



Date                   **24/11/2022**  
Time                   **18:30 - 20:30**

# Board Meeting

Maryhill Housing Association

# Table of contents

24/11/2022 18:30 - 20:30

---

<b>1 - Welcome</b>	<b>4</b>
<hr/>	
<b>2 - Approval of Previous Minutes - 27th October 2022</b>	<b>5</b>
<hr/>	
<b>Attachments</b>	
2. (RR) Draft Minutes 27 October 2022	6
<b>3 - Action Tracker</b>	<b>12</b>
<hr/>	
<b>Attachments</b>	
3. (RR) Action Tracker Nov 2022	13
<b>4 - Audit &amp; Risk Committee Update</b>	<b>20</b>
<hr/>	
<b>5 - Feedback from Training/ Events</b>	<b>21</b>
<hr/>	
<b>6 - EVH Pay Award Ballot</b>	<b>22</b>
<hr/>	
<b>Attachments</b>	
6. (RR) EVH April 2023 pay award ballot	23
<b>7 - Equality, Diversity, and Inclusion Policies</b>	<b>28</b>
<hr/>	
<b>Attachments</b>	
7. (RR) Equality, Diversity and Inclusion Policies v2	29
7.1 (RR) E, D and I Policy Appendix A - Draft equality, diversity and inclu~	33
7.2 (RR) E, D and I Policy Appendix B - Draft Equality, Diversity _ Inclusi~	39
7.3 (AR) E, D and I Policy Appendix C - equality impact assessment, custome~	45
7.4 (AR) E, D and I Policy Appendix D - equality impact assessment, staff	49
7.5 (AR) Appendix E - E, D _ I Policy - Staff - tracked changes	53
<b>8 - Low Rise Electric Heating Replacement Proposal</b>	<b>63</b>
<hr/>	
<b>9 - Assurance Approach</b>	<b>64</b>
<hr/>	
<b>Attachments</b>	
9. (RR) Our Overall Assurance Position	66
9A. (RR) Q2 Performance Report 2022-23	69
9B. (RR) Q2 Complaints and Customer Feedback	78
9C. (RR) Management Accounts Covering Report Sept 22	82
9C.1 (RR) Appendix 1 - Summary Income and Expenditure Variance Report Septe~	86

9C.2 (RR) Appendix 2 Summary Income _ Expenditure Report September 22	93
9C.3 (RR) Appendix 3 Investment Projects Summary September 22	94
9C.4 (RR) Appendix 6 MHA - Outturns for Board Approval	96
9D. (RR) Health _ Safety	97
9E. (RR) Risk Management	107
9F. (RR) Investment Programme Update - Nov 20221	111
9G. (RR) Development Project Monitoring - Nov 2022	124
9H. (AR) Governance Effectiveness Plan 2022-23 Q2 Update	129
9I. (AR) Delivery Plan Board Report - November 2022	134
9J. (RR) Assurance Framework Dashboard November 2022	138
9K. (AR) Full Assurance Framework November 2022	141
<b>10 - CEO Report</b>	<b>207</b>
<hr/>	
<b>Attachments</b>	
10. (RR) CEO Report	208
10.1 (RR) CEO Report - Appendix A Entitlements, Payments and Benefits Polic~	219
10.2 (RR) CEO Report - Appendix 2 - Written Statement of Services GS JS Tra~	229
<b>11 - Governance Report</b>	<b>242</b>
<hr/>	
<b>Attachments</b>	
11. (RR) Governance Report	243
11.1 (RR) Governance Report - Appendix 1 - Invoice Approval Levels - Propos~	252
11.2 (RR) Governance Report - Appendix 2 - Extract from Standing Orders	253
<b>12 - Meeting Review</b>	<b>254</b>
<hr/>	

---

## 1 - Welcome

*Lindsay Forrest*

- Apologies
- Declaration of Interests
- Safe Home

| For Information

---

## 2 - Approval of Previous Minutes - 27th October 2022

*Lindsay Forrest*

| For Decision

### **Attachments**

[2. \(RR\) Draft Minutes 27 October 2022.pdf](#)

3

18:34, 2 min

---

## 3 - Action Tracker

*Lindsay Forrest*

| For Decision

### **Attachments**

[3. \(RR\) Action Tracker Nov 2022.pdf](#)

### Board Meeting 23<sup>rd</sup> June 2022

Item	Action	Lead	Latest update and anticipated completion date
7.7	<p>JS requested to change the recommendation in the paper and proposed that a workshop session was held with QCHA to develop a policy that would allow us to have some commonality or the same policy. This would mean that there would be some changes for both Maryhill and QCHA, which QCHA would also need to get approved by their Board. This policy would then be brought back to Board for approval prior to consultation. This was approved by Board.</p>	JS	<p><b>August Update:</b> Discussions are ongoing with QCHA to develop a common allocations policy and it is proposed to bring a draft policy to the Board for consideration in September 2022 which is later than the original proposal to bring this back in August 2022. The delay has been caused by annual leave during the summer period for both organisations.</p> <p><b>September Update:</b> The proposed policy is now due to come to November Board due to competing pressures and the need to focus on the launch of the new reactive repairs contract during September.</p> <p><b>November update:</b> The proposed policy is now due to come to the November away day.</p>
7.8	<p>A Board member queried whether prior to consultation, modelling could be carried out on our current waiting list to provide an indication of what proportion of applicants would be in each band. JS confirmed that this could be done at a high level.</p>	JS	<p><b>August Update:</b> It is proposed that this exercise is concluded and presented to the Board in September 2022 when the draft policy will be considered.</p> <p><b>September Update:</b> The proposed policy is now due to come to November Board due to competing pressures and the need to focus on the launch of the new reactive repairs contract during September.</p> <p><b>November update:</b> The proposed policy is now due to come to the November away day.</p>

Item	Action	Lead	Latest update and anticipated completion date
7.9	The Board also requested the equality impact assessment be reviewed to see if moving from a points-based system to a banding system would disadvantage any groups.	JS	<p><b>August Update:</b> It is proposed to include the outcome of the equality impact assessment with the paper to accompany the draft policy in September 2022.</p> <p><b>September Update:</b> The proposed policy is now due to come to November Board due to competing pressures and the need to focus on the launch of the new reactive repairs contract during September.</p> <p><b>November update:</b> The proposed policy is now due to come to the November away day.</p>
7.11	The Board also queried what impact moving to a banding system would have on aspirational moves for applicants as this is dealt with differently by QCHA. JS confirmed that this type of applicant would be a bronze band and would result in applicants rarely get an offer. Board asked if direct matching could be carried out for this type of banding, like Section 5 applications. Officers agreed to explore this further with QCHA in the workshop.	JS	<p><b>August update:</b> QCHA have confirmed that all properties available for bidding under their current process are not ring fenced for different bands and therefore bronze applicants are rarely housed. The direct matching process or agreeing targets for each band is an option that the Association could implement and have as an exception to the common policy.</p> <p><b>September Update:</b> The proposed policy is now due to come to November Board due to competing pressures and the need to focus on the launch of the new reactive repairs contract during September. This will give consideration to whether the Association should retain lettings targets for different types of applicants.</p> <p><b>November update:</b> The proposed policy is now due to come to the November away day.</p>
16.2	Board highlighted papers could be long and perhaps background reading could be saved to a resource library.	BW/DW	<p><b>September update:</b> Consideration to be given to resource library once Board review process is complete and new IT kit has been issued to Board members.</p> <p><b>October update:</b> Meeting booked for 03/11/22 to agree options for implementing a resource library.</p> <p><b>November Update:</b> It was agreed that it was good governance to include all appendices when issuing papers, however, we have proposed updates in 16.3 to help identify required and additional reading.</p> <p><b>PROPOSE TO CLOSE</b></p>

Item	Action	Lead	Latest update and anticipated completion date
16.3	Board asked for papers to be more clearly labelled to highlight if they are required or additional reading.	DW	<p><b>September Update:</b> DW is considering options on the best way to identify each paper and will bring options to October 2022 Board meeting.</p> <p><b>October update:</b> Meeting booked for 03/11/22 to agree options for on labelling documents.</p> <p><b>November Update:</b> All papers and appendices will now be clearly named required or additional reading. The cover paper will also contain a list of appendices and whether these are required or additional reading. The first page of all appendices will also clearly show this. Propose to close if Board are satisfied with these changes.</p>

#### Board Meeting 22<sup>nd</sup> August 2022

Item	Action	Lead	Latest update and anticipated completion date
2.2	Board agreed that a Note to Chair would be produced for the Chair of the Audit and Risk Committee to provide a more detailed verbal update to the Board following an Audit and Risk meeting.	DW	<p><b>September Update:</b> Note to Chair will be produced for November Board meeting.</p> <p><b>November Update:</b> Note to Chair has been produced for November Board meeting.</p> <p><b>PROPOSE TO CLOSE</b></p>
8.9	DW provided an update on Quarter 1 Complaints performance. The Board asked if benchmarking had been carried out with other Associations. DW confirmed that this had still to be carried out but would be available for the next Assurance Board meeting.	DW	<p><b>September Update:</b> Benchmarking will be completed and reported at the November Board meeting.</p> <p><b>October Update:</b> Benchmarking has now been completed and is used to complete annual review. Performance Report for Quarter 3 will include new benchmarking figures.</p> <p><b>November Update:</b> Performance Report has been updated to include new benchmarking figures and will be presented at November Board.</p> <p><b>PROPOSE TO CLOSE</b></p>

Item	Action	Lead	Latest update and anticipated completion date
16.2	IM also highlighted that slow wi-fi can be an issue when working with Decisions.	DW	<p><b>September Update:</b> DW will investigate and consult with IM on different solutions to improve their Wi-Fi connection.</p> <p><b>October Update:</b> DW has emailed IM to check if this is when she is accessing Decisions from home and whether there is anything we can do to help speed this up.</p> <p><b>November Update:</b> DW is in contact with our IT department to determine what solutions are available.</p>
16.5	Board liked the assurance summaries and presentations by the Heads/Directors but found it difficult to link to the papers that had been issued. It was suggested that the presenter highlight which appendix/ page/ paragraph they are covering and allow Board time to access the correct paper or could the paper order match the order of the presentation.	BW	<p><b>September update:</b> This will be completed for the next Assurance Board in November 2022.</p> <p>November update: Senior management Team have been brief on this for presenting their papers and the summary slides will now also be included in the papers pack for Board Members to see in advance.</p> <p><b>PROPOSE FOR CLOSURE.</b></p>

### Board Meeting 29<sup>th</sup> September 2022

Item	Action	Lead	Latest update and anticipated completion date
6.13	The Board agreed to delegate authority to the Staffing Panel to approve the wording of a written submission to EVH from the Maryhill Housing Board to inform the salary negotiation process for April 2023 salary increases.	BW	<p><b>October update:</b> This will be produced following the October Board discussion.</p> <p><b>November update:</b> As covered on the agenda, the EVH pay negotiations were a lot faster than anticipated and the proposal was distributed to member organisations before the Association submitted its response.</p> <p><b>PROPOSE FOR CLOSURE.</b></p>
10.6	The Board approved the allocation of a property at 4B Shiskine Place to a former employee.	JR	<p><b>October update:</b> GCC building control signed off the completion certificate 28/09/2022, Board approved the let to former employee at September Board. Electrical Certificate received awaiting Gas Safety Certificate before the property can be let. As soon as Gas Certificate is received the sign up will be progressed.</p> <p><b>November update:</b> This allocated has now been completed.</p> <p><b>PROPOSE FOR CLOSURE</b></p>

Item	Action	Lead	Latest update and anticipated completion date
11.8	The Board approved the Lease Agreement and Services Agreement between Maryhill Housing and Maryhill Living and noted the signatories as BW and RW.	RW	<b>October update:</b> these documents have not yet been signed. <b>November Update:</b> documents are due to be signed on 24/11/22.
13.2	The Board were keen to re-arrange the partnership workshop.	BW	<b>October update:</b> This was planned for 12 <sup>th</sup> October but had to be cancelled due to BW's childcare issues. A new date will be set as soon as possible. <b>November update:</b> The Partnerships workshop was held on 7 <sup>th</sup> November and a summary has been included in this meeting's CEO report. <b>PROPOSE FOR CLOSURE</b>

### Board Meeting 27<sup>th</sup> October 2022

Item	Action	Lead	Latest update and anticipated completion date
5.7	The Board highlighted that it would be good to understand the different communities that would be affected by increasing rents. Officers confirmed that household make-up and diversity information would be captured as part of the rent consultation survey and this data would be analysed and presented to Board in January as part of the survey results.	JS	<b>November update:</b> This has been included in the rent consultation survey. <b>PROPOSE FOR CLOSURE</b>
5.8	The Board asked that the communications being sent to customers include a point explaining why a rent freeze would not be possible as the Association had already applied a rent freeze in 2021.	DW	<b>November Update:</b> rent consultation leaflet updated to include this. <b>PROPOSE TO CLOSE</b>
6.2	A spelling error was identified, and action noted to change the word complaint to compliant.	BW	<b>November update:</b> this has been updated in the final version saved in the evidence bank. <b>PROPOSE TO CLOSE</b>
6.4	BW noted that Standard 1 - Leadership and Direction of the Assurance Framework Dashboard would be updated to fully compliant as the Board now had more tenant than independent members due to a former Board member stepping down.	BW	<b>November update:</b> this has been updated in the final version saved in the evidence bank. <b>PROPOSE TO CLOSE</b>
6.5	The Board approved the Assurance ratings and the 2022 Assurance Statement.	DW	<b>November 2022:</b> 2022 Assurance Statement uploaded to SHR Portal on 28/10/22. <b>PROPOSE TO CLOSE</b>

Item	Action	Lead	Latest update and anticipated completion date
8.2	JR highlighted a typing error at section 4.6 of the report which stated over £4000 but would be corrected to £3000.	JR	<b>November Update:</b> Report updated. <b>PROPOSE TO CLOSE</b>
9.2	BW noted that City Building are now on site at Maryhill Locks to complete outstanding defects. A progress update would be provided at January 2023 board meeting.	BW	<b>November Update:</b> An update has been included in the November 2022 CEO report. <b>PROPOSE TO CLOSE</b>
9.3	A Board member queried whether Everwarm contractors could be based at the Garrioch Road office rather than lease a property. BW confirmed that this would not be possible as there would be insufficient space. The use of the portacabins was also suggested and Officers agreed to explore this option further.	BW	<b>November 2022:</b> Everwarm have been contacted about this. No response had been received at the time of writing.
10.3	DW explained that a further application had been received to join the Board and an update would be provided at the January 2023 Board Meeting.	DW	<b>November Update:</b> Update has been provided in Governance Report present at November Board. <b>PROPOSE TO CLOSE</b>
10.4	The Board agreed that training should resume in January 2023 due to Board member's current commitments and the planned Partnership Workshop and Board Away in November.	DW	<b>November Update:</b> DW aiming to book training in for January during December to allow Board members to have plenty of notice.
10.5	The Board approved the removal of 9 members from the Shareholding Members Register.	DW	<b>November Update:</b> Members removed from Shareholding Members Register. <b>PROPOSE TO CLOSE</b>
12.2	Board members asked if additional microphones could be investigated or that people presenting reports could sit nearer the front to ensure people joining remotely could hear everything.	DW	<b>November Update:</b> DW has contacted the contractor who supplied and installed the camera to find out if another microphone can be added.
12.4	Board asked Officers to review how cover papers and appendices are numbered.	DW	<b>November Update:</b> Officers considered Board member's suggestion to prefix each point in a cover paper with the agenda number, but this would be quite hard to manage should an agenda item be changed or pulled as it would mean that each paper would need to be manually updated. However, we have proposed a new way to name and identify papers and appendices in 16.3 above. <b>PROPOSE TO CLOSE</b>

**Key:**

AM: Alistair McArthur  
BW: Bryony Willett  
CB: Carol Bain

JS: Jennifer Simon  
KF: Karen Fee  
JR: Joanne Reid

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

4

18:36, 2 min

---

## 4 - Audit & Risk Committee Update

*Valerie Wilson*

Verbal Update

For Information

5

18:38, 2 min

---

## 5 - Feedback from Training/ Events

*Lindsay Forrest*

Verbal Update

For Information

6

18:40, 10 min

---

## 6 - EVH Pay Award Ballot


*Bryony Willett*

| For Decision

### **Attachments**

[6. \(RR\) EVH April 2023 pay award ballot.pdf](#)

## Required Reading

<b>REPORT TO:</b>	<b>Board</b>	
<b>DATE OF MEETING:</b>	<b>24.11.22</b>	
<b>AGENDA ITEM:</b>	<b>6</b>	
<b>CONFIDENTIALITY:</b>	<b>Non-confidential</b>	
<b>AUTHOR:</b>	<b>Bryony Willett, CEO</b>	
<b>RESPONSIBLE DIRECTOR:</b>	<b>Bryony Willett, CEO</b>	

### REPORT TITLE: EVH PAY AWARD – EMPLOYER’S BALLOT

#### 1. PURPOSE OF THE REPORT

- 1.1 This report provides an update on the Employers in Voluntary Housing (EVH) pay negotiations and seeks approval from the Board on how to respond to the employer’s ballot on the proposed pay award for April 2023.

#### 2. RECOMMENDATIONS

- 2.1 It is recommended that the Board:

- **Considers** the proposed pay award for staff for April 2023 and **approves** a response either in support or against the proposal.

#### 3. EXECUTIVE SUMMARY

- 3.1 The Association is a ‘full’ member of Employers in Voluntary Housing (EVH). Full members agree to abide by and implement the outcomes of the collective bargaining agreement which exists between EVH and the UNITE union.
- 3.2 The negotiations for the EVH pay award for April 2023 have concluded and the Association is asked to vote on the following proposal to increase staff salaries in April 2023:
- Single year deal
  - Blended approach comprised of:
    - All staff regardless of grade to receive a £150 non-consolidated (not added to the pay level but a one-off payment, like a bonus) in each of January, February and March 2023.
    - A traditional, across the board, consolidated percentage increase of 5.25% on all salary points to be applied from 1 April 2023.
- 3.3 Board members are asked to consider whether to support or reject this proposal. All full EVH member organisations are balloted on the proposal on the basis of one vote per organisation. The decision is made by majority. Member organisations will be advised of the decision in December 2022.

## IMPLICATIONS OF THE REPORT

<b>FINANCIAL RESOURCE AND VALUE FOR MONEY:</b>	<p>The financial analysis of different rent scenarios as presented to the Board in October 2022 assumed that salaries would increase by 8% in April 2023. The proposal of 5.25% is lower than this assumption. The impact of this has been modelled in the 5% rent increase scenario and the result is an increase in 30 year cash of £4.9m which could enable one less year of above CPI rent increases.</p> <p>The financial impact of the proposed non-consolidated award would be c£45k unbudgeted costs this financial year. Officers are confident this cost could be funded from underspends elsewhere in the salary budget due to delays filling posts.</p>
<b>LEGAL/REGULATORY/RULES/NOTIFIABLE EVENTS:</b>	<p>Under the Scottish Housing Regulator’s Regulatory Standard 3.6 the Governing Body must <i>ensure 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>
<b>CORPORATE PLAN/ STRATEGIC OBJECTIVES:</b>	<p>There are no implications</p>
<b>CUSTOMER/TENANT PARTICIPATION:</b>	<p>This item relates to the 2022-23 Corporate Plan objective: Building a sustainable business – Investing in the staff team.</p>
<b>COMMUNICATIONS:</b>	<p>The Association has informed staff that pay negotiations have concluded and are out to ballot. The Association will inform staff on the outcome of the ballot.</p>
<b>HEALTH AND SAFETY:</b>	<p>There are no implications</p>
<b>ENVIRONMENTAL:</b>	<p>There are no implications</p>
<b>EQUALITY IMPACT ASSESSMENT:</b>	<p>There are no implications</p>
<b>RISK ANALYSIS:</b>	<p>There are three key strategic risks related to the pay award decision</p> <p><b>Inflation:</b> staff pay accounts for a high proportion of the Association’s costs. In April 2022 the Association’s business plan assumed that rent increases and salaries would increase at the same level – in line with CPI inflation. The proposed EVH pay award of 5.25% is below projected CPI inflation and less than the assumption presented to the Board in October.</p> <p><b>Customer experience:</b> in the past some customers have raised concerns about high pay awards for staff. There was an article in the Herald about increases in Housing Association Chief Executive salaries this month. The proposed pay award of</p>

	<p>5.25% plus a non-consolidated additional sum is broadly in line with pay awards recently reported in the media (although they actually relate to the 2022 pay award). The CEO has been advised that Glasgow City Council is budgeting for a 5% pay increase in April 2023. There is still a residual risk that the pay award will be deemed to be high by customers facing the cost of living crisis.</p> <p><b>Attracting and retaining staff:</b> there was a mixed view from staff in recent consultation sessions. The non-consolidated award is likely to be viewed positively and a percentage increase will be supported by some staff. Some staff members may perceive the percentage increase to be low when inflation is so high.</p>
<p><b>FREEDOM OF INFORMATION:</b></p>	<p>The following should <b>not</b> 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>

**4. BACKGROUND**

- 4.1 The Association is a ‘full’ member of Employers in Voluntary Housing (EVH). Full members agree to abide by and implement the outcomes of the collective bargaining agreement which exists between EVH and the UNITE union.
- 4.2 Traditionally, salary negotiations between EVH and Unite have commenced in the autumn informed by a survey to the EVH Membership. This year, because of the uncertain economic outlook and potential restrictions around rent increases, the negotiation started earlier this year. This decision to start early may have been at the request of member associations, including Maryhill.
- 4.3 The negotiations for the EVH pay award for April 2023 have concluded and the Association is asked to vote on the following proposal to increase staff salaries in April 2023:
  - Single year deal
  - Blended approach comprised of:
    - All staff regardless of grade to receive a £150 non-consolidated (not added to the pay level but a one-off payment, like a bonus) in each of January, February and March 2023. These payments would be subject to normal tax and NI deductions, be paid through payroll and would not attract a pension contribution.
    - A traditional, across the board, consolidated percentage increase of 5.25% on all salary points to be applied from 1 April 2023. Such percentages will be skewed a little higher for the bottom points as a result of the Real Living Wage issue mentioned above).

- 4.4 The letter from EVH setting out the background to the proposed award and the ballot itself is attached at Appendix A. In the letter EVH emphasise that the proposal aims to be fair in the round and recognises the difficulties faced by employers. It explains that Unite's opening position was an award in line with inflation but that EVH recognised this would be unaffordable to Associations. It emphasises the aspiration to support those at the lower end of the pay scale with the cost of living award. It explains that neither EVH nor the Union were supportive of a fully non-consolidated award because of the unintended impacts on the wider pay scale.
- 4.5 EVH is conducting a ballot (based on a simple majority of member organisations) asking whether this proposal should be accepted. Unite will also be balloting its members. Membership of both sides need to agree to the proposal.
- 4.6 Board Members should note that our historical experience is that full EVH member organisations are very likely to vote for the proposal as proposed by EVH. The CEO has reached out to other Associations for their views but not yet received a response.
- 4.7 The CEO's annual salary award is set by a remuneration panel of the Board. It is not increased in line with the EVH pay award therefore there is no conflict of interest for the CEO. Other staff will be absent for this discussion. Any Board members who have a conflict of interest (because they are employed by full EVH Associations) will not participate in the discussions.
- 4.8 The CEO will complete the Association's ballot response and submit by the end of November deadline. It is likely results will be available in December 2022 and the pay award will be built into the 2023 budget and business plan considered by the Board in Spring 2023.

## 5. FINANCIAL IMPLICATIONS OF THE PROPOSAL

- 5.1 The financial impact of the proposed non-consolidated award would be c£45k increase in unbudgeted costs this financial year. Officers are confident this cost could be funded from underspends elsewhere in the salary budget due to delays filling posts.
- 5.2 The key impact of the proposal is the 5.25% increase proposed for April 2023 which has an impact on the Association's medium term and long term financial position. The financial analysis of different rent scenarios as presented to the Board in October 2022 assumed that salaries would increase by 8% in April 2023. The proposal of 5.25% is lower than this assumption. The impact of this has been modelled in the 5% rent increase scenario and the impact of this is summarised in the table below.

	Number of years below 110% loan interest cover	Number of years below 140% golden rule	Loan Debt Repaid	Unfunded Debt
5% rent increase option to Oct Board	1	3	2044	£15.9m
Impact of EVH 5.25% Pay Award	1	3	2042	£9.4m
Impact of EVH award plus reducing future year CPI+1% from 5 to 4 years	1	3	2044	£15.4m

## 6. STAFF PERSPECTIVE

- 6.1 In September 2022 the Board approved delegating authority to the Staffing Panel to approve the wording of a written submission to EVH from the Maryhill Housing Board to inform the salary negotiation process for April 2023 salary increases.
- 6.2 During October and November senior staff have been holding consultation sessions with the staff team about the economic position and the cost of living crisis including potential salary increases from April 2023. Officers had not anticipated the speed at which EVH would conclude negotiations and the submission was not provided to EVH prior to the ballot being issued.
- 6.3 There was a mixed view from the staff team attending the sessions about what a fair salary increase would look like from April 2023. Lower paid members of staff, for example in the Neighbourhood Team, were in favour of a graduated approach rather than a flat percentage (e.g., where lower paid staff would get a higher percentage increase than higher paid staff). Neighbourhood Team staff also suggested a cost of living support payment (like the non-consolidated award that is being proposed). Amongst office-based staff, some staff were in favour of retaining the traditional percentage increase whereas others thought an equal increase for all would be fairest because all staff are affected by the cost of living crisis in the same way.

