



Date **25/05/2023**
Time **18:30 - 20:30**

Board Meeting

Maryhill Housing Association

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1 - Welcome

Lindsay Forrest

- Apologies
- Declaration of Interests
- Safe Home

For Information

2 - Approval of Board Minutes – 27th April 2023

Lindsay Forrest

| For Decision

Attachments

[2. \(RR\) Draft Minutes 27 April 2023.pdf](#)

3

18:35, 5 min

3 - Action Tracker

Lindsay Forrest

| For Decision

Attachments

[3. \(RR\) Action Tracker May 2023.pdf](#)

Board Action Tracker

Board Meeting 26th January 2023

Item	Action	Lead	Latest update and anticipated completion date
10.12	BW advised that Sandra Blair, a former Board member, had sadly passed away. There would be a feature in the next newsletter and the family would be approached regarding a memorial service.	BW	<p>February Update: Contact has been made with Gordon Blair, Sandra's husband and the CEO is discussing potential arrangements for a memorial.</p> <p>April update: A very similar ceremony to Les Currie is proposed. The Association's Corporate Team is organised logistics, and we will agree a date with Sandra's husband and children.</p> <p>May update: 15th July is the proposed date for this event. An invite will be sent to Board Members.</p>

Board Meeting 27th February 2023

Item	Action	Lead	Latest update and anticipated completion date
7.4	A Board member also asked whether the stock condition surveys that are due to begin included a question around mould and damp. Officers confirmed that the specification was still to be finalised and that this would be part of the survey.	JS	<p>March update: The specification is due to be developed in quarter 1 2023/24 and this will be included in the specification.</p> <p>April update: As above</p> <p>May update: The Association is seeking an external review of its approach to investment planning to inform the stock condition survey specification. Lack of availability in potential firms may impact on timeframes for this.</p>
9.12	Officers confirmed that the AGM would be the best forum to share what the cash reserves and rent increases would be spent on.	RW	<p>March update: This will be included in the presentation to the September 2023 AGM.</p> <p>April update: As above.</p> <p>May update: As above.</p>

Board Meeting 30th March 2023

Item	Action	Lead	Latest update and anticipated completion date
6.2	The Board asked for more information to be included in the Governance Effectiveness Policy around the stages of induction and support of new Board members and staff mentors.	DW	<p>April Update: This will be completed this by w/e 21/04/23 and uploaded the Board area in Team.</p> <p>May Update: The policy has been updated and final version is now available in the Board area within Teams. Link has been sent to all Board members.</p> <p>PROPOSE TO CLOSE</p>
12.2	DW to ensure contact with RR has been made in line with recent leave of absence.	DW	<p>April Update: RR does not return from leave of absence until end of July, so will ensure contact is made before then.</p> <p>May Update: As above.</p>
12.4	RW to adjust the negative figure on the Maryhill Living Budget.	RW	<p>April update: This adjustment will be made for the next Maryhill Living Board meeting in June '23.</p> <p>May update: The Maryhill Living Board will be moved to later in the year to accommodate a visit to the Locks View development</p>

Board Meeting 27th April 2023

Item	Action	Lead	Latest update and anticipated completion date
2.2	For point 13.2 of the March minutes, the Board agreed that away days could only take place on a weekday if it would be suitable for the majority of members.	DW	<p>May Update: Action closed on action tracker.</p> <p>PROPOSE TO CLOSE</p>
2.3	RW requested that 5.10 of the minutes be updated to state that the business plan assumed the add back option covenant not the carve out option.	DW	<p>May Update: Minutes updated.</p> <p>PROPOSE TO CLOSE</p>
6.2	A Board member noted that they had sent comments to AMcL regarding the Attendance and Absence Management Policy proposed updates before the meeting. AMcL confirmed that these would be reviewed, and changes made, where necessary.	AMcL	<p>May Update: Changes incorporated and policy now ready for consultation.</p> <p>PROPOSE TO CLOSE</p>
10.2	BW noted that the Glenavon Render report would be submitted to the Regulator.	BW	<p>May Update: Report uploaded to SHR portal.</p> <p>PROPOSE TO CLOSE</p>

Key:

AM: Alistair McArthur
BW: Bryony Willett
CD: Christopher Duff

JS: Jennifer Simon
SB: Steve Bruce
JR: Joanne Reid

AMc: Arlene McLaughlin
RW: Rebecca Wilson
DW: Debbie Watt

4

18:40, 5 min

4 - Feedback from Training/ Events

Lindsay Forrest

Verbal Update

| For Discussion

5 - Damp and Mould Policy and Action Plan

Jennifer Simon


| For Decision

Attachments

[5. \(RR\) Damp and Mould Policy and Action Plan Update.pdf](#)

[5.1 \(RR\) Damp and Mould Appendix A - Policy.pdf](#)

[5.2 \(RR\) Damp and Mould Appendix B - Action Plan - May 23 Update.pdf](#)

REPORT TO:	Board	
DATE OF MEETING:	25 May 2023	
AGENDA ITEM:	5	
CONFIDENTIALITY:	Non confidential	
AUTHOR:	Jennifer Simon, Director of Operations	
RESPONSIBLE DIRECTOR:	Jennifer Simon, Director of Operations	

MOULD AND DAMP

1. PURPOSE

- 1.1 The purpose of this paper is to introduce the new proposed Damp and Mould Policy and provide an update on the action plan presented to the Board in February 2023.

2. RECOMMENDATIONS

- 2.1 Board is asked to:
- **Approve** the draft Damp and Mould Policy shown at Appendix A.
 - **Note** progress on the Damp and Mould Action Plan shown at Appendix B.

3. EXECUTIVE SUMMARY

- 3.1 In February 2023 the Board approved a Damp and Mould Action Plan which was developed in response to recommendations from the English Ombudsman and sector best practice. One of the actions in the approved plan was to develop a Damp and Mould Policy to set the framework for the Association’s approach to damp, mould and condensation.
- 3.2 The draft Damp and Mould Policy is shown at Appendix A and Board are asked to approve this draft policy. The policy sets out the principles underpinning the Association’s approach to tackling damp and mould. It includes target timeframes for inspecting and resolving instances of damp and mould. It explains the management and governance oversight of damp and mould cases. It also includes sections on staff training, customer communication, and continuous improvement in the management of damp and mould.
- 3.3 The proposed Policy has been developed through best practice from the sector and the Association’s independent health and safety advisers, staff discussions. The approach has been discussed with the Association’s Tenant Service Improvement Group (TSIG).
- 3.4 The Damp and Mould Action Plan presented in February 2023 has been updated and is shown at Appendix B. The majority of the actions in the February 2023 plan are on track to be delivered in line with the original timeframes. Exceptions are:

- Damp and mould procedures (timeframe moved from March to May '23)
- Damp and mould awareness training to be rolled out to all operational staff

IMPLICATIONS OF THE REPORT	
FINANCIAL RESOURCE AND VALUE FOR MONEY:	A separate budget of £100k has been included in the 2023/24 budget for the management of damp and mould in properties.
LEGAL/REGULATORY/RULES/NOTIFIABLE EVENTS:	Failure to manage damp and mould in properties could leave the Association subject to legal action. Charter 5 of the Scottish Housing Charter states that Social Landlords manage their businesses so that tenants' homes are well maintained, with repairs and improvements carried out when required. Failure to meet this charter requirement would be considered a Regulatory breach.
CORPORATE PLAN/STRATEGIC OBJECTIVES:	This paper relates to the strategic objectives improving customer experience, enabling better lives, and building a sustainable business.
CUSTOMER/TENANT PARTICIPATION:	The Head of Property attended the Tenant Service Improvement Group (TSIG) to discuss the proposed approach to Damp and Mould and feedback has been incorporated into the proposed draft Policy.
COMMUNICATIONS:	Information on our approach to managing damp and mould in tenants' homes will be publicised and a regular feature will be included in newsletters. Information will be made available in alternative formats.
HEALTH AND SAFETY:	Failure to manage damp and mould in the Association's properties presents a potential risk to tenants.
ENVIRONMENTAL:	There are no environmental implications.
EQUALITY IMPACT ASSESSMENT:	No equality impact has been completed at this stage. However, the following groups are more likely to be in poverty and unable to heat their homes. In addition, customers where English is not the first language could be at risk of not receiving information relating to damp/mould. Most affected groups: Women and families with children; disabled customers; transgender customers, BAME customers

IMPLICATIONS OF THE REPORT

RISK ANALYSIS:	<p>The key risks are:</p> <p>Financial: The Association does not have a definitive picture of the extend of mould and damp in homes and this could mean expenditure exceeding budgeted sums.</p> <p>Reputational: Failure to manage cases of damp and mould could pose a reputational risk for the Association a poor landlord and further decrease customer satisfaction.</p> <p>Legal/Regulatory: Failure to manage damp and mould in its homes could result in legal action being taken against the Association and a Regulatory breach.</p>
FREEDOM OF INFORMATION:	<p>The following should not be published:</p> <p><input checked="" type="checkbox"/> N/A <input type="checkbox"/> Full Report <input type="checkbox"/> Section(s):</p> <p>Reason for redacting:</p> <p>Confidential: <input type="checkbox"/></p> <p>Commercially Sensitive: <input type="checkbox"/></p>



Title	Damp and Mould Policy
Purpose	<p>Maryhill Housing aims to ensure its homes are maintained to a high standard through the delivery of efficient and effective repair and maintenance services.</p> <p>The Association recognises that maintaining high quality, secure homes and environments can improve the lives of customers and achieve high levels of customer satisfaction.</p> <p>The aim of this policy is to set out the principles for managing damp mould and condensation (DMC) in the Association’s homes and to prevent potential health and safety risks to customers and drives forward an agenda of proactive action to tackle and manage the causes of damp and mould.</p> <p>The Association will provide staff with clear operational procedures, guidance, and knowledge to ensure that any reports of damp and mould are managed efficiently, consistently and in line with this policy and procedures.</p> <p>This policy provides a framework for managing DMC in its properties and communal areas. The policy also sets out how the Association will support customers to minimise the risk of DMC occurring in homes and encourage customers to report any evidence of DMC promptly.</p> <p>This policy also sets out how the Association is meeting its legal and statutory repairing responsibilities and complying with relevant legislation and principles and practices detailed in the Social Housing Charter.</p> <p>The policy and associated procedures will include the recommendations made in the Housing Ombudsman Service Report – Spotlight on: Damp and Mould published in October 2021.</p>
Scope	<p>The Board has delegated responsibility for monitoring performance on repairs and maintenance which includes addressing damp and mould in the Association’s properties and for approving the Damp and Mould Policy.</p> <p>The Director of Operations holds the lead responsibility for this policy with responsibility for implementation delegated to the Head of Property.</p>

	<p>This policy applies to all Board and Committee members, customers where the Association has a repairing obligation, members of staff whether employees of MHA, freelance, casual, or temporary agency staff irrespective of grade, position, or length of service responsible for the management of repairs and maintenance within the Association.</p> <p>The policy applies to the management of property owned by the Association and subject to a Scottish Secure Tenancy, a Short Scottish Secure Tenancy, a Shared Ownership Occupancy Agreement Lock up Agreement or Lease.</p> <p>The policy also applies to common areas where the Association is the factor.</p> <p>This policy should be read in conjunction with the Repair and Maintenance Policy.</p>
<p>Definitions</p>	<p>For the purposes of this policy, unless otherwise stated, the following definitions shall apply:</p> <p>Damp, Mould and Condensation refers to any type of damp: rising, penetrating and condensation dampness including internal leaks.</p>
<p>Policy Statement</p>	<p>Aims</p> <p>Maryhill Housing aims to ensure its homes are maintained to a high standard through the delivery of efficient and effective repair and maintenance services.</p> <p>The Association recognises that maintaining high quality, secure homes and environments can improve the lives of customers and achieve high levels of customer satisfaction.</p> <p>The Association will provide staff with clear operational procedures, guidance, and knowledge to ensure that any reports of damp and mould are managed efficiently, consistently and in line with this policy and procedures.</p> <p>The Association is committed to providing and maintaining homes that are free from DMC. The Association will ensure that:</p> <ul style="list-style-type: none"> - customers are provided with a range of ways to report DMC and will be treated in a fair and consistent way. - its homes are warm, safe, wind and watertight and provide healthy environments for customers. - vulnerable customers are provided with the appropriate support to resolve issues through internal teams or external statutory/ non-statutory agencies.

- customers are provided with details of the complaints procedure and how complaints can be raised with the Association.
- appropriate investigations of DMC are carried out to establish the source of the issue.
- reasonable repair and improvement solutions to address any issues are implemented through a system of casework management.
- customers have access to and/or provided with comprehensive advice and guidance on managing and controlling factors which could cause DMC in their homes.
- feedback is obtained from customers in new homes and implemented in future new homes.
- an annual budget is agreed for the management of DMC.
- that the fabric of buildings it owns, or factors are managed and maintained to prevent deterioration and damage resulting from DMC.
- a risk-based approach is adopted to prioritise and focus on properties susceptible to DMC utilising stock condition information, repairs information and feedback from customers.
- proactive assessments of stock condition surveys are undertaken.
- improvement and retrofit programmes of work will be carried out where DMC consistently affects a particular property archetype.
- staff are supplied with appropriate equipment capable of identifying cold spots, thermal bridging etc.
- where appropriate will collect humidity and temperature sensor data to identify the potential for DMC in homes.
- where there are known issues of DMC in empty properties works will be carried out as part of the void works to address the issue.
- void checks will be enhanced to include the checking of extraction and ventilation systems.
- there is compliance with all statutory and regulatory requirements and best practice when dealing with cases of DMC.
- KPI information relating to DMC will be reviewed monthly at the internal Operational Meeting
- The Board receives quarterly reports on the number of homes affected by DMC and performance information on the management of cases.

Effective Inspection and Diagnosis

The Association will inspect all repair requests reported in relation to DMC. Where required the Association will seek support from its Mechanical and Electrical consultants and specific damp and mould consultants.

The Association will respond to reports of DMC in line with the timeframes below:

Category	Timescales
Initial report of DMC	Inspection within 2 working days to assess and agree repairs to be carried out.
Remedial work to address DMC	Completion within 15 working days in line with repair category 'other' (This timeframe may be extended to allow for specialist surveys and advice)
Water Ingress – not containable	Respond within 2 hours in line with emergency repair category
Water Ingress - Containable	Routine – complete within 5 working days.

Repairs to address DMC will generally require multiple trades in attendance and whilst the customer is waiting for the repair to be carried out, the Association will consider implementing interim measures to help to address the DMC in the property, eg, dehumidifiers with an allowance to help with the running costs.

Where the customer is required to temporarily move out to allow the works to take place a decant will be arranged in line with the Association's decant process.

Staff Training

All frontline staff will receive general awareness training on DMC to allow them to identify and respond to issues relating to DMC and will be made aware of the Association's policy and procedures.

This training will be relevant for those staff visiting customers in their homes. This will allow front line staff to identify instances of DMC in order that a proactive approach may be adopted to address DMC in the Association's homes.

Specific technical training for staff dealing with damp and mould will be provided to staff working at Officer level and above based in the Property, Asset, Investment and Development teams.

Case Management

All cases of DMC will be logged and managed via the housing management system. Cases will be tracked through the system and

reports will be developed to monitor case management, identify trends and themes and to monitor the number of properties affected by DMC. Officers will be responsible for the overall management of cases and through a system of casework management.

Use of Qualified Contractors

The Association will ensure that suitably qualified contractors are used when addressing repairs linked to DMC.

Planned Programmes of Work

Stock condition data, repairs information, customer feedback and collection of data relating to DMC will allow the Association to understand where similar properties are affected by DMC. This will allow the Association to plan programmes of work where particular properties are affected by DMC.

Vulnerable Customers

Customers will be encouraged to report any cases of DMC through publications and via social media and support will be provided to vulnerable customers, e.g., translation services or sourcing funds and grants to help with fuel costs. Housing Officers will during their two-yearly visits identify any cases of DMC to ensure that proactive action is taken to address any issues.

Information Provided to Customers and other Stakeholders.

All new tenants will be provided with information and communication on the risks of DMC and steps they should take in the home to limit the risk of DMC. This information will be included in newsletters periodically and information will also be included on the website, social media platforms and displayed in the Association's offices and communal areas.

Data Management

Relevant information relating to DMC in the Association's stock will be held on the housing management system. The way in which data is captured will be subject to ongoing review to ensure that the data is easy to access, relevant and available to members of the team. The data should be capable of providing analysis on trends and themes and allow for the production of KPI information relating to DMC.

Monitoring and Reporting

Key KPI information will be agreed and presented to the Board quarterly to allow for ongoing scrutiny in the management of DMC cases.

	<p>Operational Delivery The Policy will be supported by a range of procedures that allow staff to effectively deliver the aims of this policy. The Association will ensure that all relevant staff receive appropriate training and support to meet the requirements of the Policy and Procedures.</p> <p>Continuous improvement The Association aims to continuously improve its approach to managing DMC in its homes and will adapt processes in response to customer complaints; customer satisfaction information; input from Registered Tenant Organisations and other customer groups; internal audit and sector best practice.</p> <p>Legal and Good Practice Requirements: This policy is compliant with the following legislation and good practice guidance:</p> <ul style="list-style-type: none"> • Housing (Scotland) Acts 2001, 2006, 2010 and 2014 • Right to Repair (Housing Scotland Act 1987 as amended 2001 and 2010) • Right to Compensation for Improvements (Housing Scotland Act 1987 as amended 2001 and 2010) • Scottish Social Housing Charter 2012 • Scottish Housing Quality Standard • SFHA Good Practice Guidance Repairs and Maintenance – 2012 • Scottish Secure Tenants (Right to Repair) Regulations 2002 • Environmental Protection Act 1990 • Equalities Act 2010 • The Control of Asbestos Regulations 2012 • Tenements (Scotland) Act 2004 • The Building (Scotland) Regulations & Building Standards 2017 • The Construction (Design and Management) Regulations 2015 • Asbestos Regulations (Control of Asbestos at Work, 2002; The Asbestos (Licensing) Regulations 1983; The Asbestos (Prohibitions) Regulations 1992 • Property Factors (Scotland) Act 2011 • Health and Safety Executive Guidance • Housing Ombudsman Spotlight Report October 2021 • SFHA/ALACHO/CIH/SHR Briefing – Putting Safety First • Housing Quality Network - Implementing Awaab's Law
Approval	Board – May 2023
Policy Owner	Head of Property
Review	May 2026

	The policy may also be reviewed in light of legislation, good practice, or internal structural and process change.
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Damp and Mould Action Plan February 2023 – May 2023 Update

	Area of Review	Action	Target date for completion of action/Lead Officer	Comments	May 2023 Update
1.	Governance	Develop Policy setting out strategic approach to the management of damp and mould in the Associations properties.	Director of Operations/March 2023	Policy to be considered at May 2023 Board	Policy presented to May 23 Board meeting.
		Develop a suite of KPI's to be included in quarterly assurance reports.	Director of Operations/March 2023	KPI's to be considered and approved by Board at May 2023 Board	Propose to present draft KPI's to H&S Forum in June and bring to Board in June 23 for consideration.
		Develop process for management oversight of all current damp and mould cases.	Head of Property/March 2023		Resources have impacted on this timeframe, propose to complete by May 2023
2.	Identify gaps in processes for managing damp and mould and develop full suite of procedures.	Review current processes and ensure that good practice learning in Ombudsman report is included in development of procedures. Monitor the outcome of the proposed legislation	Head of Property/June 2023		

	Area of Review	Action	Target date for completion of action/Lead Officer	Comments	May 2023 Update
		in England and consider implementing.			
3.	Data management relating to mould and damp and identifying any trends and themes.	Further review codes on the system for identifying cases of damp/mould.	Head of Property/June 2023		
		Review reports available to ensure that cases of damp/mould can be captured, tracked, and monitored.	Head of Property/June 2023		
		Rolling Stock Condition Survey to include specific section on damp/mould.	Asset Manager Director of Resources/ October 2023		Lead Officer updated to reflect changes to the Property team agreed by Board at its meeting in April 2023
4.	Customer Engagement and information.	Use feedback from TSIG to review leaflet and information sources on website etc. Development of regular newsletter article. Ensure that all information is available in a range of formats.	Performance and Governance Manager/May 2023		Feedback received from TSIG and leaflet updated to reflect feedback. Copy of leaflet in Winter newsletter, on website. Short video also on website. Article in Spring newsletter and posted on social media. Leaflet to

	Area of Review	Action	Target date for completion of action/Lead Officer	Comments	May 2023 Update
					be provided at all tenancy sign ups and article to be included in Winter newsletter going forward and information posted on social media each Winter.
5.	Staff Training	Staff Awareness Sessions for all front-line staff	Head of Property/HR Manager/April 2023		Training still to be sourced.
		Specific training to be identified for members of the Property and Development teams.	Head of Property/HR Manager/May 2023		Course due to commence 7.7.23 and will be delivered over an 8-week period.
6.	Budget Monitoring	Proposal to include budgeted sum in 2023/24 budget for dealing with damp/mould in properties.	Head of Finance/March 2023	Budget sum of £100k included in the 2023/24 budget	
7.	Development of Net Zero Carbon Strategy	Development of strategy will consider financial impact on customers when proposing heating systems etc	Director of Resources 23/24		

6 - Customer Insight and Engagement Plan


Debbie Watt

| For Decision

Attachments

[6. \(RR\) Customer Insight Engagement Strategy - Cover Paper.pdf](#)

[6.1 \(RR\) Appendix A - Customer Insight and Engagement Strategy 2023-2026 - ~.pdf](#)

REPORT TO:	Board	
DATE OF MEETING:	25th May 2023	
AGENDA ITEM:	6	
CONFIDENTIALITY:	Non-Confidential	
AUTHOR:	Debbie Watt, Performance & Governance Manager	
RESPONSIBLE DIRECTOR:	Bryony Willett, Chief Executive	

REPORT TITLE: Customer Insight and Engagement Plan

1. PURPOSE OF THE REPORT:

1.1 This report introduces a proposed updated Customer Insight and Engagement Plan.

2. RECOMMENDATIONS:

2.1 It is recommended that the Board:

- **Approves** the proposed Customer Insight and Engagement Plan, shown at Appendix A.

3. EXECUTIVE SUMMARY:

3.1 As a registered social landlord (RSL) Maryhill Housing is regulated by the Scottish Housing Regulator and needs to meet a range of different standards and outcomes to help ensure the best possible services for our customers.

3.2 The Customer Insight and Engagement Strategy ran from 2020 – 2023 and has been reviewed to ensure it continues to meet the requirements of the Association and the Scottish Housing Regulator.

3.3 The revised plan sets out the ways that we intend to meet and exceed regulatory requirements, maximising the benefits of customer engagement and insight to our organisation. It is based on the principle of putting our customers at the heart of all that we do, and shaping the services that we deliver, our approaches and decision-making processes, around their needs and priorities. By doing this we can ensure that our organisation remains focused on our customers and delivers real improvements for them and for the wider community.

3.4 The following table details the outcome of the actions in the 2020-23 plan. Exceptions are because of the COVID pandemic and resourcing issues.

Action	Outcome
Investigate options for completing a full customer survey more frequently than every three years.	Carried forward to 2023-26 plan.
Renew our satisfaction figures through a full customer survey to assess the impact that recent improvements have had on our customers' views of the organisation.	Complete
Review the satisfaction survey used for investment work, and introduce surveys for other service areas, as appropriate.	Complete
Use quarterly complaints & other customer feedback reports to identify emerging themes across our different surveys to agree any relevant improvement actions.	Complete
Make use of customer insight information from local and national sources to gain a better knowledge of the needs, aspirations and challenges of our current and potential customers.	Complete
Use the Customer Experience Resource when making any key changes that may impact upon our customers.	Complete
Promote the role and membership of RTOs, particularly in those areas where there are currently no groups in place.	Carried over to 2023-26 plan
Review our tenant scrutiny groups to ensure their purpose is clear and that their work fits with our overall governance structure and with each other.	Carried over to 2023-26 plan
Refresh the membership of the Service Improvement Panel, in line with best practice guidelines.	Carried over to 2023-26 plan
Investigate options for carrying out additional 'pulse point' surveys with our customers via the My Home portal.	Carried over to 2023-26 plan
Review and amend our Privacy Policy and Fair Processing Notices to ensure we have consent from all our customers to send them surveys via emails and texts.	Complete
Agree and implement a method of recording and tracking action taken in response to individual customer's issues.	Carried over to 2023-26 plan

3.5 The following new actions have been added to the 2023-26 action plan:

- Review the remit of the Learning from Complaints Group to ensure learning is shared with frontline staff.
- Renew our satisfaction figures through a full customer survey to assess the impact that recent improvements have had on our customers' views of the organisation during 2024.
- Make full use of equalities data and ensure this is fed into the 2024/25 business planning process.
- Engage with local stakeholders who work with underrepresented groups to promote job and Board vacancies.

