed as ng homes' new CEO as Robert Tamburrini retires	405	Glasgow Lord Provost thanks businesses and volunteers supporting North Glasgow community during pandemic	398	Barclays support North Glasgow through the pandemic	311	Multi-storey flats to benefit from highly efficient new heating system	212	
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Multi-storey flats to benefit from highly efficient new heating system	212									
7.	Google Accounts – Business and Reviews									
	<p>When searching for ng homes on Google, the verified businesses will appear in the search results or on Google Maps. During the period the ng homes business accounts had the following interactions:</p> <p><u>Google Business</u></p> <table border="1"> <thead> <tr> <th rowspan="2">Business</th><th>Business Profile Interactions (BPI)</th></tr> <tr> <th><i>Business Profile Interactions are when people call, message, ask for directions, and more from your Business Profile on Google.</i></th></tr> </thead> <tbody> <tr> <td>Ned Donaldson</td><td>98,272</td></tr> <tr> <td>Saracen House</td><td>7,919</td></tr> <tr> <td>ng2</td><td>6,484</td></tr> </tbody> </table> <p><u>Google Reviews</u></p> <p>There were 11 reviews in the period and the majority of these were positive.</p>	Business	Business Profile Interactions (BPI)	<i>Business Profile Interactions are when people call, message, ask for directions, and more from your Business Profile on Google.</i>	Ned Donaldson	98,272	Saracen House	7,919	ng2	6,484
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Ned Donaldson	98,272									
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8.	Recommendation									
	Board Members are asked to note the contents of this report.									



Board Meeting For Noting

To: Board
From: Senior Corporate Services Officer

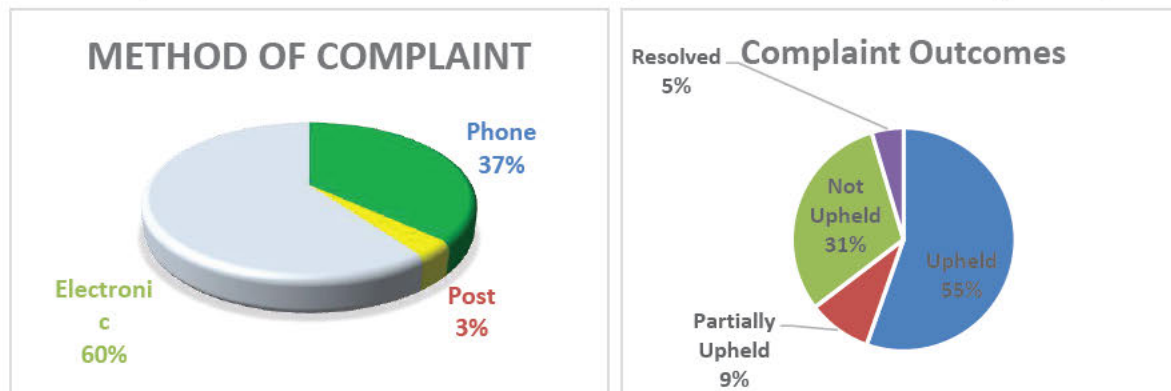
SUBJECT: COMPLAINTS AND COMPLIMENTS
(Q2 2021/22)

DATE: 30 November 2021

1.	Introduction																										
	This report updates the Board on complaints and compliments received for the 3-month period; 1 July to 30 September 2021 (Q2).																										
2.	Complaints Monitoring Q2 2021/22																										
	<p>a) Analysis of Complaints received in the period 1 July to 30 September 2021</p> <p>Over the 3-month period, a total of 60 complaints were received. The table below details the service area which the complaint was logged under.</p> <table><tr><th>Complaint Service Area</th><th>No. logged</th></tr><tr><td>Contractors</td><td>13</td></tr><tr><td>Investment</td><td>5</td></tr><tr><td>Repairs</td><td>7</td></tr><tr><td>Other Housing</td><td>3</td></tr><tr><td>Anti-Social</td><td>2</td></tr><tr><td>Rent and Arrears</td><td>2</td></tr><tr><td>Allocations</td><td>3</td></tr><tr><td>Close Cleaning and Backcourt Maintenance</td><td>3</td></tr><tr><td>About a Staff Member</td><td>6</td></tr><tr><td>Landscaping and Garden Maintenance</td><td>13</td></tr><tr><td>Factoring</td><td>3</td></tr><tr><td>Total</td><td>60</td></tr></table>	Complaint Service Area	No. logged	Contractors	13	Investment	5	Repairs	7	Other Housing	3	Anti-Social	2	Rent and Arrears	2	Allocations	3	Close Cleaning and Backcourt Maintenance	3	About a Staff Member	6	Landscaping and Garden Maintenance	13	Factoring	3	Total	60
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Total	60																										
	<p>b) Analysis of complaints resolved in the period July to September 2021</p> <p>65 complaints were resolved; 55 at Stage 1 (frontline resolution) and 10 at Stage 2 (serious/complex or unresolved at Stage 1). Of the 65 complaints resolved over Q2, 42 (64%) were upheld/partially upheld and 20 (31%) were not upheld. Three complaints (5%) were classed as resolved. This is a new category outcome recently introduced by the SPSO. A complaint is classed as resolved when both the Association and the customer agree what action (if any) will be taken to provide full and final resolution for the customer, without making a decision about whether the complaint is upheld or not</p>																										

upheld.