---

## 7 - Equality, Diversity, and Inclusion Policies

*Bryony Willett*

| For Decision

### **Attachments**

[7. \(RR\) Equality, Diversity and Inclusion Policies v2.pdf](#)


[7.1 \(RR\) E, D and I Policy Appendix A - Draft equality, diversity and inclu~.pdf](#)

[7.2 \(RR\) E, D and I Policy Appendix B - Draft Equality, Diversity \\_ Inclusi~.pdf](#)

[7.3 \(AR\) E, D and I Policy Appendix C - equality impact assessment, custome~.pdf](#)

[7.4 \(AR\) E, D and I Policy Appendix D - equality impact assessment, staff.pdf](#)

[7.5 \(AR\) Appendix E - E, D \\_ I Policy - Staff - tracked changes.pdf](#)

<b>REPORT TO:</b>	<b>Board</b>	
<b>DATE OF MEETING:</b>	<b>24<sup>th</sup> November 2022</b>	
<b>AGENDA ITEM:</b>	<b>7</b>	
<b>CONFIDENTIALITY:</b>	<b>Non confidential</b>	
<b>AUTHOR:</b>	<b>Bryony Willett, Chief Executive</b>	
<b>RESPONSIBLE DIRECTOR:</b>	<b>Bryony Willett, Chief Executive</b>	

**REPORT TITLE: Equality, Diversity, and Inclusion policies**

**1. PURPOSE OF THE REPORT:**

1.1 This report introduces a new proposed Equality, Diversity, and Inclusion Policy – Customers, and updates to the existing Equality, Diversity, and Inclusion Policy – Staff.

**2. RECOMMENDATIONS:**

2.1 It is recommended that the Board:

- **Approves** the proposed Equality, Diversity, and Inclusion Policy – Customers (at Appendix A)
- **Approves** the proposed Equality, Diversity, and Inclusion Policy – Staff (at Appendix B), subject to feedback from staff consultation.

**3. EXECUTIVE SUMMARY:**

3.1 As part of the work developing the Equality, Diversity and Inclusion Strategy, officers identified that the current Equality, Diversity, and Inclusion (E, D and I) Policy is only relevant for staff and makes very limited mention of customers. Officers considered whether to expand the current policy or produce two separate policies and are proposing two separate policies because of the different frameworks and expectations for the different groups. This is the same approach taken to the Association’s Domestic Violence Policies.

3.2 The proposed E, D, and I Policy - Staff (at Appendix B) is an existing policy which was due to be updated. Whilst having an E and D Policy for staff is not a legal requirement it is one of the key ways that we can ensure our staff feel valued for the different contributions they make. The E, D and I Policy – Staff sets the framework for our staff to ensure we adhere to the Equalities Act 2010.

3.3 The proposed E, D, and I Policy – Customers (at Appendix B) is a completely new policy. The E, D, and I Policy – Customers sets the framework for ensuring our services adhere to the Equalities Act 2010 at our Regulator’s expectations on E, D and I issues.

3.4 The E, D and I Policies are policy statements. They do not set out **how** we will achieve our E, D, and I objectives. This is contained in the Equality and Diversity Strategy and Action Plan which will come to Board in the New Year for approval.

## IMPLICATIONS OF THE REPORT

<b>FINANCIAL RESOURCE AND VALUE FOR MONEY:</b>	There are no implications.
<b>LEGAL/REGULATORY/RULES/NOTIFIABLE EVENTS:</b>	<p>There is no legal requirement to have Equality, Diversity, and Inclusion Policies. However, these are a tool to set out the standards we will meet in relation to E, D and I issues and how we will comply with the law (particularly the Equality Act 2021) and Regulatory expectations.</p> <p>The 2019 Regulatory Framework includes Regulatory Standard 5.3:</p> <p><i>The RSL pays due regard to the need to eliminate discrimination, advance equality, and human rights, and foster good relations across the range of protected characteristics in all areas of its work, including its governance arrangements.</i></p> <p>June 2022 guidance on Equality Data Collection co-authored by the Scottish Housing Regulator states that all social landlords:</p> <p><i>Must have assurance and evidence that they consider equality and human rights issues properly when making all decisions, in the design and review of internal and external policies, and in day-to-day service delivery.</i></p>
<b>CORPORATE PLAN/STRATEGIC OBJECTIVES:</b>	Refresh of the Equality and Diversity Policy during 2012 was scheduled in the Policy Schedule in March 2022.
<b>CUSTOMER/TENANT PARTICIPATION:</b>	There are no implications.
<b>COMMUNICATIONS:</b>	Staff will be consulted on the proposed policy and both policies will be added to the Association’s website once finalised.
<b>HEALTH AND SAFETY:</b>	There are no implications
<b>ENVIRONMENTAL:</b>	There are no implications
<b>EQUALITY IMPACT ASSESSMENT:</b>	The full equality impact assessments are attached at Appendices C and D for additional reading. There are no negative implications of the Policies. The Policies aims to have a positive impact on all protected characteristics groups because they set out the Association’s aspirations to promote equality of opportunity, celebrate and value diversity and eradicate discrimination.

<b>RISK ANALYSIS:</b>	If the Association did not have Equality, Diversity, and Inclusion Policies there is a risk that customers, current or potential employees or Board members from protected groups would not feel valued in the Association for the contribution they make. There would also be an increased risk of discrimination. This may affect strategic risks of: Customer Experience; Governance Effectiveness and Recruitment and Retention of staff.
-----------------------	---

**4. Equality, Diversity, and Inclusion Policy – Customers**

4.1 As part of the work developing the E, D and I Strategy, officers identified that the current Equality, Diversity and Inclusion E, D and I Policy is only relevant for staff and makes very limited mention of customers. A brand-new proposed E, D and I Policy for customers is shown at Appendix A.

- 4.2 The proposed E, D, and I Policy – Customers sets out the following objectives:
- Understand our customers and their differences
  - Adapt our services to meet the needs of our diverse customers and ensure they are accessible to all
  - Actively work to ensure our customers and Board members reflect our diverse community and live our values of embracing people’s differences
  - Promote positive relations between our diverse customers through opportunities to engage in the community
  - Seek feedback from our diverse customers and use this to constantly improve our services

4.3 The new proposed policy includes the Association’s approach to the collection and use of equalities data (as approved by the Board in September 2022). The proposed Policy has been developed through internal staff discussion and reviewing best practice.

4.4 The draft Policy is a high-level policy statement. It does not set out **how** we will achieve our E, D, and I objectives. This is contained in the Equality and Diversity Strategy and Action Plan which will come to Board in the New Year for approval.

**5. Equality, Diversity, and Inclusion Policy – Staff**

5.1 The proposed E, D, and I Policy - Staff (at Appendix B) is an existing policy which was due to be updated. Whilst having an E, D and I Policy for staff is not a legal requirement it is one of the key ways that we can ensure our staff feel valued for the different contributions they make. The E, D, and I Policy – Staff sets the framework for our staff to ensure we adhere to the Equalities Act 2010.

5.2 The key changes in the new proposed Policy are shown in the table below, along with an explanation. A tracked changed version of the new proposed Policy is shown at Appendix E for additional reading.

5.3 The draft Policy is a high-level policy statement. It does not set out **how** we will achieve our E, D, and I objectives. This is contained in the Equality and Diversity Strategy and Action Plan which will come to Board in the New Year for approval.

5.4 The staff team has not yet been consulted on the proposed new policy. The changes are non-contentious and have been discussed with the Union. Officers do not anticipate negative comments from staff, but Board are asked to approve the policy subject to staff consultation. Proposed significant changes in response to staff feedback will come back to the Board for consideration and approval.

Section	Change	Reason
Whole document	1. Renamed to Equality, Diversity & Inclusion Policy – Staff	This policy has a staff and employment focus which is now separate to the “Customers” E, D, and I policy
Purpose	1. Additional bullet points around the Association’s commitment to E, D & I	Provides clarity on the actions we will take for our staff and prospective staff and stakeholders
Scope	1. Addition of Employees and Stakeholders	More inclusive statement which covers all those impacted by this policy
	2. Addition of four existing staffing policies	These additional policies underpin this updated E, D & I staff policy and should be referred to and read in conjunction as appropriate.
Definitions	1. Definitions have been re-arranged and now include additional descriptors.	E, D, and I paragraphs have been grouped together. An additional paragraph around Protected Characteristic and further descriptions around the various types of discrimination covered by this policy will provide clarity and guidance.
	2. A statement about the Public Sector Equality Duty has been added	Although not bound by the PSED, it demonstrates the associations intentions and commitment to E, D, and I best practice
	3. Legal Framework – superseded legislation removed	Updated as previous legislation has been merged into the Equality Act 2010.
Policy Statement	1. Revised Policy statement and core principles underpinning our commitment to Equality, Diversity & Inclusion	Updated to reflect the association’s values. The policy statement reinforces our commitment to E, D and I for our staff and all stakeholders. Training on this policy and its application for staff and Board members. Additional emphasis on “Inclusion” within the policy statement
	2. Addition of statement on Protected Characteristics data the Association will collect from April 2023	Collection of this data is more fully explained in the Equality, Diversity, and Inclusion Strategy. This particular set of data will be embedded into the Corporate Planning process.



<b>Title</b>	<b>Equality, Diversity and Inclusion Policy - Customers</b>
<b>Purpose</b>	<p>The Policy aims to ensure that Maryhill Housing promotes equality, fairness and respect in all of its actions as a social housing landlord.</p> <p>It confirms that Maryhill Housing will not unlawfully discriminate against, on the grounds of the protected characteristics of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including colour, nationality, and ethnic or national origin), religion or belief, sex (gender) and sexual orientation as set out in the Equality Act 2010</p> <p>It confirms that Maryhill Housing works to:</p> <ul style="list-style-type: none"> <li>- Eliminate discrimination</li> <li>- Advance equality of opportunity</li> <li>- Promotes good relations between different groups.</li> </ul>
<b>Scope</b>	<p>This policy applies to all customers and stakeholders of Maryhill Housing and Maryhill Living, including but not limited to: tenants, owners, contractors, members of our local community, elected members.</p> <p>This Policy should be understood in conjunction with our:</p> <p>Equality, Diversity and Inclusion Policy – Staff. This sets out the framework for ensuring that Maryhill Housing promotes equality, fairness and respect in all of its actions as an employer.</p> <p>Equality and Diversity Strategy and Action Plan. This sets out how we will deliver on our equalities objectives.</p> <p>Customer Engagement Strategy. This sets out how we will engage proactively with our diverse customer base.</p> <p>Community Regeneration Strategy. This sets out the Association’s approach to achieving its strategic objective to Enable Better Lives.</p> <p>Adaptations Policy. This sets out how we will adapt our homes in response to our customers’ diverse needs.</p>

	<p>The Dignity at Work Policy. This sets out how we will ensure employees are treated with dignity and respect.</p> <p>Communicating with Non-English Speaking Customers Toolkit. This sets out how we will proactively adapt our services where English is not spoken as a first language.</p> <p>The Group Chief Executive has ultimate responsibility for compliance with the law on equality, diversity and inclusion.</p> <p>Unacceptable Actions Policy sets out how the Association will manage unacceptable behaviour towards the staff team.</p>
--	---

<p><b>Definitions</b></p>	<p>For purposes of this policy, unless otherwise stated, the following definitions shall apply:</p> <p><b>Protected Characteristics</b></p> <p>The grounds on which discrimination claims can be made: Age, Disability, Gender Reassignment, Marriage and Civil Partnership, Pregnancy &amp; Maternity, Race, Religion or Belief, Sex, and Sexual Orientation.</p> <p><b>Direct Discrimination</b></p> <p>Direct discrimination is treating someone less favourably than others because of a protected characteristic.</p> <p><b>Indirect Discrimination</b></p> <p>Indirect discrimination arises where a provision, criterion or practice (“PCP”) applies to people with and without a protected characteristic, but disadvantages those with the protected characteristic and the PCP cannot be justified as a proportionate means of achieving a legitimate aim.</p> <p><b>Public sector equality duty (PSED)</b></p> <p>The PSED requires public authorities to have due regard to the need to eliminate discrimination, advance equality of opportunity and foster good relations between different people when carrying out their activities. Although we are not bound by this duty, we aim to abide by this as a form of Good Practice.</p> <p><b>Equality</b></p> <p>Equality is making sure people are treated fairly and given fair chances. Equality is not about treating everyone in the same way, but recognises that their needs are met in different ways.</p>
---------------------------	--

	<p><b>Diversity</b></p> <p>Diversity is about valuing individual differences. The Association is committed to valuing and responding to everyone's differences to ensure our services are accessible to all. The Association recognises that people with different backgrounds, skills, attitudes and experiences can bring fresh ideas and perceptions and the Association will actively seek these out diverse opinions.</p> <p><b>Inclusion</b> means that all people have the right to be respected and appreciated as valuable members of the Maryhill Housing community. When services are designed to be <b>inclusive</b> all individuals are treated fairly and with respect, and have equal access to the Association's services and to transact with the Association. When someone feels included they feel a sense of belonging in our organisation and communities.</p> <p>The following legal frameworks apply to this policy and its implementation:</p> <p>Equality Act 2010</p>
<p><b>Policy Statement</b></p>	<p><b>Core principles:</b></p> <p>One of our central values is <b>embracing people's differences</b>. This means that we will take the time to achieve the following equality, diversity and inclusion objectives:</p> <ol style="list-style-type: none"> <li>1. Understand our customers and their differences</li> <li>2. Adapt our services to meet the needs of our diverse customers and ensure they are accessible to all</li> <li>3. Actively work to ensure our customers and Board members reflect our diverse community and live our values of embracing people's differences</li> <li>4. Promote positive relations between our diverse customers through opportunities to engage in the community</li> <li>5. Seek feedback from our diverse customers and use this to constantly improve our services</li> </ol> <p>This Policy provides the framework for these objectives. The Association's Equality and Diversity Strategy explains how the Association will work towards ensuring they are met.</p> <p>The Association expect our employees to deliver on these objectives when dealing with customers, colleagues and any external stakeholders. The Association will not tolerate any form of discrimination, harassment, victimisation or bullying. Similarly, the Association expects our employees to be treated with respect by our</p>

customers and will enact our Unacceptable Actions policy if confronted by intolerable behaviour or language.

### **1. Understanding our customers:**

Maryhill Housing will collect data for all of the protected characteristics for the following groups from April 2023.

- Staff
- Job applicants
- Existing tenants
- Housing applicants
- Board members

Analysis of this data will be embedded in our annual Corporate Planning process and, in the context of Board members, housing applicants and existing tenants, will be used in the following ways:

#### **Tenants:**

- To shape services, e.g., community regeneration initiatives targeted at a particular age group/ethnic group.
- To identify how services would need to be adjusted, e.g. to ensure they are accessible for customers with a disability or a particular religion.
- To assess whether the customers we engage with are representative of the community, or whether we need to proactively seek a wider range of views.
- To assess whether there are trends in customer satisfaction that might help to shape our services, e.g., younger tenants are more likely to be dissatisfied.

#### **Housing applicants:**

- To identify potential discrimination – e.g., if applicants for housing do not reflect lets.
- To identify priorities for development of new housing to meet the needs of applicants

#### **Board Members:**

- To identify if the Board is not representative of the community we serve – and therefore shape recruitment initiatives.

### **2. Adapting our services**

Maryhill Housing will treat each customer as an individual and take proactive, reasonable steps to adapt our services to meet our diverse customers' needs.

Maryhill Housing will ensure our policies and strategies reflect our approach to equality, diversity and inclusion by completing equality impact assessments as part of the process of policy and strategy development.

Where a customer requests physical adaptations to their home to meet their needs, this will be managed under the Association's Adaptations Policy.

The Association takes a proactive approach where English is not spoken as a first language. This is set out in the Communicating with Non-English Speaking Customers Toolkit.

Where a customer requests adjustments to the Association's services under the Equality Act 2010 the Association will consider this request and respond in writing within 20 working days. This will be overseen by the Association's Chief Executive.

### **3. Developing our teams:**

The Association aims to develop a staff team that is representative of our customers. The Association's approach to staff recruitment is set out in our Recruitment and Selection Policy.

The Association aims to develop a governing Board that is representative of our customers. The Association's approach to staff recruitment is set out in our Board Recruit, Succession and Development Policy (due to be developed in 2022/23).

Maryhill Housing will ensure our staff team and Board are trained in equality and diversity and confident applying the principles of this policy in practice.

The Association delivers equality, diversity and inclusion training to Board members and staff as part of induction processes and delivers more specific training courses as required, for example around cultural awareness, Hate Crime, or one of the protected characteristics groups.

### **4. Promoting positive relations**

One of the Association's strategic objectives is to Enable Better Lives and the Association's Community Regeneration Strategy sets out how this will be achieved.

Embracing people's differences and promoting inclusivity is a key strand through all of our 6 Community Regeneration Priorities.

The Association's initiatives such as youth projects, growing spaces, cooking classes and community events particularly offer

	<p>opportunities for our diverse customers to interact and build positive relationships.</p> <p><b>5. Seeking feedback and improving services:</b></p> <p>Maryhill Housing seeks feedback from its diverse tenants and uses this to improve services. Feedback is collected every three years on all services and transactional feedback on repairs, complaints, management of anti-social behaviour and experience of investment works is collected on an ongoing basis. Feedback and action taken as a result is reported to the Association’s Board three times a year.</p> <p>When carrying out large scale customer feedback exercises, such as the three yearly satisfaction survey, the Associations ensures that feedback is representative of all customers and adjusts its approach where necessary, e.g. targeting feedback from particular groups.</p> <p>The Association’s approach to gathering and using customer feedback is set out in the Customer Engagement Strategy. The Association uses a range of different feedback methods to triangulate data and ensure feedback is received across the diverse customer base.</p> <p>Maryhill Housing will set targets for meeting equality and diversity objectives to ensure continuous improvement against the objectives of the Equality and Diversity Strategy.</p>
<b>Approval</b>	Maryhill Housing Board, November 2022
<b>Policy Owner</b>	Bryony Willett, Chief Executive
<b>Review</b>	November 2025 Maryhill Housing Board



<b>Title</b>	<b>Equality, Diversity and Inclusion Policy - Staff</b>
<b>Purpose</b>	<p>The Policy aims to ensure that Maryhill Housing promotes equality, fairness and respect in all of its actions as a social housing landlord and employer of choice.</p> <p>It confirms that Maryhill Housing will not unlawfully discriminate against, on the grounds of the protected characteristics of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including colour, nationality, and ethnic or national origin), religion or belief, sex (gender) and sexual orientation as set out in the Equality Act 2010</p> <p>It confirms that Maryhill Housing works to:</p> <ul style="list-style-type: none"> <li>- Eliminate discrimination</li> <li>- Advance equality of opportunity</li> <li>- Promotes good relations between different groups.</li> <li>-</li> </ul> <p>It confirms that Maryhill Housing opposes and avoids all forms of unlawful discrimination. This includes when dealing with, but not limited to, pay and benefits, terms and conditions of employment, dealing with grievances and discipline, dismissal, redundancy, leave for parents, requests for flexible working and selection for employment, promotion, training or other developmental opportunities.</p>
<b>Scope</b>	<p>This policy applies to all individuals working for Maryhill Housing or at any of our premises irrespective of their status, level or grade.</p> <p><b>Employees</b></p> <p>It includes all employees, managers, directors, officers, consultants, contractors, trainees, homeworkers, casual, sessional and agency staff, including Board members and volunteers.</p>

	<p><b>Stakeholders</b></p> <p>Contractors, consultants, tenants, customers, service users, other outside agency workers.</p> <p><b>This Policy should be understood in conjunction with our:</b></p> <p>Equality and Diversity Strategy and Action Plan. This sets out how we will deliver on our equality objectives.</p> <p>The Dignity at Work Policy. This sets out how we will ensure employees are treated with dignity and respect.</p> <p>Staff Code of Conduct – This sets out how employees are expected to behave</p> <p>Recruitment &amp; Selection Policy – This sets out our approach to recruitment.</p> <p>Learning &amp; Development Policy – This sets out our approach to training.</p> <p>Severance Policy – This sets out our approach to Redundancy selection.</p>
<p><b>Definitions</b></p>	<p>For the purposes of this policy, unless otherwise stated, the following definitions will apply:</p> <p><b>Diversity</b></p> <p>Is about valuing individual differences. Maryhill Housing is committed to valuing, celebrating and managing people’s differences to enable all employees to contribute and realise their full potential. Maryhill Housing recognises that people with different backgrounds, skills, attitudes and experiences can bring fresh ideas and perceptions that will benefit Maryhill Housing and its customers and will actively seek out diverse views.</p> <p><b>Equality</b></p> <p>Equality is making sure people are treated fairly and given fair chances. Equality is not about treating everyone in the same way but recognises that their needs are met in different ways. Equality focuses on those areas covered by the law, and described as the Protected Characteristics of race, sex, disability, age, gender reassignment, marriage &amp; civil partnership, pregnancy &amp; maternity, religion or belief and sexual orientation</p>

**Inclusion**

Means that all people have the right to be respected and appreciated as valuable members of the Maryhill Housing staff team. In an inclusive working environment, all individuals are treated fairly and with respect, have equal access to opportunities and resources and can contribute fully to the organisation's success.

**Protected Characteristics**

The grounds on which discrimination claims can be made:

Age, Disability, Gender Reassignment, Marriage and Civil Partnership, Pregnancy & Maternity, Race, Religion or Belief, Sex, and Sexual Orientation.

**Direct Discrimination**

Is treating someone less favourably than others based on a protected characteristic.

**Indirect Discrimination**

Indirect discrimination arises where a provision, criterion or practice ("PCP") applies to people with and without a protected characteristic, but disadvantages those with the protected characteristic and the PCP cannot be justified as a proportionate means of achieving a legitimate aim.

**Harassment**

Conduct that violates a person's dignity or creates an intimidating, hostile degrading, humiliating or offensive working environment. The intention of the perpetrator is irrelevant, it is the impact on the individual which determines whether harassment has taken place.

**Victimisation**

Treating someone less favourably and discriminating against them because they have pursued or intend to pursue their rights relating to alleged discrimination, complained about the behaviour of someone harassing them or given evidence in someone else's discrimination complaint.

**Positive Action**

Addressing imbalances in the workforce, by encouraging members of under-represented groups to apply for jobs. Positive action may be applicable in setting equality targets.

	<p><b>Failure to make Reasonable Adjustments</b></p> <p>Where arrangements disadvantage an individual because of a disability and reasonable adjustments are not made to overcome the disadvantage.</p> <p><b>Associated Discrimination</b></p> <p>Discrimination against a person because they have an association with someone with a particular protected characteristic. E.g. a non-disabled person is discriminated against because of the action they need to take care of disabled dependent.</p> <p><b>Perceptive Discrimination</b></p> <p>Discrimination against a person because the discriminator <b>thinks</b> the person possess that characteristic. E.g. a person is not shortlisted for a job on the bases that the recruiter assumes the applicant does not have the correct VISA to work in the UK as they have a foreign looking name on their application form.</p> <p><b>Public sector equality duty (PSED)</b></p> <p>The PSED requires public authorities to have due regard to the need to eliminate discrimination, advance equality of opportunity and foster good relations between different people when carrying out their activities. Although we are not bound by this duty, we aim to abide by this as a form of Good Practice</p> <p><b>Legal Framework</b></p> <p>The following details the specific acts relating to discrimination law. The Equality Act 2010</p>
--	--

<p><b>Policy Statement</b></p>	<p><b>Core principles:</b></p> <p>One of our central values is <b>embracing people’s differences</b> and individuals with different cultures, perspective and experiences are at the heart of the way Maryhill Housing works. We want to recruit, develop and retain the most talented people, regardless of their background and make the best use of their talents. By embracing people’s differences Maryhill Housing recognises that being a diverse and inclusive employer helps us fulfil our responsibility to make a difference for our customers.</p>

Maryhill Housing is committed to advancing equality of opportunity, eliminating discrimination, promoting a culture of respect and acknowledging, promoting and celebrating diversity.

The aim is for our workforce to be truly representative of our community and customers. We want to continue to develop an inclusive working environment where each employee feels valued as an individual, is respected and is able to contribute and give their best.

Maryhill Housing will ensure our staff team and Board are trained in equality, diversity and inclusion and confident applying the principles of this policy in practice.

Maryhill Housing will treat all employees with fairness and respect in all aspects of employment practices. No job applicant or employee will receive less favourable treatment because of a protected characteristic. We shall ensure that:

- Maryhill Housing will ensure our policies and strategies reflect our approach to equality, diversity and inclusion by completing equality impact assessments as part of the process of policy and strategy development.
- Terms and conditions of employment will be issues with reference to the job role and not the job holder. Employees will not receive less favourable terms and conditions for any reason.
- Staff are recruited and promoted solely on the basis of their own merit, experience, ability and potential. Specific details of our approach to ensuring this are set out in our Recruitment & Selection Policy.
- Staff are offered training and development opportunities according to their job role; learning needs and personal development objectives as agreed with their line manager during the appraisal process. Specific details of our approach to ensuring this are set out in our Learning & Development Policy.
- Redundancy selection is made according to clear criteria in line with the statutory requirements. Specific details of our approach to ensure this are set out in our Severance Policy.
- We provide an environment appropriate to the needs of staff and make reasonable adjustments where necessary.
- We promote a culture that respects and values our differences and promotes, dignity, respect and diversity and inclusion.