IMPLICATIONS OF THE REPORT

FINANCIAL RESOURCE AND VALUE FOR MONEY:	Delivery of the Customer Insight and Engagement Plan does not have significant financial implications and is contained within the 2023/24 budget.
LEGAL/REGULATORY/ RULES/NOTIFIABLE EVENTS:	<p>The 2019 Regulatory Framework includes Regulatory Standard 2.4:</p> <p><i>The RSL seeks out the needs, priorities, views and aspirations of tenants, service users and stakeholders. The governing body takes account of this information in its strategies, plans and decisions.</i></p> <p>The Scottish Social Housing Charter Outcome 3 states: <i>Social landlords must manage their businesses so that tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.</i></p>
CORPORATE PLAN/STRATEGIC OBJECTIVES:	The Plan will help the Association meet its long-term objective to improve customer experience.
CUSTOMER/TENANT PARTICIPATION:	The Plan aims to ensure our customers thoughts and ideas are at the centre of the decisions we make.
COMMUNICATIONS:	The Plan will be publicised via the website and social media.
HEALTH AND SAFETY:	There are no implications
ENVIRONMENTAL:	There are no implications
EQUALITY IMPACT ASSESSMENT:	There are no implications
RISK ANALYSIS:	<p>If the Association did not have a Customer Insight and Engagement Plan there is a risk that we would not met Regulatory requirements.</p> <p>This Plan also helps to mitigate the following risk which is detailed in the strategic risk register: <i>Failure to improve customer experience and increase customer satisfaction.</i></p>
FREEDOM OF INFORMATION:	<p>The following should not be published:</p> <p><input checked="" type="checkbox"/> N/A <input type="checkbox"/> Full Report <input type="checkbox"/> Section(s):</p> <p>Reason for redacting:</p> <p>Confidential: <input type="checkbox"/></p> <p>Commercially Sensitive: <input type="checkbox"/></p>

Customer Insight & Engagement ~~Strategy Plan 2020-2023~~ - 2026³



1. Introduction

- 1.1 As a registered social landlord (RSL) Maryhill Housing is regulated by the Scottish Housing Regulator, and needs to meet a range of different standards and outcomes to help ensure the best possible services for our customers.
- 1.2 The Scottish Social Housing Charter Outcome 3 focuses on customer participation. It states that “Social landlords must manage their businesses so that tenants and other customers find it easy to participate in and influence their landlord’s decisions at a level they feel comfortable with.”
- 1.3 In addition, Regulatory Standard 2.4 sets out the requirement that “The RSL seeks out the needs, priorities, views and aspirations of tenants, service users and stakeholders. The governing body takes account of this information in its strategies, plans and decisions.”
- 1.4 This strategy plan sets out the ways that we intend to meet and exceed these regulatory requirements, maximising the benefits of customer engagement and insight to our organisation. It is based on the principle of putting our customers at the heart of all that we do, and shaping the services that we deliver, our approaches and decision-making processes, around their needs and priorities. By doing this we can ensure that our organisation remains focused on our customers, and delivers real improvements for them and for the wider community.

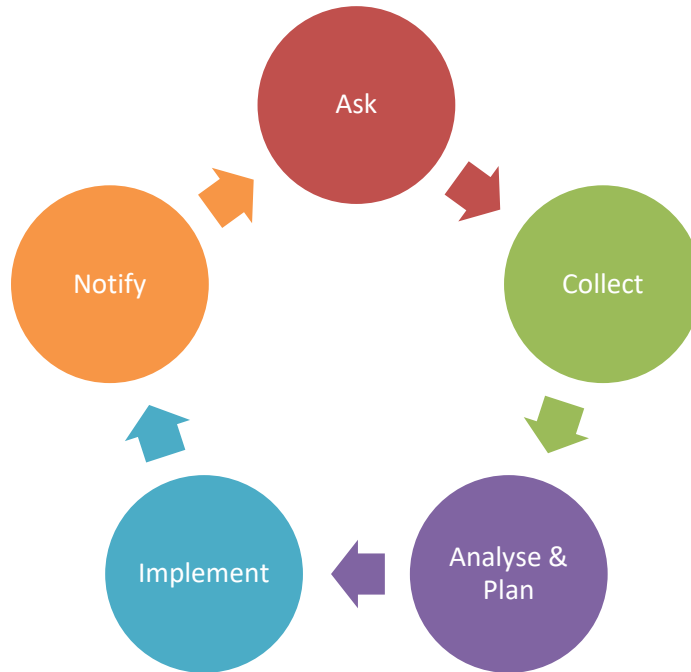
2. Aims & Objectives

- 2.1 Maryhill Housing’s Vision is ‘Great homes in strong and thriving communities’. This is supported by our ~~three~~ four long term strategic objectives:
 - Improve customer experience ~~and increase customer satisfaction.~~
 - ~~Address poverty and enable customers to make their lives better.~~ Enable better lives
 - ~~Provide better homes and developing neighbourhoods to feel proud of.~~ Provide better places
 - Developing a sustainable business
- 2.2 Effective customer insight and engagement is most closely linked to improving customer experience, but is key to achieving all ~~three~~ four of these objectives in a way that takes accounts of our customers’ and other stakeholders’ needs, views and preferences.
- 2.3 Listening to and involving our customers is also important when ensuring that we live by our corporate Values of:
 - Think customer first.

- ~~Deliver on our promises.~~Take responsibility
- ~~Celebrate diversity.~~Embrace people's differences
- Keep improving.

3. Making the most of our customer insight information

3.1 To ensure we make the most of our customer insight information, we will aim to follow the customer feedback cycle.



3.13.2 As part of our long-term objective to improve customer experience and increase customer satisfaction, we aim to gather feedback on all key services and ensure that this information is being used effectively to improve.

3.23.3 In addition to our full customer survey, currently carried out at least once every three years, we will also make use of a range of smaller surveys to capture feedback from customers. Our current surveys include:

- Reactive repairs – feedback requested from the customer when a repair is completed.
- New tenants – satisfaction monitored at their settling in visit.
- Anti-social behaviour – feedback requested when a case is closed.
- Customer complaints – feedback requested when a complaint is resolved.
- Investment works – feedback requested when invested works are completed.
- New build schemes – feedback requested 6 months after moving into their new home.

3.4 As well as satisfaction information, there is other information available to us about our customers and the wider population of Maryhill and Ruchill. This includes census and nationally gathered statistics, as well as local surveys carried out by neighbouring housing associations and the council. From January 2023, the Association has started collecting equality data for all protected characteristics for the following groups:

- Tenants
- Housing Applicants
- Staff
- Job Applicants
- Board members

This all enables us to build up a good understanding of our customers, their needs and aspirations, and the challenges they face. We can then shape our services in a way that helps and suits them most.

During the three years of this plan, strategy we will:

- Investigate options for completing a full customer survey more frequently than every three years.
- Renew our satisfaction figures through a full customer survey to assess the impact that recent improvements have had on our customers' views of the organisation.
- ~~- Review the satisfaction survey used for investment work, and introduce surveys for other service areas as appropriate.~~
- Explore introducing transactional customer feedback and how this could be used to improve services.
- ~~- Use our quarterly Complaints & Other Customer Feedback reports to identify emerging themes across our different surveys and to agree any relevant improvement actions.~~
- Make full use of equalities data and ensure this is fed into the 2024/25 business planning process. ~~customer insight information from local and national sources to gain a better knowledge of the needs, aspirations and challenges of our current and potential customers.~~
- Engage with local stakeholders who work with underrepresented groups to promote job and Board vacancies.
- Review the remit of the Learning from Complaints Group to ensure learning is shared with frontline staff.
- Provide training and induction for all staff on the plan.

4. Our ~~new~~ approach to all round customer engagement

4.1 ~~This plan is based around the~~ The launch of this new strategy brings a new approach to customer engagement, base around the Scottish Federation of Housing Associations' (SFHA's) Customer Experience Resource. This toolkit helps housing associations improve their customer engagement when designing policies, procedures, standards, and other changes.

4.2 For each of these engagement processes we will use the following methods to engage our customers and staff:

Electronic customer surveys	Online surveys sent to all relevant customers (tenants and / or owners) via text and email.
Engaged customer workshops	Workshop sessions with all tenant Board Members, Members of the Association, RTO members, and scrutiny group members invited. <u>Transport costs will be offered to support and encourage customers to be involved.</u>
Targeted customer interviews	One to one interviews with customers who have been identified as having a specific insight into the topic. These customers will usually be identified via the initial online survey. A £10-20 gift voucher <u>and payment of transport costs</u> will be offered to all participants to help attract interest.
Learning from others	Drawing on best practice examples from other organisations.
Staff workshops	Workshop sessions to allow staff to input into the discussion, with a particular focus on developing internal processes and identifying any barriers to what customers are suggesting.
<u>Representative Groups</u>	<u>Engaging with representative groups, where appropriate i.e., youth groups, refugees etc. when designing these relevant services.</u>

4.3 A full outline for each of these stages along with the templates to be used are saved here:

<F:\Corporate Services\Customer Engagement\Customer Experience Resource.pdf>

~~During the three years of this strategy we will:~~

~~— Use the Customer Experience Resource when making any key changes that may impact upon our customers.~~

5. Working with Registered Tenants Organisations

5.1 As part of our overall approach to customer engagement, Maryhill Housing supports locally based Registered Tenants Organisations (RTOs). RTOs must operate within a defined area that includes Maryhill Housing owned or managed properties. Membership must be open to all eligible Association tenants. They must demonstrate their commitment to the interests of its members and can represent the views of its members during consultation processes.

5.2 To become an RTO, an organisation must have a publicly available written constitution that sets out:

- its objectives and area of operation;
- how people can become members of the organisation;
- the way the committee will operate;
- how people can become committee members/office bearers;
- how the business of the organisation will be conducted;
- how decisions will be reached democratically;
- how funds will be managed;
- arrangements for public meetings;
- arrangements for an annual general meeting (AGM);
- how changes can be made to the constitution;
- its commitment to the promotion of equal opportunities;
- its commitment to the promotion of the housing and housing related interests of tenants.

5.3 The committee of the RTO must:

- be elected at their AGM (after the first year);
- have at least three members;
- be open to co-opting others onto the committee during the course of the year (where there are spaces);
- have elected office bearers;
- be able to demonstrate that decisions are reached democratically;
- have appropriate accounting records and present an independently examined annual financial statement to their AGM; and
- promote equal opportunities.

5.4 To start a new RTO, Maryhill Housing must receive the following from the tenant organisation seeking registration:

- the written constitution;
- names and contact details of committee members (identifying the office bearers); and
- a description of the area of operation.

5.5 A report will then go to the Board, prepared by the Head of Housing, recommending registration. If a group is refused registration, we will explain the reasons why and offer support to help the group become ready for registration.

5.6 An RTO can be removed from the Register after an agreed period of notice in any of the following circumstances:

- the tenants organisation no longer meets the registration criteria; or
- the tenants organisation ceases to exist or does not operate; or
- there is mutual agreement between the landlord and tenants organisation.

- 5.7 A tenant organisation may appeal to the Scottish Housing Regulator against a landlord's decision to:
- not register the organisation; or
 - remove the organisation from the Register; or
 - not remove the organisation from the Register.
- 5.8 Support to each RTO will be managed by the local Housing Officer, with support from their manager and the Head of Housing as appropriate. This will include attendance at regular RTO meetings throughout the year and providing assistance to keep a note of these meetings and any actions required between meetings.
- 5.9 As a registered social landlord the Housing (Scotland) Act 2001 states that we must notify every RTO of any proposed change to our housing management or repairs and maintenance policy or standard of service that is likely to significantly affect tenants. We must also advise them of any significant change to our tenant participation strategy, and of any disposal that would result in a change of landlord. We will meet this regulatory requirement by providing updates at RTO meetings on any relevant activities, and by involving RTO members in all engaged customer workshops as outlined above.
- 5.10 We will support RTOs to promote themselves and their activities by assisting them to produce posters to promote events and meetings, and by including details of each group and their schedule of meetings on our website.

During the three years of this [strategy plan](#) we will:

- Promote the role and membership of RTOs, particularly in those areas where there are currently no groups in place.
- Review current RTOs supported by the Association to ensure they are still operational.

6. Customer scrutiny

- 6.1 In addition to our RTOs, Maryhill Housing also works with two customer groups that focus on scrutiny of services and performance:
- The Service Improvement Panel
 - The Tenant Service Improvement Group
- 6.2 The Service Improvement Panel is supported by our Corporate Support team. This group is not primarily for general consultation or feedback. Instead, the Panel leads on their own reviews of our services and performance, making recommendations for improvement that are then responded to by management. These scrutiny reviews

stand alongside other audits and inspections, providing customer-led assurance to the Board that our organisation is constantly focused on improvement.

- 6.3 The Tenant Service Improvement Group is a registered RTO, and so is supported by our Housing Management team. The Group is particularly focused on value for money and affordability of rents, and therefore also receives assistance from our Director of Resources.

During the three years of this [strategy-plan](#) we will:

- Review our tenant scrutiny groups to ensure their purpose is clear and that their work fits with our overall governance structure and with each other.
- Refresh the membership of the Service Improvement Panel, in line with best practice guidelines.

7. Resources

- 7.1 We will support our RTOs and other recognised customer engagement groups in the following ways:

- Initial (one off) start up grants of up to £500.
- Annual Grants of up to £100 per year.
- Contribution towards a festive event for the committee of up to £100.
- Access to the Community Fund.
- Capacity building and administrative support.
- Assistance to obtain grants, manage projects and plan events.
- Staff attendance at meetings.
- Staff reports to meetings.
- Use of office accommodation for meetings.
- Training and social events.

8. **New-e**Emphasis on digital participation

- 8.1 Online surveys continue to be an important tool for us in gaining insight from our customers, reaching a large number of our customers quickly and inexpensively.

- 8.2 In addition to those sent out via email and text, we are also able to survey our customers via the My Home portal. ~~The role out of improvements to the My Home portal is included within the Digital Strategy 2023-26. This portal is still being developed and will be further promoted with both our new and existing customers over the next year.~~

During the three years of this [strategy-plan](#) we will:

- Investigate options for carrying out additional '~~pulse-point~~[transactional](#)' surveys with our customers via the My Home portal.

- ~~Review and amend our Privacy Policy and Fair Processing Notices to ensure we have consent from all our customers to send them surveys via emails and texts.~~

9. Addressing dissatisfaction

- 9.1 In addition to addressing the overall the themes that come out of our customer insight activities, we will also aim to address any individual customer’s dissatisfaction with our services. Following each main survey, we will contact any customers who have used their comments to raise an issue with us, to further discuss their experience and to take any improvement action that is required.

During the three years of this strategy plan we will:

- Agree and implement a method of recording and tracking action taken in response to individual customer’s issues.

9.2 The following table shows who will be responsible for responding to individual customer’s issues for each survey type.

<u>Survey</u>	<u>Who should respond</u>
<u>Reactive Repairs</u>	<u>Customer Experience Manager</u>
<u>New Tenants</u>	<u>Housing Manager</u>
<u>Anti-Social Behaviour</u>	<u>Housing Manager</u>
<u>Customer Complaints</u>	<u>Line manager of staff member who responded to complaint</u>
<u>Investment Works</u>	<u>Investment Manager</u>
<u>New Build Schemes</u>	<u>Head of Development</u>

10. Training & Development

- 10.1 We will provide training to all Housing Officers and other relevant staff on tenant participation, group facilitation, and customer research. The need for this training will be assessed at induction and through monthly one-to-one meetings and annual appraisals.

11. Implementation Plan

- 11.1 The plan below sets out the specific actions we will commit to delivering over the next three years:

Action	<u>2020/21</u> <u>2023/24</u>	<u>2021/22</u> <u>2024/25</u>	<u>2022/23</u> <u>2025/26</u>
Investigate options for completing a full customer	✓		

Action	<u>2020/21</u> <u>2023/24</u>	<u>2021/22</u> <u>2024/25</u>	<u>2022/23</u> <u>2025/26</u>
survey more frequently than every three years.			
Renew our satisfaction figures through a full customer survey to assess the impact that recent improvements have had on our customers' views of the organisation.	✓	✓	✓
<u>Explore introducing transactional customer feedback and how this could be used to improve services.</u>	✓	✓	
<u>Make full use of equalities data and ensure this is fed into the 2024/25 business planning process.</u>		✓	
<u>Engage with local stakeholders who work with underrepresented groups to promote job and Board vacancies.</u>	✓	✓	✓
<u>Review the remit of the Learning from Complaints Group to ensure learning is shared with frontline staff.</u>	✓		
<u>Promote the role and membership of RTOs, particularly in those areas where there are currently no groups in place.</u>	✓	✓	✓
<u>Review current RTOs supported by the Association to ensure they are still operational.</u>	✓		
<u>Review our tenant scrutiny groups to ensure their purpose is clear and that their work fits with our overall governance structure and with each other.</u>	✓		

Action	2020/21 <u>2023/24</u>	2021/22 <u>2024/25</u>	2022/23 <u>2025/26</u>
<u>Refresh the membership of the Service Improvement Panel, in line with best practice guidelines.</u>	<u>✓</u>	<u>✓</u>	<u>✓</u>
<u>Agree and implement a method of recording and tracking action taken in response to individual customer's issues.</u>	<u>✓</u>		
<u>Provide training and induction for all staff on the plan.</u>	<u>✓</u>	<u>✓</u>	<u>✓</u>
Review the satisfaction survey used for investment work, and introduce surveys for other service areas as appropriate.	✓		
Use our quarterly Complaints & Other Customer Feedback reports to identify emerging themes across our different surveys and to agree any relevant improvement actions.	✓	✓	✓
Make use of customer insight information from local and national sources to gain a better knowledge of the needs, aspirations and challenges of our current and potential customers.		✓	
Use the Customer Experience Resource when making any key changes that may impact upon our customers.	✓	✓	✓
Promote the role and membership of RTOs, particularly in those areas where there are currently no groups in place.	✓	✓	✓
Review our tenant scrutiny groups to ensure their purpose is clear and that their work fits with our overall	✓		

Action	2020/21 <u>2023/24</u>	2021/22 <u>2024/25</u>	2022/23 <u>2025/26</u>
governance structure and with each other.			
Refresh the membership of the Service Improvement Panel, in line with best practice guidelines.	✓		
Investigate options for carrying out additional 'pulse point' surveys with our customers via the My Home portal.		✓	
Review and amend our Privacy Policy and Fair Processing Notices to ensure we have consent from all our customers to send them surveys via emails and texts.	✓		
Agree and implement a method of recording and tracking action taken in response to individual customer's issues.	✓		

12. Monitoring Progress

12.1 We will monitor progress with this strategy plan through quarterly reports to our Assurance Board. These reports will include:

- Updates on each agreed actions.
- Details of any themes coming out of the information gathered through customer insight and engagement activities.
- Details of how this information has been used to learn and improve.
- Continued monthly reporting of key satisfaction figures in our Key Performance Indicators.

7 - Digital Strategy

Siobhan Harvey


| For Decision

Attachments

[7. \(RR\) Digital Strategy cover.pdf](#)

[7.1 \(RR\) Appendix A - Digital Strategy Maryhill Housing Draft 1.6 May 2023.pdf](#)

[7.2 \(AR\) Appendix B - Equality Impact Assessment - Digital Strategy.pdf](#)

REPORT TO:	Board	
DATE OF MEETING:	25th May 2023	
AGENDA ITEM:	7	
CONFIDENTIALITY:	Non confidential	
AUTHOR:	Siobhan Harvey, Business Transformation & IT Manager	
RESPONSIBLE DIRECTOR:	Rebecca Wilson, Director of Resources	

REPORT TITLE: Digital Strategy 2023-2026

1. PURPOSE OF THE REPORT:

1.1 This report introduces a proposed updated Digital Strategy.

2. RECOMMENDATIONS:

2.1 It is recommended that the Board:
 - **Approves** the proposed Digital Strategy, shown at Appendix A.

3. EXECUTIVE SUMMARY:

3.1 The Association’s current Digital & ICT Strategy ran from 2017 – 2020 and is therefore significantly out of date. Refreshing the strategy has been delayed initially due to the impact of the pandemic and latterly due to changes in IT staffing.

3.2 The new Digital Strategy was developed by the Business Transformation & IT Manager, with input from all senior managers, drawing from data from the customer satisfaction survey in 2021 and building on the existing IT projects set out in the 2022/23 Delivery Plan.

3.3 The proposed strategy sets out 4 key themes:



3.4 The proposed strategy sets out the following digital objectives:

The Customer Journey

- Increase digital access to our services offering the customer a range of choices that suit them.
- Increase digital interaction with customers moving from analogue to digital communication.
- Maximise the use of technology and innovation to increase customer satisfaction

Data & Reporting

- Deliver accurate reporting that will:
 - Inform, measure and monitor performance.
 - Analyse activity to identify trends, patterns and cycles
 - Support evidence-based decision making.
 - Support prioritisation of workloads.
- Ensure the data we hold is secure, complete, well managed and appropriate.

Delivering Digital Services

- Have automated, integrated, effective and efficient processes and systems, reducing resource time and effort.
- Support staff digital development to improve the customer journey
- Improve accessibility to key systems to support remote and mobile working for a more flexible, efficient and agile workforce.
- Respond to a changing world of work, modernising and adapting ways of working flexibly and ensuring staff have the right tools for their role.

Core Systems & Technology

- Maximise existing systems and functionality to achieve Value for Money
- Ensure the core housing management supports the Associations digital vision
- Ensure we maintain a resilient, agile, secure and future proof IT infrastructure
- Creating an improved digital working platform giving staff centralised access to key systems and resources

3.5 The proposed strategy includes an action plan of delivery projects to achieve these objectives and measures of success. The majority of the measures do not yet have a proposed target, this is due to the need to undertake a baseline assessment to establish the current position. This baseline assessment will be completed during 2023/24 and measures will then be proposed for 2024/25. Progress on delivery of the action plan projects will be monitored through the Delivery Plan for 2023/24.

IMPLICATIONS OF THE REPORT	
FINANCIAL RESOURCE AND VALUE FOR MONEY:	<p>Delivery of year 1 of the Digital Strategy and will be contained within the 2023/24 budget. Resource requirements which may be required in future years will be included for consideration in the draft budget for 2024/25.</p> <p>Achieving operational efficiencies and value for money is an integral part of the digital vision set out in the strategy.</p>
LEGAL/REGULATORY/RULES/NOTIFIABLE EVENTS:	This strategy takes account of our legal obligations in terms of data protection and GDPR.
CORPORATE PLAN/STRATEGIC OBJECTIVES:	Developing the Digital Strategy is a Corporate Plan objective for 2023.
CUSTOMER/TENANT PARTICIPATION:	We will actively seek customer input when identifying how best to develop and improve our digital offer to customers
COMMUNICATIONS:	Communication of our digital offer to staff and customers will be a key part in rolling out and promoting uptake of these services.
HEALTH AND SAFETY:	There are no implications
ENVIRONMENTAL:	There are no implications
EQUALITY IMPACT ASSESSMENT:	The full equality impact assessment is attached at Appendix B for additional reading. There are no negative implications of the strategy. The strategy aims to have a positive impact on all protected characteristics groups because it sets out how the Association aims to further the key equalities aims (as set out in the 2021 Equality Act) of: eliminating discrimination, advancing equality of opportunity, and fostering good relations between groups.
RISK ANALYSIS:	If the Association did not have a Digital Strategy this could strategic risks of: Customer Experience; Board Effectiveness; Management; IT; Recruitment and Retention of staff; Business Continuity.
FREEDOM OF INFORMATION:	<p>The following should not be published:</p> <p><input checked="" type="checkbox"/> N/A <input type="checkbox"/> Full Report <input type="checkbox"/> Section(s):</p> <p>Reason for redacting:</p> <p>Confidential: <input type="checkbox"/></p> <p>Commercially Sensitive: <input type="checkbox"/></p>

DIGITAL STRATEGY 2023-2026

Maryhill Housing
Digital vision for the future



Maryhill
HOUSING

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Introduction

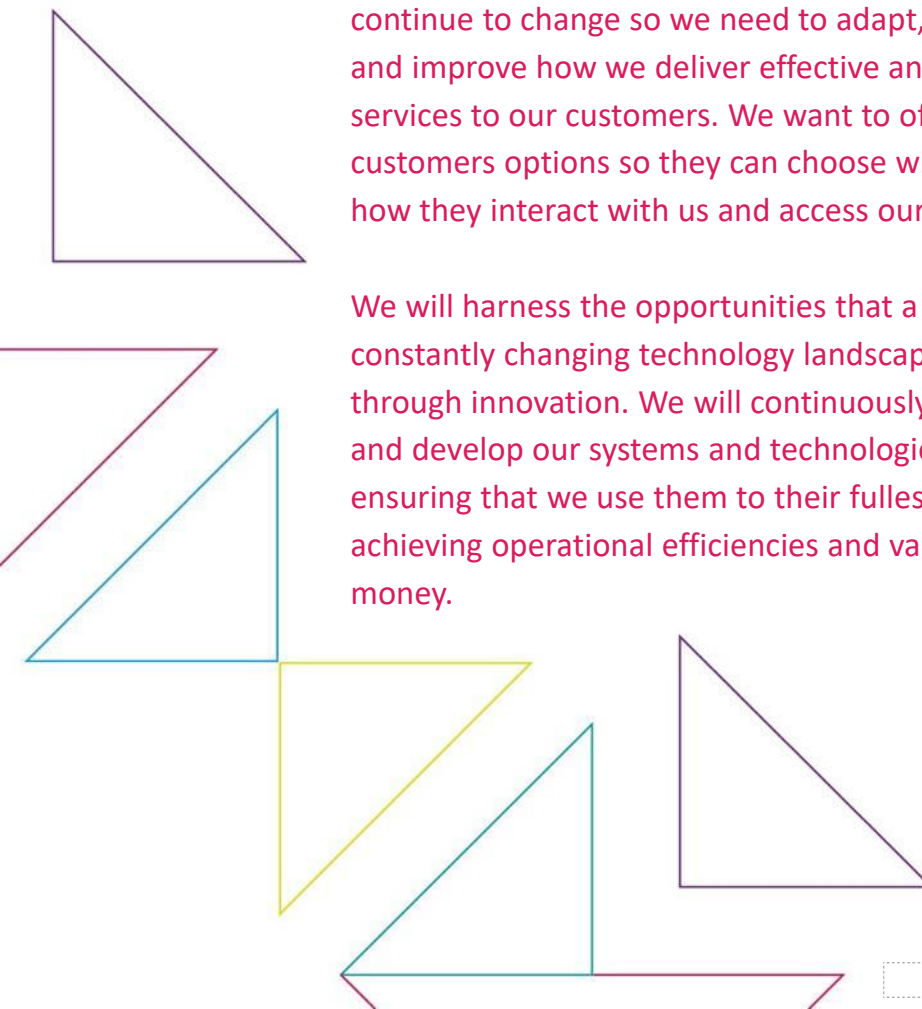
Welcome to Maryhill Housing's Digital Strategy for 2023 - 2026. Our strategy will set out the digital vision and approach to digital transformation across the Association over the next 3 years.

At Maryhill Housing, our customers are at the very heart of what we do. Our community is one of the fastest growing and ethnically diverse in the country, while faced with challenging levels of deprivation and digital poverty.

Our mission is to provide great housing and services for our customers; supporting strong, inclusive communities in north west Glasgow.



Digital Vision



In a post pandemic world, customer expectations continue to change so we need to adapt, evolve and improve how we deliver effective and efficient services to our customers. We want to offer our customers options so they can choose when and how they interact with us and access our services.