Over the period, electronic methods were the preferred method of making a complaint.

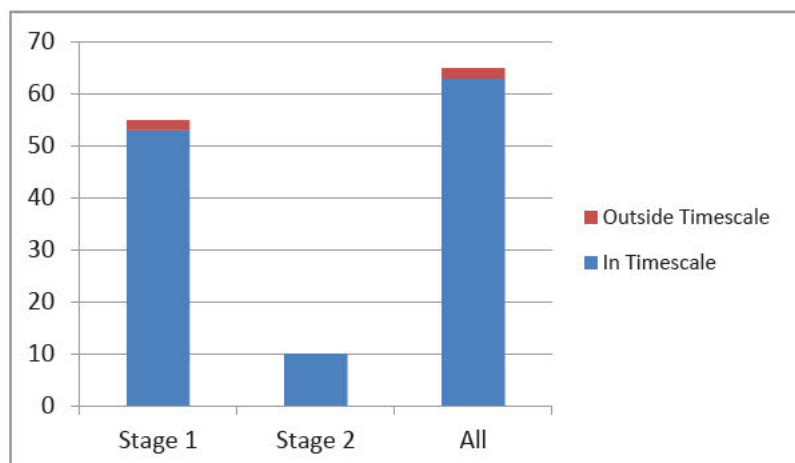


3. Performance v target timescales for dealing with complaints Q2

In total 50 (77%) of complaints were resolved within target timescales. 40 (62%) Stage 1 complaints were resolved in the target timescale (5 days) and 10 (100%) Stage 2 complaints were resolved in the target timescale of 20 days. 12 complaints were granted an extension due to the complex nature of the complaint. If we take into account the revised target date, then 97% of complaints were resolved within timescale.

The average number of days taken to resolve a Stage 1 complaint was 5.78 days and the average number of days taken to resolve a Stage 2 complaint was 15.7 days.

Complaints resolved in timescales including extensions



4. You Said, We Did (Complaints made and action taken)

You Said

Gardening Team damaged an item of customer's property when cutting grass.

We Did

Damage inspected, apology and compensation provided to customer.

You Said

	<p>Complaint regarding cleaning and maintenance to the external and some internal areas of a multi-storey block.</p> <p>We Did</p> <p>Concierge attended to rectify the issues noted on the complaint. They will inspect these areas regularly to maintain this standard. Quote for painting to be obtained.</p> <p>You Said</p> <p>Complaint that boiler has broken down on numerous occasions since occupying the property and that the contractor did not turn up for the appointment to fix it.</p> <p>We Did</p> <p>Detailed report requested from the contractor as to why the boiler is continually breaking down and an appointment made for contractor to carry out a full technical inspection and report back to ng homes. Issue of contractor not turning up to appointment raised with them and apology received with assurances that this will not happen again.</p>
5.	Compliments received Q2 2021/22
	<p>As well as receiving complaints, 10 compliments were recorded in our register for Q2. These included the following messages of thanks:</p> <ul style="list-style-type: none"> • Thanks for getting bushes cut back and the men did a good job • Thank you for arranging lock change, really appreciated • Superb service from plumber, a very pleasant and efficient gentleman who assessed the problem quickly and sorted it just as quick • Thank you very much for getting the grass cut • Support during the application process for a house. • Help with ongoing issue re. secure entry fobs • Thanks to two concierge who turned up quickly to clean the landing
6.	Recommendation
	Board members are asked to note this report.

Board Meeting

For Noting

To: Board
From: Director of Housing Services

SUBJECT: MSF – NO ACCESS UPDATE

DATE 30 November 2021

1.	Introduction								
	This report is to provide the board with an update on no accesses within the MSF project.								
2.	Progress								
	<p>Members noted at the board meeting on 26th October 2021, that the MSF project was progressing well.</p> <p>The project is still going well and the Housing Services Team have been working hard to engage tenants, particularly our difficult to reach tenants and encouraging them to allow access for work.</p> <p>Despite being successful with a number of tenants, there are some tenants that have not engaged with us and as a very last resort, we have forced access to 14 properties to date for the following work streams.</p> <table border="1"> <thead> <tr> <th>Work Stream</th><th>No of Forced Access</th></tr> </thead> <tbody> <tr> <td>Heating</td><td>4</td></tr> <tr> <td>Soil Vent Pipe</td><td>3</td></tr> <tr> <td>Coring Pad (Carron Scheme)</td><td>7</td></tr> </tbody> </table> <p>As a result of this, 6 abandonment notices have been served, 3 tenancies have been terminated and 5 tenants have returned to the tenancy.</p>	Work Stream	No of Forced Access	Heating	4	Soil Vent Pipe	3	Coring Pad (Carron Scheme)	7
Work Stream	No of Forced Access								
Heating	4								
Soil Vent Pipe	3								
Coring Pad (Carron Scheme)	7								
3.	Recommendation								
	Members are asked to note this report.								