	<ul style="list-style-type: none"> <li>• We treat any breaches of these principles very seriously and will act in line with our Dignity at Work Policy; staff Disciplinary &amp; Grievance processes as detailed in the Terms and Conditions of Employment; and Board Code of Conduct. Behaviour will also be reported to the Police where the law has been breached. Breaches of this policy could result in dismissal or removal from the Board.</li> </ul> <p>Maryhill Housing will collect data for all of the protected characteristics for the following groups from April 2023.</p> <ul style="list-style-type: none"> <li>- Staff</li> <li>- Job applicants</li> <li>- Existing tenants</li> <li>- Housing applicants</li> <li>- Board members</li> </ul> <p>Analysis of this data will be embedded in our annual Corporate Planning process</p> <p>Maryhill Housing will set targets for meeting equality and diversity objectives.</p>
<b>Approval</b>	Maryhill Housing Board, November 2022
<b>Policy Owner</b>	Bryony Willett, Chief Executive
<b>Review</b>	<p>November 2025</p> <p>Maryhill Housing Board</p>



### Equality Impact Assessment

<b>Name of Project</b>	Equality, diversity and inclusion policy - customers	<b>Date of approval</b>	24.11.22 (Board meeting)
<b>Name of completing officer</b>	Bryony Willett	<b>Date EqIA created</b>	10.11.22

**Stage 1 – who will this affect? Identify the main stakeholders, eg staff, tenants, applicants.**

Customers
Stakeholders
Contractors
Board members

**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?
<a href="#">Customer profiling and Maryhill info</a>	Breakdown of customer profiling information (where available) from Corporate Planning process 2021.
<a href="#">Queens Cross getting to know you report</a>	Detailed customer profiling information from neighbouring association.

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

<b>Sex</b>	The E, D and I Policy – Customers provides the framework to ensure the Association complies with the law and the Regulatory Framework in relation to equalities, and delivers on our organisational value of embracing everyone’s differences. We positively embrace amd celebrate people’s differences and the existence of the Policy (together with other associated policies and strategies such Customer Engagement Strategy) aims to ensure that all protected groups are not discriminated against.
<b>Gender Reassignment</b>	As above.
<b>Age</b>	As above.
<b>Disability</b>	As above.
<b>Race &amp; Ethnicity</b>	As above.
<b>Sexual Orientation</b>	As above.
<b>Religion or Belief (or No Belief)</b>	As above.
<b>Pregnancy &amp; Maternity</b>	As above.
<b>Marriage &amp; civil partnership</b>	As above

Stage 4 – Are there any negative impacts?	Can you objectively justify these? If not, what actions could be taken to mitigate, advance equality or fill gaps in information
No	

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.	
<b>Is there anything more the policy could do to eliminate discrimination?</b>	Not the Policy itself because the Policy is a statement of aspiration. The Equality and Diversity action plan here <a href="#">..\..\..\Policies &amp; Strategies\Current\Corporate\Equality and Diversity Strategy Appendix B - 2018-19 action plan.docx</a> sets out <i>how</i> we will aim to reduce the risk of discrimination. This strategy is due to refreshed in early 2023.
<b>Could the policy better advance equality of opportunity?</b>	Not the Policy itself because the Policy is a statement of aspiration. The Equality and Diversity action plan here <a href="#">..\..\..\Policies &amp; Strategies\Current\Corporate\Equality and Diversity Strategy Appendix B - 2018-19 action plan.docx</a> sets out <i>how</i> we will aim to better advance equality of opportunity. This strategy is due to refreshed in early 2023.
<b>Does the policy pay due regard to the need to promote good relations between different groups?</b>	Not the Policy itself because the Policy is a statement of aspiration. The Equality and Diversity action plan here <a href="#">..\..\..\Policies &amp; Strategies\Current\Corporate\Equality and Diversity Strategy Appendix B - 2018-19 action plan.docx</a> sets out <i>how</i> we will aim to promote good relations between different groups. This strategy is due to refreshed in early 2023.

**Are there any other actions you could take to better meet the General Equality duty?**

Not the Policy itself because the Policy is a statement of aspiration. The Equality and Diversity action plan here [..\..\Policies & Strategies\Current\Corporate\Equality and Diversity Strategy Appendix B - 2018-19 action plan.docx](#) sets out *how* we will aim to better meet the general equality duty. This strategy is due to refreshed in early 2023.



### Equality Impact Assessment

<b>Name of Project</b>	Equality, diversity and inclusion policy - staff	<b>Date of approval</b>	24.11.22 (Board meeting)
<b>Name of completing officer</b>	Bryony Willett	<b>Date EqIA created</b>	09.11.22 - reviewed

<b>Stage 1 – who will this affect?</b> Identify the main stakeholders, eg staff, tenants, applicants.
Staff, job applicants, agency workers
Board members

<b>Stage 2 – Scoping Exercise - Equality evidence used in this Equality Impact Assessment</b> 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	
<b>Information Source (include link where published)</b>	<b>What does this information include?</b>
ARC data on staff diversity information. Published on the Regulator’s website and accessible here: <a href="F:\Performance Reporting\ARC\2018-19\Submission documents\Maryhill Housing ARC Submission 2018-19 - as submitted on the portal.pdf">F:\Performance Reporting\ARC\2018-19\Submission documents\Maryhill Housing ARC Submission 2018-19 - as submitted on the portal.pdf</a>	Breakdown of staff ethnicity and disability information but not reported since 2018.
Equality and Diversity strategy available here: <a href="#">Equality &amp; Diversity Strategy</a>	Breakdown of the above plus staff gender and age

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

<b>Sex</b>	The E, D and I Policy – Staff provides the framework to ensure all employees are valued and feel valued for the diverse contribution they make to the Association. It aims to promote equality, fairness and respect in all of its actions and provides an inclusive environment where equality of opportunity has a positive impact on all staff. We positively embrace and celebrate people’s differences and the existence of the Policy (together with other associated policies such as the Dignity at Work policy) aim to ensure that all protected groups are not discriminated against.
<b>Gender Reassignment</b>	As above.
<b>Age</b>	As above.
<b>Disability</b>	As above.
<b>Race &amp; Ethnicity</b>	As above.
<b>Sexual Orientation</b>	As above.
<b>Religion or Belief (or No Belief)</b>	As above.
<b>Pregnancy &amp; Maternity</b>	As above.
<b>Marriage &amp; civil partnership</b>	As above

Stage 4 – Are there any negative impacts?	Can you objectively justify these? If not, what actions could be taken to mitigate, advance equality or fill gaps in information
No	

**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.**

<b>Is there anything more the policy could do to eliminate discrimination?</b>	Not the Policy itself because the Policy is a statement of aspiration. The Equality and Diversity action plan here <a href="#">..\..\..\Policies &amp; Strategies\Current\Corporate\Equality and Diversity Strategy Appendix B - 2018-19 action plan.docx</a> sets out <i>how</i> we will aim to reduce the risk of discrimination.
<b>Could the policy better advance equality of opportunity?</b>	Not the Policy itself because the Policy is a statement of aspiration. The Equality and Diversity action plan here <a href="#">..\..\..\Policies &amp; Strategies\Current\Corporate\Equality and Diversity Strategy Appendix B - 2018-19 action plan.docx</a> sets out <i>how</i> we will aim to better advance equality of opportunity.
<b>Does the policy pay due regard to the need to promote good relations between different groups?</b>	Not the Policy itself because the Policy is a statement of aspiration. The Equality and Diversity action plan here <a href="#">..\..\..\Policies &amp; Strategies\Current\Corporate\Equality and Diversity Strategy Appendix B - 2018-19 action plan.docx</a> sets out <i>how</i> we will aim to promote good relations between different groups.

**Are there any other actions you could take to better meet the General Equality duty?**

Not the Policy itself because the Policy is a statement of aspiration. The Equality and Diversity action plan here [..\..\Policies & Strategies\Current\Corporate\Equality and Diversity Strategy Appendix B - 2018-19 action plan.docx](#) sets out *how* we will aim to better meet the general equality duty.



<p><b>Title</b></p>	<p><b>Equality, Diversity and Inclusion Policy - <u>Staff</u></b></p>
<p><b>Purpose</b></p>	<p>The Policy aims to ensure that Maryhill Housing promotes equality, fairness and respect <u>in all of its actions as a social housing landlord and employer of choice.</u></p> <p>It confirms that Maryhill Housing will not unlawfully discriminate against, on the grounds of the protected characteristics of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including colour, nationality, and ethnic or national origin), religion or belief, sex (gender) and sexual orientation as set out in the Equality Act 2010</p> <p><u>It confirms that Maryhill Housing works to:</u></p> <ul style="list-style-type: none"> <li>- <u>Eliminate discrimination</u></li> <li>- <u>Advance equality of opportunity</u></li> <li>- <u>Promotes good relations between different groups.</u></li> </ul> <p>It confirms that Maryhill Housing opposes and avoids all forms of unlawful discrimination. This includes when dealing with, but not limited to, pay and benefits, terms and conditions of employment, dealing with grievances and discipline, dismissal, redundancy, leave for parents, requests for flexible working, and selection for employment, promotion, training or other developmental opportunities.</p>

## Scope

~~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.~~

~~The Policy should be understood in conjunction with our:~~

~~Equality and Diversity Strategy and Action Plan. This sets out how we will deliver on our equalities objectives.~~

~~The Dignity at Work Policy. This sets out how we will ensure employees are treated with dignity and respect.~~

~~Staff Code of Conduct. This sets out how our employees are expected to behave.~~

This policy applies to all individuals working for Maryhill Housing or at any of our premises irrespective of their status, level or grade.

### Employees

It includes all employees, managers, directors, officers, consultants, contractors, trainees, homeworkers, casual, sessional and agency staff, including Board members and volunteers.

### Stakeholders

Contractors, consultants, tenants, customers, service users, other outside agency workers.

### This Policy should be understood in conjunction with our:

Equality and Diversity Strategy and Action Plan. This sets out how we will deliver on our equalities objectives.

The Dignity at Work Policy. This sets out how we will ensure employees are treated with dignity and respect.

Staff Code of Conduct – This sets out how employees are expected to behave

Recruitment & Selection Policy – This sets out our approach to recruitment.

Learning & Development Policy – This sets out our approach to training.

	<p><u>Severance Policy – This sets out our approach to Redundancy selection.</u></p>
<p><b>Definitions</b></p>	<p><u><b>Diversity</b></u> For purposes of this policy, unless otherwise stated, the following definitions shall apply:</p> <p><u>Is about valuing individual differences. Maryhill Housing is committed to valuing, celebrating and managing people’s differences to enable all employees to contribute and realise their full potential. Maryhill Housing recognises that people with different backgrounds, skills, attitudes and experiences can bring fresh ideas and perceptions that will benefit Maryhill Housing and its customers and will actively seek out diverse views.</u></p> <p><u><b>Equality</b></u></p> <p><u>Equality is making sure people are treated fairly and given fair chances. Equality is not about treating everyone in the same way but recognises that their needs are met in different ways. Equality focuses on those areas covered by the law, and described as the Protected Characteristics of race, sex, disability, age, gender reassignment, marriage &amp; civil partnership, pregnancy &amp; maternity, religion or belief and sexual orientation</u></p> <p><u><b>Inclusion</b></u></p> <p><u>Means that all people have the right to be respected and appreciated as valuable members of the Maryhill Housing staff team. In an inclusive working environment, all individuals are treated fairly and with respect, have equal access to opportunities and resources and can contribute fully to the organisation’s success.</u></p> <p><b>Protected Characteristics</b></p> <p>The grounds on which discrimination claims can be made: Age, Disability, Gender Reassignment, Marriage and Civil Partnership, Pregnancy &amp; Maternity, Race, Religion or Belief, Sex, and Sexual Orientation.</p> <p><b>Direct Discrimination</b></p>

~~Direct discrimination is~~ treating someone less favourably than others ~~because of~~ based on a protected characteristic.

### **Indirect Discrimination**

Indirect discrimination arises where a provision, criterion or practice (“PCP”) applies to people with and without a protected characteristic, but disadvantages those with the protected characteristic and the PCP cannot be justified as a proportionate means of achieving a legitimate aim.

### **Equality**

~~Equality is making sure people are treated fairly and given fair chances.~~ Equality is not about treating everyone in the same way, but recognises that their needs are met in different ways.

### **Harassment**

Conduct that violates a person’s dignity or creates an intimidating, hostile degrading, humiliating or offensive working environment. The intention of the perpetrator is irrelevant, it is the impact on the individual which determines whether harassment has taken place.

### **Victimisation**

Treating someone less favourably and discriminating against them because they have pursued or intend to pursue their rights relating to alleged discrimination, complained about the behaviour of someone harassing them or given evidence in someone else’s discrimination complaint.

### **Positive Action**

Addressing imbalances in the workforce, by encouraging members of under-represented groups to apply for jobs. Positive action may be applicable in setting equality targets.

### **Failure to make Reasonable Adjustments**

Where arrangements disadvantage an individual because of a disability and reasonable adjustments are not made to overcome the disadvantage.

## Associated Diversity

~~Diversity is about valuing individual differences. Diversity is about valuing individual differences. The Association is committed to valuing and managing people's differences to enable all its employees to contribute and realise their full potential. The Association recognises that people with different backgrounds, skills, attitudes and experiences can bring fresh ideas and perceptions that will benefit the Association and its customers.~~

~~**Inclusion** means that all people have the right to be respected and appreciated as valuable members of the Maryhill Housing staff team. In an **inclusive** working environment all individuals are treated fairly and with respect, have equal access to opportunities and resources and can contribute fully to the organization's success.~~

~~The following **legal frameworks** apply to this policy and its implementation:~~

~~Equal Pay Act 1970~~

~~Rehabilitation of offenders Act 1974~~

~~Sex **Discrimination** Act 1975, 1986 Amendment and Employment Equality (Sex~~

~~Discrimination) Regulations 1995 against a person because they have an association with someone with a particular protected characteristic. E.g. a non-disabled person is discriminated against because of the action they need to take care of disabled dependent.~~

~~Disability **Perceptive Discrimination** Acts 1995 and 2005~~

~~Race Relations Act 1976, 2000 Amendment and 2003 Amendment Regulations~~

~~Employment Equality (Religion or Belief) Regulations 2003~~

~~Employment Equality (Sexual Orientation) Regulations 2003~~

~~Sex Discrimination (Gender reassignment) and Gender Recognition Act 2004~~

~~Employment Equality (Age) Regulations 2006~~

	<p><u>Discrimination against a person because the discriminator <b>thinks</b> the person possess that characteristic. E.g. a person is not shortlisted for a job on the bases that the recruiter assumes the applicant does not have the correct VISA to work in the UK as they have a foreign looking name on their application form.</u></p> <p><b><u>Public sector equality duty (PSED)</u></b></p> <p><u>The PSED requires public authorities to have due regard to the need to eliminate discrimination, advance equality of opportunity and foster good relations between different people when carrying out their activities. Although we are not bound by this duty, we aim to abide by this as a form of Good Practice</u></p> <p><b><u>Legal Framework</u></b></p> <p><u>The following details the specific acts relating to discrimination law.</u></p> <p><u>The Equality Act 2010</u></p>
<p><b>Policy Statement</b></p>	<p><del>Individuals with different cultures, perspectives and experiences are at the heart of the way Maryhill Housing works. We want to recruit, develop and retain the most talented people, regardless of their background and make best use of their talents. At Maryhill one of our central values is celebrating diversity and we recognise that being a diverse and inclusive employer helps us fulfil our responsibility to make a difference for our customers.</del></p> <p><del>Maryhill Housing wants all employees to have the same opportunities regardless of their background. Maryhill Housing is committed to advancing equality of opportunity, eliminating discrimination, promoting a culture of respect and acknowledging, promoting and celebrating diversity.</del></p> <p><del>The aim is for our workforce to be truly representative of our community and our customers. We want to create an inclusive working environment where each employee feels valued as an individual, is respected and is able to give their best.</del></p> <p><del>Maryhill Housing will provide all staff and Board members with equality, diversity and inclusion training and development to assist them in achieving the objectives of this policy.</del></p> <p><del>Maryhill Housing will treat all employees with fairness and respect in all aspects of employment practices. No job applicant or employee</del></p>

will receive less favourable treatment because of their protected characteristics. We will ensure that:

- ~~— Equality and diversity practices are integrated into everything the Association does by formally considering equality implications as part of the process of developing of all key policies.~~
- ~~— Terms and conditions of employment will be issued with reference to the job role and not the job holder. Employees will not receive less favourable terms and conditions for any reason other than relating specifically to the job role and the grade it attracts.~~
- ~~— We monitor the make-up of the workforce regarding information such as age, gender, ethnic background, sexual orientation, religion or belief, and disability in encouraging equality and diversity, and in meeting the aims and commitments set out in this policy.~~
- ~~— Staff are recruited and promoted solely on the basis of their own merit, experience, ability and potential. Specific details of our approach to ensuring this are set out in our Recruitment and Selection Policy.~~
- ~~— Staff are offered training and development opportunities according to their job role; learning needs and personal development objectives as agreed with their manager in their appraisal. Specific details of our approach to ensuring this are set out in our Learning and Development Policy.~~
- ~~— Redundancy selection is made according to clear criteria in line with the statutory requirements. Specific details of our approach to ensuring this are set out in our Severance Policy.~~
- ~~— We provide an environment appropriate to the needs of staff, making reasonable adjustments and adapting where appropriate.~~
- ~~— We promote a culture that respects and values each others' differences and promotes dignity, respect and diversity.~~
- ~~— We treat any breaches of these principles very seriously and take action in line with our Dignity at Work Policy; staff Disciplinary and Grievance processes (as set out in the Terms and Conditions of Employment) and Board Code of Conduct. Behaviour will also be reported to the Police where the law has been breached. Breaches of this Equality and~~

	<del>Diversity Policy could result in dismissal or removal from the Board.</del>
<b>Approval</b>	<del>The Policy is approved by the Association's Board.</del>
<b>Policy Owner</b>	<del>The Chief Executive holds responsibility for this policy with responsibility for day to day implementation delegated to the HR manager.</del>
<b>Review</b>	<del>September 2024</del>

<b><u>Policy Statement</u></b>	<p><b><u>Core principles:</u></b></p> <p><u>One of our central values is <b>embracing people's differences</b> and individuals with different cultures, perspective and experiences are at the heart of the way Maryhill Housing works. We want to recruit, develop and retain the most talented people, regardless of their background and make the best use of their talents. By embracing people's differences Maryhill Housing recognises that being a diverse and inclusive employer helps us fulfil our responsibility to make a difference for our customers.</u></p> <p><u>Maryhill Housing is committed to advancing equality of opportunity, eliminating discrimination, promoting a culture of respect and acknowledging, promoting and celebrating diversity.</u></p> <p><u>The aim is for our workforce to be truly representative of our community and customers. We want to continue to develop an inclusive working environment where each employee feels valued as an individual, is respected and is able to contribute and give their best.</u></p> <p><u>Maryhill Housing will ensure our staff team and Board are trained in equality and diversity and confident applying the principles of this policy in practice.</u></p> <p><u>Maryhill Housing will treat all employees with fairness and respect in all aspects of employment practices. No job applicant or employee will receive less favourable treatment because of a protected characteristic. We shall ensure that:</u></p>

- Maryhill Housing will ensure our policies and strategies reflect our approach to equality, diversity and inclusion by completing equality impact assessments as part of the process of policy and strategy development.
- Terms and conditions of employment will be issues with reference to the job role and not the job holder. Employees will not receive less favourable terms and conditions for any reason.
- Staff are recruited and promoted solely on the basis of their own merit, experience, ability and potential. Specific details of our approach to ensuring this are set out in our Recruitment & Selection Policy.
- Staff are offered training and development opportunities according to their job role; learning needs and personal development objectives as agreed with their line manager during the appraisal process. Specific details of our approach to ensuring this are set out in our Learning & Development Policy.
- Redundancy selection is made according to clear criteria in line with the statutory requirements. Specific details or our approach to ensure this are set out in our Severance Policy.
- We provide an environment appropriate to the needs of staff and make reasonable adjustments where necessary.
- We promote a culture that respects and values our differences and promotes, dignity, respect and diversity and inclusion.
- We treat any breaches of these principles very seriously and will act in line with our Dignity at Work Policy; staff Disciplinary & Grievance processes as detailed in the Terms and Conditions of Employment; and Board Code of Conduct. Behaviour will also be reported to the Police where the law has been breached. Breaches of this policy could result in dismissal or removal from the Board.

Maryhill Housing will collect data for all of the protected characteristics for the following groups from April 2023.

- Staff
- Job applicants
- Existing tenants
- Housing applicants
- Board members

	<p><u>Analysis of this data will be embedded in our annual Corporate Planning process</u></p> <p><u>Maryhill Housing will set targets for meeting equality and diversity objectives.</u></p>
<b><u>Approval</u></b>	<u>Maryhill Housing Board, November 2022</u>
<b><u>Policy Owner</u></b>	<u>Bryony Willett, Chief Executive</u>
<b><u>Review</u></b>	<p><u>November 2025</u></p> <p><u>Maryhill Housing Board</u></p>

---

## 8 - Low Rise Electric Heating Replacement Proposal

*Carol Bain*

Late Paper - will be issued once finalised.

| For Decision

## 9 - Assurance Approach

*Bryony Willett,  
Jennifer Simon,  
Debbie Watt,  
Rebecca Wilson,  
Carol Bain*

Assurance papers and presentation:

- A. Performance (required reading) - JS
- B. Complaints and Customer Feedback (required reading) - DW
- C. Financial Management (required reading) - KF
- D. Health and Safety (required reading) - BW
- E. Risk Management (required reading) - RW
- F. Investment Programme (required reading) - CB
- G. Development Programme (required reading) - BW
- H. Governance Effectiveness Plan (additional reading)
- I. Delivery Plan (additional reading)
- J. Assurance Dashboard (required reading) - BW
- K. Full Assurance Framework

For Decision

### Attachments

[9. \(RR\) Our Overall Assurance Position.pdf](#)

[9A. \(RR\) Q2 Performance Report 2022-23.pdf](#)

[9B. \(RR\) Q2 Complaints and Customer Feedback.pdf](#)

[9C. \(RR\) Management Accounts Covering Report Sept 22.pdf](#)

[9C.1 \(RR\) Appendix 1 - Summary Income and Expenditure Variance Report Septe~.pdf](#)

[9C.2 \(RR\) Appendix 2 Summary Income Expenditure Report September 22.pdf](#)

[9C.3 \(RR\) Appendix 3 Investment Projects Summary September 22.pdf](#)

[9C.4 \(RR\) Appendix 6 MHA - Outturns for Board Approval.pdf](#)

[9D. \(RR\) Health Safety.pdf](#)

[9E. \(RR\) Risk Management.pdf](#)

[9F. \(RR\) Investment Programme Update - Nov 20221.pdf](#)


[9G. \(RR\) Development Project Monitoring - Nov 2022.pdf](#)

[9H. \(AR\) Governance Effectiveness Plan 2022-23 Q2 Update.pdf](#)

[9I. \(AR\) Delivery Plan Board Report - November 2022.pdf](#)

[9J. \(RR\) Assurance Framework Dashboard November 2022.pdf](#)

[9K. \(AR\) Full Assurance Framework November 2022.pdf](#)

<b>REPORT TO:</b>	<b>Board</b>	
<b>DATE OF MEETING:</b>	<b>24<sup>th</sup> Nov 2022</b>	
<b>AGENDA ITEM:</b>	<b>9</b>	
<b>CONFIDENTIALITY:</b>	<b>Non confidential</b>	
<b>AUTHOR:</b>	<b>Bryony Willett</b>	
<b>RESPONSIBLE DIRECTOR:</b>	<b>Bryony Willett, Chief Executive</b>	

**REPORT TITLE: OUR OVERALL ASSURANCE POSITION**

**1. PURPOSE**

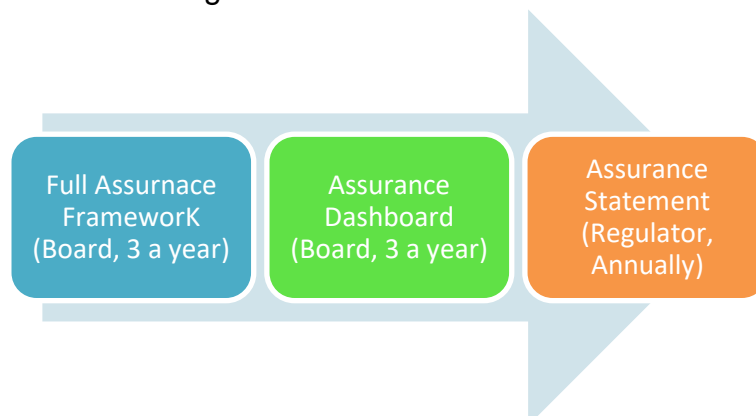
1.1 This report sets out the Association’s overall assurance position and how this has changed compared to October 2022.

**2. RECOMMENDATIONS**

- 2.1 The Board is asked to:
- **Approve** the Assurance ratings proposed by officers as set out in Appendix A.
  - **Provide feedback** on the new proposed reporting on the Development Programme.

**3. EXECUTIVE SUMMARY**

- 3.1 The Association holds three Assurance Boards each year where the Board considers compliance against the seven Regulatory Standards of Governance and Financial Management, the Scottish Social Housing Charter and other legislative requirements which together comprise the Scottish Housing Regulator’s Regulatory Framework.
- 3.2 These Assurance Boards culminate in the production of the Annual Assurance Statement which is a one-page summary of the Association’s compliance with the above standards. This is summarised in the diagram below.



3.3 In August 2022 the relevant Senior Management Team member presented a slide summarising their area of the business in terms of the requirements of the Regulatory Framework. Feedback from the Board was that these slides were helpful but that officers should make the link between the slide and the paper clearer. The slides have been

included with the Board papers and have been inserted into the Board pack and officers will highlight how the two relate when presenting their papers.

3.4 The papers provide the Board with a summary of performance in each key area of the business. The slides show how this performance relates to the requirements of the Regulatory Framework. This difference means that sometimes there is not clear link between the papers and the slides, e.g. on Performance we may be showing 'red' because we are not compliant with our internal targets for rent collection but we are still compliant with the Scottish Housing Charter and the Regulatory Standards.