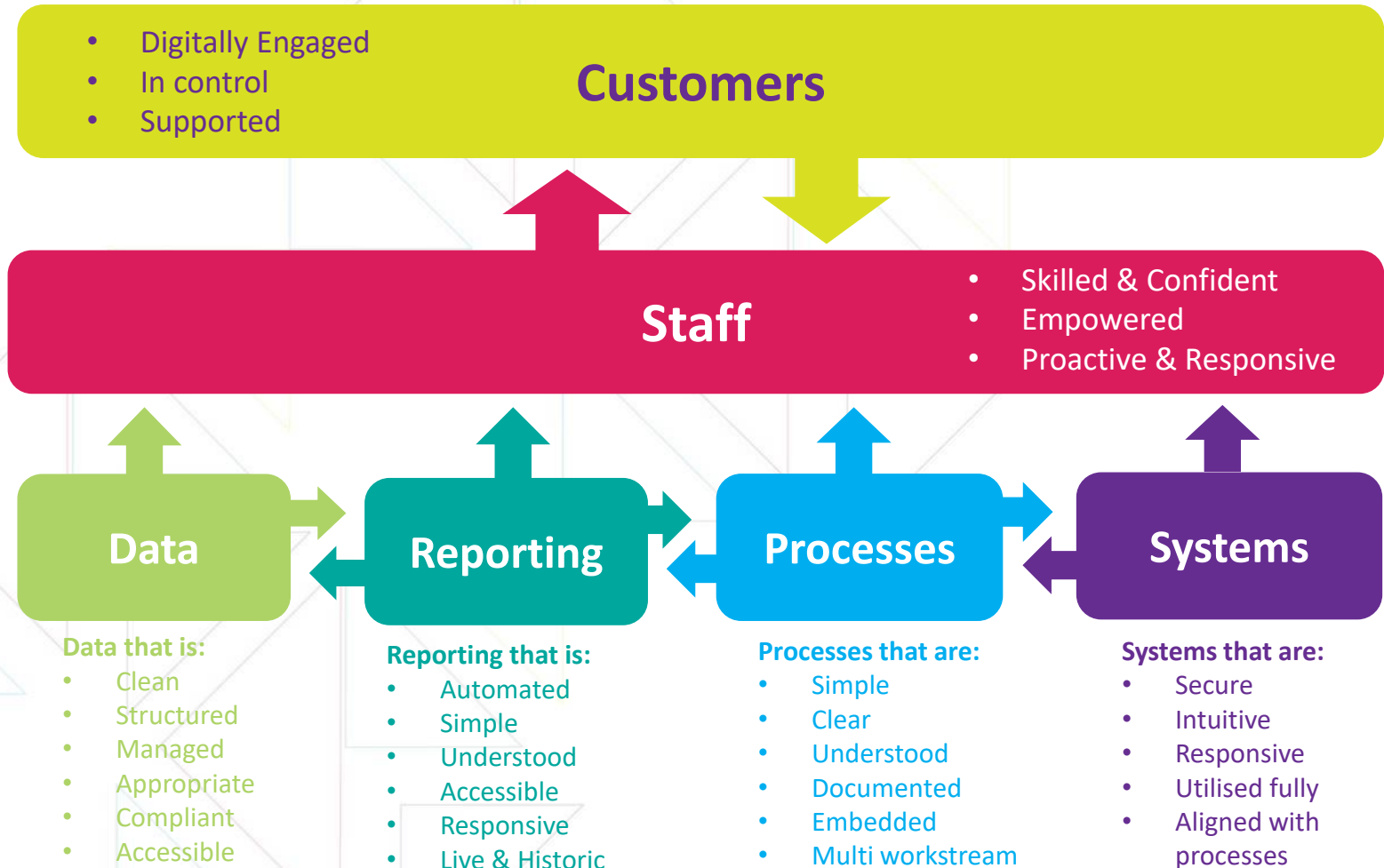
We will harness the opportunities that a constantly changing technology landscape offers through innovation. We will continuously review and develop our systems and technologies, ensuring that we use them to their fullest capacity, achieving operational efficiencies and value for money.

We will listen to and engage with our customers to help design and deliver the digital services they need and support them become digitally enabled.

We will empower staff to make evidence based informed decisions, monitor service delivery performance, assess customer feedback, learn lessons and implement improvements to deliver a streamlined customer experience.

We will support the organisation by maintaining and developing secure and future proof infrastructure, supporting flexible and mobile working for staff and follow best practice in data governance, cyber security and business continuity.

Our Goal





Maryhill
HOUSING

What is our
current
position?



<https://www.maryhill.org.uk/>

Customer Contact

We want to improve the customer experience so we need to measure a baseline for customer interactions to determine where we currently are. We have some information and we are aware that the majority of calls received relate to Reactive Repairs but we want to be able detail and breakdown this further.

By monitoring customer contact, along with our KPI's, we will be able to measure how customer contact changes with the introduction of digital options and customer choice over the next 3 years.

What do we know

How do we receive customer enquiries?

- By phone
- Online/MyHome
- In the office – in person
- On site – in person
- Social Media
- Referrals
- Other agencies
- Via other RSL's

How do our tenants pay rent?

- Online
- DD
- Standing Order
- Over the phone
- At a Paypoint location
- In person at the office
- DWP & other agencies

How many Complaints are raised by subject area? (from Q3 2022/23)

- Reactive Repairs - 110
- Housing Mngt & Allocations - 10
- Planned Maintenance - 6
- CCT - 4
- Gas Servicing – 4
- Other - 3
- Estate Mngt / Landscaping – 3
- ASB - 2
- Factoring - 2
- Cyclical Maintenance – 1

What are Complaints about?

- Poor quality - 73
- Longstanding issues - 37
- Previous enquiry, no reply - 10
- Missed appointment - 6
- Poor communication - 8
- Disagree with decision - 6
- Difficulty - 5

What we want to find out

How many repairs are raised per month via:

- Phone - xxx
- Online/MyHome - xxx
- Staff on site - xxx
- In person at the office – xxx
- Neighbourhood team - xxx

% or number of calls:

- Resolved at first contact - xxx
- Require a call back- xxx
- Transferred to colleague – xxx
- Dropped out of call queue - xxx

How many calls are received per month by subject/area?

- Repairs- xxx
- Arrears - xxx
- Estate management - xxx
- Change to tenancy- xxx
- Tenancy terminations - xxx

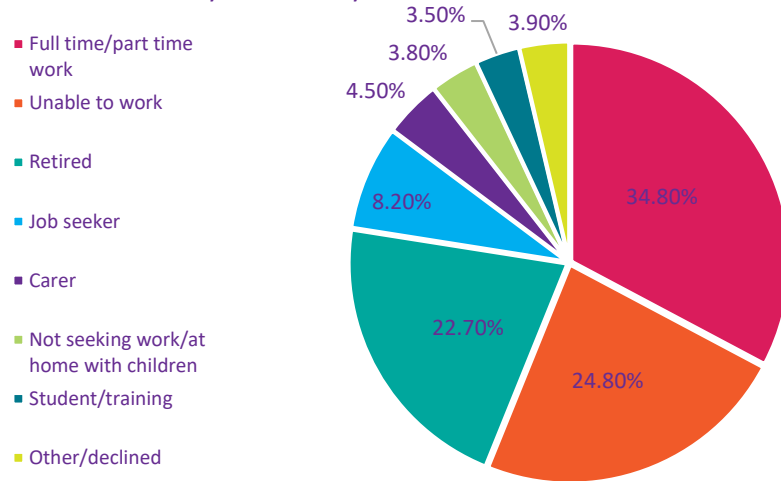
How satisfied were customers with the quality of contact

- Very Satisfied
- Satisfied
- Neutral
- Unsatisfied
- Very Unsatisfied

Customer Profiles

All Data from Tenant Survey Report 2021

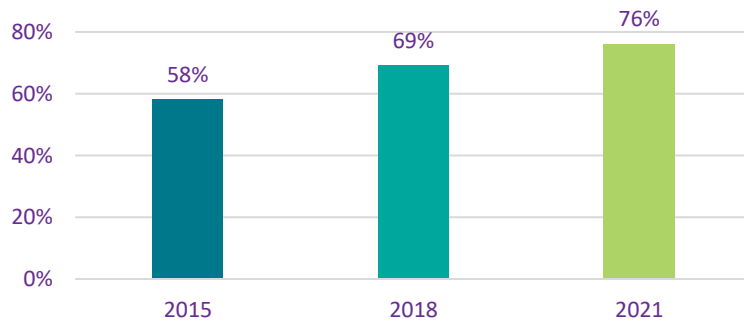
Tenants status by % of surveys



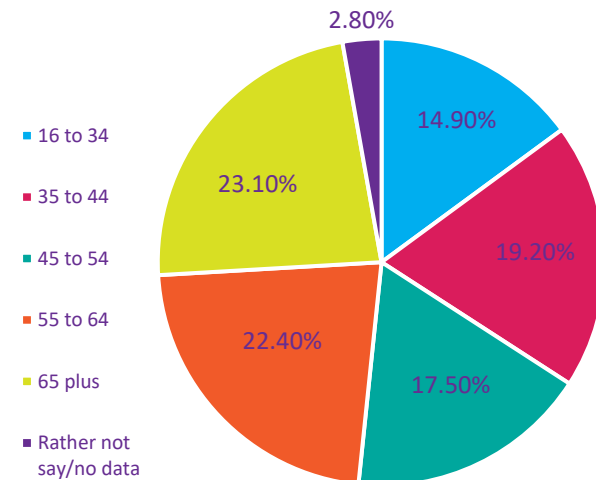
The tenant groups that are most likely to be dissatisfied with services overall are:

- Tenants aged 45 to 54 (22.9% are dissatisfied)
- 4 in a block tenants (20.2%)
- Tenants with children at home (20.0%)
- Tenants living in houses (19.9%)
- Other non-working tenants³ (18.9%)
- Tenants paying full rent (18.7%)
- Tenants who are unable to work (18.6%)

% of Tenants with Internet Access



% 2021 survey by age band



Customer Feedback

In 2021, Maryhill Housing conducted a tenant survey that asked for feedback around digital communication and online services. The feedback below represents the outcomes from the survey. While we look to use digital to open up options and access to tenants we must also consider how we can support tenants to become digital engaged and support the positive trend of tenants with internet access.

1,124 tenants responded to the 2021 annual survey. Based on a total of 3050, this is return rate of 37%. The industry recommended return rate is 40% so we are happy with the response.

Considering digital forms of information provision and engagement, 63.6% of tenants have expressed a preference for e-base information exchange (email, text, Facebook etc), whilst 41.8% have a preference for some form of digital consultation.

Most tenants still prefer to be kept informed using traditional methods such as letters (63.5%) or newsletters (39.6%).

Of the tenants who felt supported during lockdown, 87.6% are satisfied with Maryhill Housing's overall service. Conversely, where the tenant did not feel supported, their overall satisfaction is 39.6% (across all tenants, overall satisfaction in 2021 is 73.6%).



The most popular additional online service is being able to book an appointment with staff (18.0%). In total, 23.9% of tenants having an interest in extra online services.

Most tenants (76.4%) are using a using a computer, smart-phone or tablet to some degree (23.6% do not use these devices). The proportions using the internet are similar i.e. 75.6% are using this service to some extent.

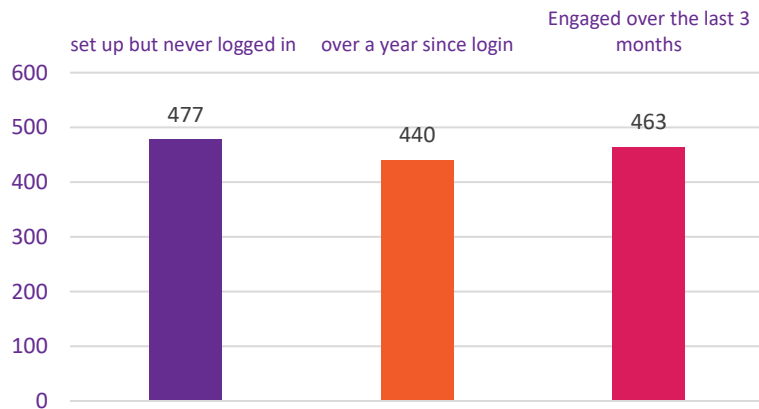
Looking beyond lockdown, tenants top two preferred ways of contacting Maryhill Housing in the future comprise mobile phones (63.1%) and landline phones (31.1%)

Customer Online Interactions

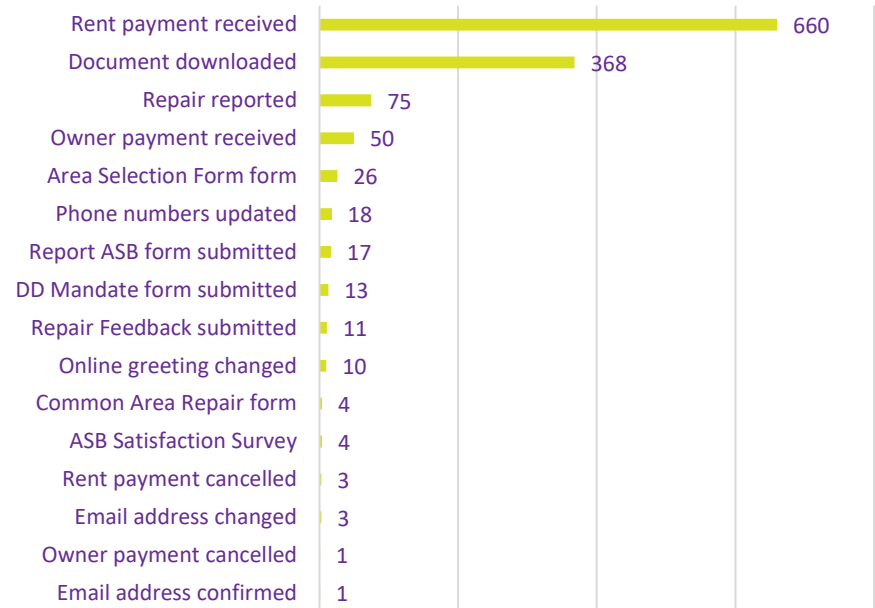
MyHome is our online portal for Tenants and Owners. They can check account balances, make payments, raise simple repairs or send requests. There are request forms available for changes during the life of their tenancy. Customers can update their contact details which in turn updates our core Housing system. There were 1165 tenants registered with MyHome at the end of March 2023.

Customers did have the ability to book an appointment for their repair on MyHome but this was suspended when we changed contractor. We are working closely with the new contractor and MyHome to reinstate this option. We are also working on the ability to raise multiple repairs and common area repairs

We are aware of the potential that MyHome can offer and have formed a working group to look at quick wins and longer term development.



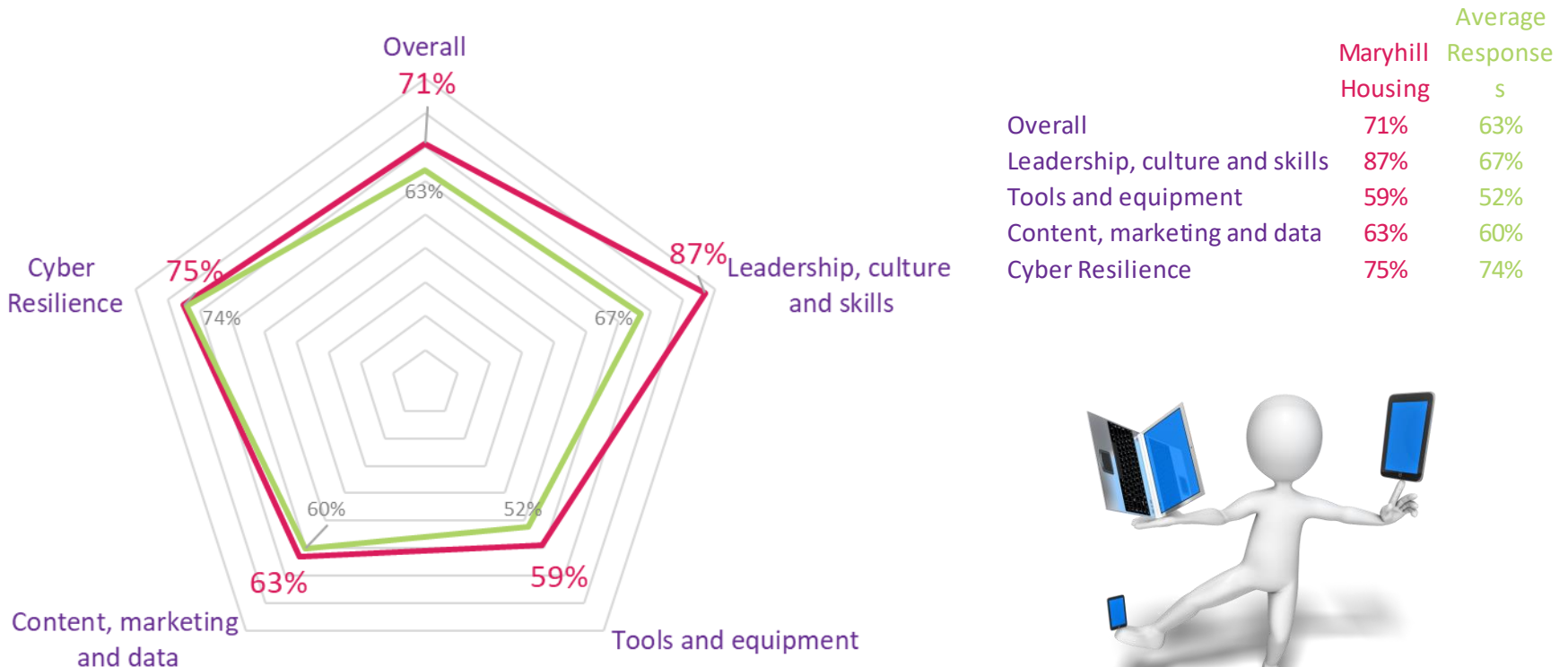
Activity on MyHome Jan - Mar 2023



- 1165 total registrations from 3050 homes
- 1264 tenant interactions between Jan – March 2023
- 52.22% of activity was making a payment
- 3.96% of activity related to factored owners making payments

Digital Self Assessment

In 2021 the SFHA created a self assessment tool to allow RSL's to rate their digital maturity. Maryhill Housing's Senior Management Team completed the exercise. Our results show our digital maturity at 71% in comparison to the average score of 63%. We also assessed our current IT infrastructure using Microsoft Secure Score which came in at 56% in comparison to organisations of the same size at 45%





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Where are we going?



Digital Themes

The Digital Strategy links to our Corporate Plan and supports the Value for Money Strategy. The Digital Strategy sets out 4 key themes:

The Customer Journey

Offer our customers the choice of how and when they interact with us and access our services, improving levels satisfaction

Data & Reporting

Empower us to make evidence based informed decisions, monitor performance, assess customer feedback and implement improvements

Delivering Digital Services

Deliver effective and efficient services to our customers, adapting and evolving with technology while ensuring we have skilled staff with the right tools for the job

Core Systems & Technology

Continuously review and develop our systems and technologies, improving accessibility, using best practice and governance

Our Objectives

The Customer Journey

- Increase digital access to our services offering the customer a range of choices that suit them.
- Increase digital interaction with customers moving from analogue to digital communication.
- Maximise the use of technology and innovation to increase customer satisfaction

Data & Reporting

- Deliver accurate reporting that will:
 - Inform, measure and monitor performance.
 - Analyse activity to identify trends, patterns and cycles
 - Support evidence-based decision making.
 - Support prioritisation of workloads.
- Ensure the data we hold is secure, complete, well managed and appropriate.

Our Objectives

Delivering Digital Services

- Have automated, integrated, effective and efficient processes and systems, reducing resource time and effort.
- Support staff digital development to improve the customer journey
- Improve accessibility to key systems to support remote and mobile working for a more flexible, efficient and agile workforce.
- Respond to a changing world of work, modernising and adapting ways of working flexibly and ensuring staff have the right tools for their role.

Core Systems & Technology

- Maximise existing systems and functionality to achieve Value for Money
- Ensure the core housing management supports the Associations digital vision
- Ensure we maintain a resilient, agile, secure and future proof IT infrastructure
- Creating an improved digital working platform giving staff centralised access to key systems and resources



Maryhill
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How do we get there?



<https://www.maryhill.org.uk/>

Delivering Digital

This section of the Digital Strategy sets out our projects and gives an overview of expected timeframes, our priorities and the measures we will use to define success.

The Digital Strategy covers a 3 year period so the projects, timeframe and priorities will be reviewed and updated annually.

The Customer Journey		
Objective	Projects	Timeframe
Increase customer choice and access to our services by offering a range of digital options.	MyHome - Year 1 - Repairs (raising multiple jobs, booking appointments, communal	Multi Year project. Year 2 options include digital tenancy start up.
	Choice based lettings	Brought forward from 2022/23 - year 1 implementation
Increase customer digital interaction moving from analogue to digital communication.	Multi Channel Communication – Email, SMS and Social Media, Web Chat, Chatbots	Multi year supporting project
Maximise the use of technology and innovation to increase customer satisfaction	Complete Broadband roll out in Mini Multi’s and promotion of service at Glenavon	Quick Win - year 1 completion

Data & Reporting		
Objective	Projects	Timeframe
Deliver accurate reporting	Review and improve operational & management reporting	Foundation project - bulk of work in year 1
Ensure the data we hold is secure, complete, well managed and appropriate.	Cyber Essentials, ED&I Strategy, PCI DSS, GDPR	Foundation project - delivering annually

Delivering Digital

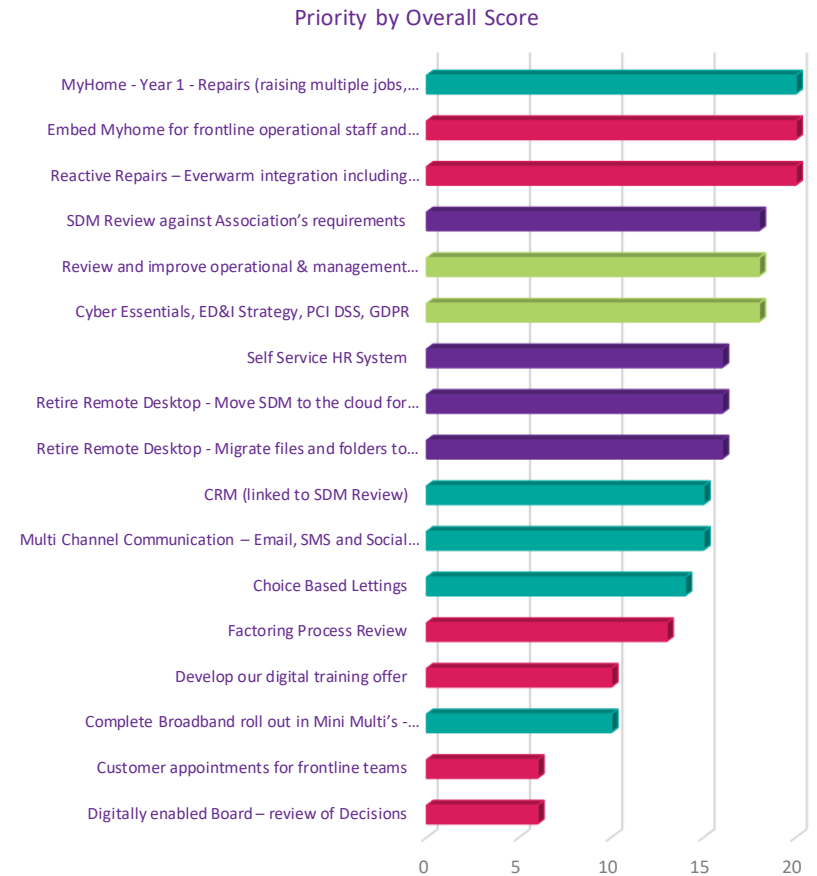
Delivering Digital Services		
Objective	Projects	Timeframe
Have automated, integrated, effective and efficient processes and systems, reducing resource time and effort.	Reactive Repairs – Everwarm integration	Quick Win - year 1 completion - phased implementation
	Customer appointments for frontline teams	Quick Win - year 1 completion
	CRM (linked to SDM Review)	Foundations project - multi year
	Factoring Process Review	Quick win - year 1 completion
Support staff digital development to improve the customer journey	Develop our training offer for core digital skills and service delivery	Multi year project - year 1 to include training needs analysis
Improve accessibility to key systems to support remote and mobile working for a more flexible and agile workforce.	Embed Myhome for frontline operational staff and neighbourhood team	Multi Year project linked to development and roll out of MyHome functionality
Respond to a changing world of work, modernising and adapting ways of working flexibly and ensuring staff & Board have the right tools for their role.	Digitally enabled Board – review of Decisions	Foundation project - review of Decisions and Teams - year 1 completion

Delivering Digital

Core Systems & Technology		
Objective	Projects	Timeframe
Maximise existing systems and functionality to achieve Value for Money	Underpins all Digital Strategy projects	Underpins all Digital Strategy projects
Ensure the core housing management supports the Associations digital vision	Full review of SDM Modules against the Association's requirements:	Multi year project - year 1 to review SDM, define our requirements and identify gaps. Year 1 decision on moving forward with a replacement
	Rents & Housing Management, Waiting lists & Allocations	
	Repairs & Maintenance, Planned Maintenance, Voids Management	
	Complaints Register	
	Factoring / Service Charges	
	Nominal & Purchase Ledger	
Ensure we maintain a resilient, agile, secure and future proof IT infrastructure	Underpins all Digital Strategy projects	Underpins all Digital Strategy projects
Creating an improved digital working platform giving staff centralised access to key systems and resources	Retire Remote Desktop - Migrate files and folders to Sharepoint,	Foundation project - year 1 completion
	Retire Remote Desktop - Move SDM to the cloud for web access	Foundation project - year 1 completion
	Self service HR system	Foundation project - year 1 & 2

Project Priorities

Digital Theme	Delivery Project	Urgent	Important	Overall Score
The Customer Journey	MyHome - Year 1 - Repairs (raising multiple jobs, booking appointments, communal area repairs)	10	10	20
	Multi Channel Communication – Email, SMS and Social Media, Web Chat, Chatbots	6	9	15
	CRM (linked to SDM Review)	6	9	15
	Choice Based Lettings	7	7	14
	Complete Broadband roll out in Mini Multi's -	5	5	10
Data & Reporting	Review and improve operational & management reporting	9	9	18
	Cyber Essentials, ED&I Strategy, PCI DSS, GDPR	9	9	18
Delivery Digital Services	Embed Myhome for frontline operational staff and neighbourhood team	10	10	20
	Reactive Repairs – Everwarm integration including booking appointments	10	10	20
	Factoring Process Review	8	5	13
	Develop our digital training offer	5	5	10
	Digitally enabled Board – review of Decisions	3	3	6
	Customer appointments for frontline teams	3	3	6
Core Systems & Technology	SDM Review against Association's requirements	9	9	18
	Self Service HR System	7	9	16
	Retire Remote Desktop - Move SDM to the cloud for web access	8	8	16
	Retire Remote Desktop - Migrate files and folders to Sharepoint	8	8	16



Action Plan

	Digital Objective	Delivery Project	Project Lead	2023/2024	2024/2025	2025/2026	Multi Year
The Customer Journey	Increase customer choice and access to our services by offering a range of digital options.	MyHome - Year 1 - Repairs (raising multiple jobs, booking appointments, communal area repairs)	Business Transformation and IT Manager	✓	✓	✓	✓
		Choice Based Lettings	Director of Operations	✓			
	Increase customer digital interaction moving from analogue to digital communication.	Multi Channel Communication – Email, SMS and Social Media, Web Chat, Chatbots	Customer Experience Manager and Communications Officer	✓	✓	✓	✓
		CRM (linked to SDM Review)	Head of Property (CCT) / Customer Experience Manager	✓	✓	✓	✓
	Maximise the use of technology and innovation to benefit our customers	Complete Broadband roll out in Mini Multi's - promotion of service at Glenavon	Business Transformation and IT Manager	✓			
Data & Reporting	Deliver accurate reporting	Review and improve operational & management reporting	Business Transformation Officer	✓	✓	✓	✓
	Ensure the data we hold is secure, complete, well managed and appropriate	Cyber Essentials, ED&I Strategy, PCI DSS, GDPR	Performance and Governance Manager / Business Transformation and IT Manager	✓	✓	✓	✓
Delivery Digital Services	Have automated, integrated, effective and efficient processes and systems, reducing resource time and effort	Reactive Repairs – Everwarm integration including booking appointments	Head of Property (CCT)	✓			
		Factoring Process Review	Business Transformation Officer	✓			
		Customer appointments for frontline teams	Housing Managers / Customer Experience Manager	✓			
	Support staff digital development to improve the customer journey	Develop our digital training offer	HR Manager	✓	✓	✓	✓
	Improve accessibility to key systems to support remote and mobile working for a more flexible and agile workforce	Embed Myhome for frontline operational staff and neighbourhood team	Business Transformation and IT Manager	✓	✓	✓	✓
	Respond to a changing world of work, modernising and adapting ways of working flexibly and ensuring staff & Board have the right tools for their role	Digitally enabled Board – review of Decisions	Performance and Governance Manager	✓			
Core Systems & Technology	Ensure the core housing management supports the Associations digital vision	SDM Review against Association's requirements	Business Transformation and IT Manager	✓	✓	✓	✓
		Retire Remote Desktop - Move SDM to the cloud for web access	IT Projects Officer	✓	✓		✓
	Creating an improved digital working platform giving staff centralised access to key systems and resources	Retire Remote Desktop - Migrate files and folders to Sharepoint	IT Projects Officer	✓	✓		✓
		Self Service HR System	HR Manager	✓	✓		✓

Critical Success Factors

Critical Success Factors, or CSF's, are definitions for the future position and conditions that need to exist so we can say we have successfully delivered our digital objectives. CSF's are created at a strategic level within the Association. CSF's start with an action verb and describe what's important in a short description. Each CSF has a corresponding SMART measure to quantify success.