3.5 The format of the slides is explained in the diagram below:

### Development Programme

<b>Compliance with the Charter</b> <i>(outcomes 6 &amp; 10)</i>	<b>Compliant</b>	<ul style="list-style-type: none"> <li>✓ New developments will address gaps in the Associations current stock identified in the needs and demands assessment for low rise family housing and housing for the elderly. Mid market rent is being included where appropriate</li> </ul>
<b>Compliance with the Regulatory Standards</b> <i>(standard 4)</i>	<b>Compliant</b>	<ul style="list-style-type: none"> <li>✓ Clear governance and risk assessment steps in place for all development stages</li> <li>✓ Scottish Housing Regulator will be updated on Development Programme following this Board, in line with our Engagement Plan</li> <li>✓ The financial risk is considered in all developments</li> </ul>
<b>Compliance with internal standards</b> <i>(delivery of agreed programme)</i>	<b>Compliant (with non-material areas for improvement)</b>	<ul style="list-style-type: none"> <li>✓ Shop conversion at Leyden delayed due to building control.</li> <li>✓ Feasibility studies completed for pipeline sites but progress to acquisition slow.</li> <li>✓ Tender submitted for Smeaton Street but costs v high.</li> <li>✗ Botany Corner/Locks View development delayed due to lack of labour and materials.</li> </ul>

This summarises compliance with the Scottish Housing Charter (the customer standards we need to meet).

This summarises compliance with the Regulatory Standards (the governance and financial standards we need to meet).

This summarises compliance with our own internal targets.

3.6 Compliance with the Regulatory Framework was last reported to the October 2022 Board. There are no proposed changes to the Assurance ratings following the October Board.

3.7 A new proposed format has been developed to report on progress with the Development Programme. This aims to ensure that the Board have visibility of cost and time over-runs as the previous reporting did not clearly capture this for projects that spanned a number of years. Officers would welcome feedback from the Board about this new proposed reporting format.

3.8 Board members are asked to read this cover paper, the Assurance Dashboard (Appendix J) and key Assurance papers covering: Performance (Appendix A); Complaints and customer feedback (Appendix B); Financial management (Appendix C) and Health and Safety (Appendix D); Risk Management (Appendix E); Investment Programme (Appendix F); Development Programme (Appendix G). The other appendices are provided as detailed reading if Board Members are particularly interested or want to delve into the detail in a particular area. The other appendices are not required reading.

<b>IMPLICATIONS OF THE REPORT</b>	
<b>FINANCIAL RESOURCE AND VALUE FOR MONEY:</b>	There are no financial implications.
<b>LEGAL/REGULATORY / RULES/NOTIFIABLE EVENTS:</b>	This report explains how the Assurance Board meeting will work and summarises the changes since the October 2022 Board meeting.
<b>CORPORATE PLAN/STRATEGIC OBJECTIVES:</b>	<p>Production of an annual Assurance Statement is a Regulatory requirement.</p> <p>Under the Regulatory Guidance on Assurance Statements the Association is required to notify the Regulator of material changes in Assurance during the year.</p> <p>The Health and Safety Assurance report will be submitted to the Scottish Housing Regulator following the Board meeting.</p>
<b>CUSTOMER/TENANT PARTICIPATION:</b>	There are no implications
<b>COMMUNICATIONS:</b>	There are no implications
<b>HEALTH AND SAFETY:</b>	There are no implications
<b>ENVIRONMENTAL:</b>	There are no implications
<b>EQUALITY IMPACT ASSESSMENT:</b>	There are no implications
<b>RISK ANALYSIS:</b>	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. These Assurance papers will form a key part of this evidence. The Assurance Statement will form part of the overall Regulatory view of the Association. Failure to comply with these requirements could result in Regulatory intervention.

### 3.10 Appendices:

- A. Performance (required reading)
- B. Complaints and Customer Feedback (required reading)
- C. Financial Management (required reading)
- D. Health and Safety (required reading)
- E. Risk Management (required reading)
- F. Investment Programme (required reading)
- G. Development Programme (required reading)
- H. Governance Effectiveness Plan (additional reading)
- I. Delivery Plan (additional reading)
- J. Assurance Dashboard (required reading)
- K. Full Assurance Framework (additional reading)

# Performance

## Required Reading

### Compliance with the Charter

*(outcomes 2 & 4-15)*

**Compliant**

**(with non-material areas for improvement)**

- ✓ Current performance compares positively to external benchmarks in most areas
- ✗ Exceptions include rent arrears, lets against agreed quotas, repair appointments, complaints handling, and staff turnover & absence – all have improvement actions shown in the full KPI report.

### Compliance with the Regulatory Standards

*(standards 1, 2 & 3; SPSO complaint regulations)*

**Compliant**

**(with non-material areas for improvement)**

- ✓ High levels of confidence in our data for most areas
- ✗ Issues with the interface and reports from SDM for Gas Call means we are relying on their data to provide assurance rather than our own.

### Compliance with internal standards

*(agreed KPI targets)*

**Working towards compliance**

- ✓ Performing well against our agreed targets in some areas such as estate management and cyclical repairs
- ✗ Improvement actions in place for rent arrears, repair appointments, complaints handling, staff turnover and staff absence (p6 of KPI report)

## STRATEGIC PERFORMANCE INFORMATION QUARTERLY REPORT – Q2 (JULY – SEPTEMBER 2022)

**Key:**

↑	Improved	■	Compliant
→	Steady	■	Compliant (with non-material areas for improvement)
↓	Declined	■	Working towards compliance

Indicator	Year end 21/22	Q1 22/23	Q2 22/23	YTD 22/23	Trend	Compliance with internal targets	Compliance with Charter (b'marks)	Compliance with Reg Framework (Data confidence)	
<b>Rental Income and Arrears</b>									
1	Current tenant non-technical arrears as a percentage of annual rental income	3.2%	2.9%	3.5%	<b>3.5%</b>	↓	2.4% max	-	
2	Former tenant arrears as a percentage of annual rental income	1.6%	1.7%	1.9%	<b>1.9%</b>	↓	1.3% max	-	
3	Gross rent arrears as a percentage of annual rental income	4.7%	4.7%	5.3%	<b>5.1%</b>	↓	3.7% max	6.3%	
4a	Average debt per non-UC tenant	£338.03	£345.62	£550.18	<b>£511.35</b>	↓	N/A	-	
4b	Average debt per tenant on UC	£537.75	£559.75	£660.62	<b>£653.60</b>	↓	N/A	-	
5	Number of properties recovered for non-payment of rent	8	3	2	<b>5</b>	-	N/A	-	
<b>Lets &amp; Tenancy Sustainment</b>									
6	Percentage of lets against agreed quotas:					↓		-	
	- Section 5 referrals	42%	40%	38.33%	<b>39%</b>		48%		
	- Waiting list	33%	43%	38%	<b>40%</b>		27%		
	- Transfer need	18%	17%	14.33%	<b>16%</b>		18%		
	- Transfer aspiration	7%	0%	9.33%	<b>5%</b>		7%		
7	Average time to re-let (lettable days)	26	12.7	26.3	<b>19.5</b>	↓	10 max	51.6	

Indicator		Year end 21/22	Q1 22/23	Q2 22/23	YTD 22/23	Trend	Compliance with internal targets	Compliance with Charter (b'marks)	Compliance with Reg Framework (Data confidence)
8	Number of voids over 17 days at the end of the quarter	28	13	15	15	↓	N/A	-	
9	Percentage of rent due lost through properties being empty	1.1%	0.6%	0.7%	0.6%	↓	0.5% max	1.4%	
10	Percentage of new tenancies sustained for more than a year	91.8%	91.5%	82.8%	87.6%	↓	90%	91.6%	
<b>Estate Management</b>									
11	Percentage of anti-social behaviour cases resolved within locally agreed timescales	94%	98%	96.5%	97.2%	↓	95%	-	
12	Number of properties recovered for anti-social behaviour	0	0	1	1	-	N/A	-	
<b>Repairs &amp; Improvements</b>									
13	Average hours taken to complete emergency repairs	1.7	2.3	2.8	2.6	↓	2 max	4.16	
14	Average days taken to complete non-emergency repairs	5.5	5.2	7.3	6.3	↓	5 max	8.9	
15	Percentage of repair appointments kept	93%	88%	62%	75%	↓	98%	-	
16	Percentage of repairs completed right first time	88%	81%	62%	66%	↓	90%	88.3%	
17	Percentage of customers satisfied with the repairs service	92%	92%	78%	85%	↓	95%	88%	
18	Percentage major works post-inspected	92%	100%	67%	83%	↓	100%	-	
19	Percentage of gas safety checks due that were completed on time	99.8%	100%	100%	100%	→	100%	-	
20a	Percentage of properties meeting EESSH1	94.7%	94.7%	95.5%	95.5%	↑	94%	91%	
20b	Percentage of properties meeting EESSH2	15.7%	15.9%	17%	17%	↑	TBC	-	

Indicator	Year end 21/22	Q1 22/23	Q2 22/23	YTD 22/23	Trend	Compliance with internal targets	Compliance with Charter (b'marks)	Compliance with Reg Framework (Data confidence)
<b>Factoring</b>								
21	Factoring income collected as a percentage of the factoring arrears balance	58%	53%	64%	<b>58.7%</b>	↑	65%	-
<b>Customer Contact &amp; Complaints</b>								
22	Number of My Home portal users	956	1016	1079	<b>1079</b>	↑	1500 by year end	-
23a	Number of phone calls received	71,662 (for year)	10,565	10,140	<b>20,705</b>	↑	Decrease	-
23b	Average call waiting time (minutes)	4.2	4.7	5	<b>4.9</b>	↓	5 max	-
24	Percentage of calls waiting more than 15 minutes	-	5.5%	5%	<b>5.1%</b>	↑	<10%	-
25a	Percentage of Frontline complaints responded to within 5 working days	80.5%	87.5%	92.8%	<b>90%</b>	↓	95%	-
25b	Average number of working days to resolve Frontline complaints	4.6	3.8	4.5	<b>4.2</b>	↓	4 max	5.8
26a	Percentage of Investigation complaints responded to within 20 working days	84%	94.7%	80.9%	<b>86.5%</b>	↓	95%	-
26b	Average number of working days to resolve Investigation complaints	16.5	18.4	17.3	<b>18.4</b>	↓	15 max	27.4
27a	Percentage of Freedom of Information requests responded to within 20 working days	91%	100%	100%	<b>100%</b>	↑	95%	-
27b	Percentage of Subject Access Requests responded to within 20 working days	-	100%	66.7%	<b>83.4%</b>	↓	95%	-
27c	Number of data breaches	-	0	1	<b>1</b>	-	N/A	-
27d	Number of live unacceptable actions	-	0	1	<b>1</b>	-	N/A	-
<b>Human Resources</b>								
28	Percentage of staff from ethnic minority backgrounds	4.5%	4.2%	4.3%	<b>4.3%</b>	→	5%	-

Indicator		Year end 21/22	Q1 22/23	Q2 22/23	YTD 22/23	Trend	Compliance with internal targets	Compliance with Charter (b'marks)	Compliance with Reg Framework (Data confidence)
29	Percentage staff turnover ( <i>cumulative throughout the year</i> )	25.4%	5.5%	10.2%	<b>14.8%</b>	↓	12% max for year 3% per qtr.	15.3%	
30a	Percentage total staff sickness absence	7.5%	8.7%	6.8%	<b>7.7%</b>	↑	4% max	5.2%	
30b	Percentage short term staff sickness absence	1.8%	1.5%	1.9%	<b>1.7%</b>	↓	1.5% max	-	
30c	Percentage long term staff sickness absence	5.7%	7.2%	4.9%	<b>6.0%</b>	↑	2.5% max	-	

## Areas Working towards Compliance (red)

1&2

### RENTAL ARREARS

In July 2022 we received a double payment from Housing Benefit (HB) (HB make 13 payments per year and 2 payments are received in July). The report used had overstated the value of the second HB payment in quarter 1 figures, which caused the current tenant non-technical arrears to spike in quarter 2. However, this does reflect the total of current arrears more accurately. Current tenant arrears have been largely static during quarter 2.

During quarter, two 29 tenants ended their tenancies with arrears totalling £30,350. Two evictions, 2 abandonments and 3 tenants who left giving no reason accounted for arrears totalling £20,412.

The increases in current tenant non-technical arrears and former tenant arrears have impacted on our gross arrears figure. Changes to court practices and legislation evictions have not had any significant impact on court outcomes yet.

**Improvement action:** During the last quarter, our focus was on improving the consistency of managing current tenant rent arrears cases. This work should minimise increases in future former tenant arrears however the number of cases progressing to Notice and court stage are increasing. The report in use has been adapted to ensure that the amount due from HB is not overstated in the future and we will continue to work with the Housing Team to ensure a consistent approach to recovery.

We are aware of the impact that the financial crisis will have on tenants and will also be promoting a winter rent campaign which will target tenants who make rent payments to us and offering the services of our advice teams.

The team have identified that other housing management duties can sometimes impact on their ability to focus on arrears management and enquiries are currently underway to source systems that are currently available to allow a more targeted and efficient way to manage arrears.

6,7,8,9&10	<p><b>LETS &amp; TENANCY SUSTAINMENT</b></p> <p>Meeting void target times continues to be a challenge due to the issues with either getting meters reset or replaced at the end of tenancies and the long lead in times to get this resolved. Discussion with other G8 members and through the Housing Network have flagged this as a particular issue and has been raised with GWSF to see if they are able to use any of their influence with the Scottish Government to highlight this problem.</p> <p>A number of voids received in the first 6 months of the year have been of a poor standard and this is in part to an increase in the number of evictions and deaths when compared to the same period in the previous year where properties tend to come back in a poor state of repair.</p> <p>We continue to see a higher proportion of tenancy failure amongst section 5 referrals (homeless referrals) and this has been highlighted to the Council and we await their response.</p> <p>Section 5 referrals are below target and for the first 6 months of the year, 15 referrals have either been cancelled or withdrawn and this could be because the accommodation is not suitable, or the applicant has accepted an offer with another housing provider.</p> <p><b>Improvement action:</b> Managers have been working with teams to ensure that properties are pre allocated to minimise void rent loss and a recent exercise averaged the time to let properties excluding the repair times at 3 days.</p> <p>The two-yearly annual visits are currently taking place and starting to identify where there are tenancy sustainment issues and vulnerability to capture outstanding repairs and where customers may need support in maintaining their homes.</p> <p>Discussions will be held with local RSLs to understand if they are seeing a higher tenancy turnover rate with homeless referrals and potentially take forward through a local forum, eg, GWSF.</p>
13,14,15,16,17	<p><b>REPAIRS &amp; IMPROVEMENTS</b></p> <p>The repairs performance is below target and the month of September showed a marked decrease in performance in both routine and emergency repairs and was largely driven by the failure of Turner Property Services to meet the requirements of the contract. In previous performance reports the data used had been provided by Gas Call as there was a delay in resolving some coding with the interface and reports. This is now in place and the actual data shows a dip in performance when compared to earlier performance. Due to the Turners contract coming to an end at the end of September there were limited options to address their poor performance and a review of all Turners jobs raised between April and September that are still showing as outstanding is underway to ensure that customers repairs are completed.</p> <p><b>Improvement action:</b> The review of Turners data will be complete by the end of November including allocating any outstanding jobs to the new contractor Everwarm.</p> <p>The gas call performance will be managed at the forthcoming contract meetings in line with the contract management framework.</p>
21	<p><b>FACTORING</b></p> <p>The level of charges collected for the second quarter is just below target and is an increase on the first quarter. The focus for the team has been working through the backlog of processing buyers and sellers ensuring that the details are on the system, working with the Finance team to reconcile the accounts and has meant that debt collection has not been carried out consistently. Temporary resources have been allocated to the team to support this work and to clear other streams of work.</p> <p><b>Improvement action:</b> Significant progress has been made on the backlog of work, the next tranche of work for the team will be to fully start debt collection work during the next quarter. The revised written statement of services which is subject to Board approval this evening sets out our approach to debt management and will be issued to all owners following the Board meeting.</p>

<p><b>25&amp;26</b></p>	<p><b>COMPLAINTS</b></p> <p>Staff shortages within the Customer Contact and Property Teams has had a major impact on the number of complaints responded to on time. The average time to respond to complaints has increased and although frontline and investigation complaints do not meet our internal targets of 4 and 15 days they are still within the policy target of 5 and 20 days. The length of time to respond is due to the complexity of the complaints and staff absences.</p> <p><b>Improvement action:</b> The Performance &amp; Governance Manager is reviewing weekly reports and requesting updates for teams to ensure responding to complaints is improved. New training is due to be delivered to senior managers on 30<sup>th</sup> November and then rolled out to all staff managing complaints.</p>
<p><b>29</b></p>	<p><b>STAFF TURNOVER</b></p> <p>Staff Turnover has increased in Q2 to 8.8% which is up 4.5% from Q1 where it was 4.3% which is above our target. We have set the annual target at 12% which equates to 3% target in each quarter. Current turnover for Q1 and Q2 is 13.1%. While this is higher than we would like, it is following the trend of the sector both within the city and nationally. It is further representative of the job market in general in the current climate which is reporting high staff turnover and reduced retention rates as employees pursue other opportunities.</p> <p><b>Improvement action:</b> The CEO has carried out 1-2-1 meetings with all managers to identify pressures across a range of topics including, workload, working hours, working patterns, time management and work life balance: Action plans are being put in place to address any areas flagged as causing concern.</p> <p>A pulse survey was recently issued to all staff to complete with 61% of staff responding. The results of this survey, which included a range of health and wellbeing questions together with what staff feel is important to them working at Maryhill housing, are currently under review and will be published shortly. This data will further inform what strategies we put in place to manage recruitment, development, and retention within the association.</p>

30

**STAFF ABSENCE**

Absence remains an area that is seeing fluctuations. Our short-term absence for Q2 is within target at 1.5%; 6 employees are absent on long term sick leave in Q2, equivalent to 2.5%. This is also within our parameters as the overall target for absence per quarter is 4%. Long-term absences were a combination of bereavement, poor mental health, and work-related stress. At the end of Q2, 4 of the 6 employees had returned to work or had commenced a phased return. This was managed through effective support in conjunction with the line manager and HR and involved interventions from Occupational Health/ GP. Further strategies were put in place by implementing effective, achievable, and sustainable return to work plans as part of the phased return which included regular discussions with the line manager and employee counselling, as required.

**Improvement action:** Timely intervention is critical when an employee becomes unwell and is absent from work. Engagement with Occupational Health/ GP and regular contact together with welfare meetings and effective return to work discussions are all critical in the management of short- and long-term sickness absence. Following our Absence and Attendance policy is vital, and HR will continue to work with line managers and SMT to be proactive in the management of workforce absences. An absence management flowchart to support managers will be produced together with a range of Good Manager Training proposed for 2022/23. The aim is to further upskill managers to support the prevention of absences, where possible but also to manage short- and longer-term absences, with the aim of getting employees back to work as soon as possible, in a supportive manner.

The results of the above-mentioned staff pulse survey will also help identify work-related pressures that could lead to absence.

# Complaints and Customer Feedback

Required Reading

## Compliance with the Charter

*(outcomes 2 & 3)*

### Compliant

**(with non-material areas for improvement)**

- ✓ Average time to respond to complaints meets regulatory requirements
- ✓ Current frontline and investigations complaints performance compare well to our peers
- ✗ Number of frontline and investigation complaints responded to on time has declined.

## Compliance with the Regulatory Standards

*(standard 2; SPSO complaints regulations)*

### Compliant

- ✓ Complaints and customer survey processes in place that comply with all relevant regulations
- ✓ Ongoing action taken to implement improvements highlighted via complaints satisfaction survey
- ✓ New training developed and being rolled out to key members of staff

## Compliance with internal standards

*(agreed targets & aim to increase overall satisfaction)*

### Working towards compliance

- ✓ Satisfaction continues to be monitored for services throughout the Association
- ✗ Complaints response times currently remain below internally agreed target
- ✗ Satisfaction KPIs for new tenants and repairs are currently below their internally agreed targets

# COMPLAINTS AND CUSTOMER FEEDBACK

## QUARTERLY REPORT – Q2 (July 2022 – September 2022)



### Complaints

The tables below show the complaints resolved during quarter 2 by service area and type, sorted by those most prevalent. The trend arrows indicate whether this quarter's figure is better or worse than the previous quarter. The number of these complaints that were upheld is also shown as useful context.

Service Area	Front-line	Investigation	Total	Trend	As % of all	Upheld	Resolved
Reactive Repairs	27	8	35	↑	42%	9	14
Housing Management/ Tenancy Issues	13	1	14	↓	17%	2	4
Factoring	3	5	8	↓	10%	6	0
Planned Maintenance	6	1	7	↓	8%	2	4
Estate Management/ Landscaping	5	1	6	↓	7%	2	3
CCT	3	1	4	→	4%	1	1
Gas Servicing	2	1	3	→	4%	1	2
Communal Cleaning	3	0	3	↓	4%	1	0
Other inc. Development & Financial Support	2	0	2	↓	2%	0	0
ASB	1	0	1	↑	1%	0	0
Concierge Service	1	0	1	↓	1%	0	0
<b>Total</b>	<b>66</b>	<b>18</b>	<b>84</b>	<b>-</b>	<b>-</b>	<b>24</b>	<b>28</b>

Type	Frontline	Investigation	Total	Trend	As % of all	Upheld	Resolved
Poor quality	29	7	36	↓	43%	10	16
Long standing issues not addressed	13	7	20	↑	24%	7	4
Poor communication	7	2	9	↑	11%	4	2
Missed appointment	4	0	4	↑	5%	1	3
Staff attitude	7	0	7	↓	8%	0	2
Disagree with previous decision	5	1	6	→	7%	1	1
Difficulty accessing service	1	0	1	↑	1%	0	0
No response to previous enquiry	0	1	1	→	1%	1	0
<b>Total</b>	<b>66</b>	<b>18</b>	<b>84</b>	<b>-</b>	<b>-</b>	<b>24</b>	<b>28</b>

## Learning from Complaints

The Learning from Complaints Group seeks to ensure that the Association captures any learning from complaints that have been received and to implement corrective and preventative actions to improve our future performance on complaints.

Areas identified for improvement were:

- A new process for manage factoring emails to be implemented and earlier engagement with owners prior to any works being carried out.
- Ensuring that customers are notified in advance of planned maintenance and investment works.

## Customer Feedback

### Repairs

#### Repairs Satisfaction – Themes & Trends Update

##### Q1 – July – September 2022

	<b>% Satisfied Total (Turners)</b>	<b>SMS Sent</b>	<b>Responses</b>
<b>July</b>	73.68%	171	19
<b>August</b>	80%	249	30
<b>September</b>	50%	24	2

The level of satisfaction with Turners dropped significantly in September although this is only based on two responses. The number of texts sent out was extremely low and this was due to the level of resources in the team with the priority being on managing enquiries and telephone calls. We have managed to successfully recruit to the Customer Contact team with new starts joining the organisation in November.

It was reported previously that the report was not reporting the figures accurately and this has now been resolved. We are now working with software providers to develop the report to allow us to send satisfaction texts for all jobs raised as a reactive repair and not just to the main repair contractor.

The main concerns raised by customers are similar to the previous quarter where Turners were rearranging appointment at short notice, failing to attend appointments and that complex repairs were not being managed effectively. The performance of Turners was made worse in September as they lost several operatives which impacted on our ability to deliver a repairs service and whilst they continued to deliver urgent and emergency repairs alternative contractors were used for major repair works.

An exercise is underway to ensure that any outstanding works is reallocated to Everwarm.

### Anti-Social Behaviour

The number of surveys completed during Q2 remains stable, and completion of the surveys remains an area of focus for the Housing Management Team.

Satisfaction with our handling of ASB cases remains on target with year-to-date figure being 89.5% which is above the agreed target of 80% this is a significant improvement on 2021-2022 figures which was 83.00% at year end. Resolving cases to tenants' satisfaction remains an area of focus for the Housing Management Team.

The time taken to resolve cases remains on target with year-to-date figure being 97.2% this is great progress for the new reporting year and is a significant improvement on 2021-2022 figure which was 93.7% at year end and under the agreed target of 95%.

Most of the feedback from those who have completed the survey has been positive, with a low number of customers (2) expressing disappointment with the lack of action that can be taken by the Association. Following review of the survey information the same theme is showing as Q1 where the dissatisfaction is around customer expectation and how we manage this. The Anti-Social Behaviour Policy has been updated to show tenants what actions the Association can take in line with the legislation and court actions available to us, this information was also communicated to our customers in our Autumn newsletter. The Association's Anti-Social Behaviour Strategy is under review currently and feedback from the survey will be used to inform where we can any changes in the Associations approach.

### **New Tenants**

New tenant surveys continue to be carried out by telephone and face to face. For Q2 of this reporting year, 41 surveys have been completed. For Q1 and Q2 91 surveys have been completed to date. This is a marked improvement from Q2 of last reporting year where 71 surveys were completed. The increase that was anticipated has been achieved and remains an area of focus for the Housing Management Team.

Satisfaction levels have increased to 96.7% year to date. The new tenants that have been surveyed have stated that they are either fairly or very satisfied when moving in. Dissatisfaction was due to minor repair issues.

### **Biennial Visits**

Feedback received from customers through biennial visits will be analysed and reported to Board once the Business Analyst is recruited.

### **Customer Complaints Satisfaction**

#### **Themes & Trends Update**

Each month a text message is sent to customers where they have a complaint resolved. This survey aims to collect satisfaction levels on how the complaints process was managed. The table shows how many texts were sent and the number of responses.

	<b>SMS Sent</b>	<b>Responses</b>
<b>July</b>	17	3
<b>August</b>	14	2
<b>September</b>	35	11

Customers told us that we need to communicate better during the complaints process, for example, phone or email when we say we will and update customers on the progress of investigations.

New complaints training will be delivered on 30<sup>th</sup> November which reminds staff how and when to communicate with customers during the complaints process.