At this point we need to establish a baseline for the majority of the measures to reflect where we currently are. This baseline assessment will be completed during 2023/24 and we will propose a full suite of SMART measures for 2024/25. This will enable us to set out clear targets for what we want to achieve through our digital journey.

We will monitor progress on projects through the Delivery Plan reported quarterly to Board..

Critical Success Factor	SMART Measure
Reduction of incoming calls	To be defined once baseline measure has been established
Increase in customer digital contact	To be defined once baseline measure has been established
Increase in customer sign up to online accounts	To be defined once baseline measure has been established
Increase the number of Repairs raised online	To be defined once baseline measure has been established
Access to core housing system online	Web access to SDM by March 2024
Retire Remote Desktop	Fully cloud based - 0% reliance on RDS by December 2024
Increase the numbers of customers signed up for paperless communications	To be defined once baseline measure has been established



Maryhill

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For further information contact:

Siobhan Harvey

Business Transformation and IT Manager

sharvey@maryhill.org.uk

Date created : May 2023

Version : draft 1.6



Equality Impact Assessment

Name of Project	Digital Strategy	Date of approval	May 2023
Name of completing officer	Rebecca Wilson	Date EqIA created	May 2023

Stage 1 – who will this affect? Identify the main stakeholders, eg staff, tenants, applicants.
 Our Digital Strategy sets out our digital vision and approach to digital transformation across the Association over the next 3 years. This will impact on staff, Board, all of our current tenants and factored owners, housing applicants, job applicants and the general public.

Stage 2 – Scoping Exercise - Equality evidence used in this Equality Impact Assessment																
Identify the main sources of the evidence, both quantitative and qualitative, that supports your analysis. This could include for example, data on the Association’s workforce, tenants or applicants																
Information Source (include link where published)	What does this information include?															
Customer Satisfaction Suvery Report 2021	<p>Extract from the survey report:</p> <p><i>“How comfortable would you say you are using a computer, smart phone or tablet, and also using the Internet?”</i></p> <table border="1"> <thead> <tr> <th>Device</th> <th>Very comfortable</th> <th>I get by OK</th> <th>I need help</th> <th>I do not use</th> </tr> </thead> <tbody> <tr> <td>Using a computer, smart-phone or tablet</td> <td>40.6%</td> <td>24.9%</td> <td>10.9%</td> <td>23.6%</td> </tr> <tr> <td>Using the Internet</td> <td>41.5%</td> <td>23.2%</td> <td>10.9%</td> <td>24.4%</td> </tr> </tbody> </table> <p>Use of the devices set out in table 20 is very closely associated with tenant age e.g. for ‘using the internet’, in the age group 16-34, take up is 98.0% which contrasts with a take up level of 39.9% for tenants aged 65 plus.”</p>	Device	Very comfortable	I get by OK	I need help	I do not use	Using a computer, smart-phone or tablet	40.6%	24.9%	10.9%	23.6%	Using the Internet	41.5%	23.2%	10.9%	24.4%
Device	Very comfortable	I get by OK	I need help	I do not use												
Using a computer, smart-phone or tablet	40.6%	24.9%	10.9%	23.6%												
Using the Internet	41.5%	23.2%	10.9%	24.4%												

Stage 3 – Considering the above information, what impact will this proposal have on protected groups? Consider whether the impact is positive, negative or neutral.

Sex	No known impact.
Gender Reassignment	No known impact.
Age	Potential negative impact for older people depending on communication preferences and levels of digital inclusion. Potential positive impact for younger people given higher internet and digital device use.
Disability	No known impact.
Race & Ethnicity	Potential negative impact for some, depending on level of understanding of English and levels of digital inclusion.
Sexual Orientation	No known impact.
Religion or Belief (or No Belief)	No known impact.
Pregnancy & Maternity	No known impact.

Stage 4 – Are there any negative impacts on the above groups? Can you objectively justify these? If not, what actions could be taken to mitigate, advance equality or fill gaps in information

Age - Potential negative impact for older people depending on communication preferences and levels of digital inclusion.	<p>We will continue to offer our services to customers and other stakeholders in a range of ways, so they can choose when and how they interact with us and access our services. These will continue to include non digital options such as attend the office, phone calls and home visits.</p> <p>We will listen to and engage with our customers to help design and deliver the digital services they need and support them become digitally enabled.</p> <p>We will signpost to digital inclusion services provided by partner agencies.</p>
Race & Ethnicity - Potential negative impact for some, depending on level of understanding of English and levels of digital inclusion.	We will continue to offer our services to customers and other stakeholders in a range of ways, so they can choose when and how they interact with us and access our services. These will continue to

Stage 4 – Are there any negative impacts on the above groups?	Can you objectively justify these? If not, what actions could be taken to mitigate, advance equality or fill gaps in information
	<p>include non digital options such as attend the office, phone calls and home visits.</p> <p>We will listen to and engage with our customers to help design and deliver the digital services they need and support them become digitally enabled.</p> <p>We will continue to offer the translation services and are able to provide interpretation services in person or over the phone as required. More details are provided in our toolkit for communicating with non-English speaking customers.</p> <p>We will signpost to digital inclusion services provided by partner agencies.</p>

Stage 5 – General duty. There are three key considerations to think about in terms of equalities implications on any new policy as set out below. Please set out how you have considered each of these.

Is there anything more the policy could do to eliminate discrimination?	No more than as set out above.
Could the policy better advance equality of opportunity?	Yes, by offering our services in a range ways this improves equality of accessibility to our organisation and services.
Does the policy pay due regard to the need to promote good relations between different groups?	Yes, this is built into our approach of offering choice in who people interact with our services.
Are there any other actions you could take to better meet the General Equality duty?	No more than as set out above.

Stage 6 – List any proposed actions as a result of this equality impact assessment

Action	Where captured
No additional actions.	n/a

8 - Assurance Policy


Bryony Willett

| For Decision

Attachments

[8. \(RR\) Assurance Policy cover paper.pdf](#)

[8.1 \(RR\) Appendix A - Assurance Policy.pdf](#)

REPORT TO:	Board	
DATE OF MEETING:	25th May 2023	
AGENDA ITEM:	8	
CONFIDENTIALITY:	Non confidential	
AUTHOR:	Bryony Willett	
RESPONSIBLE DIRECTOR:	Bryony Willett, CEO	

ASSURANCE POLICY

1. PURPOSE

1.1 The purpose of this paper is to introduce the Association’s proposed new Assurance Policy.

2. RECOMMENDATIONS

2.1 Board/Committee is asked to:

- **Approve** the proposed Assurance Policy shown in Appendix A.

3. EXECUTIVE SUMMARY

3.1 The Board is required is satisfy itself that the Association complies with the relevant requirements of Chapter 3 of the Scottish Housing Regulator’s (SHR)’s Regulatory Framework. This includes meeting the Scottish Housing Charter, complying with the Regulatory Standards of Governance and Financial Management, complying with all relevant legislation, and delivering on various reporting requirements. The Association is required to submit an Assurance Statement annually in October which sets out how the Association complies with these requirements.

3.2 The Board considered the Association’s approach to Assurance at its November away day. It considered: feedback from best practice guidance produced by the Regulator in July 2022; feedback from officers; feedback from the 2021 Collaborative Governance Review.

3.3 In February 2023 the Board approved actions to improve the Association’s approach to Assurance. This included the development of an Assurance Policy. The proposed Assurance Policy is attached at Appendix A and summarises the Association’s approach to assessing compliance against the Regulatory Framework. This is a new policy and describes the new process as proposed in the February 2023 paper. The difference between the current process and the new proposed process is summarised below:

- The full Assurance assessment will be completed and reported to the Board annually instead of quarterly

- All papers reported to the Assurance Board will be presented by the relevant officer and marked as required reading (the Governance Effectiveness and Delivery Plan papers are not currently presented)
- Customers and staff will be involved in the process of assessing assurance annually.

IMPLICATIONS OF THE REPORT	
FINANCIAL RESOURCE AND VALUE FOR MONEY:	There are no financial implications.
LEGAL/REGULATORY/RULES/NOTIFIABLE EVENTS:	This report sets out the Association's proposed Assurance Policy. This sets out how the Association will comply with the Assurance requirements set out in the Scottish Housing Regulator's publications: 2019 Regulatory Framework, 2019 Annual Assurance Statement, 2022 Conducting Reviews of Compliance.
CORPORATE PLAN/STRATEGIC OBJECTIVES:	Production of an annual Assurance Statement is a Regulatory requirement. An effective approach to Assurance links to the strategic objective of Building a Sustainable Business.
CUSTOMER/TENANT PARTICIPATION:	The new proposed Assurance approach includes customer consultation on Assurance in September of each year to feed into the Assurance statement.
COMMUNICATIONS:	There are no implications
HEALTH AND SAFETY:	There are no implications
ENVIRONMENTAL:	There are no implications
EQUALITY IMPACT ASSESSMENT:	There are no implications
RISK ANALYSIS:	To comply with the Regulatory Framework, the Association is required to produce an evidence based annual Assurance Statement setting out compliance against the Regulatory Framework. Associations are expected to keep a record of the evidence used to produce the Assurance Statement. The Board needs to be satisfied that its approach to Assurance is robust. Failure to comply with these requirements could result in Regulatory intervention.
FREEDOM OF INFORMATION:	The following should not be published: <input checked="" type="checkbox"/> N/A <input type="checkbox"/> Full Report <input type="checkbox"/> Section(s): Reason for redacting: Confidential: <input type="checkbox"/> Commercially Sensitive: <input type="checkbox"/>



Title	Assurance Policy
Purpose	The purpose of this policy is to set out the Association’s approach to considering compliance with the requirements of the Scottish Housing Regulator’s Regulatory Framework and developing its annual Assurance Statement.
Scope	<p>This policy applies to the whole organisation and specifically the Association’s Board who are responsible for confirming compliance with the Regulatory Framework.</p> <p>The Policy will be implemented by the Board, the Performance and Governance Manager (whose role is to support the Board) and the wider Senior Management Team who report to the Board.</p>
Definitions	<p>For purposes of this policy, unless otherwise stated, the following definitions shall apply:</p> <p>Regulatory Framework: Scottish Housing Regulator’s Regulatory Framework, comprising the seven Regulatory Standards of Governance and Financial Management, the Scottish Social Housing Charter and other legislative requirements. The specific requirements are set out at Chapter 3 of the Framework.</p> <p>Assurance Statement: the Annual Assurance Statement which is required to be submitted to the Scottish Housing Regulator annually in line with Regulatory Guidance <i>Annual Assurance Statements</i> (or update thereof).</p> <p>Assurance Boards: Board meetings that take place three times each year with a focus on compliance against the Regulatory Framework and internal performance standards.</p> <p>Assurance Dashboard: a summary report showing compliance against the Regulatory Framework presented to each Assurance Board.</p> <p>Full Assurance Framework: a full review against all requirements of the Regulatory Framework updated and reported to the Board in August of each year.</p>
Policy Statement	<p>Annual assessment:</p> <p>The Association’s Board assesses compliance with the Regulatory Framework annually at its August meeting. It will used established</p>

sector frameworks, such as those developed by the Scottish Federation of Housing Associations and the Chartered Institute of Housing, to make this assessment.

Actions from this assessment are captured and progress is reported to Assurance Boards.

Assurance Boards:

The Association holds three Assurance Boards each year where the Board also consider key areas of the Association’s performance and whether this impacts on compliance with the Regulatory Framework. The key areas of performance (presented as reports) considered are:

- Operational performance
- Financial performance
- Risk management
- Complaints and customer feedback
- Health and safety compliance
- Delivery of the Association’s Development programme
- Delivery of the Association’s Investment programme
- Performance against the Association’s Delivery Plan
- Performance against the Association’s Governance Effectiveness Plan

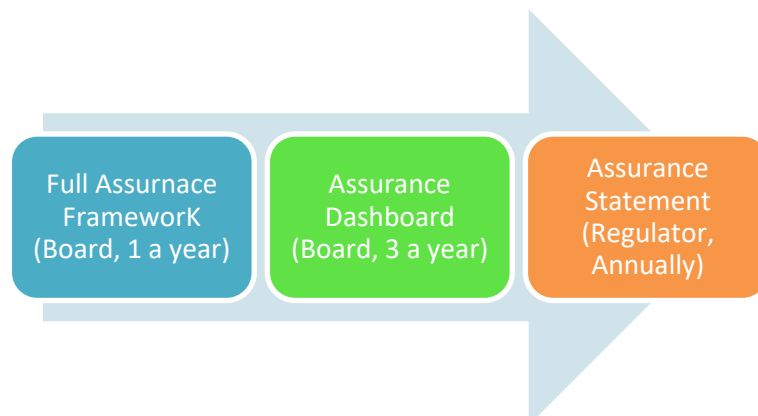
The lead officer for each area of performance presents their paper giving Board Members the opportunity to ask questions to the officer directly responsible.

A dashboard report is presented to each Assurance Board summarising compliance with the Regulatory framework.

Assurance statement

The Board approves its annual Assurance Statement at its October meeting. The Assurance statement summarises compliance against the Regulatory framework and identifies areas of focus or improvement for the Association.

The relationship between the annual assessment, Assurance Boards and annual Assurance Statement is summarised in the diagram below.



Changes in compliance during the year

Officers are responsible for identifying any potential areas of non-compliance with the Regulatory framework during the course of the year and reporting this to Board.

All Board reports include a section on Regulatory implications where officers highlight if/how the items under consideration relate to the Regulatory framework. Officers take external specialist advice and this is reported directly to the Board as relevant.

Assessing compliance

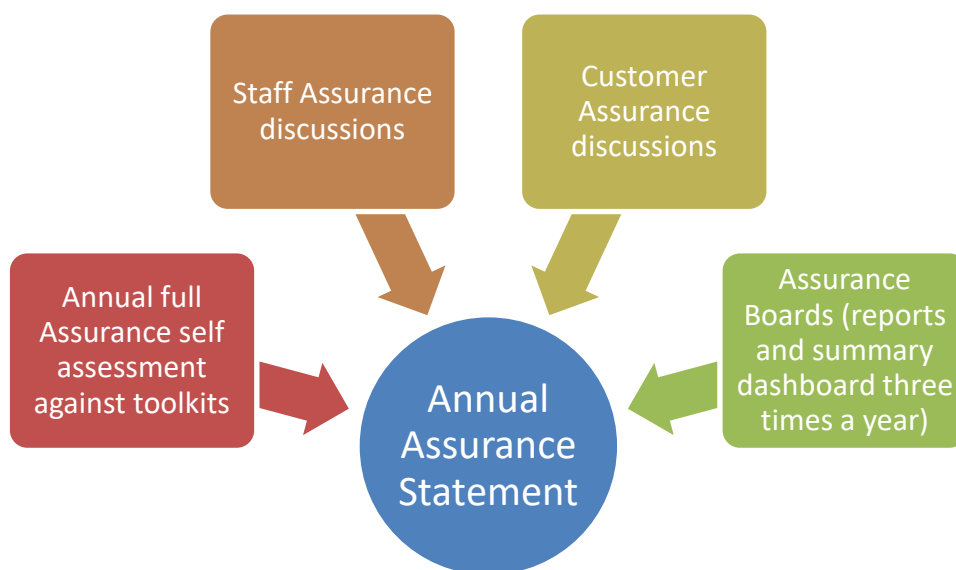
Board considers the materiality of any areas of non-compliance highlighted in the annual assessment, Assurance Boards or at any point during the year.

Board approves the 'assurance ratings' proposed by officers at each Assurance Board. Each area is assessed using a simple four-point rating:

- Compliant
- Compliant (with non-material areas for improvement)
- Working towards compliance
- Non-compliant

Board can request additional reports on any item of concern identified from the individual Assurance reports (or any other issues identified during the year).

Customers and staff are involved in assessing compliance against the Regulatory Framework. A summary of inputs into the compliance assessment are shown in the diagram below.



	<p>Reporting changes in compliance</p> <p>Any material changes in compliance identified between the submission of Assurance statements are reported to the Board and the Regulator as a notifiable event.</p>
Approval	Board: May 2023
Policy Owner	Bryony Willett, CEO
Review	Board: May 2026

9 - Entitlements, Payments and Benefits Policy

Bryony Willett


| For Decision

Attachments

[9. \(RR\) Entitlements, payments and benefits policy, cover.pdf](#)

[9.1 \(RR\) Proposed Entitlements, Payments and Benefits Policy - with tracked~.pdf](#)

[9.2 \(RR\) Appendix A - Entitlement Payments and Benefits Policy.pdf](#)

REPORT TO:	Board	
DATE OF MEETING:	25th May 2023	
AGENDA ITEM:	9	
CONFIDENTIALITY:	Non confidential	
AUTHOR:	Bryony Willett, Chief Executive	
RESPONSIBLE DIRECTOR:	Bryony Willett, Chief Executive	

REPORT TITLE: ENTITLEMENTS, PAYMENTS, AND BENEFITS POLICY

1. PURPOSE OF THE REPORT:

1.1 This report sets out a proposed update to the Association’s Entitlements, Payments, and Benefits Policy.

2. RECOMMENDATIONS:

2.1 It is recommended that the Board:

- **Approves** the proposed Entitlements, Payments, and Benefits Policy, set out at Appendix A.

3. EXECUTIVE SUMMARY:

3.1 The Scottish Housing Regulator (SHR) requires the Association to have a policy that sets out what payments and benefits we permit and to ensure that these arrangements demonstrate transparency, honesty and propriety.

3.2 The Association’s Entitlements, Payments and Benefits Policy describes the entitlements, payments or benefits that our people are able to receive and how conflicts of interest are managed. It also describes what is not permitted and the arrangements that we have in place to ensure that the requirements of this policy are observed.

3.3 The Policy was last reviewed in 2020 and has therefore been reviewed on the usual three yearly cycle. The Association adopts the Scottish Federation of Housing Association’s (SFHA) model Entitlements, Payments and Benefits Policy with some amendments as proposed by the Glasgow and West of Scotland Forum (GWSF) of Associations and some local amendments to meet our specific circumstances. The GWSF amendments relate to the ‘Use of contractors and suppliers’ section of the policy.

3.4 The SFHA’s model policy was updated in 2021 and therefore the Association’s Policy has been reviewed and changes are proposed in line with updates to the model policy. The draft updated policy has also been reviewed by the Association’s Senior Management Team. The table below summarises the proposed changes and a tracked changes version of the proposed Policy is shown at Appendix A. Board are asked to approve the proposed Policy.

Change	Explanation for change
Changes in the main policy	
Addition of paragraph in 'scope' to link to the Regulatory requirement to have a policy dealing with payments and benefits	Update in the SFHA model policy
Addition of a paragraph in 'purpose' to explain the over-arching principles of the policy	Update in the SFHA model policy
Addition of a quarterly update on the entitlements, payments and benefits register to the Audit and Risk Committee	This is part of the Audit and Risk Committee remit
Addition of a paragraph explaining that a declaration of interests may not be sufficient, and that other action may be taken.	Update in the SFHA model policy
Changing the structure of the table in the 'people connected to you' section to make it clearer that action is required in relation to different groups.	Bringing our policy in line with the model SFHA policy
Addition of a paragraph around seeking advice around people connected to you	Update in the SFHA model policy
Changes to Appendix A	
Clarification that neither contract work nor full employment can be offered to someone who has been a Board Member in the last twelve months, or who is related to a Board Member.	Update in the SFHA model policy
Increasing the limit for accepting gifts from tenants and external sources from £25 to £60	Update in the SFHA model policy

IMPLICATIONS OF THE REPORT	
FINANCIAL RESOURCE AND VALUE FOR MONEY:	The Entitlement, Payments and Benefits Policy describes the entitlements, payments, or benefits that our people are able to receive. It also describes what is not permitted and the arrangements that we have in place to ensure that the requirements of this policy are observed. It is a key control measure to ensure value for money in management of payments to staff and to prevent financial benefits to Board Members arising from their Board position.
LEGAL/REGULATORY/RULES/NOTIFIABLE EVENTS:	The Scottish Housing Regulator expects the Association to have an Entitlement, Payments and Benefits Policy which supports it to discharge a number of duties in the 2019 Regulatory Framework, including: <i>1.6 Each governing body member always acts in the best interests of the RSL and its tenants and service users and does not place any personal or other interest ahead of their primary duty to the RSL.</i>

	<p><i>3.6 The governing body ensures that employee salaries, benefits and its pension offerings are at a level that is sufficient to ensure the appropriate quality of staff to run the organisation successfully, but which is affordable and not more than is necessary for this purpose.</i></p> <p><i>5.1 The RSL conducts its affairs with honesty and integrity and, through the actions of the governing body and staff, upholds the good reputation of the RSL and the sector.</i></p> <p><i>5.4 Governing body members and staff declare and manage openly and appropriately any conflicts of interest and ensure they do not benefit improperly from their position.</i></p> <p><i>5.7 Severance payments are only made in accordance with a clear policy which is approved by the governing body, is consistently applied and is in accordance with contractual obligations. Such payments are monitored by the governing body to ensure the payment represents value for money. The RSL has considered alternatives to severance, including redeployment.</i></p>
CORPORATE PLAN/ STRATEGIC OBJECTIVES:	There are no implications
CUSTOMER/TENANT PARTICIPATION:	There are no implications
COMMUNICATIONS:	The updated Entitlements, Payments and Benefits Policy will be promoted to staff through the intranet and published on the Association’s website through the Guide to Information.
HEALTH AND SAFETY:	There are no implications.
ENVIRONMENTAL:	There are no implications.
EQUALITY IMPACT ASSESSMENT:	There are no implications.
RISK ANALYSIS:	There is a Regulatory and practical risk if the Association does not update the Entitlements, Payments and Benefits Policy because the current policy contains different wording for the same issue, and it is not clear which approach the Association is taking.