## Compliance with the Charter

*(outcomes 13-15)*

**Compliant**  
**(with non-material areas for improvement)**

- ✓ £1.2m of value for money savings already achieved
- ✓ Current rents lower than our peers
- ✓ Clear info in Tenants Annual Report on how rent spent
- ✗ Customer satisfaction with rent giving good value for money decreased in 2021 survey
- ✗ High inflation means more difficult to keep rents affordable
- ✗ Below inflation rent increase in 2023 results in potential need for above inflation increases in future

## Compliance with the Regulatory Standards

*(standards 3 & 7; accounting & taxation legislation)*

**Compliant**


- ✓ Full compliance with Regulatory Standards, other Regulatory Requirements, and relevant legislation
- ✓ Compliance confirmed by annual external audit
- ✓ Appointment of Treasury Management Advisors
- ✓ Annual Treasury Review completed June 2022

## Compliance with internal standards

*(actual spend against agreed budget)*

**Compliant**

- ✓ Current actual spend is in line with budget, with no significant overspends. There is underspend within Investment due to delays, majority anticipated to meet year end target. Three projects will slip into next financial year.

<b>REPORT TO:</b>	<b>Board</b>	
<b>DATE OF MEETING:</b>	<b>24 November 2022</b>	
<b>AGENDA ITEM:</b>	<b>9C</b>	
<b>CONFIDENTIALITY:</b>	<b>Non-confidential</b>	
<b>AUTHOR:</b>	<b>Karen Fee, Head of Finance</b>	
<b>RESPONSIBLE DIRECTOR:</b>	<b>Rebecca Wilson, Director of Resources</b>	

**REPORT TITLE: Management Accounts to 30 September 2022**

**1. PURPOSE OF THE REPORT:**

1.1 Provide Maryhill Housing Board with a report on the Management Accounts to 30 September 2022.

**2. RECOMMENDATIONS: That the Board**

- **Note** the financial results for the year to 30 September 2022 which were approved at the Audit and Risk Committee meeting held on 10 November 2022.
- **Approves** the 3 outturn adjustments over £100k as detailed in Appendix 6.

**3. EXECUTIVE SUMMARY:**

3.1 The Management Accounts for year to date at 30 September 2022 are attached for review at appendices 1 (summary income and expenditure variance report), 2 (summary income and expenditure report) 3 (investment project summary) 4 (detailed variance report) and 5 (full management accounts).

3.2 The Statement of Comprehensive Income shows an operating surplus of £1,712,040 for the year against a budgeted surplus of £1,271,843.

3.3 The Statement of Financial Position highlights movements in assets and liabilities, cash and reserves. Cash balances remain stable with a closing balance of £4,956,995. The operating surplus has been adjusted for interest earned on cash balances resulting in an overall surplus of £1,476,656 for the year to date, against a budgeted surplus of £1,009,073.

3.4 There are several Investment projects currently at the specification and design stage, some of these contracts are not anticipated to be on site until autumn, three projects will now slip into next year.

3.5 At the end of Quarter 2 a further review of outturn projections has identified 10(4) additional approved adjustments. The outturn projection for the full year shows an adjusted operating surplus of £1,763,641 against the annual budget surplus of £1,783,400. The Board are asked to approve 3 outstanding Investment project outturn adjustments over £100k as detailed in Appendix 6.

- 3.6 The information includes a Statement of Cashflow which shows the movement in funds for the year.
- 3.7 The covenant calculations are in line with the new Loan arrangements which provide confirmation that the Association meets the RBS Covenant ratios and gearing measures. The covenant calculation takes account of the adjustment to the covenant implemented with RBS in respect of the impact of Covid-19 on the investment programme, this agreement allows up to £1.9m to be removed from the covenant calculation over 3 years, now in Year 2.

#### 4. REPORT DETAILS:

- 4.1 Please refer to the attached reports.

##### BACKGROUND DOCUMENTS:

- Appendix 1 – Summary Income and Expenditure Variance Report
- Appendix 2 – Summary Income and Expenditure Report
- Appendix 3 – Investment Projects Summary Visual
- Appendix 4 – Detailed variance report (additional reading)
- Appendix 5 – Management Accounts (additional reading)
- Appendix 6 – Outturn Adjustments for Approval

<b>IMPLICATIONS OF THE REPORT</b>	
<b>FINANCIAL RESOURCE AND VALUE FOR MONEY:</b>	Please refer to the management accounts
<b>LEGAL/REGULATORY/ NOTIFIABLE EVENTS:</b>	The Scottish Housing Regulator’s Regulatory Framework Standard 3 requires that “The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay” and that “the RSL monitors, reports on and complies with any covenants it has agreed with funders”
<b>CORPORATE PLAN/STRATEGIC OBJECTIVES:</b>	Effective monitoring of budgets is a necessary control mechanism to ensure the delivery of the corporate plan objectives
<b>CUSTOMER/TENANT PARTICIPATION:</b>	N/A
<b>COMMUNICATIONS:</b>	The results of the management accounts will be presented to the Audit & Risk Committee meeting and a copy forwarded to RBS.
<b>HEALTH AND SAFETY:</b>	N/A
<b>ENVIRONMENTAL:</b>	N/A
<b>EQUALITY IMPACT ASSESSMENT:</b>	N/A
<b>RISK ANALYSIS:</b>	Effective monitoring of spend against budget and covenant compliance are

	essential controls in addressing the risk of “Ineffective financial business planning & financial controls”
<b>FREEDOM OF INFORMATION:</b>	<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>

**MARYHILL HOUSING ASSOCIATION LIMITED  
SUMMARY INCOME AND EXPENDITURE REPORT WITH COMMENTARY TO AUDIT AND  
RISK COMMITTEE  
MANAGEMENT ACCOUNTS TO 30 SEPTEMBER 2022**

**Overall Performance against Budget**

This document provides the financial commentary on the department variances and the anticipated outturn for the period ended 30 September 2022.

The attached document Appendix 2 is the Summary Management Accounts to 30 September 2022, which details the outturn position for the year to date.

The main variances against budget are detailed below.

**Key:**

	In line or better than budget with positive impact on bottom line outturn, or currently over budget but anticipated to come into line
	Performance significantly different from budget and whilst might improve outturn may result in a service delivery delay
	Unfavourable variance from budget not expected to improve therefore impacts on the bottom line outturn
<b>+/-</b>	Income - positive value indicates there is more income than anticipated in budget. Income - negative value indicates there is less income than anticipated in budget. Costs- a positive value indicates there is less expenditure than anticipated in budget. Costs - negative value indicate there is more expenditure than anticipated in budget.
<b>%</b>	Percentage of variance against annual budget

**Variances over £5k**

Income	+ / -	£	%	Comments
Gross Rents and service charges	-	39,549	0.6%	The variance is due to phased budget for the development projects including Rothes Drive. Rothes Drive handover completed September 22. There has been a reconciliation of SDM rents and budget completed is now adjusted.  <i>Outturn approved Q1</i>
Other Income – SHG Amortisation	-	98,213	34.7%	Accounts reconcile to RAM, the variance is due to phasing of the budget with slippage of developments on site and component purchases. <i>Outturn review Q3</i>

**MARYHILL HOUSING ASSOCIATION LIMITED**  
**SUMMARY INCOME AND EXPENDITURE REPORT WITH COMMENTARY TO AUDIT AND**  
**RISK COMMITTEE**  
**MANAGEMENT ACCOUNTS TO 30 SEPTEMBER 2022**

Factoring Income	-	29,530	39.3%	<p>The variance is due to Bad Debt provision of £22k, actual variance in Fees is £7k.</p> <p>Current Factoring arrears have decreased in month £161k (£189k). Owners with arrangement all paid in September 22. The overall bad debt provision has reduced £138k (£151k).</p> <p>There is a backlog of buyers and sellers adjustments being worked on, on processing will increase income.</p>
Other Income	+	87,476	48.9%	<p>Community Regeneration Grants received not budgeted. SFHA Cycle and GCC Sustainable Transport Settlement payment from Turners received £100k.</p> <p><i>Outturns approved Q1 and Q2</i></p>

Operating Costs	+ / -	£	%	Comments
Salary, other staff costs	+	19,113	0.9%	<p>There are over and underspends within this variance; Property team vacancies with agency cover expenditure and vacancies within Development and ICT.</p> <p>Recruitment costs are overspent due to re-advertisement of posts and high placement fees.</p> <p><i>Two Outturns approved Q2</i></p>
Central Overheads	+	19,486	11.1%	<p>The variance is an overspend on Community External Funding (grant funded) and offset by underspend in Office Overheads, in Insurance, Planned Repairs and Legal &amp; Professional Fees mainly due to budget phasing.</p> <p><i>Outturn approved Q1</i></p>
Planned Maintenance – Direct Costs	+	326,049	18.4%	<p>Detail provided in the Investment Project Summary Report. There are</p>

**MARYHILL HOUSING ASSOCIATION LIMITED**  
**SUMMARY INCOME AND EXPENDITURE REPORT WITH COMMENTARY TO AUDIT AND**  
**RISK COMMITTEE**  
**MANAGEMENT ACCOUNTS TO 30 SEPTEMBER 2022**

				Outturn requests over £100k seeking approval at the November Board. <i>Outturn approved Q1</i>
Planned Maintenance – Direct Costs – Components due to be Capitalised on Project completion	-	283,185	17.7%	The variance relates to the slippage in the capital expenditure in month
Cyclical Maintenance – Direct Costs	+	184,206	36.0%	The expenditure to Sept remains low against budget, there are variances in the following contracts: <ul style="list-style-type: none"> <li>• Gas Services – over budget £19k, plan to improve contract management</li> <li>• PEI – work has begun, with delay in billing, MP Group, performance meeting in Sept 22, on Improvement plan with potential termination of contract</li> <li>• Clean Tanks - IWS August start date</li> <li>• ASHP Maintenance – Tender issued – 3 quotes received, anticipate Nov Invoices</li> <li>• Fire Detection – delay in billing MP Group</li> </ul> <i>Three Outturns approved Q2</i>
Reactive/ Voids Maintenance – Direct Costs	-	23,755	17.7%	Variance relates to Void repairs and recharges. There are 97 properties to Sept 22 average £3,152 (£2,879) per property. The Void recharge debt has been provided.
Bad Debts	-	18,656	33.3%	The rent arrears have increased in month by £11k <ul style="list-style-type: none"> <li>• Current tenant arrears £495k, an increase of £9k</li> <li>• Former Arrears figure increased in month by £2k</li> <li>• Technical arrears increased by £8k.</li> </ul> Tenant arrangements increased debt £18k

**MARYHILL HOUSING ASSOCIATION LIMITED**  
**SUMMARY INCOME AND EXPENDITURE REPORT WITH COMMENTARY TO AUDIT AND**  
**RISK COMMITTEE**  
**MANAGEMENT ACCOUNTS TO 30 SEPTEMBER 2022**

Depreciation - Housing Properties	+	187,770	16.5%	Accounts reconcile to RAM; the variance is due to a phasing of the budget with slippage of developments on site and component purchases. Outturn review Q3
Property Insurance	+	27,744	15.1%	Savings being made as last year stock valuation identified over insured. <i>Outturn approved Q2</i>
Property Utilities	-	5,300	5.6%	Slight increase in costs against budget. The finance team are analysing the contract with increased charges and an outturn if required will be at Q3.
Other Costs	+	66,414	16.8%	The main variance is in the expenditure on Glenavon Legal & professional fees £60k, limited activity until testing results received. There has also been no expenditure in Other Development Costs. <i>Outturn approved Q2</i>
Development Admin costs capitalised	+	21,699	27.1%	The variance relates to less expenditure to date than budgeted.

**Outturn**

The following outturn adjustments have been approved by the Directors.

**Outturn and Key:**

A	Approved	Reviewed by Director authorised and actioned in Management Accounts and SDM
P	Process	Outturn adjustment has been raised at the Budget Holder meeting and issued for Director review
D	Declined	A potential outturn adjustment discussed at budget holder meeting and has been rejected

**MARYHILL HOUSING ASSOCIATION LIMITED**  
**SUMMARY INCOME AND EXPENDITURE REPORT WITH COMMENTARY TO AUDIT AND**  
**RISK COMMITTEE**  
**MANAGEMENT ACCOUNTS TO 30 SEPTEMBER 2022**

**Outturn Adjustments to September 2022**

Key	From	To	£	Narrative
A	7010 – Rental Income		(32,999)	Reconciliation of Budgeted rental income with SDM and a review with reduction of Budgeted income from the two development projects
A	6605 – Lift Maintenance		(5,752)	Tender received higher than budget
A	6620 – Door Entry Maintenance		(8,356)	Tender received higher than budget
A	P205 – Internal Wall Insulation		(6,295)	Tender received higher than budget
A	9135 – Wider Action	9148 – External Funding	(54,961) 54,961	SFHA & GCC Cycling grant and expenditure not included in the budget.
A	3010 – Office Equipment	3090 Board Equipment	10,000 (10,000)	Move budget for office CCTV to purchase Board equipment
A	5010- Salary	5520 - Recruitment	40,000 (40,000)	Saving in salary budget to Recruitment costs – high placement fees
A	6607 – M&E		(10,866)	Procurement higher costs
A	8150 – Other Dev Costs		15,000	Budget no longer required, VFM saving in year
A	6616 – Fire Safety Audit		(6,080)	Increased expenditure
A	5010 – Salary	9149 – Hardship Fund	30,000 (30,000)	Saving in salary budget to support cost of living for customers
A	5820 – Sundry Income		100,000	Turners termination of contract
A	7280 – Property Insurance		55,000	Reduction in cost for insurance due to stock valuation
A	7130 – Bad Debt Legal Fee	7250 – Housing Costs	25,000 (25,000)	Transfer current year underspend to Housing costs for Decants.
A	6000 – Reactive Repairs		(116,990)	Increase costs with new contractor 26% <i>October Board Approved</i>

**MARYHILL HOUSING ASSOCIATION LIMITED**  
**SUMMARY INCOME AND EXPENDITURE REPORT WITH COMMENTARY TO AUDIT AND**  
**RISK COMMITTEE**  
**MANAGEMENT ACCOUNTS TO 30 SEPTEMBER 2022**

**The following outturn adjustment have been requested but not approved**

Key	From	To	£	Narrative
P	P198 – Foyers, Floors and Doors		400,000	Project moves to next year
P	P216 ASHP		(238,436)	Firestopping works and retentions
P	P217 KBR		33,511	Total budget not required, move balance to P216
P	P221 Glenavon HHR		723,252	Project to be agreed, may start in March move main budget to next year
P	6400 – Void Repairs		(62,032)	Contractor increase 10% from Sept 22 and overspend to date
P	5437 – Office Repairs		(23,834)	Increase works required for Asbestos removal
P	5010 – Staff Salaries		(12,955)	Extension to 1.5 energy Advisors Posts Jan – March

The following outturn adjustments have not been agreed as anticipate improvement.

Key	From	To	£	Narrative
D	6601 – Gas Services		(35,766)	Manage contract to improve variance
D	6603 – PEI		18,917	MP Group – performance management
D	6617 – Maintenance ASHP		16,200	Tender for contract
D	6618 – Survey Asbestos & HSE Water		11,590	Need to define costs
D	6619 – Fire Detection		183,920	MP Group – performance management
D	P215 -RCV		(39,739)	Anticipated to improve
D	P201 – Improve Common tanks		19,080	Requires further investigation
D	P205 – Internal Wall		36,061	Anticipated to complete in year
D	P226 – Boilers		108,884	Anticipated to complete in year
D	P230 -Oran Doors		28,493	Awaiting costs to process outturn
D	P231 – MSF		16,960	Assessments being undertaken

**MARYHILL HOUSING ASSOCIATION LIMITED**  
**SUMMARY INCOME AND EXPENDITURE REPORT WITH COMMENTARY TO AUDIT AND**  
**RISK COMMITTEE**  
**MANAGEMENT ACCOUNTS TO 30 SEPTEMBER 2022**

<b>Factoring as at Quarter 2 to 30 September 2022</b>				
	<b>Actual ytd</b>	<b>Budget ytd</b>	<b>Variance</b>	<b>Annual Budget</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>	45,595	75,125	(29,530)	152,250
<b>Expenditure</b>	67,360	73,418	6,058	145,497
<b>Surplus/(Deficit)</b>	<b>(21,765)</b>	<b>1,707</b>	<b>(23,472)</b>	<b>(4,753)</b>

## Required Reading

**MARYHILL HOUSING ASSOCIATION LTD  
MANAGEMENT ACCOUNTS AS AT 30/09/2022**

**INCOME & EXPENDITURE SUMMARY ACCOUNTS**







	Actual 30/09/2022 £	Budget 30/09/2022 £	Variance 30/09/2022 £	Actual Variance 30/09/2022 %	Forecast Outturn 31/03/2023 £	Annual Budget 31/03/2023 £	Budget Variance 31/03/2023 £
Gross rents and service charge, inc SO	6,862,721	<b>6,902,270</b>	(39,549)	-0.6%	13,875,140	13,908,139	(32,999)
Gross rents and service charges	6,862,721	6,902,270	(39,549)		13,875,140	13,908,139	
Rent loss from voids	(42,010)	(42,345)	335		(84,690)	(84,690)	
Net rent and service charges	<u>6,820,711</u>	<u>6,859,925</u>	<u>(39,214)</u>		<u>13,790,450</u>	<u>13,823,449</u>	
Other income -Development Services	26,223	28,500	(2,277)		57,000	57,000	
Other income - SHG Amortisation	184,887	283,100	(98,213)	-34.7%	566,199	566,199	
Factoring Income	45,595	75,125	(29,530)	-39.3%	150,250	150,250	
Commercial Income	12,744	12,613	132		25,225	25,225	
Other income	266,325	178,849	87,476	48.9%	512,659	357,698	154,961
<b>TURNOVER</b>	<b>7,356,485</b>	<b>7,438,111</b>	<b>(81,626)</b>		<b>15,101,784</b>	<b>14,979,822</b>	<b>121,962</b>
Less Operating costs:							
Salary, other staff costs & recruitment	2,204,549	2,223,662	19,113	0.9%	4,417,326	4,447,326	30,000
Central Overheads	466,023	485,509	19,486	4.0%	1,043,400	956,018	(87,382)
Planned Maintenance-Direct Costs	1,441,825	1,767,874	326,049	18.4%	4,166,878	4,160,583	(6,295)
Planned Maintenance-Capitalised	(1,317,915)	(1,601,100)	(283,185)	17.7%	(3,448,194)	(3,448,194)	
Cyclical Maintenance - Direct Costs	327,233	511,439	184,206	36.0%	1,053,932	1,022,878	(31,054)
Reactive/Voids Maintenance-Direct Costs	966,581	942,826	(23,755)	-2.5%	2,002,641	1,885,651	(116,990)
Bad debts	74,701	56,045	(18,656)	-33.3%	112,090	112,090	-
Sheltered Non Salary Service Costs	19,972	20,065	93		40,129	40,129	-
Depreciation on Housing Properties	952,430	1,140,200	187,770	16.5%	2,280,400	2,280,400	-
Depreciation on Other Fixed Assets	26,052	26,200	148		52,400	52,400	-
Property Insurance	156,325	184,069	27,744	15.1%	313,137	368,137	55,000
Property Utilities	100,147	94,847	(5,300)	-5.6%	189,694	189,694	-
Other Costs	328,331	394,745	66,414	16.8%	748,991	763,991	15,000
Development Admin costs capitalised	(101,810)	(80,111)	21,699	-27.1%	(160,222)	(160,222)	-
VALUE FOR MONEY SAVINGS					-		
<b>OPERATING COSTS</b>	<b>5,644,443</b>	<b>6,166,268</b>	<b>521,825</b>		<b>12,812,601</b>	<b>12,670,880</b>	<b>(141,721)</b>
<b>OPERATING SURPLUS/(DEFICIT)</b>	<b>1,712,042</b>	<b>1,271,842</b>			<b>2,289,183</b>	<b>2,308,942</b>	<b>19,759</b>
Sale of fixed assets	-				-	-	
Interest receivable and other income	705	1,900			3,800	3,800	
Interest payable and similar charges	(368,418)	(397,000)			(794,000)	(794,000)	
SHAPs Finance Charges							
Release of negative goodwill	132,329	132,329			264,658	264,658	
<b>SURPLUS/(DEFICIT) ON ORDINARY ACTIVITIES</b>	<b>1,476,656</b>	<b>1,009,073</b>			<b>1,763,641</b>	<b>1,783,400</b>	
<b>(To)/From Reserves</b>	<b>1,476,656</b>	<b>1,009,073</b>			<b>1,763,641</b>	<b>1,783,400</b>	

## Required Reading







### Investment Projects

SEPTEMBER 2022

Start	Budget	Code	Name	Narrative	YTD Actual £	Annual Budget £	Variance £	%
		P175	ASHP 266 Cumlodden	Cages complete and invoiced. Glass brickwork ongoing.	70,795	68,222	(2,573)	104%
		P198	MM Foyers, Floors, Door	Meetings to discuss these 28/9, customer meeting 30/9 start date moved to Dec, Outturn requested to transfer to next year	-	400,680	400,680	0%
		P199	Stonework - Hathaway	Delays in consultation. Armours meeting 28/9, will start this year, but anticipate slippage due to weather. Outturn requested	1,703	330,720	329,017	1%
		P201	Improve Common Tank	Ladder access and two outlets required, reassessed as costs High - £150k DB in discussion with Equi, potential outturn Q3	-	38,160	38,160	0%
		P205	Internal Wall Insulation	Asbestos surveys ongoing. Awaiting programme of works from Everwarm. Anticipated to complete in year	-	150,540	150,540	0%
		P206	Roof Repair/ Renew	Awarded with project underway, higher costs. Requested Outturn adjustment	64,337	58,512	(5,825)	110%
		P215	RCV	Expenditure mainly boilers although the cost price of Kitchens and Bathrooms have increased	249,739	420,000	170,261	59%
		P216	ASHP	All installations accessible complete. Contract to continue with new contractor. Outturn requested for increased costs	940,003	828,699	(111,304)	113%
		P217	Multis KBR	All installations complete. To check is PO arranged KB alternative contractor for 3 properties. Balance outturn vired to P216	-	53,511	53,511	0%
		P219	MM Internet Cables	Ongoing works project	53,036	92,133	39,097	58%
		P221	Multis – Alt Heat	H&K Feasibility study complete, HHR eligible for SG funds. Project potentially begin in March 23. Outturn requested	734	733,252	732,518	0%
		P223	Bin Stores – Cumlodden	Project Complete	7,511	6,583	(928)	114%
		P225	GHA Stage 3 Adapt	Work ongoing in September	11,162	132,000	120,838	8%
		P226	Boilers	Procurement through mini framework - out to tender end of Sep 140 properties, anticipate complete in year	-	435,533	435,533	0%
		P227	Windows	Approx. 40 windows due for replacement, tender to be developed. Pref supplier pre - Christmas. May be phased over two years - consider outturn in Q3	-	177,123	177,123	0%
		P228	Oran Heating	Tender documents issued, anticipated to be complete in year	3,844	177,103	173,259	2%

		P229	Decom Common Tank	WQS Contractor - Contacting tenants information to WQS, progress meeting 12 July Testing 4 tanks, identified 40 tanks awaiting for more surveys - Project underway, Invoices received	5,580	61,056	55,475	9%
		P230	Oran Front & Rear Door	Checked and only 5 doors required, review this week 20/6 - tender August - Style of door choice to tenants 1 o/s to agree. Outturn declined until costs received, Q3 adjustment	-	28,493	28,493	0%
		P231	MSF/MM Emergency Light	Fire risk assessment request - no final spec as yet -H&S check - no start date. Requires further investigation	-	50,880	50,880	0%

**Key**

	On-Site		Under budget
	Design / Feasibility?		On budget
	Not started		Over budget

## Required Reading

Maryhill Housing Association

Management Accounts September 2022

Outturn Adjustments over £100k requiring Board Approval

<b>Code</b>	<b>Description</b>	<b>Narrative</b>	<b>Request £</b>	<b>Annual Budget £</b>
9000198	Foyers, Floors and Doors	This project delayed to future years due rent restriction considerations	395,680	400,680
9000199	Stoneworks -Hathaway	Ongoing owner agreement, awaiting planning and out to tender January, therefore move to next financial year	310,720	330,720
9000221	Glenavon HHR	Project agreement, may start in March move main budget to next financial year	720,952	733,252

# Health and Safety

## Required Reading

### Compliance with the Charter

*(outcome 4)*

**Compliant**  
(with non-material areas for improvement)

- ✗ Not 100% compliant with external standards but above peer benchmarks (Housing Quality (75% compliant) and Energy Efficiency (95% compliant))

### Compliance with the Regulatory Standards

*(HSE regulations; H&S legislation)*

**Compliant**  
(with non-material areas for improvement)

- ✓ Limited progress on smoke alarm and electrical compliance due to contractor performance
- ✓ Fully compliant on landlord gas servicing, fire safety checks and render inspections.
- ✗ Access still preventing maintenance of common tanks in high rise properties
- ✗ Access difficulties preventing roof anchor servicing

### Compliance with internal standards

*(progress against agreed action plan)*

**Compliant**  
(with non-material areas for improvement)

- ✗ Asbestos KPI being reviewed to reflect more robust approach.
- ✗ Large number of outstanding actions from water risk assessments
- ✓ Continued progress on organisational health and safety, e.g. DSE assessments and completion of eLearning

HEALTH & SAFETY PERFORMANCE INDICATORS

2022/23

Required Reading

No	Owner	Frequency of Service/ Check	Frequency of KPI	KPI to be Reported From	No. of Appliances/ Services/ Equipment etc.	Indicator	April	May	Jun	Jul	Aug	Sep	Target	Narrative (Notes)
<b>GAS SAFETY</b>														
G1	Property Manager	Annual	Monthly	Q1	1959	Percentage of gas safety checks completed	100%	100%	100%	100%	100%	100%	100%	
G2	Property Manager	N/A	Monthly	Q1	N/A	Number of gas safety checks noted as "At Risk" or "Immediately Dangerous"	0	1	0	0	0	1	N/A	1 boiler placed at risk in Sep 2022 due to faulty flue. This work has been completed.
						No. of overdue actions	0	0	0	0	0	0	0	
G3	Property Manager	Annual	Monthly	Q1	1	Percentage of communal boiler gas safety checks completed	100%	100%	100%	100%	100%	100%	100%	Oran Place is not due until Feb 2023.
						Number of overdue actions	0	0	0	0	0	0	0	
<b>FIRE</b>														
F1	Property Manager	Annual	Quarterly	Q1	15	Percentage of high rise blocks with completed fire risk assessment (in date)		100%			100%		100%	Due to issues with the competence of our previous Fire Risk Assessor a new contractor was appointed and completed the risk assessments on 23/09/22.  The action plans from these assessments are currently being developed and actions will be reported on from quarter 3.
F6	Property Manager	Annual	Quarterly	Q1	15	Percentage of blocks with Automatic Opening Ventilation (AOV) service completed		100%			100%		100%	
F7	Property Manager	Annual	Quarterly	Q1	15	Percentage of blocks with lighting protection tests completed		100%			100%		100%	
F8	Property Manager	Annual	Quarterly	Q1	15	Percentage of blocks with fire safety equipment serviced		100%			100%		100%	
F9	Property Manager	Annual	Quarterly	Q1	15	Percentage of blocks with dry risers serviced		100%			100%		100%	
F10	Neighbourhood Team	6 monthly	Quarterly	Q2	15	Percentage of blocks with dry riser visual inspection completed							100%	Check form currently being developed to record the visual inspections with the aim of having these completed by end of November 2022.

No	Owner	Frequency of Service/ Check	Frequency of KPI	KPI to be Reported From	No. of Appliances/ Services/ Equipment etc.	Indicator	April	May	Jun	Jul	Aug	Sep	Target	Narrative (Notes)
F11	Neighbourhood Team	6 monthly	Quarterly	Q1		Percentage of fire door inspections completed	100%			100%			100%	August Inspection has taken place and actions identified and placed with relevant teams/contractors. Next inspection due in Feb 2023.
		N/A	Quarterly	Q1		Number of overdue actions	0			0			0	
F12	Neighbourhood Team	Monthly	Monthly	Q1	15	Percentage of 'flick/drop' emergency lighting tests completed	100%	100%	100%	100%	100%	100%	100%	
F13	Property Manager	Annual	Monthly	Q1	15	Percentage of emergency lighting discharge testing completed	100%	100%	100%	100%	100%	100%	100%	
F14	Property Manager	5 yearly	Monthly	Q1	3048	Percentage of domestic properties with LD2 compliant smoke/heat detectors	91%	91%	93%	93%	93%	93%	100%	Poor performance from contractor is being addressed as per contract management framework. MP Group has now officially responded to contract letter and have met first set of targets around actions and are being managed closely.
<b>ELECTRICAL/ EICR</b>														
E1	Property Manager	5 yearly	Monthly	Q1	3048	Percentage of properties with valid and "satisfactory" EICR	88.0%	88.0%	88.3%	89.0%	88.5%	88.3%	100%	Poor performance from contractor is being addressed as per contract management framework. MP Group has now officially responded to contract letter and have met first set of targets around actions and are being managed closely.  <b>N.B.Additional row added to capture the data for number of properties with expired EICR so that the figures were more relevant. Details of this are included in the CEO Report.</b>
		5 yearly	Monthly	Q1		Number of properties with valid and "satisfactory" EICR	2682	2682	2690	2713	2699	2691	3048	
		N/A	Monthly	Q1		Number of properties with no EICR	366	366	358	335	349	357	0	
		N/A	Monthly	Q1		Number of properties with expired EICR						93	0	
		N/A	Monthly	Q1		Number of properties with "unsatisfactory" EICR with overdue actions	5	5	5	5	5	7	0	
		N/A	Monthly	Q2		Number of properties with "unsatisfactory" EICR with actions (in date)					0	0	N/A	
E2	Property Manager	5 yearly	Monthly	Q1	304	Percentage of communal areas/ blocks with valid & satisfactory EICR	100%	100%	100%	100%	100%	100%	100%	

No	Owner	Frequency of Service/ Check	Frequency of KPI	KPI to be Reported From	No. of Appliances/ Services/ Equipment etc.	Indicator	April	May	Jun	Jul	Aug	Sep	Target	Narrative (Notes)
<b>ASBESTOS</b>														
A1	Asset Manager	N/A	Quarterly	Q1	403	Percentage of non-domestic premises with asbestos survey (cloned or original)							100%	N.B. This KPI is currently under review and explanation is provided in the November CEO report.
<b>WATER</b>														
W2	Property Manager	6 monthly	Quarterly	Q1	38	Percentage of water hygiene inspections completed		24%			100%		100%	Currently unable to access tanks safely to clean. June BACTO sampling has come back all clear. Exploring options to install a PRV system which will remove stored water.
W3	Property Manager	N/A	Quarterly	Q1	N/A	Number of outstanding actions from water hygiene inspections					0		0	No current actions as unable to gain access to multiple tanks
<b>PASSENGER LIFT INSPECTIONS</b>														
L1	Property Manager	Monthly	Quarterly	Q1	18	Percentage of PPM services completed		100%			100%		100%	
L2	Property Manager	Annually	Quarterly	Q1	3	Percentage of stair lift/through floor lift services completed		100%			100%		100%	
L3	Property Manager	Annually	Quarterly	Q1	21	Percentage of thorough examinations / LOLER inspections completed		100%			100%		100%	
<b>RENDER INSPECTIONS</b>														
R1	Neighbourhood Team	Daily	Monthly	Q1	3	Percentage of daily render inspections completed	100%	100%	100%	87%	97%	100%	100%	
R2	Investment Manager	Monthly	Monthly	Q1	3	Percentage of monthly abseil inspections completed	100%	100%	100%	100%	100%	100%	100%	

No	Owner	Frequency of Service/ Check	Frequency of KPI	KPI to be Reported From	No. of Appliances/ Services/ Equipment etc.	Indicator	April	May	Jun	Jul	Aug	Sep	Target	Narrative (Notes)
<b>PLAYPARK INSPECTIONS</b>														
P1	Neighbourhood Team	Annual	Quarterly	Q1	4	Percentage of annual external playpark inspections completed	100%			100%			100%	A new contractor "HAGS" has been identified and have now completed the annual inspections for 2022.
P2	Neighbourhood Team	N/A	Quarterly	Q1	4	Number of outstanding actions from annual playpark inspections	6			5			0	Scotplay after some time declined to assist with the repairs and as such a new contractor has had to be employed. HAGS have completed the inspections and we are awaiting the reports which will identify any corrective actions. All Playparks now have appropriate signage in place.
P3	Neighbourhood Team	Weekly	Monthly	Q1	4	Percentage of weekly internal playpark inspections completed	50%	50%	100%	100%	100%	100%	100%	
<b>FALLS</b>														
FL1	Property Manager	6 monthly	Quarterly	Q1	146	Percentage of roof anchor checks completed	70%			70%			100%	Awaiting feedback from contractor on how many properties were accessed on 8th and 9th November.
		N/A	Quarterly	Q1	N/A	Number of overdue actions	55			55			0	This includes no access which have been marked as conditonal fails. Once we have received reports from the visits completed on 8th and 9th November we will be able to produce an accurate action plan.

**HEALTH & SAFETY PERFORMANCE INDICATORS**  
2022/23

No	No. of Appliances/ Services/ Equipment etc.	Indicator	Apr	May	Jun	Jul	Aug	Sep	Target	Narrative (Notes)
<b>GAS SAFETY</b>										
OG1	3	Percentage of gas safety checks completed	100%	100%	100%	100%	100%	100%	100%	
<b>FIRE</b>										
OF1	4	Percentage of offices with completed fire risk assessment	100%	100%	100%	100%	100%	100%	100%	
OF1a	N/A	Total number of "live" actions (in date)	1	1	0	0	0	0	N/A	
		Level 1 - Top Priority	0	0	0	0	0	0	N/A	
		Level 2 - High Priority	1	1	0	0	0	0	N/A	
		Level 3 - Medium Priority	0	0	0	0	0	0	N/A	
		Level 4 - Low Priority	0	0	0	0	0	0	N/A	
OF1b	N/A	Total number of "overdue" actions	3	3	1	1	1	1	0	1 x action for fire door to be replaced in Oran. This years' fire risk assessments are due to take place on 27th & 28th November and we are going to take advice from our new Assessors as to whether the door needs to be replaced. If they identify that it needs to be replaced a new works order will be raised with Everwarm.
		Level 1 - Top Priority > 1 month	0	0	0	0	0	0	0	
		Level 2 - High Priority > 2 months	3	3	1	1	1	1	0	
		Level 3 - Medium Priority > 3 months	0	0	0	0	0	0	0	
		Level 4 - Low Priority > Target Date	0	0	0	0	0	0	0	

No	No. of Appliances/ Services/ Equipment etc.	Indicator	Apr	May	Jun	Jul	Aug	Sep	Target	Narrative (Notes)
OF2	4	Percentage of weekly fire alarm tests completed	25%	38%	60%	100%	100%	100%	100%	
OF3	4	Percentage of monthly emergency lighting tests completed	25%	25%	100%	94%	100%	100%	100%	
<b>ELECTRICAL/ EICR</b>										
OE1	6	Number of offices with valid EICR	6	6	6	6	6	6	6	
	N/A	Number of offices with "unsatisfactory" (overdue) EICR	0	0	0	0	0	0	0	0
		Number of offices with "unsatisfactory" (in date) EICR	0	0	0	0	0	0	0	N/A
		Number of offices with no EICR	0	0	0	0	0	0	0	0
<b>ASBESTOS</b>										
A1	6	Percentage of offices with completed asbestos survey	33%	33%	100%	100%	100%	100%	100%	
A2	6	Number of resurveys completed	1	1	1	1	1	1	TBC	
		Number of outstanding actions from resurveys	1	1	0	0	0	0	0	0

No	No. of Appliances/ Services/ Equipment etc.	Indicator	Apr	May	Jun	Jul	Aug	Sep	Target	Narrative (Notes)
<b>WATER</b>										
OW1	4	Percentage of offices with completed & valid water risk assessment	0%	0%	100%	100%	100%	100%	100%	
OW2	4	Percentage of quarterly water hygiene inspections completed	0%	0%	0%	0%	0%	0%	100%	A regime for water hygiene inspections will be implemented from November 2022.
OW3	4	Number of outstanding actions from risk assessments	0	0	93	93	93	93	0	Action plan has been put in place to ensure these are addressed and has been set out into 4 areas for action:  1. Management system and policy (many of these actions have been completed in October). 2. Internal Checks (these will be implemented from November 2022) 3. Checks by external contractor (currently arranging a meeting with Equans for November to arrange for these inspections) 4. Remedial works (a list of remedial works has been identified and pricing will be sought to complete these during December 2022).
<b>PASSENGER LIFT INSPECTIONS</b>										
OL1	1	Percentage of thorough examinations / LOLER inspections completed	100%	100%	100%	100%	100%	100%	100%	
	N/A	Number of remedial actions following LOLER inspections outstanding	0	0	0	0	0	0	0	

No	No. of Appliances/ Services/ Equipment etc.	Indicator	Apr	May	Jun	Jul	Aug	Sep	Target	Narrative (Notes)
<b>HEALTH &amp; SAFETY TRAINING</b>										
OT1	20 courses during 2022/23	Number of H & S training courses completed	0	1	0	1	3	2	20	On track to complete target number of courses for 2022/23
OT2	4 during 2022/23	Number of refresher courses completed	N/A	N/A	N/A	N/A	1	N/A	4	
<b>E-LEARNING TRAINING</b>										
OE1	Will vary depending on no. of staff	Percentage of e-learning courses completed		41.50%	68%	67%	74%	76%	90%	We have made good progress with increasing the number of training courses completed. We continue to monitor weekly and provide update emails.  We have had new employees starting recently which has affected the number of courses not started.
OE2		Percentage of e-learning courses expired		17%	6%	4%	5%	5.50%	<5%	
OE3		Percentage of e-learning courses expiring		0.50%	0%	4%	0.50%	0%	N/A	
OE4		Percentage of e-learning courses In Progress		4%	2%	2%	1.50%	2%	<5%	
OE5		Percentage of e-learning courses not started		37%	24%	23%	19%	16.50%	<10%	
<b>VOCATIONAL TRAINING</b>										
OV1	2 Courses	Number of vocational training completed	0	0	0	0	0	0	2	2 vocational course still to be booked in. These are: Level 2 - Asset and Building Compliancance Awareness Leve 1 - Gas & Electrical Safety Essentials  These have been delayed due to shortage of staff in CCT and Property & Asset departments. We are aiming to complete these in late January 2023.

No	No. of Appliances/ Services/ Equipment etc.	Indicator	Apr	May	Jun	Jul	Aug	Sep	Target	Narrative (Notes)
<b>DSE ASSESSMENTS</b>										
OD1	Will vary depending on no. of staff	Percentage of annual DSE assessment completed		4%	78%	89%	94%	85%	100%	Percentage has reduced due to number of new starts. Corporate Officer continues to monitor to ensure these are completed in a timely manner.
<b>MONTHLY OFFICE WALKAROUND CHECKS</b>										
OC1	4	Percentage of monthly office H & S walkaround checks completed	50%	50%	100%	75%	100%	100%	100%	
	N/A	Number of outstanding actions from monthly office H and S checks	0	2	0	0	0	0	0	

# Risk Management

Required Reading

## Compliance with the Regulatory Standards

*(standard 4)*

**Compliant**  
**(with non-material areas for improvement)**

- ✓ Risk management embedded through Corporate Plan & links to Internal Audit plan
- ✓ Quarterly review by senior management & reporting to Audit & Risk Committee and Assurance Board

## Compliance with internal standards

*(current risk ratings)*

**Compliant**  
**(with non-material areas for improvement)**

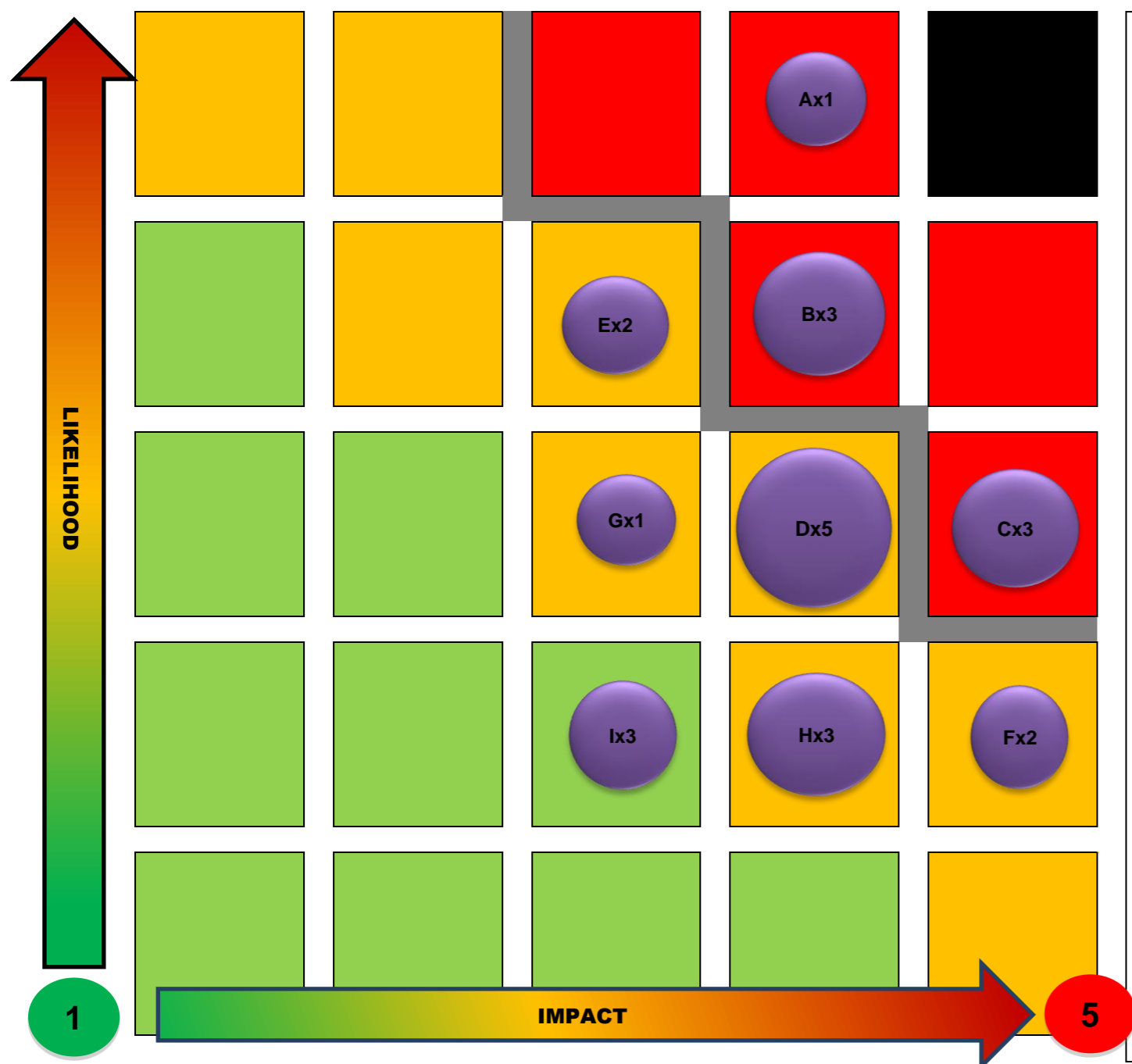
- ✓ Regular monitoring of risk in accordance with approved risk management process
- ✗ Seven risks currently rated as red, and all of these risks are currently above their agreed target risk level.

# Required Reading

## Risk Map 27 October 2022 – to November Board

### RISK MAP GUIDANCE

- The letter within each circle on the risk map is the risk(s) reference, the related risk(s) can be found below against the relevant letter (e.g., A, B, C)
- The number within each circle indicates the number of risks that fall into that risk score category (e.g., x6 means 6 risks in that risk score category)
- The circles are placed on the map according to where the corresponding risks score in likelihood and impact. That is, the higher on the map the risk is placed, the higher the likelihood of the risk occurring and the further along on the map to the right, the higher the impact the risk would have. This works conversely too as the lower the likelihood the lower down the map and the lower the impact the further to the left, the risk is.
- The colour of the text below indicates current risk level **High** **Medium** **Low**
- Risks in ***bold italics*** have changed since the last quarter's Risk Map submission, the arrow beside indicates whether the risk has been raised **↑** or lowered **↓** (see risk register for details) **NEW** indicates a new risk. **RISK REDEFINED** indicates an existing risk where the description has been amended.



RISK DETAILS	
<b>A</b>	<b>1 Inflation</b> - Failure to effectively manage the impact of increasing inflation on our financial position <b>↑</b>
<b>B</b>	<b>2 Housing Quality</b> - Failure to provide better homes and develop neighbourhoods to feel proud of <b>↑</b>
	<b>3 Rent Affordability</b> - Failure to deliver affordable rents <b>↑</b>
	<b>4 Staff Resources</b> - Failure to attract and retain key staff
<b>C</b>	<b>5 Glenavon Render</b> - Render falling from Glenavon high rises results in harm to staff, public or contractors
	<b>6 Health &amp; Safety</b> - Board, staff, public or contractors come to harm
	<b>7 Customer experience</b> - Failure to improve customer experience and increase customer satisfaction
<b>D</b>	<b>8 Income Collection</b> - Failure to collect rent and factoring income effectively
	<b>9 Management</b> - Lack of effective management throughout the organisation
	<b>10 IT</b> - Major loss or failure of IT systems (e.g., fire, major cyber-attack, loss of key supplier)
	<b>11 Development</b> - Inability to deliver new developments to budget
	<b>12 Fraud</b> - Risk that fraud or bribery is committed
<b>E</b>	<b>13 Contractor Failure/Withdrawal</b> - Failure to effectively manage the transition period following a contractor fail/withdraw <b>↓</b>
	<b>14 Community</b> - Failure to address poverty and enable customers to make their lives better <b>↑</b>
<b>F</b>	<b>15 Board Effectiveness</b> - Failure of the Board to lead the organisation effectively <b>↓</b>
	<b>16 Legislation &amp; Regulation</b> - Failure of staff to ensure MHA meets Statutory and Regulatory standards related to operational activities
<b>G</b>	<b>17 Contract Management</b> - Failure to effectively manage contractor performance and costs <b>NEW</b>
<b>H</b>	<b>18 Leadership</b> - Lack of strategic direction and leadership within staff team
	<b>19 Financial Control</b> - Ineffective financial business planning & financial controls
	<b>20 Housing Need</b> - Failure to meet housing need in the local area
<b>I</b>	<b>21 New Ventures</b> - Failure to effectively assess and appraise risks when implementing new business opportunities (e.g., Mid-Market Rent)
	<b>22 Reputation</b> - failure to manage communication effectively
	<b>23 Business Continuity</b> - failure to deliver services due to unexpected/uncontrolled events

# Required Reading

## Maryhill Housing Association - Strategic Risk Register - Directors Review 27th October 2022

No	Risk Description	Risk Owner	Original Risk			Controls in place Preventative (P) & Mitigating (M)	Residual Risk			Previous net risk & change	Planned actions who by & timescales	Target Risk			Comments			
			Likelihood	Impact	Total		Likelihood	Impact	Total			Likelihood	Impact	Total				
7	<b>Inflation Risk</b> – Failure to effectively manage the impact of increasing inflation on our financial position	DoR	Almost Certain	5 Major	4	20	<b>First Line – process and practice:</b> 30 year financial plans; Rent policy and increases considers inflation; Rent increases considering beyond one year impact; Fixed price contracts; Scottish government frameworks; Continue to lobby EVH to take account of inflation and rent affordability pressures; Value For Money working group and action plan <b>Second Line – in-house monitoring:</b> Modelling scenarios on business plan impact; <b>Third Line – external monitoring:</b> DTP appointed treasury advisors who provide forecast data	Almost Certain	5 Major	4	20	15 ↑	Identify long term efficiencies within the business plan (RW 31/3/23); Resolve negotiations on voids repairs inflationary increase requests (JS 31/3/22); Mid Year inflation impact assess through business plan (RW, October 2022 Board), seeking to influence local politicians, participating in sector body meetings	Almost Certain	5 Moderate	3	15	Impact increased from moderate to major due to expected either an imposed rent restriction or a sector pressure or organisational decision to apply below CPI rents
9	<b>Housing Quality</b> - Failure to provide better homes and develop neighbourhoods to feel proud of (existing stock)	DoO	Likely	4 Catastrophic	5	20	<b>First Line – process and practice:</b> Estate management policy & process (P,M); Stock condition sampling – 5% of stock 2021/22, 10% stock thereafter (P,M); Asset Management strategy (P,M); 5 Year Investment Plan (P,M); Community Fund (P,M); Bulk uplift service in place (P,M); Property Purchase and Sale Policy (P,M); Sustainability Strategy principles approved by Board (P,M); Cumlodden Caretaker pilot commenced 4th July <b>Second Line – in-house monitoring:</b> Assurance reporting to Board; <b>Third Line – external monitoring</b>	Likely	4 Major	4	16	12 ↑	Sustainability Strategy including EESSH2, <b>Net Zero</b> & action plan (RW, 31/1/22 postpone until sustainability consultant in post); delivery plan regeneration projects, CPO, TRA; Hathaway, cumlodden regeneration; long term bulk uplift, in-house services (various 2022/23, 2024/25); <b>investigate more robust response to pest control (JS, Dec22) consider inhouse pest control follows on from void clearance project (JR, 23/24)</b>	Unlikely	2 Moderate	3	6	Likelihood increased from Possible to Likely due to expected rent restriction and therefore impact on reduced investment programme
19	<b>Rent Affordability</b> - Failure to deliver affordable rents	DoR	Almost Certain	5 Major	4	20	<b>First Line – process and practice</b> Effective tenant consultation on rent (P,M); Rent Policy setting out affordability approach (P); Carry out short & medium term effective assessment of rent affordability (P,M) VFM strategy (P,M); effective allocations and void management processes (M); Procurement Policy & Toolkit in place (P, M); VFM Group (P,M); Main pension moved to defined contribution reduces risk (P); Income maximisation services offered (P,M); <i>business plan scenario modelling and Board consideration of options</i> <b>Second Line – in-house monitoring</b> quarterly monitoring of procurement & community benefits (M); Monthly Ops Meeting looking at performance including arrears and voids; Sample audits on voids; DoO now attends monthly void meetings; <b>Third Line – external monitoring</b> Allocations & Voids audit – Sept 21 – weak assurance; Arrears audit – 2020 – weak assurance	Likely	4 Major	4	16	8 ↑	review SPF pension scheme (RW, March 2023); Voids review planned for 2022; Delivery Plan projects taking forward in 2022/23-consideration of in-house services; delivering VFM action plan, consideration of partnerships; <b>void clearance pilot</b>	Possible	3 Major	4	12	Likelihood increased from Unlikely to Likely due to impact of cost of living crisis
2	<b>Staff Resources</b> - Failure to attract, retain and have an engaged, motivated and healthy workforce	CEO	Likely	4 Catastrophic	5	20	<b>First Line – process and practice:</b> Full EVH membership for terms & conditions (P); New appraisal process introduced (P); Training & Development plan (P,M); Process for consideration of exit surveys (P); People Strategy (P,M); Reducing sickness absence (P,M); New recruitment policy (P); Wellbeing & Diversity Group (P,M); Healthy hour (P,M); Staff awards (M); Remote Working Policy (P,M); <b>Regular Pulse surveys undertaken and learning actions taken (P)</b> <b>Second Line – in-house monitoring:</b> Participation in Best Companies survey; <b>Third Line – external monitoring:</b> Peer review with Govan undertaken; Recruitment and retention internal audit April 2022	Likely	4 Major	4	16	16 →	completion of review of Induction process (MM,-31/7/21,-30,11,21, 28/2/22); actions from learning from absence (MM,-25/12/21, 1/4/22); Talent Management Plan to be developed including exploring joint working with other RSLs to attract and retain staff (MM, June 2023); understand staff engagement issues within CCT (HRM, Sept-2022, <b>Nov 22</b> ); continuing to address developing a positive culture within Neighbourhood Team (JS, Sept-2022, <b>Nov 22</b> ), <b>develop support to staff on cost of living crisis (HRM, Dec22)</b>	Unlikely	2 Minor	2	4	
3	<b>Glenavon Render</b> - Render falling from Glenavon high rises results in harm to staff, public or contractors	CEO	Almost Certain	5 Catastrophic	5	25	<b>First Line – process and practice:</b> Live Risk Mitigation Statement in place which sets out all risk mitigation in place and any changes reported to Board (P,M); daily visual inspection regime in place (M); monthly abseil inspections and removal of loose render in place (P,M); emergency escalation process in place to ensure any further render falls are communicated effectively to senior management (M); updating of insurers of any changes to position (M); Option appraisal for long term replacement commissioned (P,M); operating procedure and risk assessment in place for operating within cordoned off areas (P) <b>Second Line – in-house monitoring:</b> Monitoring at Assurance Board; Notifiable event monitored monthly by Board; <b>Third Line – external monitoring</b>	Possible	3 Catastrophic	5	15	15 →	take proposed alternative render option to Board (BW, Sept-22 <b>Jan 22 dependent on testing results and water ingress</b> ); legal case ongoing (BW, timeframe TBC);	Rare	1 Catastrophic	5	5	testing is complete, outcome awaited
5	<b>Health &amp; Safety</b> - Board, staff, public or contractors come to harm	CEO	Almost Certain	5 Catastrophic	5	25	<b>First Line – process and practice:</b> Health & Safety framework in place (P,M); H&S expert appointed to provide ad hoc advice and support (P,M); H&S training on key 6 areas for all relevant staff; <b>Second Line – in-house monitoring:</b> Monitoring at Assurance Board; Notifiable event monitored monthly at Board; H&S Forum meets quarterly; <b>monthly H&amp;S landlord KPI monitoring at Director level; dip sampling checks on landlord H&amp;S</b> <b>Third Line – external monitoring:</b> External expert carrying out range of H&S audits – all six areas now completed lifts; electrical safety; asbestos; gas; fire; legionella. Programme of further audits (1 per year) and external health and safety advice procured.	Possible	3 Catastrophic	5	15	15 →	Detailed H&S action plan in place (BW, ongoing); Certificated H&S training being rolled out for all relevant staff (DW, ongoing); Delivery plan project to implement improved H&S monitoring and governance oversight (BW, April 2023)	Unlikely	2 Major	4	8	