Title	Entitlements, Payments and Benefits
Purpose	<p>This policy describes the entitlements, payments or benefits that our people are able to receive. It also describes what is not permitted and the arrangements that we have in place to ensure that the requirements of this policy are observed.</p> <p>This Policy is intended to be a practical document that supports us in meeting all of the above requirements, ensuring that none of our people benefits improperly or inappropriately from their involvement with us, but also that they are not unfairly disadvantaged. We expect our people to act in good faith, and in applying the terms of the policy we will always take this into account.</p>
Scope	<p>This policy covers all individuals working for Maryhill Housing or at any of our premises irrespective of their status, level or grade. It includes all employees, managers, directors, officers, consultants, contractors, trainees, homeworkers, casual and agency staff, including Board members and volunteers working either directly with or for our Association or our subsidiary Maryhill Communities.</p> <p>As we are a Scottish Charity, all of our Governing Body Members must also ensure that they comply with the Office of the Scottish Charity Regulator (OSCR) guidance to Charity Trustees¹ and charity legislation.</p> <p><u>Our Rules require that we have a policy dealing with payments and benefits². The Scottish Housing Regulator (SHR) requires us to have a policy that sets out what payments and benefits we permit and to ensure that these arrangements demonstrate transparency, honesty and propriety³. We must ensure there is no justifiable public perception of impropriety. This policy is based on the SFHA's Model Entitlements Payments and Benefits Policy, which the SHR have confirmed meets their regulatory requirements.</u></p> <p>As someone who is affected by this policy, you are personally responsible for ensuring that you are familiar with and comply with its terms.</p>

¹ Office of the Scottish Charity Regulator (Aug 2013) Guidance For Charity Trustees section 3 available [here](#)

² [SFHA \(2020\) Charitable Model Rules, Rule 38](#)

³ [Scottish Housing Regulator \(February 2019\) Regulatory Framework Standard 5.4](#)

Definitions	Contracts Register: This lists the Association’s key contractors and suppliers and can be accessed here: F:\Procurement
Policy Statement	<p>As someone who is affected by this policy, you are personally responsible for ensuring that you are familiar with and comply with its terms.</p> <p>-This Policy is intended to be a practical document that supports us in meeting all of the above requirements, ensuring that none of our people benefits (or is seen to benefit) improperly or inappropriately from their involvement with us, but also that they are not unfairly disadvantaged. We expect our people to act in good faith, and in applying the terms of the policy we will always take this into account.</p> <p>At all times, we expect a common-sense approach to be applied to the interpretation and application of this policy. If you are unsure about anything relating to benefits, payments or entitlements you should consult with the Chair or CEO (if you are a member of the governing body) or with your line manager (if you are a member of staff).</p> <p>Failure to comply with the terms of this policy will be regarded as a breach of the Code of Conduct.</p> <p>Registering and declaring interests</p> <p>In order to protect our reputation and demonstrate that we conduct our affairs with openness, honesty and integrity, we maintain a Register of Interests. You must record in this register any interests that you or someone connected to you (see Section 3) has which are relevant to our business and /or our activities. You will be required to maintain the accuracy of the interests you declare and to confirm annually that your entry is accurate and up to date. You will be required to confirm annually that your entry is accurate and up to date.</p> <p>Where you have an interest in any matter that is being discussed or considered, including at a meeting, you must declare your interest and play no part in the consideration, discussion and decision-making; you must withdraw from any part of a meeting where the interest arises and play no part in the discussion. Our Rules require that any Board member who has an interest in a matter that is being considered withdraws from all discussions and plays no part in decision-making⁴ <u>The Codes of Conduct which our Board and staff are required to uphold contain requirements about Declaring Interests that you should comply with at all times.</u></p> <p>Where you have an interest in any matter that is being discussed or considered at a meeting, you must declare your interest and play no part in the discussion; you must withdraw from any part of a meeting where the interest arises.</p> <p>The Code of Conduct also contains a section on Declaring Interests that you should comply with at all times.</p>

⁴ SFHA (2020) Charitable Model Rules 2020 Rule 38

A quarterly ~~n annual~~ report will be made to our Audit Committee ~~[Board/Committee]~~ on the entitlements, payments, benefits that have been recorded in the Register(s) by our people.

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

Entitlements, Payments and Benefits

Many of the interests you will be required to declare can be classed as entitlements, payments or benefits.

As one of our people, you potentially could be offered benefits over and above that to which you are contractually entitled (as a result of policy or contractual terms), such as gifts or hospitality from external parties. Such offers would be as a direct result of you being one of our people and cannot always be accepted. We require that any such offers are managed and recorded very carefully to ensure the highest levels of probity in our organisation. Our people should not benefit – or be seen to benefit – inappropriately from their involvement with us.

Apart from payments that our people are entitled to by contract, statute, policy, or other agreement (e.g. salary, expenses), we will only make a payment to, or accept a payment from, someone affected by this policy in exceptional circumstances. Appendix A explains the payments we can and cannot make in more detail.

As we contribute to the economy(ies) of the area(s) we work in and we have commercial and business relationships with many different companies, contractors, suppliers and service providers, you must ensure that we are fully aware of any connection that you or someone you are close to (see section 3) has with any of these businesses or organisations.

Some entitlements, payments and benefits we can never permit, and others we have additional requirements or conditions that must be met before we can permit.

Appendix A lists the entitlements, payments and benefits that fall under this policy, and states:

- Which could be permitted by the organisation
- Which will never be permitted by the organisation
- Which you require to declare in the register of interests
- Any other further requirements the organisation has before permitting

People Connected To You

Who Else You Should Consider When Declaring Interests

Someone 'closely connected' to you includes members of your household, family members and other relatives and your friends.

As well as considering your own actions, you must be aware of the potential risk created by the actions of people to whom you are closely associated. There are three groups of people that you need to consider, outlined in Table A:

If you are in any doubt about whether or not a declaration is required, you should consult the Chair, CEO, Director of Resources or Performance and Governance Manager.

Table A

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

managed as soon as possible.

Group 1 Members of your household	Group 2 People closely associated with you	Group 3 Others you need to consider
Anyone who normally lives as part of your household, whether they are related to you or not, including spouses/partners who work away from home and sons and daughters who are studying away from home	<ul style="list-style-type: none">• Parents, parents-in-law and their partners• Sons and daughters; stepsons and step-daughters and their partners• Brothers and sisters and their partners• A partner's parent, child, brother or sister• Grandparents, grandchildren and their partners• Someone who is dependent on you or whom you are dependent on• Close friends	<p>Other relatives (e.g. uncles, aunts, nieces, nephews & their partners)</p> <p>Other friends (e.g. someone you are acquainted with socially, neighbours, business contacts/associates)</p>

If you become aware of any action or involvement relating to **anyone** in the table then you should declare and manage this as soon as possible. —

However, we recognise that you will not always be closely acquainted with or in regular contact with all of the people listed and we do not expect you to go to unreasonable lengths to identify actions or involvement that are covered by this policy.

Please note, we do expect you to be familiar with the actions of members of your household (Group 1) and of any other people listed in the table above with whom you are closely associated and/or in regular contact and you must take steps to identify, declare and manage these.

You are not expected to be aware of the actions of people in groups 2 and 3 that you do not have a close association and/or regular contact with. We do not expect you to research into the employment, business interests and other activities of all persons with whom you are closely connected.

In relation to 3.2-3.5 above, when considering actions you should do so from the point of view of a reasonable and objective observer and a common sense approach should be adopted at all times. —

What You Need To Consider

The following are the relevant actions /involvement by those to whom you are closely connected that you should consider, declare and manage as per our expectations outlined in Table A (please be aware that this list is not exhaustive or exclusive):~~The following are the actions and involvement by those to whom you are closely connected that, should you become aware, we would expect you to notify us by making a declaration in the register:~~

- A significant interest in a company or supplier that we do business with. A significant interest means ownership (whole or part) or a substantial shareholding in a business that distributes profits, but does not include where an individual has shares in large companies such as banks, utility companies or national corporations, i.e. where owning shares would not give the individual any significant influence over the activities of that organisation.
- Where the individual may benefit financially from a company we do business with
- Involvement in the management of any company or supplier that we do business with
- Involvement in tendering for or the management of any contract for the provision of goods or services to us.
- Application for employment with us.
- Application to join our Board or any of its subsidiaries
- Application to be a tenant or service user of the organisation
- If they are an existing tenant or service user of the organisation

Use of our contractors and suppliers

In order to help us maintain our excellent reputation, it is important that staff and committee members do not use their position to gain benefits which other members of the public cannot access.

At the same time we do not want to see staff and committee members face unreasonable restrictions which put them at a disadvantage compared to other members of the public.

Where, in your personal/home life, you as a staff or committee member need a service from a contractor, if it causes no disadvantage or inconvenience to you to avoid using one of the Association's contractors then we would ask that such use is indeed avoided. But the Association does not want to unreasonably restrict your choice of contractor.

However, it is extremely important that where you wish to use one of the Association's contractors you take some particular steps which will help protect both you and the Association.

	<p>A staff or Boardgoverning body member should only utilise the services of one of the Association’s contractors (as listed in the Contracts Register) for their own personal needs if:</p> <ul style="list-style-type: none"> • The normal commercial rates are paid for this service and no preferential treatment, financial or otherwise, is received • You report your proposed course of action to your departmental director or the Chair (as appropriate) before committing to use the contractor in question and follow any advice offered. In emergency situations you should comply with this policy retrospectively as soon as is practicably possible • You make a written declaration that you have not received any advantage or preferential treatment (financial or otherwise) from the contractor or supplier arising out of their connection to the Association: written quotes should be provided where these would normally be sought for the type of work in question, and in ALL cases receipts should be provided • You record the transaction or agreement in the Register of Payments and Benefits and keep the entry up to date. <p>Examples of situations that might arise in this context include engaging the factoring service offered by the Association or buying goods or services from a connected business such as an architect or building contractor.</p> <p>The Contracts Register lists the contractors to whom this policy applies. You will see that it does not include low value services such as sandwich shops, other high street stores and national chains, utility companies, banks and national telecoms providers etc.</p> <p>In the event of becoming involved in a dispute with the Association arising out of such a transaction or agreement, you must immediately notify the Chair and/or Chief Executive and withdraw from any discussions relating to the service involved</p> <p>In the case of governing body members, if the dispute cannot be resolved through the normal complaints procedure and you remain dissatisfied, you should resign from the governing body in order to pursue the complaint independently.</p>
Approval	Maryhill Housing Board, May 2020
Policy Owner	Bryony Willett, CEO
Review	Maryhill Housing Board, May 2023

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Appendix A – Entitlements, Payments and Benefits

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
HUMAN RESOURCES AND RECRUITMENT		
<p>All entitlements arising from your contract of employment with us or one of our subsidiaries, including (but not restricted to):</p> <ul style="list-style-type: none"> • Payment of salary to staff • access to car or travel loans or salary advances where specified in the employment contract; • emergency salary advance of up to £100 available to staff who can demonstrate they are facing financial hardship. Staff member to contact HR to apply for advance. Advance is then repayable by monthly instalments over up to 4 months. Advances must be paid off in full before any new application for an advance can be made • pension and/or private health care provided as part of the remuneration package; • performance related pay or bonus awarded in 	<p>Yes</p>	<p>Any entitlement in the terms of your contract is always permitted without the need to record in the register of interests. There are Human Resource processes in place for this purpose.</p>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
<p>accordance with contractual terms;</p> <ul style="list-style-type: none"> • books and equipment in connection with employment or training in accordance with agreed policies and/or contractual terms • Reimbursement of professional fees 		
<p>Payment to a member of the governing body for their role as a governing body member, in accordance with the terms of their letter of appointment</p>	<p>No</p>	<p>Such payments will only be permitted if they are in accordance with the conditions set out in Section 67(3) of the Charities and Trustees Investment (Scotland) Act 2005¹</p> <p>The payment must be recorded in the register of interests within five days of the appointment being confirmed and the register must be kept up to date</p>
<p>All payments made in accordance with the terms of our expenses policy including:</p> <ul style="list-style-type: none"> • payment of permitted out of pocket expenses • reimbursement of travel costs 	<p>Yes</p>	<p>Entitlements in connection with your role as one of our people are set out in our expenses policy are always permitted and do not need to be declared provided claims are made in accordance with our procedures Policy C11, Schedule 7 – Control of Payments & Benefits.</p>
<p>Provision of a loan by the organisation to one of our people</p>	<p>No</p>	<p>This is not permitted unless in connection with the contractual terms of employment. We cannot make any other loans to individuals.</p>

¹ Legislation.Gov.Uk (2005) Charities and Trustees Investment (Scotland) Act 2005 Section 67 (3) available [here](#)

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
Redundancy or Voluntary severance payment to an employee	Yes	<p>We can make redundancy payments to an employee in line with terms their contract</p> <p>Or</p> <p>We can make a voluntary severance payment to an employee which is outside the terms of their contract of employment provided:</p> <ul style="list-style-type: none"> • It arises directly from a decision to terminate the employee's contract of employment • Payment is approved by the Governing Body • That the total sum of the non-contractual payment and benefit does not exceed, in the opinion of our employment adviser, the total cost of a successful application by the employee to a Court or Tribunal (including the likely level of compensation that might be awarded by a court or tribunal and associated costs to the organisation to participate in the tribunal) • Payment does not exceed the equivalent of one year's salary for the employee • That this payment is instead of (rather than additional to) any redundancy entitlement
An offer of employment (temporary or permanent) to someone who is closely connected to a member of staff	Yes	<p>This is permitted as long as:</p> <ul style="list-style-type: none"> • There has been an open recruitment exercise in accordance with our policy that you have not played any part in and • You have no direct or indirect line management or

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
		<p>supervision responsibility for the post and</p> <ul style="list-style-type: none"> • The offer of employment complies with our policy and is approved by Director of Corporate Services and • You record your connection to the successful applicant in the register within five days of their acceptance of the offer.
<p>The offer of employment or contract for the provision of services (e.g. specialist services) to someone who is, or has been in the last twelve months, a member of our Governing Body or to anyone who is related to a member of the Governing Body</p>	No	This cannot be permitted.
<p>Appointment of one of our staff members to the Governing Body</p>	No	This cannot be permitted in accordance with the Rule 37.4 of the organisation.
<p>Nominations to join the Governing Body from people who are connected to a serving member.</p>	Yes	This can be permitted in accordance with the Rules of the organisation.
OUR PEOPLE AS TENANTS OR SERVICE USERS		
<p>The offer of a tenancy or lease in one of our or any of our subsidiaries' properties to one of our people or to someone closely connected to them.</p>	Yes	<p>This is permitted as long as</p> <ul style="list-style-type: none"> • It is in accordance with our published allocations policy and • Neither the applicant or anyone connected to the applicant is involved in any way or in any part of the allocation process and • Payment is notified to the Board (where payment is up to half of the employees'

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
		<p>annual basic salary) or payment is approved by the Board (where payment is above half of the employees' annual basic salary) and</p> <ul style="list-style-type: none"> • The tenancy is recorded as an interest in the appropriate register within five days of the tenancy commencing
<p>Where one of our people (or someone connected to one of our people) is a tenant and receives a repair, improvement or adaptation to their home</p>	<p>Yes</p>	<p>Repairs carried out in accordance with our policy do not need to be recorded.</p> <p>Adaptations must comply with our policy and be approved by the Director of Housing. The adaptation should be recorded in the register of interests within five days of approval.</p> <p>Improvements must be carried out as part of an approved programme and in accordance with our policy. The person affected should declare their interest if/when the programme is being discussed and the improvement recorded in the register of interests within five days of completion</p>
<p>Where one of our people (or someone connected to one of our people) is a tenant and receives payment of a decoration allowance, tenant reward/incentive as part of an agreed scheme or prize.</p>	<p>Yes</p>	<p>Payment of decoration allowances or incentive/reward payments must be made in accordance with our policies and procedures and recorded in the register within five days of receipt.</p> <p>Prizes or awards in competitions open to all tenants in the same community (e.g. garden competitions) can only be given if the selection process for giving the award/prize has been carried out by someone who is independent. Receipt of the award and the circumstances surrounding it must</p>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
		be recorded in the register within five days of receipt.
TRAINING AND EVENTS		
Attendance at training events or seminars (e.g. SFHA Conferences) or openings/similar events hosted by other RSLs	Yes	There is no requirement to declare and record in the register of interests.
The organisation paying for accommodation in connection with attendance at relevant conferences or events that you are attending on behalf of or in connection with your role with us or our subsidiaries	Yes	<p>Accommodation that is part of a conference or training package does not need to be recorded in the register, but attendance will be recorded on the relevant individual training plan.</p> <p>Residential conferences are important in ensuring that our people have the necessary skills, knowledge and experience to make an effective contribution to our activities.</p>
Attendance by you at events to mark awards, achievements or other significant milestones relevant to our business.	Yes (where <u>total cost does not exceed</u> ing £500)	<p>Attendance must be requested to the Corporate Support Team and will be approved where:</p> <ul style="list-style-type: none"> • The organisation or one of our people (because of their role with us) has been nominated for an award; or • Attendance is in recognition of achievement of or in pursuit of appropriate business development; or • We can demonstrate that attendance or participation is directly related to furthering our aims and objectives. <p>Where we ask you to represent us at such an event, this should be recorded in the register along with any associated costs (including travel, accommodation and the costs of attendance at the event) within five days of attendance.</p>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
		<p>The total cost should not exceed £500 per person and we will make all arrangements in advance.</p> <p>Where costs would exceed £500, you will not be permitted to attend unless there is a clear, viable business case for attending. In such a case, specific approval of the Governing Body would be required.</p>
GIFTS AND HOSPITALITY		
<p>Gifts received from tenants and external sources</p>	<p>Yes (not exceeding a value of £60<u>£25</u>)</p>	<p><u>Small gifts (e.g. a box of chocolates, pens, folders, paperweights, flowers) can be accepted if:</u></p> <ul style="list-style-type: none"> • <u>the cumulative value of gifts received from the same source in a 12 month period does not exceed £60</u> • <u>you do not receive more than two such gifts from the same source in a 12 month period</u> • <u>you record receipt of the gift(s) in the register</u> <p><u>You should not normally accept other gifts and should decline any gifts with a value of more than £60 unless to do so would cause offence or otherwise damage our reputation. In these cases you must:</u></p> <ul style="list-style-type: none"> • <u>Advise the donor that the gift will be donated to charity or will form part of our annual charity fund raising activities</u> • <u>Record the gift and the action taken in the register within five days</u> <p><u>You should not regularly accept gifts from the same source and never more than twice from the same source within a 12 month period. The total cumulative value of gifts received from</u></p>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
		<p><u>the same source over the course of a year must never exceed £60.</u></p> <p><u>You should also record any offers that you decline and the reasons for this, in the register within five days.</u></p> <p>Small gifts (e.g. a box of chocolates, pens, folders, paperweights) can be accepted if: the value does not exceed £25 you do not receive more than one such gift from the same source in a 12 month period you record receipt of the gift in the register</p> <p>You should not normally accept other gifts and should decline any gifts with a value of more than £25 unless to do so would cause offence or otherwise damage our reputation. Gifts given as cash should always be refused irrelevant of the amount. In these cases you must:</p> <p>Advise the donor that the gift will be donated to charity or will form part of our annual charity fund raising activities</p> <p>Record the gift and the action taken in the register within five days</p> <p>You should not regularly accept gifts from the same source and never more than once from the same source within a 12 month period.</p> <p>You should also record any offers that you decline and the reasons for this, in the register within five days.</p>
Gifts given from us to one of our people	Yes (not exceeding values set out)	Gifts from the organisation to our people can be permitted in cases where it is to mark a special

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
		<p>occasion or significant event including:</p> <ul style="list-style-type: none"> • Family events (e.g. marriage, birth of a child, death of close family member) (flowers up to the value of £50)) • Five years' service (flowers up to £50) • Long service (up to £250) • Staff recognition awards (up to £150) <p>These must be recorded in the relevant register.</p> <p>Please note, that this does not include collections by our people using their own personal funds to mark special occasions. These are always permitted with no requirement to declare.</p>
<p>Hospitality associated with our business and that of its partners</p>	<p>Yes (when not exceeding a value of £756075)</p>	<p>Modest hospitality, such as a sandwich lunch or networking event, is permitted and does not need to be recorded</p> <p>All other hospitality up to a value of £75650 is permitted but must be recorded in the register, along with an estimation of the value of hospitality received, within five days of attendance.</p> <p>You should not accept invitations with a value that is greater than £756075, unless you have prior approval from the Chief Executive hospitality offered will also be taken into consideration, e.g. we will not normally accept invitations to sporting events, concerts, golf tournaments etc.</p> <p>In this case, the reason for acceptance must also be included in the register and countersigned by the Chief Executive.</p>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
Our people seeking donations from our contractors/suppliers when fundraising for charity	Yes	<p>This is permitted provided:</p> <ul style="list-style-type: none"> Any donations received are recorded in the register <p>We recognise our social responsibility and promote charity fundraising by the organisation and our people. We have a separate policy that sets out our approach to supporting other charities.</p>
PROCURING GOODS/SERVICES		
Sale of our interest (whole or part) in a property to someone affected by this policy via LIFT, HomeBuy; Help to Buy or other LCHO scheme	Yes	<p>This is permitted, provided:</p> <ul style="list-style-type: none"> Our policy and procedures are followed The prospective purchaser should play no part in the processing of the transaction by the organisation It is declared and recorded in the register within five days of the missives being concluded confirming the process followed.
The organisation entering into a contract with an organisation where one of our people, or someone connected to them, has significant control.	No (in almost all cases)	<p>This is not permitted in almost all circumstances. We could only consider this where:</p> <ul style="list-style-type: none"> The person affected by this policy is not involved in any part of the procurement process or decision The appointment is approved by the Governing Body which is satisfied that the appointment is reasonable in the circumstances There is no reasonable alternative (e.g. because of geography or the specialist nature of the goods/services) <p>In such rare circumstances, the appointment would be recorded in the register along with details of the process followed.</p>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
The purchase of land or other assets from anyone who is, or has been in the last twelve months, one of our people or who is connected to one of our people	No (in almost all cases)	<p>This cannot be permitted in almost all cases.</p> <p>The only exception would be if you were referred to us under the Scottish Government's Mortgage to Rent scheme, where this would be permitted provided:</p> <ul style="list-style-type: none"> • Our policy and procedures are followed • The prospective seller plays no part in the decision to purchase the property or the processing of the transaction by the organisation • It is declared and recorded in the register within five days upon conclusion
The purchase of goods/services from our suppliers/contractors by one of our people	Yes	This should normally be avoided, and will only be potentially permitted if the procedure identified in Section 4 is followed

10 - Annual Return of the Charter Submission 2022/23

Debbie Watt


For Decision

Attachments

[10. \(RR\) Annual Return on the Charter.pdf](#)

[10.1 \(RR\) Appendix 1 - Maryhill Housing ARC Submission 2022-23 for Board v2.pdf](#)

[10.2 \(RR\) Appendix 2 - ARC results and trends 2021-22 .pdf](#)

REPORT TO:	Board	
DATE OF MEETING:	25th May 2023	
AGENDA ITEM:	10	
CONFIDENTIALITY:	Non-Confidential	
AUTHOR:	Debbie Watt, Performance & Governance Manager	
RESPONSIBLE DIRECTOR:	Bryony Willett, Chief Executive	

REPORT TITLE: Annual Return on the Charter

1. PURPOSE

1.1 This report presents the Association’s draft Annual Return on the Charter (ARC) submission for Board approval.

2. RECOMMENDATIONS

2.1 The Board is asked to:

- **Approve** the Association’s Annual Return on the Charter for 2022/23, subject to updating the narrative to reflect success gaining access to Rothes Drive properties to complete the annual gas service.
- **Agree** that actual submission of the ARC be delegated to the Director of Operations, to take place before the 31st May 2023.
- **Approve** the correction for Indicator 28 – the number of residential properties factored for 2021/21 from 660 to 661 to the Regulator.

3. EXECUTIVE SUMMARY

3.1 The Annual Return on the Charter (ARC) is a framework of performance indicators that all social landlords are required to report to the Scottish Housing Regulator by the 31st May each year.

3.2 The Association’s draft ARC submission for 2022/23 is attached as **Appendix 1** to this report. This has been discussed by Board members at the ARC Working Group meeting held on the 11th May 2023, and is now presented to Board for final approval.

3.3 Board Members are asked to note that the return presented tonight differs from the return presented to the working group in one significant way: gas servicing compliance. Following the ARC working group officers identified that properties in the Rothes Drive development (21 of the 22 properties) had missed their annual service because their initial gas safety checks had not been loaded into our housing management system. This resulted in them failing to appear on automated reports showing boilers requiring their annual service. The impact of this is that the Association failed in its statutory duty to complete a gas safety check for eight properties in 2022-2023 and will fail a further 13

properties next year (because their expiry date was in April 2023). The Association is aiming to complete gas services for all these properties by the date of the Board meeting and it is proposed to update the narrative accordingly.

3.4 **Appendix 2** provides additional information for the key performance measures from the ARC, including last year's result and our internal targets. It shows the annual trend alongside an overall red/amber/green indicator of how we are performing.

IMPLICATIONS OF THE REPORT	
FINANCIAL RESOURCE AND VALUE FOR MONEY:	The ARC includes several financial indicators, including those relating to arrears, void loss, and spend on adaptations and housing quality. These indicators have in general performed well during the year.
LEGAL/REGULATORY/RULES/NOTIFIABLE EVENTS:	The ARC is a key regulatory return that must be submitted annually to the Scottish Housing Regulator by the 31 st May this year. It forms part of the Regulator's annual risk assessment of the Association and how they will engage with us the following year.
CORPORATE PLAN/STRATEGIC OBJECTIVES:	Our Corporate Plan covers a range of different areas for improvement from our recent Customer Survey that are also included in the ARC. Progressing our strategic objectives aims to have a positive effect on our ARC results.
CUSTOMER/TENANT PARTICIPATION:	The ARC includes a number of customer satisfaction indicators, all of which have been based on the Customer Survey completed in July 2021.
COMMUNICATIONS:	Satisfaction with being kept informed relates to our overall communications performance.
HEALTH AND SAFETY:	Elements of landlord health & safety responsibilities are included in the ARC, in relation to housing quality & repairs.
ENVIRONMENTAL:	The ARC includes indicators relating to energy efficiency, including the Energy Efficiency Standard for Social Housing.
EQUALITY IMPACT ASSESSMENT:	An equality impact assessment is not required for this return.
RISK ANALYSIS:	The ARC is used by the Scottish Housing Regulator when determining our level of engagement. This is an important external assurance for the Board that we are managing our risks effectively, particularly in relation to our risks around being customer focused and maximising income.
FREEDOM OF INFORMATION:	The following should not be published: <input checked="" type="checkbox"/> N/A <input type="checkbox"/> Full Report <input type="checkbox"/> Section(s): Reason for redacting: Confidential: <input type="checkbox"/>

IMPLICATIONS OF THE REPORT

Commercially Sensitive:

4. PERFORMANCE FOR 2022/23

4.1 All indicators within the ARC that are suitable for monthly reporting are included in our KPI framework, with key indicators reported to Board on a quarterly basis. This approach is suggested by the Scottish Housing Regulator as best practice, as it enables the Association to identify any performance issues as early as possible and take remedial action to secure improvement by the end of the financial year.