No	Risk Description	Risk Owner	Original Risk			Controls in place Preventative (P) & Mitigating (M)	Residual Risk			Previous net risk & change	Planned actions who by & timescales	Target Risk			Comments						
			Likelihood	Impact	Total		Likelihood	Impact	Total			Likelihood	Impact	Total							
4	Customer experience - Failure to improve customer experience and increase customer satisfaction	CEO	Likely	4	Catastrophic	5	<p><b>First Line – process and practice:</b> Customer service standards training in place for new staff (P); Complaints process &amp; learning from complaints (P,M); Operational processes in place (P,M); Customer feedback on operational areas - repairs, ASB, investment and new tenants (P,M); Customer satisfaction survey and learning feeding into corporate plan (P,M); Organisational values embedded in appraisal, 1to1 and induction (P); My Home online portal in place with repairs options for tenants(P,M); initial training done with staff teams on customer charter (P,M)</p> <p><b>Second Line – in-house monitoring:</b> Operations Team Meeting monthly; Learning from Complaints Group; Assurance Board report;</p> <p><b>Third Line – external monitoring:</b> Complaints handling &amp; customer experience internal audit during 2019/20</p>	Possible	3	Catastrophic	5	15	15	→	Further training on customer expectations with staff-(BW , Aug 2022 Dec 22); Public facing version of Corporate Plan to be completed (DW, Sept 2022 Nov22); Review the Service Improvement Panel (DW; Sept 2022 Dec22); My Home repairs options for communal areas still to be resolved (PG, July 2022 Mar23); Complaints & Customer Satisfaction audit proposed for 2024/25; Stage 2 Complaints training to be delivered (BW/JS Aug 2022 Nov22); Delivery Plan projects for implementation of and developing MyHome, Equality & Diversity (SMT, 2022/23); <b>Delivery Plan project for new Customer Relationship Management system (CRM) postponed to 2023/24</b> ; Give consideration to implementing rolling customer satisfaction surveying (DW, Oct-2022 <b>Mar22 for roll out 23/24</b> )	Unlikely	2	Moderate	3	6	bedding in of new repairs contractor

# Investment Programme

## Required Reading

### Compliance with the Charter *(outcomes 4-6)*

**Compliant**  
**(with non-material areas for improvement)**

- ✓ 5 Year Investment Programme in place but not yet publicised
- ✗ Not 100% compliant with external standards but above peer benchmarks (Housing Quality (75% compliant) and Energy Efficiency (95% compliant))
- ✗ Improvements required to process for sign off of work completed
- ✗ Tenant satisfaction with housing quality deteriorated in 2021 customer survey

### Compliance with internal standards *(delivery of agreed programme)*

**Compliant**  
**(with non-material areas for improvement)**

- ✓ On site with air source heat pumps and follow-on work in mini-multis, roof replacement at 7 Lochburn, water tank decommissioning, internal wall insulation.
- ✓ Currently procuring boiler replacement programme and communal boiler replacement programme at Oran.
- ✓ Currently consulting with customers for mini-multis foyers and Hathaway lane stoneworks and other improvements.
- ✗ Mini-multies air source heat pump contract may need to be completed by another contractor (e.g. boxing in in communal areas)
- ✗ Progress with programme has been delayed due to change in key personnel but all posts now filled
- ✗ Progress has been delayed on Glenavon heating replacement due to key staff absence.

Heating and energy efficiency projects

<b>Project:</b>	Internal Wall Insulation (c/f from 21/22)
<b>Project Manager</b>	Adam Devine
<b>Description:</b>	Installation internal wall insulation to suitable properties to improve energy efficiency.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>30 sandstone tenement properties identified as potentially suitable for internal wall insulation</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Pre-start meeting complete as of 8<sup>th</sup> of August 22. No programme of works has been issued by Everwarm yet as we are still to agree a programme of works for Asbestos surveys. Asbestos surveys will be done before internal wall insulation and a meeting for this is scheduled for the 11<sup>th</sup> of August at 2pm. Letters issued to tenants w/c 8<sup>th</sup> August outlining works.</p> <p><b>November 2022:</b> Contract now up and running in line with programme from Everwarm.</p> <ul style="list-style-type: none"> <li>6 installations complete to date</li> </ul>

<b>Project:</b>	Heating Replacement (Air source Heat Pumps (ASHPs) to 266 Cumloden Drive (c/f from 21/22)
<b>Project Manager:</b>	Adam Devine
<b>Description:</b>	Installation of ASHPs in 266 Cumloden, kitchens and bathrooms to various flats. (carried from 19/20 programme)
<b>Key information:</b>	<ul style="list-style-type: none"> <li>28 ASHPs were to be installed in total:               <ul style="list-style-type: none"> <li>7 kitchens</li> <li>5 bathrooms</li> </ul> </li> <li>Was due for completion by March 2020 but impacted by COVID lockdown.</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> All cages for the ASHPs have been fabricated by Brican Fabrications and are starting installs on the 10<sup>th</sup> of August 22. This will take approx. 1 week and then moving on to the glass block work. M&amp;F have installed all heat pumps and pipework. Boxing in will be complete by the end of next week (19/08/22).</p> <p><b>November 2022:</b> As of 8/11/22, there are 22 full installations and 6 partial installations (partial installations are properties which have an ASHP installed but no internal work has been done). All firestopping work (glass brick infills, plasterwork, painting, and boxing-in) is now complete. Remaining 6 installs will be complete when properties become void.</p>

<b>Project:</b>	Heating Replacement Programme – mini multi stock (11 blocks) (continued from 21/22)
<b>Project Manager:</b>	Adam Devine
<b>Description:</b>	Installation of ASHPs in 11 mini multi blocks, kitchens and bathrooms to various flats, provision of broadband cabling and other associated electrical works. Project scope expanded in April 2021 to include removal of glass brick partition walls.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• 330 ASHP Systems</li> <li>• 55 Kitchen Installations</li> <li>• 55 Bathroom Installations</li> <li>• Electrical Consumer Unit upgrade and Wi-Fi to all blocks</li> </ul>
<b>Progress update:</b>	<p><b>November 2022:</b> As of 8/11/22:</p> <ul style="list-style-type: none"> <li>- 267 ASHP installed, 27 partial installs, and 34 no installs (80.1% complete in line with expectation)</li> <li>- All glass brick replacements complete.</li> <li>- Firestopping works (where pipes go through walls) and boxing in not complete in foyers. Turners to source external fire safety contractor to carry out work. Boxing-in work to be included in separate contract with alternative contractor.</li> <li>- Identified redecoration of landings missing from original specification so may need to be procured separately. Painting of glass brick infills in stairwells to be included in separate contract.</li> <li>- Only one kitchen and bathroom upgrade required following surveys</li> <li>- WIFI installations complete in 210 properties.</li> <li>- Turners now off site.</li> </ul>

<b>Project:</b>	Glenavon heating replacement
<b>Project Manager:</b>	Adam Devine
<b>Description:</b>	Replacement of traditional storage heaters in three high rise blocks.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• 360 properties in total</li> <li>• Project includes determining the best heating replacement option which is first step.</li> <li>• Aiming to complete one block of 120 properties in 2022 but dependent on decision on preferred system</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Confirmed that high heat retention storage heaters would be eligible for 50% government funding. Learning discussions held with other Associations No decision made on best heating solution.</p>

	<p><b>November 2022:</b></p> <ul style="list-style-type: none"> <li>- Feasibility study received intended to support proposed installations and potential CO2 savings for Net Zero Heat Fund application.</li> <li>- Project Plan developed and hoping to start procuring end of November 2022</li> </ul>
--	---

<b>Project:</b>	Alternative heating – low rise blocks (feasibility only in 2022-2023)
<b>Project Manager:</b>	Adam Devine
<b>Description:</b>	Replacement of traditional storage heaters in low rise block (Cumlodden estate, Skirsa Court, Cadder Road).
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Approximately 300 properties in total</li> <li>• Scope of project this year is to conclude feasibility and determine the best solution.</li> </ul>
<b>Progress update:</b>	<p><b>November 2022:</b></p> <p>Detailed feasibility study received 11/11/22. Association including project within same funding bid to Net Zero Heat Fund on 30 November 2022, which, if successful, will entail installation and commissioning of replacement heating systems by March 2024.</p>

<b>Project:</b>	Window replacement programme
<b>Project Manager:</b>	Gordon Barbour
<b>Description:</b>	Window replacement programme in tenement properties
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Approximately 40 properties to have windows replaced in 2022/23</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b></p> <ul style="list-style-type: none"> <li>• Customer satisfaction data and repairs history used to identify properties for programme</li> <li>• Tender programme yet to be developed.</li> <li>• Concern about value for money from experience of other Association (e.g. tender costs for window replacements coming back very high)</li> </ul> <p><b>November 2022:</b></p> <ul style="list-style-type: none"> <li>• Properties for programme identified in Leyden Gardens and other individual pre-1919 flats, where repairs history merits replacement.</li> <li>• Tender to be based on sample survey information currently being compiled by external Quantity Surveyor, for November 2022 tender issue.</li> </ul>

	<ul style="list-style-type: none"> <li>Propose to use mini-competition through Scottish Procurement Alliance (SPA) door/windows framework to obtain best value. Expression of Interest request issued to framework suppliers.</li> </ul>
--	--

<b>Project:</b>	Boiler replacement programme
<b>Project Manager:</b>	Gordon Barbour
<b>Description:</b>	Boiler replacement programme across the stock
<b>Key information:</b>	<ul style="list-style-type: none"> <li>Potential 5-year contract, comprising approximately 800 boiler replacements</li> <li>Approximately 140 boilers to be replaced in year 1 (2022/23)</li> </ul>
<b>Progress update:</b>	<p><b>November 2022:</b></p> <ul style="list-style-type: none"> <li>Procurement being progressed through Procurement for Housing framework (PfH) via mini-competition.</li> <li>Tenders received on 4 November and being assessed. Costs per install higher than budget estimate so options being considered.</li> <li>Programme to achieve target for replacements in 2022-23 still to be confirmed with preferred bidder.</li> </ul>

<b>Project:</b>	Oran communal heating system
<b>Project Manager:</b>	Gordon Barbour
<b>Description:</b>	Replacement of communal heating system in Oran retirement housing scheme
<b>Key information:</b>	<ul style="list-style-type: none"> <li>Communal heating systems serves 35 retirement homes</li> <li>Main project is for communal boiler replacements in boiler house only</li> <li>May be need for follow on project to improve systems inside customers' homes</li> </ul>
<b>Progress update:</b>	<p><b>November 2022:</b></p> <ul style="list-style-type: none"> <li>Tenders now returned and being assessed. Initial review confirms costs are within budget.</li> <li>Further customer meeting held on 10 October to give update on progress</li> <li>Survey in sample of houses to assess fitness for purpose of existing systems to be carried out during November.</li> </ul>

## Common area improvements

<b>Project:</b>	Mini multis foyer improvements
<b>Project Manager:</b>	Allan Dawson
<b>Description:</b>	Improvements within foyer areas of multi and mini multi stock; including floors, front and rear doors, and removal of the glass brick partition walls in the mini multis
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• 15 blocks total</li> <li>• 6 blocks due to be completed in 2022/23</li> <li>• Works are planned to follow heating upgrades within the blocks</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Drawings for first 6 blocks carried out by Assist Design Architect received and passed to Armours Quantity Surveyor for indicative cost on 13<sup>th</sup> July, still awaiting return. Asbestos surveys received Tue 9<sup>th</sup> Aug. Plan to hold tenant meeting for final 6 blocks on 31<sup>st</sup> Aug at Ledgowan Tenant Hall.</p> <p><b>November 2022:</b> Tenant meeting held at Ledgowan Hall for all tenants and owners 30<sup>th</sup> Sept - no customers attended. Owners within blocks to be contacted directly to make them aware of the proposals. Project may be pushed back due to amendments to investment programme caused by rent freeze.</p>

<b>Project:</b>	Glenavon foyer improvements (planning/procurement only in 2022/23)
<b>Project Manager:</b>	Adam Devine
<b>Description:</b>	Foyer improvement programme to start once heating installs are complete
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• 3 foyers across three high rise blocks.</li> </ul>
<b>Progress update:</b>	<p><b>November 2022:</b> Project not yet started. Project may be pushed back due to amendments to investment programme caused by rent freeze. Assist Design Architects applying for building warrants.</p>

<b>Project:</b>	Hathaway Lane stoneworks, environmental improvements, fan replacements and roof anchors
<b>Project Manager:</b>	Allan Dawson
<b>Description:</b>	Project to carry out stonework and environmental improvements to tenements in Hathaway lane. Project to include communal/extractor fan replacements and roof anchor replacements
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Budget provision for three blocks in 2022/2023.</li> <li>• Progress is dependent on owner consultation.</li> <li>• Part of a wider programme to carry out works in all Hathaway lane tenements over the next five years.</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Owner consultation to be arranged for Aug 22 with 10 blocks Pilot extract fan to be installed by Airtech Sept 22 to 32 Hathaway Lane flat 2/1 bathroom and unit fitted with data logger to allow monitoring</p> <p><b>November 2022:</b> Letters for initial three blocks (no's 12, 32 and 36) ready for issue to tenants and owners advising costs and including voting papers. As roof anchors and extract fans under this contract additional information required for building warrant, exact number of extract fans required and drawings for same along with positioning for roof anchors on drawings. This information required for three properties – currently being collated for Architect.</p>

<b>Project:</b>	Roof Replacement– 7 Lochburn Road (c/f from 20/21)
<b>Project Manager:</b>	Steven Peebles
<b>Description:</b>	Full roof replacement following structural survey.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Large corner sandstone tenement/</li> <li>• Majority-owned block.</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Roof works proceeding well. Work to Maryhill Road will be complete 12<sup>th</sup> August. Leadwork to turret starting 16<sup>th</sup> Aug.</p> <p><b>November 2022:</b> Project complete October 2022. Additional works were identified during project when contractors were on site. On-going communication with owners to provide final detail of costs.</p>

### Health and safety improvements

<b>Project:</b>	Improvement Works to Common Water Tanks (multi-storey blocks)
<b>Project Manager:</b>	Allan Dawson
<b>Description:</b>	Improvement works to allow access to water tanks in multi-storey properties to allow water safety checks to be carried out.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Improvement works include access ladders and flooring in 12 blocks.</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Initial cost of £150K received. Initial plan was potentially to procure by exception as budget of £30k previously set. New value suggests competitive tendering will be required.</p> <p><b>November 2022:</b> Property team liaising with contractor to identify an alternative solution to bypass the water tanks. Design proposals required for costing</p>

<b>Project:</b>	Decommissioning common water tanks
<b>Project Manager:</b>	Allan Dawson
<b>Description:</b>	Project to decommission common water tanks in tenemental and four-in-a-block properties following risk assessments/surveys.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Aiming to decommission c 150 tanks</li> <li>• Dependent on owner consultation.</li> <li>• Programme may span multiple years</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Surveys under way received 40 and awaiting further 40. Initial decommissioning of tanks in first eight communal areas currently on site.</p> <p><b>November 2022:</b> WQS to start phase 1 of decommissioning 14<sup>th</sup> Nov. Risk Assessments due from WQS for each property and to be received by MHA prior to starting any works.</p>

<b>Project:</b>	Multi-storey and mini multi emergency lights (now expanded to include other remedial work identified by fire risk assessments)
<b>Project Manager:</b>	Allan Dawson
<b>Description:</b>	Project to install emergency lighting in roof spaces of multi-storey and mini-multi blocks.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Emergency lighting to be installed in 15 high rise and mini multi blocks</li> <li>• Specification to be developed with support from external fire risk assessors and/or health and safety advisors.</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Project specification still be developed. Agreed to prioritise access works for common tanks.</p> <p><b>November 2022:</b> Fire risk assessments have provided detail on type and quantity of emergency lighting which can now be progressed for installation. Quotes requested from 3 contractors within November to progress this. Remainder of this budget to be spent on fire stopping as otherwise identified in the risk assessments. Project now expanded to include other remedial work as identified by the fire risk assessments.</p>

<b>Project:</b>	Roof anchor installations (planning/procurement only in 2022-2023)
<b>Project Manager:</b>	Allan Dawson
<b>Description:</b>	Project to install roof anchors (which allow roof work to be carried out safely) where not currently fitted
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Over 50 blocks identified requiring roof anchors to be fitted</li> <li>• Owner consultation required prior to project</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Requires input from factoring. Project not started.</p> <p><b>November 2022:</b> Roof anchors for blocks 12 32 and 36 to be included in Stoneworks project contract total cost under £3K inc vat for 3 blocks. Only 2 owners to each block so majority MHA in initial three blocks. Work on planning / procuring remaining 47 blocks not yet started.</p>

### Component replacement

<b>Project:</b>	Kitchen replacement (planning/procurement only in 2022/23)
<b>Project Manager:</b>	Derek Baker
<b>Description:</b>	Kitchen replacement programme based on expected lifespans.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Number of kitchens to be replaced still to be determined</li> <li>• Potential multiple year contract via framework</li> <li>• Works to commence in year 2 (2023/24)</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b></p> <ul style="list-style-type: none"> <li>• Project still to commence</li> <li>• Progress procurement in February 2023 to accommodate site start in June 2023</li> </ul> <p><b>November 2022:</b> Project planning still to commence. Project may be pushed back within investment programme due to impact of rent freeze on budget</p>

<b>Project:</b>	Bathroom replacement (planning/procurement only in 2022/23)
<b>Project Manager:</b>	Derek Baker
<b>Description:</b>	Bathroom replacement programme based on expected lifespans.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Number of bathrooms to be replaced still to be determined</li> <li>• Potential multiple year contract via framework</li> <li>• Works to commence in year 2 (2023/24)</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b></p> <ul style="list-style-type: none"> <li>• Project still to commence</li> <li>• Progress procurement in April 2023 to accommodate site start in July 2023</li> </ul> <p>November 2022: Project planning still to commence. Project may be pushed back within investment programme due to impact of rent freeze on budget</p>

<b>Project:</b>	Front and rear doors (planning/procurement only in 2022/23)
<b>Project Manager:</b>	Derek Baker
<b>Description:</b>	Main door front and rear door replacement programme based on expected lifespans.
<b>Key information:</b>	<ul style="list-style-type: none"> <li>• Number of doors to be replaced still to be determined</li> <li>• Potential multiple year contract via framework</li> <li>• Works to commence in year 3 (2024/25)</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b></p> <ul style="list-style-type: none"> <li>• Project still to commence</li> </ul> <p><b>November 2022:</b> Project planning still to commence. Project may be pushed back within investment programme due to impact of rent freeze on budget</p>

### Minor works:

<b>Project:</b>	Cumlodden pram store doors
<b>Project Manager:</b>	Steven Peebles
<b>Description:</b>	Replacement doors on pram sheds on the Cumlodden estate.
<b>Key information:</b>	
<b>Progress update:</b>	<b>August 2022:</b> Project complete.

<b>Project:</b>	Oran estate front and rear doors
<b>Project Manager:</b>	Allan Dawson
<b>Description:</b>	Main door front and rear doors to be replaced identified from lifespan information and reactive repair information.
<b>Key information:</b>	<ul style="list-style-type: none"><li>• 5 doors across three addresses</li></ul>
<b>Progress update:</b>	<b>August 2022:</b> Proposing to progress via quick quote which will be issued in September 2022.  <b>November 2022:</b> Final quote outstanding. Works will be procured in November 2022.

<b>Project:</b>	CCTV Cumlodden estate (funded from the Community Fund)
<b>Project Manager:</b>	Adam Devine
<b>Description:</b>	Installation of mobile CCTV system to combat fly tipping and other ASB
<b>Key information:</b>	<ul style="list-style-type: none"> <li>One system to be installed that can be moved to different locations across the estate as required.</li> </ul>
<b>Progress update:</b>	<p><b>August 2022:</b> Camera has been ordered and awaiting installation date. Risk assessments for working at heights and changing over battery to be developed. SIM card plan still to be discussed with the IT team.</p> <p><b>November 2022:</b> Camera is available and waiting to be installed. SIM card being organised by IT. Once SIM card available, installation will be arranged.</p>

### Programme Key

	Project started and on track for completion within 22/23 (where relevant)
	Project started but delayed and unlikely to be completed within 22/23
	Project carried forward to 23/24
	Project will no longer proceed
	Project completed

# Development Programme

## Required Reading

### Compliance with the Charter

*(outcomes 6 & 10)*

**Compliant**

- ✓ New developments will address gaps in the Associations current stock identified in the needs and demands assessment for low rise family housing and housing for the elderly. Mid market rent is being included where appropriate

### Compliance with the Regulatory Standards

*(standard 4)*

**Compliant**

- ✓ Clear governance and risk assessment steps in place for all development stages
- ✓ Scottish Housing Regulator will be updated on Development Programme following this Board, in line with our Engagement Plan
- ✓ The financial risk is considered in all developments

### Compliance with internal standards

*(delivery of agreed programme)*

**Compliant**

**(with non-material areas for improvement)**

- ✓ Shop conversion at Leyden delayed due to building control.
- ✓ Feasibility studies completed for pipeline sites but progress to acquisition slow.
- ✓ Tender submitted for Smeaton Street but costs v high.
- ✗ Botany Corner/Locks View development delayed due to lack of labour and materials.

## Required Reading

### DEVELOPMENT PROJECT REPORT TEMPLATE ONSITE

Project Name	Roths Drive	Botany Corner
No. of Units	22	62
Brief Description	22 x 3 bed social rented houses	18Nr 1&2 bedroom flats for NSSE 18Nr 1&2 Bedroom Flats for MMR 26 NR 1&2 Bedroom Flats for SR
<b>Board Approval Dates:</b>		
Annual Growth Plan	n/a	n/a
Gateway 1 - outline feasibility	n/a	n/a
Gateway 2 - detailed feasibility	26/09/2017	16/11/2017
Gateway 3 - site acquisition	28/03/2018	16/11/2017
Gateway 5 - contract award	28/11/2019	28/11/2019
<b>Project timescales at contract award</b>		
Intended site start date	01/04/2020	07/12/2020
Intended completion date	31/03/2021	29/08/2022
Intended months on site	12	21
<b>Current project timescales</b>		
Site start date	22/02/2021	07/12/2020
Completion date	12/10/2022	25/03/2023
Estimated actual months on site	<b>20</b>	<b>28</b>
<b>Budgeted Cost</b>		
Total Cost Budget/Estimate	£ 4,843,141	£ 12,366,743
Works Cost Budget/Estimate	£ 4,310,000	Original: £11,798,592
		Updated: £12,365,938
Date of Budget Approval	26/03/2020	Original: 28/11/2019
		Updated: 28/03/2022
Is Budget Still Adequate?	Yes	Yes
<b>Works contract current position</b>		
Contract Value at award	£ 4,283,635	£ 11,798,592
Contract Spend to Date	£ 4,235,957	£ 10,725,807
Claims & extras to date (£)	£ 18,565	£ 567,356
Anticipated final account value	£ 4,302,200	£ 12,401,781
Contract claims/ Variations	Increase in costs relates to increased service diversions, improvements to finish in bathrooms and other minor items.	Increase in costs relates primarily to foundations costs early in the development, for example sheet piling and utilities diversions. £567k additional costs have been agreed, paid and claimed in HAG. Anticipated final account includes further potential cost increases as yet not agreed.
	An award of 7 weeks agreed delay has been agreed for the impact of materials and labour shortages.	Contractor has submitted an extension of time claim for 6 months. This has not been agreed by the Association.