4.2 Appendix 2 provides a summary of key performance measures from the ARC. A number of areas are identified where performance has declined or remains lower than desired; these include:

- Employee turnover
- Employee sickness absence.
- Scottish Housing Quality Standard.
- Average hours to complete emergency repairs.
- Gas safety checks.
- Tenancy offers refused.
- Time to re-let priorities.
- Rent loss due to voids.

4.3 A number of these areas, highlighted in red in Appendix 2, are identified as key areas for improvement during 2023/24.

As shown in Appendix 2, there are some areas where our performance has improved and compares well to our own targets. This includes Energy Efficiency Standard for Social Housing (ESSH) and tenancy sustainment.

5. DATA CHECKING

5.1 When completing Indicator 28 for 2022/23 (the number of residential properties factored), it was found that the data submitted in the ARC for 2021/22 was reported incorrectly as 660 when it should have been 611. Board members are asked to approve this correction to the Regulator.

5.2 To ensure that the data submitted in the Association's ARC meets the definitions required by the Regulator, we have carried out an internal validation exercise that has included:

- Re-running all reports at year end, rather than relying on monthly KPI figures provided by during the year.

- Ensuring files are provided for all indicators and saved in a structured evidence folder ready for any questions from the Scottish Housing Regulator.
- Completing a desktop review of all source files to ensure calculations are correct.
- Carrying out fuller checks on a small number of more complex indicators.
- Comparing this year's figures to last year and to external benchmarks once available in August.
- Identifying potential errors and discussing these with operational teams, amending and re-running reports as required.
- Holding a Senior Management Team scrutiny session where the entire draft return was reviewed in detail and any queries followed up with operational teams.

This year, Scottish Housing Network, carried out a desktop validation of the ARC submission. This identified indicators that needed to be reviewed or made it clear where additional narrative was required. This exercise provided us with additional assurance that the data being submitted was accurate.

- 5.3 We are confident that the Association's data is robust and that we can provide evidence of our calculations and workings to support this, as required by the Scottish Housing Regulator.
- 5.4 The ARC return and data will also be audited by CD Consultancy in August 2023. A full report and recommendations will be brought to the Audit and Risk Committee meeting in November 2023.
- 5.5 This exercise has also enabled us to provide detailed notes and narrative in the draft submission at Appendix 1.

6. ARC WORKING GROUP

- 6.1 A joint working group of staff and Board members is established each year to fully discuss the draft ARC at a separate session. This ensures that sufficient time is available to scrutinise the return in detail prior to presenting to Board for final approval.
- 6.2 The working group met on the 11th May, with two Board members participating. All queries raised have now been addressed, and additional narrative has been incorporated into the final draft of the ARC attached at Appendix 1.
- 6.3 Board Members are asked to note that the return presented tonight differs from the return presented to the working group in one significant way: gas servicing compliance. Following the ARC working group officers identified that properties in the Rothes Drive development had missed their annual service because their initial gas safety checks had not been loaded into our housing management system therefore did not appear on automated reports showing boilers requiring their annual service. The impact of this is that the Association failed in its statutory duty to complete a gas safety check for eight properties, and will fail a further 13 properties next year (because their expiry date was in April 2023). The Association is aiming to complete gas services for all of these

properties by the date of the Board meeting and it is proposed to update the narrative accordingly.

7. REPORTING OUR ARC RESULTS TO OUR CUSTOMERS

- 7.1 Landlords are required to report their annual progress towards achieving the ARC outcomes and standards to their customers each year. The Scottish Housing Regulator is not prescriptive about the format of this reporting but advises that it must be done in consultation with customers and include:
- An assessment of our performance in delivering each outcome and standard drawing on evidence provided in the ARC.
 - Performance comparisons – including previous years' performance and performance compared with other landlords.
 - How and when we intend to address areas for improvement.
- 7.2 Last year we produced a short film for our customers and other stakeholders that explained how well we were performing and what improvements we had planned. This approach represents better value for money than producing a large, printed document that is posted to customers' homes. To ensure those without internet access can still read about our performance we also now routinely include performance information in our customer newsletter.

The following pages present Maryhill's Annual Return on the Charter (ARC) for the financial year 2022/23.

This is the full return showing all the performance indicators under seven section headings:

1. Landlord contextual information
2. Overall satisfaction
3. The customer / landlord relationship
4. Housing quality and maintenance
5. Neighbourhood and community
6. Access to housing and support
7. Getting good value from rents and service charges

To assist with interpreting these results, we have added Notes to explain the definitions of certain indicators, to put them in the Maryhill context, and to provide further narrative on what is behind the figures.

Where appropriate we have also added a note of last year's figure for comparison. These **2021/22** figures are highlighted in **blue**.

Section 1 - Social landlord contextual information

1.1 Staff

Staff information, staff turnover and sickness rates (Indicator C1)

C1.2 Staff employed by the RSL (FTEs):		2021/22
C1.2.1 the number of senior staff FTEs	7.00	7.00
C1.2.2 the number of office-based staff FTEs	59	61.37
C1.2.3 the number of care / support staff FTEs	0	0
C1.2.4 the number of concierge staff	22.6	21
C1.2.5 the number of direct labour staff	0	0
C1.2.6 the total number of staff FTEs	88.6	89.37
C1.3 Staff turnover and sickness absence:		
C1.3.1 the percentage of senior staff turnover in the year	28.57%	14.29%
C1.3.2 the percentage of total staff turnover in the year	30.63%	25.51%
C1.3.3 the percentage of days lost through staff sickness absence	8.59%	7.59%

Notes:

The below table displays the breakdown of staff turnover for the year 2022/23.

Leaver's data has been detailed within the following 4 tables:

Table 1 – Staff leavers by department

Table 2 – By contract type

Table 3 – Reason for leaving (push vs pull factors)

Table 4 – Length of service.

The turnover information is broken down into categories for clarity purposes. From Table 3 you will be able to see the highest reason for staff leaving the Association was due to better career prospects, this equated for 56.6% of leavers in the reporting year. Of those seeking improved career prospects, the majority cited promotion and development opportunities as the main drivers.

Out of those leavers (as seen in Table 1) Customer Contact Team (CCT) saw the biggest movement at 30.1%. This can be in part attributed to a period without a direct line manager in post which caused a degree of concern and uncertainty for the team.

The Association recognises that staff turnover is high, and this is concerning, however feedback from across the sector and the labour market as a whole have found Maryhill Housing is not alone in this challenge.

The Association wants to attract and retain staff and has put measures in place to offer an improved induction and training package. We highly value our staff team and recognise that high employee turnover can be disruptive to our operations and our service delivery to our customers. In recognition of the level of staff turnover the Board requested a report specifically highlighting the push factors.

Based on this report, the Board directed officers to commission an external specialist to work with the association on the following staffing outputs:

- Feeling valued
- Barriers to reporting concerns.
- Work around recognising good work/success.
- Barriers to change.
- How we continue to develop and live our values around embracing people's differences.

Following a tendering process, the association appointed Gravitate HR to undertake the scope of work. This project is currently in progress and Gravitate HR will present their report to the Board in June 2023. Recommendations and findings from the report will inform and drive the association's actions going forward.

To further demonstrate our commitment to every person working for the association, we have undertaken additional pieces of work including regular all Staff Pulse Surveys and a project in the area showing the highest turnover. The information generated as a result has allowed us to not only better understand, but also to act on, the push (and pull) factors that are seeing staff seeking opportunities elsewhere.

For 2023/24 in addition to implementing any recommendations from the external specialist's report, internally there will be further focus on areas such as Talent Management, Succession Planning, Management Development together with training and development opportunities for staff at all levels to address retention issues and enable effective planning for the future.

Table 1: Department	Number	Temp	Total %
Property	5	1	18.4%
CCT	8.2	6	30.1%
Housing	3	1	11.0%
Neighbourhood	1	1	3.7%
Finance	1	0	3.7%
SMT	2	0	7.4%
Corporate	1	0	3.7%
HR	4	1	14.7%
IT	2	1	7.4%
	27.2	11	100.0%

Table 2: Contract Type	FTE		%
Temporary	11		40.4%
Permanent	16.2		59.6%
	27.2		100%

Table 3: Reason	Number	%
End of Temp Contract	4.8	17.6%
Promotion/Career Development	15.4	56.6%
Retirement	1	3.7%

Ill Health	1	3.7%
Settlement	1	3.7%
Personal Reasons	4	14.7%
	27.2	100.0%

Table 4: Length of Service	Number	%
Less than 1 Year	11.6	42.6%
1 Year to 2 Years	2.6	9.6%
2 Years to 3 Years	3	11.0%
3 years to 4 years	1	3.7%
4 years to 5 years	3	11.0%
5 years & more	6	22.1%
	27.2	100%

1.2 – Lets

The number of lets during the reporting year by source of let (Indicator C2)

		2021/22
C2.1 The number of lets to existing tenants	58	70
C2.2 The number of lets to housing list applicants	87	88
C2.3 The number of mutual exchanges	6	13
C2.4 The number of lets from other sources	0	0
C2.5 The number of applicants who have been assessed as statutorily homeless by the local authority as:		
C2.5.1 section 5 referrals	115	109
C2.5.2 nominations from the local authority	0	0
C2.5.3 other	1	0
C2.6 The number of other nominations from local authorities	0	0
Total number of lets during the reporting year (excluding exchanges)	261	267

Notes

Maryhill Housing remains committed to supporting Glasgow City Council Homeless Team and achieved our lettings target for 2022/23.

Number of lets during the reporting year, split by type (Indicator C3)

		2020/21
C3.1 The number of 'general needs' lets during the reporting year	251	259
C3.2 The number of 'supported housing' lets during the reporting year	10	8
Total number of lets during the reporting year	261	267

Notes

Section 2 – Overall satisfaction

Percentage of tenants satisfied with the overall service provided by their landlord (Indicator 1)

1.1 In relation to the overall tenant satisfaction survey carried out, please state:		2021/22
1.1.1 the number of tenants who were surveyed	1115	1115
1.1.2 the fieldwork dates of the survey	July 2021	July 2021
1.1.3 the method(s) of administering the survey	Post, Telephone, Online	P,T,O
1.2 In relation to the tenant satisfaction question on overall services, please state the number of tenants who responded:		
1.2.1 very satisfied	377	377
1.2.2 fairly satisfied	443	443
1.2.3 neither satisfied nor dissatisfied	94	94
1.2.4 fairly dissatisfied	101	101
1.2.5 very dissatisfied	92	92
1.2.6 no opinion	8	8

Percentage of tenants satisfied with the overall service provided by their landlord	73.54%
	2021/22 73.54%

Notes

These figures are taken from our latest full customer survey, which was completed in July 2021. These were also used for last year's ARC, as are all satisfaction figures throughout this return. Therefore, there are no changes to report this year.

Our Corporate Plan for 2022-25 has been developed around these results to ensure we address our customer's concerns and implement the necessary actions to improve their experience of the services we delivery.

These figures will be refreshed in 2025 with the results of the customer survey taking place on 2024.

Section 3 – The Customer/Landlord relationship

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (Indicator 2)

2.1 How many tenants answered the question “How good or poor do you feel your landlord is at keeping you informed about their services and decisions?”	1097	2021/22 1097
2.2 Of the tenants who answered, how many said that their landlord was:		
2.2.1 very good at keeping them informed	432	432
2.2.2 fairly good at keeping them informed	428	428
2.2.3 neither good nor poor at keeping them informed	145	145
2.2.4 fairly poor at keeping them informed	56	56
2.2.5 very poor at keeping them informed	36	26
Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (Indicator 2)	78.40%	
	2021/22	78.40%

Notes:

These figures are taken from our latest full customer survey, which was completed in July 2021. These were also used for last year’s ARC, as are all satisfaction figures throughout this return. Therefore, there are no changes to report this year.

Our Corporate Plan for 2022-25 has been developed around these results to ensure we address our customer’s concerns and implement the necessary actions to improve their experience of the services we delivery.

These figures will be refreshed in 2025 with the results of the customer survey taking place on 2024.

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes (Indicator 5)

5.1 How many tenants answered the question "How satisfied or dissatisfied are you with opportunities given to you to participate in your landlord's decision-making processes?"	1090	2021/22 1090
5.2 Of the tenants who answered, how many said that they were:		
5.2.1 very satisfied	359	359
5.2.2 fairly satisfied	389	389
5.2.3 neither satisfied nor dissatisfied	245	245
5.2.4 fairly dissatisfied	54	54
5.2.5 very dissatisfied	43	43

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes (Indicator 5) **68.62%**

2021/22 **68.62%**

Notes:

These figures are taken from our latest full customer survey, which was completed in July 2021. These were also used for last year's ARC, as are all satisfaction figures throughout this return. Therefore, there are no changes to report this year.

Our Corporate Plan for 2022-25 has been developed around these results to ensure we address our customer's concerns and implement the necessary actions to improve their experience of the services we delivery.

These figures will be refreshed in 2025 with the results of the customer survey taking place on 2024.

Section 4 – Housing Quality and Maintenance

4.1 Quality of Housing

Scottish Housing Quality Standard (SHQS) – Stock condition survey information (Indicator C8)

	2022-23
C8.1 The date your organisation’s stock was last surveyed or assessed for compliance with the SHQS	Dec 2015
2021/22	Jan 2021
C8.2 What percentage of stock did your organisation fully assess for compliance in the last five years?	0%
2021/22	1.2%
C8.3 The date of your next scheduled stock condition survey or assessment	October 2023
2021/22	May 2022
C8.4 What percentage of your organisation’s stock will be fully assessed in the next survey?	20%
2021/22	10%
C8.5 Comments on method of assessing SHQS compliance.	

Notes

C8.1 and C8:2

We have carried out a significant number of component surveys over the last few years albeit these were not full surveys. Surveys were primarily risk based and included structural surveys of sandstone tenement and 4-in-a-block properties where defects had been identified, survey of water tanks to facilitate decommissioning and reduce risks associated with Legionella. In addition, component lifecycle surveys have been carried out within select properties to confirm condition and inform investment programmes.

C8.3:

Stock Condition Surveys were previously carried out between 2013 and 2015 with 78% of stock surveyed at this time.

In light of publication of Recommended Practice in Integrated Asset Management, we are in the process of developing a brief to procure a management consultant to review the Association’s approach to Investment Planning. This will include recommendations on the specification of a rolling programme of Stock Condition Surveys with planned commencement in 2023-2024.

Scottish Housing Quality Standard (SHQS) – Stock summary (Indicator C9)

	End of the reporting year	Projected for the end of the next reporting year
C9.1 Total self-contained stock	3090	3155
C9.2 Self-contained stock exempt from SHQS	253	158
C9.3 Self-contained stock in abeyance from SHQS	78	78
C9.4.1 Self-contained stock failing SHQS for one criterion	262	58
C9.4.2 Self-contained stock failing SHQS for two or more criteria	110	0
C9.4.3 Total self-contained stock failing SHQS	0	0
C9.5 Stock meeting the SHQS	2387 77.25%	2861 90.68%
2021/22	72.69%	90.56%

Notes

We have continued to progress EICR's and LD2 installations, increasing the percentage of stock that meets SHQS. Despite this on 31 March, due to no access, 300 properties had outstanding EICR's, and 118 properties require LD2 installations. Forced access arrangements are now in place and being progressed as a priority.

Exemptions and abeyances have increased. This was due to overstating the number of fails in the previous reporting year, where fails were reported as overruling exemptions and abeyances. This has now been rectified. To ensure accurate reporting, we have reviewed our EPC data and used the Scottish Government conversion tables to convert energy efficiency ratings for SAP 2005 and SAP 2009 to SAP 2012. As part of a collaborative procurement exercise, we have also appointed a Sustainability Consultant (John Gilbert Architects) to assist the organisation in developing investment proposals towards achieving EESSH2 and net-zero.

Percentage of tenants satisfied with the quality of their home (Indicator 7)

7.1 How many tenants answered the questions “Overall, how satisfied or dissatisfied are you with the quality of your home?”	1091	2021/22 1091
7.2 Of the tenants who answered, how many said that they were:		
7.2.1 very satisfied	356	356
7.2.2 fairly satisfied	471	471
7.2.3 neither satisfied nor dissatisfied	85	85
7.2.4 fairly dissatisfied	118	118
7.2.5 very dissatisfied	61	61
 Percentage of tenants satisfied with the quality of their home (Indicator 7)		75.80%
		2021/22 75.80%

Notes

These figures are taken from our latest full customer survey, which was completed in July 2021. These were also used for last year’s ARC, as are all satisfaction figures throughout this return. Therefore, there are no changes to report this year.

Our Corporate Plan for 2022-25 has been developed around these results to ensure we address our customer’s concerns and implement the necessary actions to improve their experience of the services we delivery.

These figures will be refreshed in 2025 with the results of the customer survey taking place on 2024.

4.2 Repairs, Maintenance & Improvements

Average length of time taken to complete emergency repairs (Indicator 8)

		2021/22
8.1 The number of emergency repairs completed in the reporting year	5022	4,371
8.2 The total number of hours taken to complete emergency repairs	10,834	10,985
Average length of time taken to complete emergency repairs (Indicator 8)	2.16hrs	2.51

Average length of time taken to complete non-emergency repairs (Indicator 9)

		2021/22
9.1 The total number of non-emergency repairs completed in the reporting year	7,658	7,103
9.2 The total number of working days taken to complete non-emergency repairs	59,492	38,918
Average length of time taken to complete non-emergency repairs (Indicator 9)	7.77 w days	5.48

Notes

The reactive repairs contractor at the start of the financial year was Turner Property Services who unexpectedly served notice on the Association in April 2022 of their intention to terminate the repairs contract. The quality of the service provided by TPS during the notice period of the contract declined, and whilst alternative contractors were used to complete repairs, this has impacted on the overall repair response times.

The contract with Turners ended on 30/09/23 and Everwarm were appointed following an open tender process with the new contract starting on 01/10/22. There have been a number of challenges with the new contract due to the limited time to procure and mobilise. The lack of available trades in the construction sector is also impacting on the ability for us to provide a high-quality repairs service.

Currently the Association is working with Everwarm to address the shortfalls in delivering the contract and to address the lack of operatives on the contract. The resourcing issues have meant that a backlog of non-urgent jobs has developed, and we are working with Everwarm to address these. In the short term it is proposed to use an alternative contractor to address the backlog to allow the primary contractor to deliver the expected level of service. We have 566 non urgent jobs which are open and overdue as at 31/03/23.

Percentage of reactive repairs carried out in the last year completed right first time (Indicator 10)

10.1 The number of reactive repairs completed right first time during the reporting year	4097	2021/22 4,655
10.2 The total number of reactive repairs completed	7,315	7,103
Percentage of reactive repairs carried out in the last year completed right first time (Indicator 10)	56.01%	65.54%

Notes

The percentage of Right First Time (RFT) is lower because the contractor has not completed the repair within MHA's tight timescales. There is only a small overall proportion of jobs failing the first time indicator that have been recalled because they have failed.

Number of times in the reporting year you did not meet your statutory duty to complete a gas safety check. (Indicator 11)

11.1 The number of times you did not meet your statutory duty to complete a gas safety check	8
	2021/22
	5

11.2 If you did not meet your statutory duty to complete a gas safety check add a note in the comments field

Properties were not added to the database following handover and we are currently investigating this. The 21 properties failing are split over 2022/23 and 23/24 and for the reporting year there are 8 that have expired gas certificates as at 31/03/23. A further 13 will have expired certificates for the following reporting year 23/24. We have one property that does not expire until 3/05/23 and we are aiming to complete servicing to 22 properties w/c 15/05/23.

Notes

We will be reviewing the current process so that we can understand why the properties were not added to the database and updating it to reflect the learning. We will complete this in advance of the Board meeting. The narrative will be reviewed and updated following the Board meeting.

Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (Indicator 12)

		2021/22
12.1 Of the tenants who had repairs carried out in the last year, how many answered the question “Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?”	591	591
12.2 Of the tenants who answered, how many said that they were:		
12.2.1 very satisfied	247	247
12.2.2 fairly satisfied	174	174
12.2.3 neither satisfied nor dissatisfied	37	37
12.2.4 fairly dissatisfied	66	66
12.2.5 very dissatisfied	67	67

Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (Indicator 12)

71.24%

2021/22

71.24%

Notes

These figures are taken from our latest full customer survey, which was completed in July 2021. These were also used for last year’s ARC, as are all satisfaction figures throughout this return. Therefore, there are no changes to report this year.

Our Corporate Plan for 2022-25 has been developed around these results to ensure we address our customer’s concerns and implement the necessary actions to improve their experience of the services we delivery.

These figures will be refreshed in 2025 with the results of the customer survey taking place on 2024.

4.3 Energy Efficiency Standard for Social Housing (ESSH)

Percentage of properties meeting the ESSH (Indicator C10)

N.B. This indicator is not being reported as part of the ARC 2022/23 – data for reference only.

	Totals
Total number of self-contained properties	3090
Number of self-contained properties not in the scope of ESSH	0
Number of self-contained properties in the scope of ESSH	3090
Number of properties in scope of ESSH where compliance is unknown	2
Number of properties in scope of ESSH that do not meet the standard	78
Number of properties in scope of ESSH that are exempt	103
Number of properties in scope of ESSH that meet the standard	2907
Percentage of properties meeting the ESSH (Indicator C10)	94.08%
	2021/22 94.68%

Notes:

We purchased 22 properties through the GCC Acquisition programme. 2 of the properties did not have an EPC and as only purchased at end of March have not had time to arrange one. New EPC will be picked up during void process.

**Anticipated exemptions from the ESSH milestone in the next reporting year
(Indicator C11)**

N.B. This indicator is not being reported as part of the ARC 2022/23 – data for reference only.

Total	103
2021/22	101

C11 The reasons you anticipate properties will require an exemption:

Technical	0
Social	10
Excessive cost	93
New technology	0
Legal	0
Disposal	0
Long term voids	0
Unable to secure funding	0
Other reason/unknown	0

Notes:

103 properties were exempt in 2022/23. In 2023/24 we will be carrying out a heating replacement programme and anticipate only eight properties will remain in the exemption category.

Section 5 - Neighbourhood and Community

Percentage of all complaints responded to in full at Stage 1 and percentage of all complaints responded to in full at Stage 2. (Indicators 3 & 4)

All complaints:	1st Stage complaints	2nd Stage complaints
	Number	Number
Received in the reporting year	341	133
Carried forward from the previous reporting year	2	9
All complaints received and carried forward	343	142
Complaints responded to in full by the landlord in the reporting year	342	125
<i>2021/22</i>	<i>301</i>	<i>83</i>

3. Percentage responded to in full by the landlord in the reporting year	99.71%	88.03%
<i>2021/22</i>	<i>99.34%</i>	<i>90.22%</i>

4. Average time in working days for a full response	4.89	18.24
<i>2021/22</i>	<i>4.54</i>	<i>15.92</i>

Notes

We have seen an increase in both 1st and 2nd complaints during 2022/23. This is a direct result of our reactive repairs contractor under-performing. This has impacted on complaints turnaround time, particularly on Stage 2 complaints which was also affected by key staff absences.

Percentage of tenants satisfied with the landlord’s contribution to the management of the neighbourhood they live in (Indicator 13)

13.1 How many tenants answered the question “Overall, how satisfied or dissatisfied are you with your landlord's management of the neighbourhood you live in?”	1086	2021/22 1086
13.2 Of the tenants who answered, how many said that they were:		
13.2.1 very satisfied	317	317
13.2.2 fairly satisfied	453	453
13.2.3 neither satisfied nor dissatisfied	141	141
13.2.4 fairly dissatisfied	104	104
13.2.5 very dissatisfied	71	71

Percentage of tenants satisfied with the management of the neighbourhood they live in (Indicator 13) **70.90%**

2021/22 **70.90%**

Notes:

These figures are taken from our latest full customer survey, which was completed in July 2021. These were also used for last year’s ARC, as are all satisfaction figures throughout this return. Therefore, there are no changes to report this year.

Our Corporate Plan for 2022-25 has been developed around these results to ensure we address our customer’s concerns and implement the necessary actions to improve their experience of the services we delivery.

These figures will be refreshed in 2025 with the results of the customer survey taking place on 2024.

Percentage of tenancy offers refused during the year (Indicator 14)

		2021/22
14.1 The number of tenancy offers made during the reporting year	444	546
14.2 The number of tenancy offers that were refused	188	284
Percentage of tenancy offers refused during the year (Indicator 14)		42.34%
	2021/22	52.01%

Notes

Our refusal rate reduced by 10% this year. Maryhill is looking to move to a choice based letting system during 2023/24 which will help further with this.

Percentage of anti-social behaviour cases reported in the last year which were resolved (Indicator 15)

		2021/22
15.1 The number of cases of anti-social behaviour reported in the year	525	622
15.2 The number of cases resolved in the year	515	604

Percentage of anti-social behaviour cases reported in the last year which were resolved (Indicator 15)	98.10%
	2021/22 97.11%

Notes

This indicator does not look at the percentage of cases resolved on time, simply the percentage resolved within the financial year. It is therefore different from our own KPI.

Reducing the number of anti-social behaviour remains a priority for the Association and we are working with Glasgow City Council for Hathaway Lane (which has double the rate of anti-social behaviour as our other properties) to be identified as a priority area for improvement.

Abandoned properties (Indicator C4)

C4.1 The number of properties abandoned during the reporting year	13
	2021/22
	8

Notes

We have seen an increase in abandonments during 2022/23. 12 cases had arrears and the average length of tenancy was 5.6 years. 2 tenancies had been long term at 12 and 17 years and the tenants disappeared with no notice. Only 1 abandonment did not have rent arrears, however, they were being taken to court for Anti-Social Behaviour. Nearly 50% of abandonments were in Hathaway Lane. Tenancy Sustainment Officers are being recruited and will be able to provide customers and staff with additional support to try and limit abandonments going forward.

Percentage of court actions initiated which resulted in eviction and the reasons for eviction (Indicator 22)

		2021/22
22.1 The total number of court actions initiated during the reporting year	72	28
22.2 The number of properties recovered:		
22.2.1 because rent had not been paid	13	8
22.2.2 because of anti-social behaviour	4	2
22.2.3 for other reasons	0	0
Percentage of the court actions initiated which resulted in eviction because rent had not been paid (Indicator 22)	18.06%	28.57%
Percentage of the court actions initiated which resulted in eviction because of anti-social behaviour (Indicator 22)	5.56%	7.14%
Percentage of the court actions initiated which resulted in eviction for other reasons (Indicator 22)	0%	0%
Percentage of the court actions initiated which resulted in eviction (Indicator 22)	23.61%	35.71%

Notes

During 2022/23, court actions were initiated for the following:

5 x Anti-Social Behaviour

67 x Rent Arrears Court Actions

This year seen a large increase in court actions because of restrictions being lifted and cases being booked to court following the normal process. This has allowed Housing Officers to take more enforcement action where required for persistent non-payers of rent. This in turn led to the increase in properties being recovered from 10 last year to 17 this year. The cost of living is having an impact, however, our Housing Management Team are actively trying to help customers to limit the need for evictions, where possible. An eviction will always remain a last resort.

Section 6 - Access to housing and support

Percentage of lettable houses that became vacant in the last year (Indicator 17)

17.1 The total number of lettable self-contained stock 3090

17.2 The number of empty dwellings that arose during the reporting year in self-contained lettable stock 250

Percentage of lettable houses that became vacant in the last year (Indicator 17) 8.09%

2021/22

8.61%

Notes

***Number of households currently waiting for adaptations to their home
(Indicator 19)***

19.1 The total number of approved applications on the list for adaptations as at the start of the reporting year, plus any new approved applications during the reporting year	46	2021/22 54
19.2 The number of approved applications completed between the start and end of the reporting year	31	38
19.3 The total number of households waiting for applications to be completed at the end of the reporting year.	15	16

19.4 If 19(iii) does not equal 19(i) minus 19(ii) add a note in the comments field

Number of households currently waiting for adaptations to their home. (Indicator 19)	15	
		2021/22 16

Notes

A high number of referrals for adaptations were received within the later period of 2022/23. Of the 15 adaptations not completed within the reporting year, 11 of these were received within the fourth quarter of 2022/23 with surveys/works in progress. In relation to the other 4 properties, 1 has subsequently been completed and the remaining 3 require nonstandard adaptation works which will be progressed via an alternative contractor.

***Total cost of adaptations completed in the year by source of funding (£)
(Indicator 20)***

20.1 The cost(£) that was landlord funded	£33,096
20.2 The cost(£) that was grant funded	£53,737
20.3 The cost(£) that was funded by other sources.	£0
Total cost of adaptations completed in the year by source of funding (£) (Indicator 20)	£86,833
	2021/22
	£124,046

Notes

The average time to complete adaptations (Indicator 21)

21.1 The total number of working days taken to complete all adaptations	2571
21.2 The total number of adaptations completed during the reporting year	42
The average time to complete adaptations (Indicator 21)	61.21
	2021/22 58.00

Notes:

There was a small increase in the average days that it took to complete adaptations from the previous year. This rose from 58 days to 61 and primarily related to 2 longstanding adaptations that were carried over from 2021/22.

The percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that result in an offer, and the percentage of those offers that result in a let (Indicator 23)

23.1 The total number of individual homeless households referrals received under section 5 181

23.2 The total number of individual homeless households referrals received under section 5 that result in an offer of a permanent home. 181

23.3 The total number of those offers that result in a let 120

The percentage of referrals under Section 5 that result in an offer (Indicator 23) 100%

2021/22 94.86%

The percentage of those offers that result in a let (Indicator 23) 66.30%

2021/22 65.06%

Notes

Average time to re-let properties in the last year (Indicator 30)

30.1 The total number of properties re-let in the reporting year 226

30.2 The total number of calendar days properties were empty 7219

Average time to re-let properties in the last year (Indicator 30) 31.94 days

2021/22

28.32

Notes

Our relet time unfortunately increased during 2022/23. Our voids remain impacted by meter issues. Housing Officers are pre-allocating voids to ensure that they are ready to let as soon as the property is returned and ready to let. Property and Housing Managers are meeting weekly with Heads of Service to ensure that voids are being actioned appropriately and on time.

(Number in 30.1 differs from C3 as we have taken out 22 new builds at Rothes, 2 conversion flats at Shiskine Place and 11 acquisitions that we let.)

Percentage of new tenancies sustained for more than a year, by source of let (Indicator 16)

	16.1 The number of tenancies which began in the previous reporting year	16.2 The number of tenants at 16.1 who remained in their tenancy for more than a year	Percentage sustained more than a year (Indicator 16)
16.1.1 existing tenants	70	66	94.29%
16.1.2 applicants who were assessed as statutory homeless by the local authority	108	95	87.96%
16.1.3 applicants from your organisation's housing list	89	79	88.76%
16.1.4 nominations from local authority	0	0	-
16.1.5 others	0	0	-
Overall tenancy sustained			89.89%
<i>2021/22</i>			<i>89.01%</i>

Notes

Tenancy sustainment has increased slightly since the previous year. We have identified a number of issues with the Local Authority and Section 5 team which are impacting the sustainment of homeless tenancies and we are working with these partners to seek a solution.

The newly funded tenancy sustainment project will aim to increase sustainment.

The main reasons for tenancy terminations are as follows:

- transfer to another Maryhill Housing property
- the tenants passed away.
- no reason was given.
- moved to another RSL.

Section 7 - Getting good value from rents and service charges

7.1 Rents and service charges

Rent collected as percentage of total rent due in the reporting year (Indicator 26)

26.1 The total amount of rent collected in the reporting year £13,664,315

26.2 The total amount of rent due to be collected in the reporting year (annual rent debit) £12,568,856

Rent collected as percentage of total rent due in the reporting year (Indicator 26) 108.72%

2021/22 99.78%

Notes:

Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year (Indicator 27)

27.1 The total value (£) of gross rent arrears as at the end of the reporting year	£731,718
27.2 The total rent due for the reporting year	£12,652,388
Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year (Indicator 27)	5.78%
	2021/22
	5.94%

Notes

The total value of gross rent arrears has increased by £15,833 during the year, but has reduced as a percentage of rent due. The reporting year had a number of long-term staff absences that impacted performance, early arrears intervention will continue to be a focus for staff. The restrictions on legal action, introduced during the pandemic, prevented arrears escalation in the normal fashion and enabled the accrual of higher arrears. Staff continue to monitor the arrangements and take all appropriate action in these cases.

Average annual management fee per factored property (Indicator 28)

28.1 The number of residential properties factored	642
28.2 The total value of management fees invoiced to factored owners in the reporting year	£123,981
Average annual management fee per factored property (Indicator 28)	£193.12
	2021/22
	£162.44

Notes

The total number of factored properties reduced from 660 to 642 during 2022/23. This is because the Association purchased factored properties and turned them to tenanted properties in March 2023. The figure for the total number of factored properties is at 31/03/23, however the value of the fees is covering the majority of the year for the 660 properties. This has resulted in total and average factoring fee appearing higher even though the number of properties has reduced.

SHN identified that we reported 660 properties factored in the previous year.

Therefore, 21/22 figures reviewed and noted that 1180M13A, 1/3, 1180 Maryhill Road was not included in the figures last year so a figure of 661 should have been reported.

The figure of 642 is therefore correct, reduction is the acquisition of 22 units and of those units acquired 19 were factored but are not rental units and therefore 661-19 leaves 642 factored units.

Percentage of rent due lost through properties being empty during the last year (Indicator 18)

18.1 The total amount of rent due for the reporting year £12,652,388

18.2 The total amount of rent lost through properties being empty during the reporting year £85,531

Percentage of rent due lost through properties being empty during the last year (Indicator 18) **0.66%**

[2021/22](#)

[0.87%](#)

Notes

Rent increase (Indicator C5)

C5.1 The percentage average weekly rent increase to be applied in the next reporting year

7%

2021/22

3.6%

Notes

This reflects the rent increase approved by Board in January 2023.

The number of households for which landlords are paid housing costs directly and the total value of payments received in the reporting year (Indicator C6)

		2021/22
C6.1 The number of households the landlord received housing costs directly for during the reporting year	1710	1943
C6.2 The value of direct housing cost payments received during the reporting year	£7,077,121	£6,833,231

Notes

A large number of tenants have been moved from housing benefit onto Universal Credit. This indicator only reflects the payments that are paid directly to the Association, therefore excludes the Universal Credit paid directly to the tenants. Tenants may also be entitled to Discretionary Housing Payment, this adds to the value of the payments received but does not allow for a household to be counted twice in indicator c6.1, accounting for the increase in direct payments received when the number of households in receipt has decreased.

Amount and percentage of former tenant rent arrears written off at the year end (Indicator C7)

C7.1 The total value of former tenant arrears at year end		£336,334
	2021/22	£283,302

C7.2 The total value of former tenant arrears written off at year end		£99,490
	2021/22	£76,184

Percentage of former tenant rent arrears written off at the year end (Indicator C7)		29.58%
	2021/22	26.89%

Notes

There was an increase in rent arrears written off during 2022/23. This was partly due to an increase of evictions and abandonments with rent arrears. These continue to be managed as per our former tenant procedure.

7.2 Value for money

Percentage of tenants who feel that the rent for their property represents good value for money (Indicator 25)

25.1 How many tenants answered the question “Taking into account the accommodation and the services your landlord provides, do you think the rent for your property represents good or poor value for money?”	1094	2021/22 1094
25.2 Of the tenants who answered, how many said that their rent represented:		
25.2.1 very good value for money	297	297
25.2.2 fairly good value for money	456	456
25.2.3 neither good nor poor value for money	172	172
25.2.4 fairly poor value for money	108	108
25.2.5 very poor value for money	61	61
Percentage of tenants who feel that the rent for their property represents good value for money (Indicator 25)		68.83%
		2021/22 68.83%

Notes:

These figures are taken from our latest full customer survey, which was completed in July 2021. These were also used for last year’s ARC, as are all satisfaction figures throughout this return. Therefore, there are no changes to report this year.

Our Corporate Plan for 2022-25 has been developed around these results to ensure we address our customer’s concerns and implement the necessary actions to improve their experience of the services we deliver.

These figures will be refreshed in 2025 with the results of the customer survey taking place on 2024.

**Percentage of factored owners satisfied with the factoring service they receive
(Indicator 29)**

29.1 How many factored owners answered the question “Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by your landlord?”	230	2021/22 230
29.2 Of the factored owners who answered, how many said that they were:		
29.2.1 very satisfied	25	25
29.2.2 fairly satisfied	95	95
29.2.3 neither satisfied nor dissatisfied	35	35
29.2.4 fairly dissatisfied	49	49
29.2.5 very dissatisfied	26	26

Percentage of factored owners satisfied with the factoring service they receive (Indicator 29)	52.17%
	2020/21 52.17%

Notes

These figures are taken from our latest full customer survey, which was completed in July 2021. These were also used for last year’s ARC, as are all satisfaction figures throughout this return. Therefore, there are no changes to report this year.

Our Corporate Plan for 2022-25 has been developed around these results to ensure we address our customer’s concerns and implement the necessary actions to improve their experience of the services we delivery.

These figures will be refreshed in 2025 with the results of the customer survey taking place on 2024.



ARC results & trends 2021/22

Positive result	↑	Performance has improved
Some improvement needed	→	Performance has remained steady
Key area for improvement	↓	Performance has declined

Ind No	Submission page no	Indicator	Maryhill Housing 2021/22	Last Year	Trend	Internal Target	Overall Status
C1	p2	Employee turnover	25.5%	13.2%	↓	12% max	
C1	p2	Employee sickness absence	7.6%	7.9%	↑	4% max	
C9	p9	Scottish Housing Quality Standard	72.69%	60.57%	↑	95%	
8	p11	Average hours to complete emergency repairs	2.51	1.57	↓	2 max	
9	p11	Average working days to complete non-emergency repairs	5.48	5.73	↑	7 max	
10	p12	Repairs right first time	65.54%	89.11%	↓	90%	
11	p13	Gas safety checks not completed on time	5	43	↑	0	
C10	p15	Energy Efficiency Standard for Social Housing (ESSH)	94.7%	93.9%	↑	90%	
4	p19	Average working days to respond to 1st Stage complaints	4.54	3.35	↓	4 max	
4	p19	Average working days to respond to 2nd Stage complaints	15.92	17.15	↑	15 max	
14	p21	Tenancy offers refused	49.58%	49.58%	→	30% max	
15	p22	ASB cases resolved in the year	97.11%	97.22%	↓	N/A	
C4	p23	Abandoned properties	8	5	↓	N/A	
21	p28	Average working days to complete adaptations	58.00	101.29	↑	50 max	

Positive result	↑	Performance has improved
Some improvement needed	→	Performance has remained steady
Key area for improvement	↓	Performance has declined

Ind No	Submission page no	Indicator	Maryhill Housing 2021/22	Last Year	Trend	Internal Target	Overall Status
23	p29	Section 5 referrals that resulted in an offer	95%	100%	↓	N/A	
23	p29	Section 5 referrals that resulted in a let	65.1%	74.1%	↓	N/A	
30	p30	Time to re-let properties (calendar days)	28.32	54.47	↑	10 max	
16	p31	New tenancies sustained for more than a year	89.01%	88.81%	↑	90%	
26	p32	Rent collected	94.00%	92.52%	↑	100%	
27	p33	Gross rent arrears	5.94%	5.79%	↓	3.7% max	
18	p35	Rent loss due to voids	0.9%	1.0%	↑	0.5% max	

11

19:45, 10 min

11 - CEO Report

Bryony Willett

| For Decision

Attachments

[11. \(RR\) CEO Report.pdf](#)

REPORT TO:	Board	
DATE OF MEETING:	25th May 2023	
AGENDA ITEM:	11	
CONFIDENTIALITY:	Confidential	
AUTHOR:	CEO/Directors/Senior Managers	
RESPONSIBLE DIRECTOR:	Chief Executive	

REPORT TITLE: CHIEF EXECUTIVE’S REPORT

1. PURPOSE

1.1 This report aims to provide Board with an overview of key activity and issues for information. The report updates Board Members on organisational and operational issues and provides progress updates on items which do not require a paper in their own right.

2. RECOMMENDATIONS

- 2.1. Board is asked to:
- **Approve** changing the staffing establishment in the finance team by reducing the Finance Officer level hours by 3 per week and increasing the Finance Assistant level hours by 14 per week, at an additional annual cost of £6k.

Contents:

- 1. Chief Executive**
- 2. Operations**
- 3. Resources**

IMPLICATIONS OF THE REPORT	
FINANCIAL RESOURCE AND VALUE FOR MONEY:	The proposed changes in staffing would result in annual increased costs of £6k. This is not budgeted for but would not have a significant impact on the budget or business plan.
LEGAL/ REGULATORY/ RULES/NOTIFIABLE EVENTS:	External legal advice has been taken to inform the following items: Maryhill Locks defects; Hathaway Lane
CORPORATE PLAN/ STRATEGIC OBJECTIVES:	<p>Reactive repairs mobilisation is a Delivery Plan project for 2023/24.</p> <p>The following items relate to the following strategic objectives:</p> <p>Improving customer experience:</p> <ul style="list-style-type: none"> - Reactive repairs mobilisation <p>Enabling better lives:</p> <ul style="list-style-type: none"> - Allocations Policy

IMPLICATIONS OF THE REPORT	
	<ul style="list-style-type: none"> - New facility at Glenavon <p>Providing better places:</p> <ul style="list-style-type: none"> - Maryhill Locks - Hathaway Lane - Property purchase and sales policy <p>Building a sustainable business:</p> <ul style="list-style-type: none"> - Learning from health and safety data - Changes in the Finance Team structure - Annual procurement strategy and procurement support
CUSTOMER/TENANT PARTICIPATION:	Tenant consultation on the new proposed approach to Allocations is currently live.
COMMUNICATIONS:	Glasgow City Council have confirmed that they would be supportive of the Association promoting the partnership around regeneration of Hathaway Lane.
HEALTH AND SAFETY AND WELLBEING:	There are no items in this report with health and safety implications
ENVIRONMENTAL:	There are no items in this report with environmental implications
EQUALITY IMPACT ASSESSMENT:	No equality impact assessment has been carried out on the items contained in this report.
RISK ANALYSIS:	<p>A number of items relate to strategic risks as follows:</p> <p>2.3 Leased properties, property purchases, lettings targets – Housing need</p> <p>1.5 Learning from health and safety data – Health and Safety</p> <p>2.1 reactive repairs mobilisation – Contractor failure</p>
FREEDOM OF INFORMATION:	<p>The following should not be published:</p> <p><input type="checkbox"/> N/A <input type="checkbox"/> Full Report <input checked="" type="checkbox"/> Section(s): 2.1 (and sections within recommendations and implications table in respect of these)</p> <p>Reason for redacting:</p> <p>Confidential: <input type="checkbox"/></p> <p>Commercially Sensitive: <input checked="" type="checkbox"/> (2.1)</p>

1. CHIEF EXECUTIVE

1.1 Hathaway Lane

Following the April 2023 Board meeting officers submitted a request to Glasgow City Council (GCC) for Hathaway Lane to be classed as a priority private sector housing area. This request has been verbally confirmed by GCC and acquisitions are being supported. GCC are also providing advice around the consultation/engagement process for owners.

It is not yet clear what other support GCC will be able to provide but discussions are ongoing.

2. OPERATIONS

2.1 Maryhill Locks

[REDACTED]

[REDACTED]

[REDACTED]

2.2 Additional leased properties – update

Elpis sunflower project: We have been unable to progress signing any leases but are continuing to work with them to identify suitable properties. Officers were due to meet again with Elpis in February 2023 to discuss requirements however due to resource issues the meeting has had to be rescheduled. An update will be provided once this meeting takes place.

2.3 Reactive repairs mobilisation update

The table below summarises progress with reactive repairs mobilisation against key risks associated with the service. Key highlights are:

- The open jobs between October – December have been allocated to alternative contractor and all customers have been contacted.
- The phase 2 of the interface development is now in place and allows staff to view detailed information relating to the job.
- A recent recruitment exercise has resulted in additional resources in the contract. Meeting to take place on 18th May 2023 to discuss Everwarm’s proposals to complete outstanding jobs from January to March 23 and to review any outstanding jobs from March – 23 onwards.
- Invoices have been received up to February 2023 however still some concerns that monthly payment applications are not coming through on time. The invoicing is carried out by SureServe (parent company) and proposals are being discussed to incorporate commercial staff into the operational team.
- We are continuing to work closely with Everwarm to support the delivery of the contract.

- The contractor is still trying to recruit an additional administrator post to help to support the delivery of the contract.
- A performance improvement plan is currently in place and this is monitored at the weekly progress meetings.

Risk	Mitigation	Timeframes
Strategic risk: Customer satisfaction - Failure to improve customer experience and increase customer satisfaction		
Customers are not aware of the new contract and expectations of the service	Articles in the winter newsletter, joint press release with Everwarm, social media articles.	Complete
	Further newsletter article apologising for the poor service in the first months of the service and explaining actions being taken	Complete
Customers experience long wait times on the phone because there is no online functionality to book repair appointment available.	Staff to be using MyHome to raise repairs	End August 2023
	Fully relaunch MyHome customer portal. Allowing customers to directly book repairs and schedule appointments online.	Dependent on contractor performance
Work with Everwarm to cleanse the repairs data, understand what is truly open / what is duplicate / no access etc.		Complete
Contractor fails to attend appointments or deliver repairs within contractual timeframes – leading to customer disappointment	Maryhill and Everwarm to interrogate and address backlog of 470+ open jobs. Unsatisfactory response from Everwarm. Outstanding jobs up to December 2022 allocated to alternative contractor. Everwarm to come back with proposed plan to address open jobs from January 2023 onwards at meeting on 18/05/2023. If plan is not acceptable, further works will be awarded to other contractors.	In discussion with Everwarm
	Everwarm to deliver performance improvement plan – see contract management risk below	Ongoing
Strategic risk: Housing quality - Failure to provide better homes and develop neighbourhoods to feel proud of (existing stock)		
The Association fails to deliver on repairs needed and as a result is not maintaining its homes and deliver on the Scottish Housing Charter.	Addressing the backlog of open jobs – see customer satisfaction risk above. Everwarm to increase the resource on the contract and will set out their proposals for delivering repairs within timeframe at meeting on 18/05/2023.	Ongoing
	Delivery of Everwarm's performance improvement plan –	Ongoing

	see contract management risk below	
Strategic risk: Contract Management Risk – Failure to effectively manage contractor performance and costs		
Staff members do not understand how the new contract should operate and be managed	All staff notified of the change in the contract. Specific training provided to the Property team and Neighbourhood Team on conditions of contract and operational processes.	Complete
The Association does not build an effective working relationship with the contractor.	Everwarm planner to be located in the Association's offices	Complete
The Association fails to ensure the contractor delivers to the terms of the contract	Weekly formally noted performance management meetings.	Ongoing
	Delivery of the Contractor's performance improvement plan and escalation of formal contract management as appropriate.	Ongoing
Strategic risk: Legislation & Regulation - Failure of staff to ensure MHA meets Statutory and Regulatory standards related to operational activities		
The Association cannot provide accurate data on repairs performance to feed into the Annual Return on the Charter submission	1 st phase of the interface which allows job orders and job updates will now automatically interface into MHA system.	Complete
The Association reports very poor reactive repair performance in the Annual Return on the Charter submission.	Maryhill and Everwarm to interrogate and address backlog of 470+ open jobs – see above.	In discussion with Everwarm
Strategic risk: Staff Resources - Failure to attract, retain and have an engaged, motivated and healthy workforce		
Staff become frustrated that the contractor is not performing, and this is impacting on their job satisfaction	Clear escalation routes for staff experiencing poor contractor performance	Complete
Staff are wasting time because they do not have full visibility of the contractors' system, this means longer on the phone following up jobs and more repeat calls from customers.	2 nd phase of the interface between Everwarm and the Association which will provide appointment access to the Association's staff.	Complete
Strategic risk: Financial control - Ineffective financial business planning & financial controls		

The Association is not able to manage the reactive repair budget due to delays in invoicing	Receipt of applications for payment for the period Oct '22 – Jan'23. Additional staffing resource to address backlog if required.	Ongoing
	Fully agreed and operational monthly process for payments applications for the contract.	Complete

2.4 Allocations Policy consultation

At the November 2022 Away Day the Board considered moving to allocating its homes through a choice-based lettings system, Find My Home, which would be shared with Queens Cross. The consultation for this policy change is now live and at the time of writing over one hundred responses had been received to the survey. In-person sessions are also scheduled for 16th May.

2.5 New facility at Glenavon

One of the Association's youth providers, YoMo has secured over £300k from Glasgow City Council. The majority of this funding will be used to create a new hub in one of the empty shop units at Glenavon Road. This will create a community pantry, a bike hub and a new youth facility. Work is on site at the moment and the project is due to open in summer 2023.

3. RESOURCES

3.1 Changes to the finance team

A current post holder in the finance team has secured a promoted role at another housing association. This creates a vacancy in the team and also the opportunity to consider whether any amendment to posts within the team would be appropriate.

The vacant post is currently a split role with 2 days a week at Finance Officer and 3 days a week at Finance Assistant, with the Finance Officer 2 days currently being part of a job share.

Consideration has been given to a range of options for this post. We could simply go out to recruit the current split role, however this may limit the pool of candidates and split roles can create difficulties managing workload within a team. Therefore, this is not the preferred option.

The other job share Finance Officer has indicated that they would be open to increasing their hours to 32 hours a week and we would propose to try this on a temporary basis for 6 months with the view to making this permanent after that point.

This then leaves the 3 days a week Finance Assistant vacancy, however it is proposed that we increase this to a full time role. This would enable the Finance Assistant role to

become more involved in supporting the Finance Officers resulting in a better balance of tasks within the team.

The result of the above proposal is a reduction in Officer level hours of 3 a week and an increase of 14 hours at Assistant level. Overall, this results in an 11 hour increase in the staffing establishment and an additional cost in 2023/24 and annually thereafter of £6k. Board are asked to approve this change in staffing establishment and additional cost.

3.2 Annual procurement report 2021/22

The Annual Procurement Report for 2021/22 was due for publication by the end of August 2022. Drafting of this report was underway but has not been completed due to the additional financial planning work in respect of potential rent restrictions and then covering for staff vacancies. Scottish Government have been advised of the delay and are content this report will be provided as soon as practical. Following completion of the corporate plan in March, the drafting of this report has now restarted. Board will be updated once the Annual Procurement Report has been published, and it is intended this will be done ahead of the May Board meeting.

12 - Governance Report


Rebecca Wilson

| For Decision

Attachments

[12 \(RR\) Governance Report.pdf](#)

[12.1 \(RR\) Appendix 3 - FYDP completed for Board approval.pdf](#)

REPORT TO:	Board	
DATE OF MEETING:	25th May 2023	
AGENDA ITEM:		
CONFIDENTIALITY:	Non-Confidential	
AUTHOR:	Director of Resources/ CEO/ Performance and Governance Manager	
RESPONSIBLE DIRECTOR:	Director of Resources	

REPORT TITLE: GOVERNANCE REPORT

1. PURPOSE

- 1.1 This report aims to provide Board with an overview of key governance activity. The report updates Board Members on issues that relate to the Association’s Rules, its Regulators, or the Board, where such items do not require a paper in their own right.

2. RECOMMENDATIONS

- 2.1. Board is asked to:
- **Consider** appointment to Maryhill Living Board.
 - **Consider** appointment to Audit and Risk Commitment.
 - **Approve** the addition of new actions set out at 4.4 to the 2023-24 Governance Effectiveness Plan following the completion of a Whistleblowing Investigation.
 - **Approve** the five-year financial plan submission to the Scottish Housing Regulator shown at Appendix 3.

Contents:

1. **Regulatory issues**
2. **Board issues**
3. **Maryhill Living issues**
4. **Other Governance issues**

IMPLICATIONS OF THE REPORT	
FINANCIAL RESOURCE AND VALUE FOR MONEY:	There are no financial or value for money implications from this report.
LEGAL/ REGULATORY/ RULES/NOTIFIABLE EVENTS:	The Scottish Housing Regulator set out in the Standards of Governance and Financial Management for RSLs: <i>“Standard 1 – The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users. 1.2 The RSL’s governance policies and arrangements set out the respective roles, responsibilities and accountabilities of governing body members and senior officers, and the governing</i>

IMPLICATIONS OF THE REPORT	
	<p><i>body exercises overall responsibility and control of the strategic leadership of the RSL.</i></p> <p><i>1.3 The governing body ensures the RSL complies with its constitution and its legal obligations.”</i></p> <p>The purpose of this report, in providing updates on key governance activity, including regulatory and Rules compliance, and therefore to address the above guidance.</p>
CORPORATE PLAN/ STRATEGIC OBJECTIVES:	<p>The following are identified as objectives within the Governance Effectiveness Plan:</p> <p><i>“Ongoing recruitment to be carried out for new Board members who are reflective of the Maryhill and Ruchill communities.”</i></p>
CUSTOMER/TENANT PARTICIPATION:	There are no tenant participation implications
COMMUNICATIONS:	There are no communication implications
HEALTH AND SAFETY AND WELLBEING:	There are no health & safety implications
ENVIRONMENTAL:	There are no environmental implications
EQUALITY IMPACT ASSESSMENT:	There are no equality implications
RISK ANALYSIS:	<p>This report addresses the following strategic risks:</p> <p>Legislation & Regulation - <i>Failure of staff to ensure MHA meets Statutory and Regulatory standards related to operational activities.</i></p> <p>Board Effectiveness - <i>Failure of the Board to lead the organisation effectively.</i></p>
FREEDOM OF INFORMATION:	<p>The following should not be published:</p> <p><input type="checkbox"/> N/A <input type="checkbox"/> Full Report <input checked="" type="checkbox"/> Section(s): 1.1 & Appendix 1 Board member commitments</p> <p>Reason for redacting:</p> <p>Confidential: <input checked="" type="checkbox"/> 1.1 & Appendix 1</p> <p>Commercially Sensitive: <input type="checkbox"/></p>

1. REGULATORY ISSUES

1.1 Notifiable events

At the time of writing no new notifiable events have been opened or closed since the April Board:

The Association’s 6 remaining open notifiable events are summarised in the table below.

Reference	Date Submitted	Subject	Progress Update
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Updated guidance on the Annual Return on the Charter

Correspondence was received from the Scottish Housing Regulator on reporting on electrical safety compliance in the Annual Return on the Charter (ARC) return. This guidance has been included in the draft return submitted to Board tonight for approval.

Consultation on the Cost of Living Bill

Correspondence was received from the Scottish Government seeking feedback on the Cost of Living and Tenant Protection Act, to inform about whether to extend for a further period. This Act limited rent increases for private tenants and set minimum thresholds for evicting both social and private tenants for rent arrears. The Association has not been significantly impacted by this Act and therefore did not respond to the consultation.

2. BOARD ISSUES

2.1 Chairs Action

Under section 9.1 of the Standing Orders, urgent unexpected matters of an exceptional nature which cannot wait until the next scheduled Board meeting can be approved via Chairs Action, this requires a written report to be provided to the Chair by the CEO (or in absence other Executive Management Team member) detailing the need for the urgent decision. This report is then signed by the Chair to confirm approval and reported to the next scheduled Board meeting.

No Chair's Actions have been taken since the March Board meeting.

2.2 Delegated decisions taken by the Chair

There were no delegated decisions taken by the Chair.

2.3 Potential breaches of the Board Member Code of Conduct

There are no potential breaches to report.

2.4 Shareholding membership applications

No new shareholding applications have been received.

2.5 Board member leave of absence

██████████ is currently on a 4 month leave of absence which is due to end in July 2023.

2.6 Board member commitments

The table at Appendix 1 provides an overview of individual Board members' commitments across the Association's activities.

2.7 Board recruitment

Unfortunately, following the email sent in April, no further contact has been made by the tenant who had shown an interest in joining the Board. A further telephone message has been left.

We currently have no further tenants who have expressed an interest in joining the Board. The Performance & Governance Manager will create a recruitment action plan to ensure that we continue to be proactive in recruiting new members.

3 MARYHILL LIVING ISSUES

3.1 Following [REDACTED] stepping down in September 2022 from his role as a Board member of Maryhill Living Ltd, there is currently a vacancy on this Board. Any Board member who wants to consider putting themselves forward for this role should contact the Performance & Governance Manager in the first instance. This vacancy will continue to be flagged on this report until filled.

OTHER GOVERNANCE ISSUES

4.1 Updates on delegated authority granted to staff

Current delegations are set out in Appendix 2.

4.2 Updates on delegated authority to Committees

There are currently no live delegations to Committee, as shown in Appendix 2 and subsequently no delegated authority actions were taken by Committee since the last report.

4.3 Membership of Audit and Risk Committee

Due to [REDACTED] stepping down from the Audit and Risk Committee, there is currently a vacancy on this Committee. Any Board member who wants to consider putting themselves forward for this role should contact the Performance and Governance Manager in the first instance.

4.4 Whistleblowing investigation

The whistleblowing investigation, that was commissioned due to concerns raised about the simulated phishing exercise undertaken by the Association, has now concluded. A report marked final is awaited from the Association's former internal auditors who completed the investigation. This will then be submitted to the Regulator.

The Investigation concluded that:

From our review we can conclude that the Association has not misused its email system by sending the phishing email to staff and Board Members. However, we can conclude that the way in which the Association went about the phishing exercise was flawed and


should be improved upon going forward to help mitigate any potential harm caused from any similar exercises.

The Association should take on board the suggested improvements in the process noted in section 2 for any future phishing exercises.

The Investigation recommended the following improvement actions. Officers have set out proposed actions in response to these recommendations. Board are asked to approve adding these actions to the 2023-24 Governance Effectiveness Plan.

Recommendation/Action	Lead	Timeframes
Recommendation 1: The Association should provide all Board Members with cyber security training which should include how to recognise and handle potential fraudulent emails This should also include how and to whom suspicions should be reported There should also be periodic refresh training for cyber security.		
Proposed action: Cyber security training to be delivered/rolled out to Board Members via iHasco online training and will be included in the induction process for new Board Members.	P & G Manager	Q1 2023/24
Recommendation 2: The Association should inform all Board Members that it may use phishing email exercises to ensure that the Board Members follow the correct process in recognising and dealing with potential fraudulent emails The reason for doing this should be made clear to the Board Members along with the fact that if they do fall for the phishing email this is not to be considered a slight on their character but a learning and development point to be provided with further awareness training		
Proposed action: The IT Acceptable Usage Policy was updated in November 2022 to reflect the use of unannounced testing including phishing.	BT & IT Manager	Complete
The IT Acceptable Usage Policy is issued to board members annually and requires sign off.	P&G Manager	complete
Information about the Association’s IT Acceptable Usage Policy including potential use of phishing email exercises to be included in the Board Member induction process.	D of Res	Q1 2023/24
Recommendation 3: The phishing emails used by the Association in these exercises should not require the recipient to enter any details, i.e., it should be sufficient for the purposes of the exercise that the person just clicks on the link without having then to enter any details		
Proposed action: Any future phishing tests carried out by the Association will be undertaken by a third-party specialist organisation thus ensuring best practice is followed.	BT & IT Manager	Complete


4.5 Five-year financial plan submission to the Scottish Housing Regulator



The Association is required to submit Five Year Financial Plans (FYFP) to the Scottish Housing Regulator each year. The FYFP return uses the same financial data, but just presented in a different format, contained within the first five years of the 30-year financial plans which was approved by the Board in March 2023. Board is asked to approve the FYFP submission as presented as Appendix 3 and delegate authority to the Director of Resources, Rebecca Wilson, to submit the annual return to the Scottish Housing Regulator.

Appendix 2 - Specific Delegations of Authority out with Standing Orders

Details of Delegation Granted	Meeting Granted At	Delegation Granted To	Delegation Valid To	Delegation Complete
<p>North Maryhill land transfer – areas around the blocks. Board approved the transfer of land as set out at in Item 6, section 4.7 and Appendix A from Glasgow City Council to Maryhill Housing as long as the annual additional cost to maintain these areas does not exceed £2000 per annum and no significant health and safety concerns are raised by the Association’s play park inspections contractor.</p>	<p>6 July 2020 Board Meeting</p>	<p>Chief Executive</p>	<p>Ongoing</p>	

Financial Projections & Assumptions							2023	
Maryhill Housing Association Ltd							159	
		2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	
		Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	
PLEASE USE "0" FOR NIL VALUES THROUGHOUT THIS RETURN								
		£'000	£'000	£'000	£'000	£'000	£'000	Comments
STATEMENT OF COMPREHENSIVE INCOME								
Gross rents	10	13,691.0	15,008.4	15,987.0	16,537.0	17,045.3	17,669.3	
Service charges	11	118.7	141.0	148.5	151.8	153.5	156.6	
Gross rents & service charges	12	13,809.7	15,149.4	16,135.5	16,688.8	17,198.8	17,825.9	
Rent loss from voids	13	116.0	83.2	90.3	93.8	102.1	110.5	
Net rent & service charges	14	13,693.7	15,066.2	16,045.2	16,595.0	17,096.7	17,715.4	
Developments for sale income	15	0.0	1,290.0	0.0	0.0	0.0	0.0	18 NSSE units are due to complete and
Grants released from deferred income	16	369.8	593.0	618.2	625.6	711.3	788.6	
Grants from Scottish Ministers	17	0.0	0.0	0.0	0.0	0.0	0.0	
Other grants	18	0.0	0.0	0.0	0.0	0.0	0.0	
Other income	19	596.6	502.2	408.7	353.1	274.8	280.4	In Year 0 to 3 we have community reger
TURNOVER	20	14,660.1	17,451.4	17,072.1	17,573.7	18,082.8	18,784.4	
Less:								
Housing depreciation	22	1,904.9	2,402.1	2,503.2	2,550.1	2,682.2	2,800.6	
Impairment written off / (back)	23	0.0	0.0	0.0	0.0	0.0	0.0	
Management costs	25	4,179.9	4,698.2	4,499.4	4,448.1	4,423.7	4,518.6	
Service costs	26	110.5	117.1	122.4	125.1	126.5	129.1	
Planned maintenance - direct costs	27	1,197.8	2,514.5	2,535.4	1,779.9	1,829.1	1,903.1	
Re-active & voids maintenance - direct costs	28	2,334.3	2,263.2	2,442.2	2,534.1	2,597.0	2,672.0	
Maintenance overhead costs	29	1,383.7	1,555.3	1,489.4	1,472.5	1,464.4	1,495.8	
Bad debts written off / (back)	30	108.2	121.0	130.3	135.1	144.0	153.4	
Developments for sale costs	31	0.0	1,290.0	0.0	0.0	0.0	0.0	this is the 18 NSSE units which nets off
Other activity costs	32	676.4	242.7	197.9	145.3	138.8	141.6	
Other costs	33	55.8	58.1	71.8	89.3	103.7	109.9	
	34	10,046.6	12,860.1	11,488.8	10,729.4	10,827.2	11,123.5	
Operating Costs	36	11,951.5	15,262.2	13,992.0	13,279.5	13,509.4	13,924.1	
Gain/(Loss) on disposal of PPE	37	0.0	0.0	0.0	0.0	0.0	0.0	
Exceptional Items - (Income) / Expense	38	0.0	0.0	0.0	0.0	0.0	0.0	
OPERATING SURPLUS/(DEFICIT)	39	2,708.6	2,189.2	3,080.1	4,294.2	4,573.4	4,860.3	
Interest receivable and other income	41	5.3	8.1	4.8	4.6	5.0	6.2	
Interest payable and similar charges	42	758.0	826.1	952.6	1,016.4	1,015.2	1,052.8	
Increase / (Decrease) in Negative Goodwill	43	265.2	265.2	265.2	265.2	265.2	265.2	
Other Gains / (Losses)	44	0.0	0.0	0.0	0.0	0.0	0.0	
SURPLUS/(DEFICIT) ON ORDINARY ACTIVITIES BEFORE TAX	46	2,221.1	1,636.4	2,397.5	3,547.6	3,828.4	4,078.9	
Tax on surplus on ordinary activities	48	0.0	0.0	0.0	0.0	0.0	0.0	
SURPLUS/(DEFICIT) FOR THE YEAR AFTER TAX	50	2,221.1	1,636.4	2,397.5	3,547.6	3,828.4	4,078.9	
Actuarial (loss) / gain in respect of pension schemes	52	0.0	0.0	0.0	0.0	0.0	0.0	
Change in Fair Value of hedged financial instruments.	53	0.0	0.0	0.0	0.0	0.0	0.0	

Number of units lost during year to:		£'000	£'000	£'000	£'000	£'000	£'000	Comments
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	55 :	2,221.1	1,636.4	2,397.5	3,547.6	3,828.4	4,078.9	
STATEMENT OF FINANCIAL POSITION								
Non-Current Assets								
Intangible Assets & Goodwill	60 :	0.0	0.0	0.0	0.0	0.0	0.0	
Housing properties - Gross cost or valuation	63 :	97,994.0	106,493.4	119,809.9	136,684.3	152,219.5	171,319.0	
Less								
Housing Depreciation	65 :	20,532.7	22,561.1	25,064.3	27,614.4	30,296.5	33,097.1	Year 1 difference is due to the Year 0 be
Negative Goodwill	66 :	9,295.9	9,017.7	8,752.4	8,487.2	8,222.0	7,956.8	
NET HOUSING ASSETS	67 :	68,165.4	74,914.6	85,993.2	100,582.7	113,701.0	130,265.1	
Non-Current Investments	69 :	375.0	375.0	375.0	375.0	375.0	375.0	
Other Non Current Assets	70 :	1,121.3	1,096.4	1,093.1	1,078.2	1,049.6	984.2	
TOTAL NON-CURRENT ASSETS	71 :	69,661.7	76,386.0	87,461.3	102,035.9	115,125.6	131,624.3	
Current Assets								
Net rental receivables	74 :	230.0	230.0	230.0	230.0	230.0	230.0	
Other receivables, stock & WIP	75 :	1,101.0	1,173.9	1,159.9	1,145.9	1,131.8	1,117.8	
Investments (non-cash)	76 :	0.0	0.0	0.0	0.0	0.0	0.0	
Cash at bank and in hand	77 :	2,210.9	1,780.1	1,817.9	1,636.7	2,223.9	2,486.5	
TOTAL CURRENT ASSETS	78 :	3,541.9	3,184.0	3,207.8	3,012.6	3,585.7	3,834.3	
Payables : Amounts falling due within One Year								
Loans due within one year	81 :	208.1	225.5	240.0	254.0	268.5	290.0	
Overdrafts due within one year	82 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other short-term payables	83 :	3,789.9	3,325.5	3,325.5	3,325.5	3,325.5	3,325.5	
TOTAL CURRENT LIABILITIES	84 :	3,998.0	3,551.0	3,565.5	3,579.5	3,594.0	3,615.5	
NET CURRENT ASSETS/(LIABILITIES)	86 :	(456.1)	(367.0)	(357.7)	(566.9)	(8.3)	218.8	
TOTAL ASSETS LESS CURRENT LIABILITIES	88 :	69,205.6	76,019.0	87,103.6	101,469.0	115,117.3	131,843.1	
Payables : Amounts falling due After One Year								
Loans due after one year	91 :	10,118.0	12,207.5	14,968.8	14,714.8	15,447.0	16,158.4	
Other long-term payables	92 :	0.0	0.0	0.0	0.0	0.0	0.0	
Grants to be released	93 :	21,421.5	24,530.9	30,456.6	41,528.4	50,616.1	62,551.5	
TOTAL LONG TERM LIABILITIES	94 :	31,539.5	36,738.4	45,425.4	56,243.2	66,063.1	78,709.9	
Provisions for liabilities & charges	96 :	0.0	0.0	0.0	0.0	0.0	0.0	
Pension asset / (liability)	97 :	82.0	82.0	82.0	82.0	82.0	82.0	
NET ASSETS	98 :	37,584.1	39,198.6	41,596.2	45,143.8	48,972.2	53,051.2	
Capital & Reserves								
Share capital	101 :	0.1	0.1	0.1	0.1	0.1	0.1	
Revaluation reserve	102 :	0.0	0.0	0.0	0.0	0.0	0.0	
Restricted reserves	103 :	375.0	375.0	375.0	375.0	375.0	375.0	
Revenue reserves	104 :	37,209.0	38,823.5	41,221.1	44,768.7	48,597.1	52,676.1	
TOTAL CAPITAL & RESERVES	105 :	37,584.1	39,198.6	41,596.2	45,143.8	48,972.2	53,051.2	
Intra Group Receivables - as included above	107 :	0.0	0.0	0.0	0.0	0.0	0.0	
Intra Group Payables - as included above	108 :	0.0	0.0	0.0	0.0	0.0	0.0	
STATEMENT OF CASHFLOWS								
Net Cash from Operating Activities								
Operating Surplus/(Deficit)	113 :	2,708.6	2,189.2	3,080.1	4,294.2	4,573.4	4,860.3	
Depreciation & Amortisation	114 :	1,960.7	2,460.2	2,574.8	2,639.3	2,785.8	2,910.4	
Impairments / (Revaluation Enhancements)	115 :	0.0	0.0	0.0	0.0	0.0	0.0	
Increase / (Decrease) in Payables	116 :	195.5	0.0	0.0	0.0	0.0	0.0	

Number of units lost during year to:		£'000	£'000	£'000	£'000	£'000	£'000	Comments
(Increase) / Decrease in Receivables	117	423.8	0.0	0.0	0.0	0.0	0.0	
(Increase) / Decrease in Stock & WIP	118	0.0	0.0	0.0	0.0	0.0	0.0	
Gain / (Loss) on sale of non-current assets	119	0.0	0.0	0.0	0.0	0.0	0.0	
Other non-cash adjustments	120	(369.8)	(579.0)	(604.1)	(611.5)	(697.2)	(774.5)	
NET CASH FROM OPERATING ACTIVITIES	121	4,918.8	4,070.4	5,050.8	6,322.0	6,662.0	6,996.2	
Tax (Paid) / Refunded	123	0.0	0.0	0.0	0.0	0.0	0.0	
Return on Investment and Servicing of Finance								
Interest Received	126	5.3	8.1	4.8	4.6	5.0	6.2	
Interest (Paid)	127	(758.0)	(826.1)	(952.6)	(1,016.4)	(1,015.2)	(1,052.8)	
RETURNS ON INVESTMENT AND SERVICING OF FINANCE	128	(752.7)	(818.0)	(947.8)	(1,011.8)	(1,010.2)	(1,046.6)	
Capital Expenditure & Financial Investment								
Construction or acquisition of Housing properties	131	(5,906.2)	(6,052.2)	(6,543.9)	(15,418.4)	(14,034.0)	(17,394.6)	In Year 5 there are developments under
Improvement of Housing	132	(2,296.5)	(5,520.0)	(6,772.6)	(1,456.0)	(1,501.2)	(1,704.9)	Year 1 sees fast tracked electrical heating
Construction or acquisition of other Land & Buildings	133	0.0	0.0	0.0	0.0	0.0	0.0	
Construction or acquisition of other Non-Current Assets	134	(45.5)	(40.0)	(68.4)	(74.3)	(75.1)	(44.4)	
Sale of Social Housing Properties	135	0.0	0.0	0.0	0.0	0.0	0.0	
Sale of Other Land & Buildings	136	0.0	0.0	0.0	0.0	0.0	0.0	
Sale of Other Non-Current Assets	137	0.0	0.0	0.0	0.0	0.0	0.0	
Grants (Repaid) / Received	138	992.6	4,056.9	6,543.9	11,697.3	9,799.0	12,724.0	
CAPITAL EXPENDITURE AND FINANCIAL INVESTMENT	139	(7,255.6)	(7,555.3)	(6,841.0)	(5,251.4)	(5,811.3)	(6,419.9)	
NET CASH BEFORE FINANCING	141	(3,089.5)	(4,302.9)	(2,738.0)	58.8	(159.5)	(470.3)	
Financing								
Equity drawdown	144	0.0	0.0	0.0	0.0	0.0	0.0	
Debt drawdown	145	0.0	2,000.0	3,000.0	0.0	1,000.0	1,000.0	
Debt repayment	146	(419.2)	(207.7)	(224.2)	(240.0)	(253.3)	(267.1)	2022/23 Debt repayment is higher than 2
Working Capital (Cash) - Drawn / (Repaid)	147	0.0	0.0	0.0	0.0	0.0	0.0	
NET CASH FROM FINANCING	148	(419.2)	1,792.3	2,775.8	(240.0)	746.7	732.9	
INCREASE / (DECREASE) IN NET CASH	150	(3,508.7)	(2,510.6)	37.8	(181.2)	587.2	262.6	
Cash Balance								
Balance Brought Forward	153	5,719.5	4,290.7	1,780.1	1,817.9	1,636.7	2,223.9	The cash balance brought forward in 23/2
Increase / (Decrease) in Net Cash	154	(3,508.7)	(2,510.6)	37.8	(181.2)	587.2	262.6	Decrease in Net cash from Year 1 comp
CLOSING BALANCE	155	2,210.8	1,780.1	1,817.9	1,636.7	2,223.9	2,486.5	
ADDITIONAL INFORMATION								
Number of units added during year to:								
New Social Rent Properties added	160	44	42	0	40	22	24	
New MMR Properties added	161	0	18	0	0	22	0	
New Low Costs Home Ownership Properties added	162	0	18	0	0	0	0	
New Properties - Other Tenures added	163	0	0	0	0	0	0	
Total number of new affordable housing units added during year	164	44	78	0	40	44	24	
Units developed for sale:								
Number of units developed for sale to RSLs	167	0	0	0	0	0	0	
Number of units developed for sale to non-RSLs	168	0	18	0	0	0	0	23/24 18 NSSE units for sale
Please select "No" if these projections do not include all developments identified for this RSL in Local Authorities' Strategic Housing Investment Plans and add a comment. If you have no development plans, please select "Yes".								
Development Assumption	171	Yes						
Development Assumption Comment	172							

Number of units lost during year to:		£'000	£'000	£'000	£'000	£'000	£'000	Comments
	173 :							
Number of units lost during year from:								
Sales including right to buy	176 :	0	18	0	0	0	0	
Demolition	177 :	0	0	0	0	0	0	
Other	178 :	0	0	0	0	0	0	
Units owned:								
Social Rent Properties	181 :	3,086	3,128	3,128	3,168	3,190	3,214	
MMR Properties	182 :	0	18	18	18	40	40	
Low Costs Home Ownership Properties	183 :	14	14	14	14	14	14	
Properties - Other Tenures	184 :	0	0	0	0	0	0	
Number of units owned at end of period	185 :	3100	3160	3160	3200	3244	3268	
Number of units managed at end of period (exclude factored units)	187 :	3,100	3,160	3,160	3,200	3,244	3,268	
Financed by:								
Scottish Housing Grants	190 :	5,521.6	7,596.8	0.0	7,297.5	7,617.8	5,220.9	
Other public subsidy	191 :	0.0	354.8	0.0	0.0	0.0	0.0	In Year 5 there are three developments u
Private finance	192 :	0.0	2,000.0	0.0	3,000.0	1,000.0	1,000.0	In line with our Treasury Management St
Sales	193 :	0.0	0.0	0.0	0.0	0.0	0.0	
Cash reserves	194 :	1,496.0	3,322.9	0.0	15.0	2,550.4	454.8	
Other	195 :	0.0	0.0	0.0	0.0	0.0	0.0	
Total cost of new units	196 :	7,017.6	13,274.5	0.0	10,312.5	11,168.2	6,675.7	
Assumptions:								
General Inflation (%)	199 :	4.0	10.1	5.3	2.2	1.2	2.0	
Rent increase - Margin above / below General Inflation (%)	200 :	(0.4)	(3.1)	(0.3)	1.0	0.0	0.0	
Operating cost increase - Margin above / below General Inflation (%)	201 :	0.0	0.0	0.0	0.0	0.0	0.0	
Direct maintenance cost increase - Margin above / below General Inflation (%)	202 :	5.0	3.6	1.9	0.9	0.9	0.8	
Actual / Assumed average salary increase (%)	203 :	4.1	5.3	4.0	2.2	1.2	2.0	
Average cost of borrowing (%)	204 :	7.3	7.8	7.7	6.7	6.8	6.7	
Employers Contributions for pensions (%)	205 :	10.0	10.0	10.0	10.0	10.0	10.0	
Employers Contributions for pensions (£'000)	206 :	321.5	324.0	341.2	348.7	352.8	359.9	
SHAPS Pensions deficit contributions (£'000)	207 :	137.6	0.0	0.0	0.0	0.0	0.0	
Minimum headroom cover on tightest interest cover covenant (£'000)	208 :	1,773.0	486.2	618.9	4,452.6	4,756.8	4,164.8	
Minimum headroom cover on tightest gearing covenant (£'000)	209 :	33,551.0	37,787.6	41,424.2	45,664.1	53,377.3	60,513.8	
Minimum headroom cover on tightest asset cover covenant (£'000)	210 :	0.0	0.0	0.0	0.0	0.0	0.0	we don't have this covenant
Total staff costs (including NI & pension costs)	212 :	4,123.8	4,207.5	3,932.2	3,900.4	3,835.1	3,911.8	
Full time equivalent staff	213 :	107.0	104.7	96.5	93.5	92.5	92.5	Our Business Plan includes a number of
EESSE Revenue Expenditure included above	215 :	52.4	0.0	0.0	0.0	0.0	0.0	
EESSE Capital Expenditure included above	216 :	1,118.5	4,750.8	4,990.8	36.0	52.0	52.0	
Total capital and revenue expenditure on maintenance of pre-1919 properties	217 :	1,094.3	1,409.7	1,922.7	1,418.0	1,444.1	1,485.0	
Total capital and revenue expenditure on maintenance of all other properties	218 :	4,734.3	8,718.4	9,184.0	4,070.2	4,172.2	4,280.3	
		Values	Comment					
Have you included any decarbonisation cost in the figures above?	221 :	Yes						
If so, please add an estimate of what the decarbonisation cost will be	222 :	6,029.3	Replacement heating systems ASHP 2022/23 & HHR 23/24					
Version 9.43								

13 - Meeting Review

For Discussion