Commentary		
Contract performance/issues	The contract was significantly delayed beyond the 7 weeks agreed delay.	The Association is anticipating further claims from the contractor for additional costs and will be working to mitigate the impact of these.
	The contractor has attempted to claim for removal/disposal of contaminated material but this remains largely unsubstantiated.	The contractor is looking to redesign some of the boundary treatment to reduce costs. The Association may look to support this to offset cost increases elsewhere.
Actions required		Need to reconcile the housing association grant (HAG) at completion of the project. This is because an offer of grant was received and paid for the full £567k additional costs. Scottish Government guidance suggests these should be met in part by the Association. The Association's Board approved additional spend of up to £300k in March 2022 to fund these additional costs.
	Progress final account negotiations and review handover process with colleagues.	Seeking external advice through employer's agent around contractual claims.

**DEVELOPMENT PROJECT REPORT TEMPLATE FEASIBILITY**

<b>Project Name</b>	<b>Shawpark Street</b>	<b>Shannon Street</b>	<b>Job Centre</b>	<b>Dalsholm</b>	<b>Lock Ups</b>
No. of Units	18	23	18		TBC
Brief Description	18 x 1 bed social rented older person's flats	Cottage flats - 2 x wheelchair adaptable, 6 x general needs first floor and 14 x 3 bed houses		Social: 22 x 3bed houses, 2 x 4 bedhouses MMR: 3 x 2bed wheelchair flats, 4 x 1bed flats, and 13 x 2 bed flats	Lock up conversion at Fearnmore and Glenavaon and redevelopment of lock up sites at Shuan and Cadder
<b>Board Approval Dates:</b>					
Annual Growth Plan	March 2022	March 2022	March 2022	March 22	March 22
Gateway 1 - outline feasibility	n/a	n/a	n/a	n/a	
Gateway 2 - detailed feasibility	n/a	n/a	n/a	n/a	
Gateway 3 - site acquisition	22/08/2022				
Gateway 5 - contract award					
<b>Project management progress</b>					
Acquisition	Yes	No	No	No	No
<b>Funding Current Position - HAG</b>					
HAG approved	£ 47,414	£ 61,876	£ 16,824	£ -	£ -
Funding Stage	feasibility	feasibility			
Grant Received to Date	£ 41,617	£ 52,317	£ 16,824	£ -	£ -
<b>Expenditure</b>					
Current expenditure	£ 41,617	£ 63,123	£ 27,733	£ -	TBC

## DEVELOPMENT PROJECT REPORT TEMPLATE IN DESIGN

<b>Project Name</b>	<b>Smeaton Street</b>	
No. of Units	16	
Brief Description	16 x social rented flats and houses	
<b>Board Approval Dates:</b>		
Annual Growth Plan	March 2022	
Gateway 1 - outline feasibility		
Gateway 2 - detailed feasibility	01/04/2017	
Gateway 3 - site acquisition	via stock transfer	
Gateway 5 - contract award	TBC	
<b>Project timescales at contract award</b>		
Intended site start date	01/03/2023	
Intended completion date	01/02/2024	
Intended months on site	12	
<b>Current project timescales</b>		
Site start date	TBC	
Completion date	TBC	
Estimated actual months on site	TBC	
<b>Budgeted Cost</b>		
Total Cost Budget/Estimate	3.75m	
Works Cost Budget/Estimate	3.34m	
Date of Budget Approval	TBC	
Is Budget Still Adequate?		
<b>Works contract current position</b>		
Contract Value at award		
Contract Spend to Date	£	-
Claims & extras to date (£)	£	-
Anticipated final account value	£	-
Contract claims/ Variations	list	
<b>Commentary</b>		
Contract performance/issues		
Actions required		

# Governance Effectiveness Plan 2022-23

## Status Key

	Action is complete
	Action is expected to be completed by the agreed target date
	A minor delay (<3 months) in completing the action is expected
	A significant delay (>3 months) in completing the action is expected

## 1. We lead and direct to achieve good outcomes for customers

No	Action	Lead	Complete By	Comments	Status
a.	Explore appetite for a social event and deliver as appropriate.	Chair / Corp Support	Q2 Q3	<b>November Update:</b> To be considered following completion of Board Appraisal process.	
b.	Ongoing recruitment to be carried out for new Board members who are reflective of the Maryhill and Ruchill communities.	CEO / Perf & Gov Manager	Ongoing	<b>November Update:</b> Plan has been developed to boost tenant Board member recruitment. This has involved writing at all engaged customers, creating recruitment posters, publicising on website, newsletters, rent consultation leaflet.	
c.	Review our approach to recruiting and retaining Board members from BAME communities.	CEO / Perf & Gov Manager	Q2 Q3	<b>November Update:</b> Connecting with local BAME stakeholders is included in the action plan detailed in 1b. We will also be engaging with these stakeholders as part of the development of the Equalities & Diversity Strategy.	

## 2. We are open and accountable, taking account of customer needs and priorities

No	Action	Lead	Complete By	Comments	Status
a.	Establish a schedule of meetings between the Chair, CEO and RTOs.	Chair / CEO	Q1 Q3	<b>November Update:</b> To be discussed and organised in CEO's November's Performance Review meeting.	

No	Action	Lead	Complete By	Comments	Status
b.	Review our tenant scrutiny groups to ensure their work fits with our overall governance structure.	CEO / Perf & Gov Manager	Q2 Q3	<b>November Update:</b> Workshop had to be rebooked for 17/11/22 to review the remit of the Service Improvement Panel and create an action plan to take this forward.	

### 3. We manage our resources to ensure the Association's financial wellbeing, while maintaining affordable rents

No	Action	Lead	Complete By	Comments	Status
a.	Provide a training session on RSL Finance.	Head of Finance	Q4		
b.	Provide a training session on Business Planning.	Director of Resources	Q3		

### 4. We base our decisions on good quality information and identify and mitigate risks

No	Action	Lead	Complete By	Comments	Status
a.	Keep Board agendas under review to ensure they are manageable and focus on strategic areas over operational ones.	Chair / CEO	Ongoing	<b>November Update:</b> The Chair continues to meet with the CEO prior to each Board meeting to review the agenda to ensure it remains manageable and focuses on strategic areas.	
b.	Implement action points identified from the Collaborative Governance Review which are recorded in the Audit & Risk Action Tracker. Action tracker currently has 14 open actions and 0 closed actions.	Per & Gov Manager	Q2 Q3	<b>November Update:</b> Timescales have been revised with the aim of completing most actions by end of January 2023. The action tracker currently has 6 open actions and 8 closed actions.	

## 5. We conduct our affairs with honesty and integrity

No	Action	Lead	Complete By	Comments	Status
a.	Encourage participation and contribution from all Board members during meetings.	Chair / All	Ongoing	<b>November Update:</b> All Board members continue to be encouraged to participate and contribute during meetings.	

## 6. We have the skills and knowledge needed to be effective

No	Action	Lead	Complete By	Comments	Status
a.	Consider the introduction of pre-Board meeting briefing sessions to help address training and development needs.	Chair / CEO / Perf & Gov Manager	Q1 Q2	<b>November Update:</b> An update on the Board Code of Conduct was delivered to Board members prior to the October Board meeting. Performance & Governance Manager will look to implement this for other development areas.	
b.	Provide a training session on mid-market rent and the implications relating to different aspects of the Association, including governance.	Co Sec	Q1 Q3	<b>November Update:</b> The Board agreed to delay any training until January 2023 at the October Board meeting.	
c.	Implement learning on governance issues arising from membership of the G8 Chairs Group.	Chair / Co Sec / Perf & Gov Manager	Ongoing	<b>November Update:</b> No specific learning from recent G8 Chairs Group.	
d.	Provide a training session on Asset Management.	Head of Property	Q3		
e.	Provide an induction refresher for all Board members.	Co Sec / Perf & Gov Manager	Q2 Q3	<b>November Update:</b> The Board agreed to delay any training until January 2023 at the October Board meeting.	
f.	Provide a training session on Regulatory Frameworks & Governance.	CEO / Co Sec	Q3		
g.	Provide a training session on Strategy Development.	CEO / Co Sec	Q4		

No	Action	Lead	Complete By	Comments	Status
h.	Address individual training needs identified in Board members' Individual Development Plans.	Perf & Gov Manager	Q3		
i.	Provide ongoing support and coaching for Board members holding or interested in office bearer roles.	CEO / Co Sec / Perf & Gov Manager	Q3		
k.	Provide a training session on Performance Management.	Per & Gov Manager/ Director of Operations	<del>Q2</del> Q3 Q4	<b>November Update:</b> The Board agreed to delay any training until January 2023 at the October Board meeting.	
l.	Provide an external training session on Effective Questioning.	Per & Gov Manager	<del>Q1</del> Q3	<b>November Update:</b> The Board agreed to delay any training until January 2023 at the October Board meeting.	
m.	Induction process for new Board members to be reviewed following feedback from Board member who resigned.  This review should include the practicalities of being a Board member, how to review Board papers and the principles from effective questioning training.	Co Sec/ Perf & Gov Manager	<del>Q2</del> Q3	<b>November Update:</b> Induction sessions 1, 2 and 3 have been reviewed and are currently being reviewed by Linda Ewart. Session 4 has still to be developed.	

## 7. We ensure organisational changes safeguard the interests of tenants

No	Action	Lead	Complete By	Comments	Status
a.	Finalise a detailed service agreement between Maryhill Housing and Maryhill Living Ltd.	Co Sec	Q1	<p><b>November Update:</b> These have now been approved by Maryhill Living and Maryhill Housing Board.</p> <p><b>PROPOSE TO CLOSE</b></p>	
b.	Two strategy sessions per year to be held with one session being attended by only Board members.	CEO / Co Sec / Perf & Gov Manager	Q2 Q3	<p><b>November Update:</b> First strategy session planned for 26 November 2022.</p>	

Corporate Plan Objective	Project Name	Progress	Assigned To	Start Date	Initial Completion Date	New Proposed Completion Date	Actual Completion Date	Project on Track	Description
Improving customer experience	Heating Solution for Glenavon	Completed	Carol Bain	01/06/2022	29/12/2022		27/10/2022		October Update - Heating option agreed at October Board.
Improving customer experience	Reactive Repair Procurement	Completed	Jennifer Simons	01/06/2022	30/09/2022	N/A	30/09/2022		October Update - Project now complete and new contract in place. New project to be developed for the full mobilisation of the contract.
Building a sustainable business	Full Teams Roll Out including SharePoint	In progress	Debbie Watt	01/06/2022	13/01/2023	31/03/2022			October Update - A new approach to completing data cleansing is being investigated as progress of completing this has been impacted due to staffing changes. We now expect this project to be completed by end of the financial year.
Improving customer experience	Void Clearances Delivered by Neighbourhood Team	In progress	Joanne Reid	01/06/2022	30/11/2022	31/01/2023			October Update - Working group delayed until November due to leave and shift pattern
Building a sustainable business	Implement Choice Based Lettings	Not started	Joanne Reid	01/04/2022	31/03/2023	04/11/2023			October Update - Project plan updated with some areas still to be finalised - project timeline for implementation impacted due to this.
Improving customer experience	Determine Long-Term Future for Bulk Service	In progress	Joanne Reid	26/07/2022	31/01/2023				October Update - Working group meeting planned for 31/10/22.
Improving customer experience	Exploring Strategic Partnerships	In progress	Bryony Willett	01/06/2022	31/10/2022	24/11/2022			October Update - Board workshop delayed to November 2022. Officers continuing to meet with counterparts in Queens Cross.
Providing places to feel proud of	Caretaker Pilot - Cumlodden estate	In progress	Joanne Reid	01/07/2022	30/11/2022	30/01/2023			October Update - Working group did not meet due to annual leave and public holidays. Next working group meeting scheduled for 28/10/22. Agreed at rent consultation that we would consult on this pilot separately from the rent consultation and that this will commence December 2022. JR and DW have met and agreed timeframe for consultation.

Delivery Plan Update - Quarter 2 2022/23

Corporate Plan Objective	Project Name	Progress	Assigned To	Start Date	Initial Completion Date	New Proposed Completion Date	Actual Completion Date	Project on Track	Description
Building a sustainable business	Delivery of Value for Money Action Plan	In progress	Karen Fee	01/07/2022	26/01/2023				October Update - This project is underway and RW will continue to take this forward once KF leaves.
Building a sustainable business	H & S Governance	In progress	Bryony Willett	01/04/2022	31/03/2023				October Update - Project plan in place. New suite of Health & Safety KPIs being reported to Board and monitored monthly. Plan in place to roll out use of SDM to capture H and S information starting with lifts. Delay in implementing until new staff member recruited. Meeting required with the fire service to clarify expectations on fire in closes.
Improving customer experience	Appetite for In-House Services to be Explored	In progress	Rebecca Wilson	06/06/2022	31/03/2023				October Update - Learning conversations have started, but due to cost of living/rent restriction work the working group meeting planned for September has been delayed until later in the year.
Improving customer experience	Development of new E&D Strategy	In progress	Bryony Willett	01/06/2022	31/01/2023				October Update - Proposals for E and D data collection approved by Board in September and rolled out for staff, job applicants and Board members by January 2022.
Providing places to feel proud of	Physical Regeneration at Hathaway	Not started	Allan Dawson	01/06/2022	31/03/2023				October Update - Owner consultation will commence in December. Application for consensus has been submitted and tender will be issued once approval received. The majority of spend for this project will be carried forward to the new financial year.
Providing places to feel proud of	Physical Regeneration at Cumlodden	In progress	Dawn Burns	01/06/2022	31/03/2023				October update - Met with Living Streets who are looking to assist with an application for funding for a feasibility study for the estate. This will hopefully generate funding for improved pathways, resurfacing etc

Delivery Plan Update - Quarter 2 2022/23

Corporate Plan Objective	Project Name	Progress	Assigned To	Start Date	Initial Completion Date	New Proposed Completion Date	Actual Completion Date	Project on Track	Description
Providing places to feel proud of	CPO of the Redan Pub	In progress	Bryony Willett	01/06/2022	31/03/2023				October Update - All properties have marketed for sale. Contact has been made with a prospective purchaser who would be keen to work in partnership. They have been invited to set out their proposals in writing. Issues identified in plans which GCC are working to resolve. Valuation still not instructed as dependent on receipt of full set of plans and instruction from GCC.
Providing places to feel proud of	North Maryhill TRA	In progress	Alistair McArthur	01/07/2022	31/03/2023				October update - Levelling Up funding bid submitted. Consultants have been appointed. £590k funding confirmed from 2022 - 2023 vacant and derelict land fund including contribution to project management costs. Once first design team meeting held a new project plan will be developed setting out next steps.
Building a sustainable business	Development of a Self-Service Approach for Corporate Services	In progress	Paul Griffin	01/06/2022	31/03/2023				October Update - This project continues to be on hold and will be carried forward to the new financial year.
Building a sustainable business	General Factoring Improvements	Not started	Karen Fee		31/03/2023				October Update - Initial meeting was held, however as KF is leaving, consideration to new project lead and priority of this project is required.
Building a sustainable business	Development of Sustainability Strategy	Not started	Rebecca Wilson						October Update - Project on hold until Sustainability Consultant is appointed.
Building a sustainable business	Development of a Good Manager Training Programme	Not started	Arlene McLaughlin						October Update - Project on hold until new HR Team settle into roles however this project will commence in 2022.
Building a sustainable business	Implement Performance Dashboard	Not started	Rebecca Wilson						October Update - Project on hold until we recruit new Business Analyst. We now expect this project to be carried forward to the new financial year.
Improving customer experience	Implementation of Omni-Channel & CRM system	Not started	Angela Docherty						October Update - this project will now be carried forward to the new financial year.






Delivery Plan Update - Quarter 2 2022/23

Corporate Plan Objective	Project Name	Progress	Assigned To	Start Date	Initial Completion Date	New Proposed Completion Date	Actual Completion Date	Project on Track	Description
Improving customer experience	Development of MyHome	Not started	Angela Docherty						October Update - we continue to develop My Home on an incremental basis. However, full development project will be carried forward to the new financial year.


	Compliant
	Complaint (with non-material areas for improvement)
	Working towards compliance
	Not compliant

**November 2022: Updates highlighted in yellow**

### Scottish Social Housing Charter

	<p><b>The Customer/Landlord Relationship (Equalities, Communication and Participation)</b></p> <ul style="list-style-type: none"> <li>Equality and diversity strategy in place and action delivered. New strategy to be developed by Dec '22.</li> <li>Customer satisfaction with being kept informed and opportunities to participate reduced and lower than peers</li> <li>Improving performance on responding to complaints within timeframes</li> <li>New Customer Charter rolled out in April 2022.</li> <li><b>New improved complaints training to be completed by September November December 2022.</b></li> <li>Scrutiny arrangements to be reviewed by March 2023.</li> </ul>		<p><b>Housing Quality and Maintenance</b></p> <ul style="list-style-type: none"> <li>Repair response better than benchmark but not meeting internal targets.</li> <li>Repair satisfaction reducing and lower than benchmarks</li> <li>Customer satisfaction with the quality of the home reduced</li> <li>New repairs contract to be launched by Oct 2022</li> <li>Not compliant with SHQS or EESSH due to large numbers of electrically heated properties although good progress being made towards compliance</li> <li>Corporate Plan allocates resources to replacing all electric storage heaters over a four-year period.</li> <li>Corporate Plan allocates resources to common area and foyer improvements over four-year Investment Plan.</li> </ul>
	<p><b>Neighbourhood and Community (Estate management and Anti-social behaviour)</b></p> <ul style="list-style-type: none"> <li>Performance on resolution of ASB in line with benchmarks</li> <li>Customer satisfaction with the management of the neighbourhood reducing and low compared to peers.</li> <li>ASB strategy delivered October 2019 and processes being updated.</li> <li>Customer satisfaction with ASB introduced from September 2019 and performance improved in 2021.</li> <li>Potential for expansion of in-house services to be explored in 2022/23.</li> </ul>		<p><b>Access to Housing and Support (Housing options and Tenancy sustainment)</b></p> <ul style="list-style-type: none"> <li>Allocations Policy reviewed in 2018 in response to 2014 Housing Act</li> <li>New Development Policy clearly linked to housing need</li> <li>Not offering Housing Options interviews to new tenants</li> <li>Implementing online Choice Based lettings system by April 2023.</li> </ul>
	<p><b>Getting Good Value from Rents and Service Charges</b></p> <ul style="list-style-type: none"> <li>Rents lower than peers.</li> <li>Strong voids performance and better than benchmarks</li> <li>Business plan assumes CPI-linked rent increases, but this will not be sustainable in the long term due to current high inflation environment</li> <li>Rents restructured from 2016 – 2018.</li> <li>Customer satisfaction that rents provide value for money reduced.</li> <li>Rent collection performance improving in 2022/23.</li> </ul>		


## Regulatory Standards



**Standard 1 – Leadership and direction**

<div style="width: 10px; height: 10px; background-color: #90EE90; display: inline-block;"></div>	All 6 statements are compliant
--	--------------------------------

No current actions




**Standard 2 – Openness and accountability to customers**

<div style="width: 10px; height: 10px; background-color: #90EE90; display: inline-block;"></div>	4 statements are compliant
<div style="width: 10px; height: 10px; background-color: #FFD700; display: inline-block;"></div>	1 statement compliant (with non-material areas of improvement)

Agreed actions (more info pages 19 - 23):


- Capture customer preferences for communication



**Standard 3 – Managing resources for affordable rents**

<div style="width: 10px; height: 10px; background-color: #90EE90; display: inline-block;"></div>	All 7 statements are compliant
--	--------------------------------


No current actions.



**Standard 4 – Making decisions and managing risk**

<div style="width: 10px; height: 10px; background-color: #90EE90; display: inline-block;"></div>	All 6 statements are compliant
--	--------------------------------

No current actions




**Standard 5 – Honesty and integrity**

<div style="width: 10px; height: 10px; background-color: #90EE90; display: inline-block;"></div>	4 statements are compliant
<div style="width: 10px; height: 10px; background-color: #FFD700; display: inline-block;"></div>	2 statements compliant (with non-material areas of improvement)

Agreed actions (more info pages 37 - 42):


- Ensuring new values promoted in the Association's offices
- Develop approach to Human rights by December 2022



**Standard 6 – Skills and knowledge**

<div style="width: 10px; height: 10px; background-color: #90EE90; display: inline-block;"></div>	All 7 statements are compliant
--	--------------------------------

No current actions



**Standard 7 – Organisational changes**

<div style="width: 10px; height: 10px; background-color: #90EE90; display: inline-block;"></div>	All 9 statements are compliant
--	--------------------------------

No current actions

## Regulatory Requirements & Legislation



### Health and Safety

- Non-material improvements required in all areas of landlord safety following 2021 audit programme. Approved action plan in place for all areas.
- Non-material improvements required in organisational health and safety, such as lone working and water safety



### Environmental Protection

- No current Sustainability Strategy in Place due to be completed by ~~September 2020~~ ~~November 2024~~ during 2022 – 2023.



### Data Protection and Published Information

- Reasonable assurance given in recent GDPR internal audit.
- FOI policies and procedures in place in line with Information Commissioner and SFHA best practice.
- Website publication schedule up to date
- 'Strong' rating in FOI internal audit



### Performance Reporting, Tenant Scrutiny, Complaints

- Tenants involved in scrutinising performance through the Service Improvement Panel and feedback sought on new video Annual Review
- Customer Engagement Strategy updated in Feb 2020
- Complaint's timeframes reviewed and learning improved in Jan 2020.
- Service improvement group (scrutiny group) to be reviewed by March 2023.



### Scottish Public Services Ombudsman Complaints

- Work to improve our complaints handling complete - changes to the SDM complaints module, establishment of a learning from complaints group and additional training for staff.



### Whistleblowing

- Whistleblowing Policy in place and training recently provided for all staff.
- Whistleblowing Policy refreshed in October 2022
- Virtual refresher training delivered Dec 2020



### Equality and Human Rights

- Equalities Impact Assessment training completed and EQIAs introduced for future policies.
- Start collecting equalities data by January 2023.
- Apply CIH guidance on Human Rights by Dec 2022



### Housing Law

- Allocations Policy, ASB Policy and tenancy agreement reviewed in light of 2014 Housing Act. Key housing management policies in place.



### Accounting and Taxation

- External and internal auditors in place.
- VAT review carried out by external auditors in 2019.
- Financial controls internal audit completed in 2020.



### Employment Law

- HR employment advice from Employers in Voluntary Housing (EVH) and external legal advisers.
- Model policies provided by EVH



### Key

	Compliant
	Complaint (with non-material areas for improvement)
	Working towards compliance
	Not compliant

### Scottish Social Housing Charter

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
1.	<p><b>Equalities</b></p> <p>Social landlords perform all aspects of their housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.</p> <p>This outcome describes what social landlords, by complying with equalities legislation, should achieve for all tenants and other customers regardless of age, disability, gender reassignment, marriage and civil partnership, race, religion or belief, sex, or sexual orientation. It includes landlords' responsibility for finding ways of understanding the rights and needs of different customers and delivering services that recognise and meet these.</p>	<p>Equality and Diversity Strategy in Place. Detailed self-assessment in 2017 and 2019 and improvement from 'developing' E and D approach to 'achieving'.</p> <p>Range of improvements delivered including training for all staff on E and D responsibilities and cultural awareness and proactive links made with specific community advocacy organisations, such as Maryhill Integration Network.</p> <p>New Corporate Value to 'embrace people's differences'</p> <p>Consideration of changes in customer demographic as part of Corporate Planning process.</p> <p>Not yet collecting full protected characteristic information to shape services around customers' needs.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> – Equality and Diversity Strategy</li> <li>▪ 2<sup>nd</sup> – 2022 – 2025 Corporate Plan.</li> </ul>	<p>Development of a new Equality and Diversity Strategy by December 2022 which will include collection of data on all protected characteristics (<i>Delivery Plan</i>)</p>	

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
2.	<p><b>Communication</b></p> <p>Social landlords manage their businesses so that tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.</p> <p>This outcome covers all aspects of landlords' communication with tenants and other customers. This could include making use of new technologies such as web-based tenancy management systems and smart-phone applications. It is not just about how clearly and effectively a landlord gives information to those who want it. It also covers making it easy for tenants and other customers to make complaints and provide feedback on services, using that information to improve services and performance, and letting people know what they have done in response to complaints and feedback. It does not require landlords to provide legally protected, personal or commercial information.</p>	<p>Customer satisfaction with being kept informed reduced in 2021 and is lower than peers.</p> <p>Theme in customer satisfaction survey and complaints around not keeping customers up to date.</p> <p>Range of communication channels used including:</p> <ul style="list-style-type: none"> <li>- Website</li> <li>- Text</li> <li>- Email</li> <li>- Newsletter</li> <li>- Social media channels</li> <li>- Residents' associations</li> <li>- Customer portal</li> </ul> <p>Complaints information held in leaflet form and on website.</p> <p>Learning from complaints forms in place for staff and learning from complaints group in place. 'You Said, We Did' section in all newsletters and now in new report for all Assurance Board meetings.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – website</li> <li>▪ 1<sup>st</sup> – social media channels</li> <li>▪ 1<sup>st</sup> - newsletters</li> <li>▪ 1<sup>st</sup> – Complaints procedures and forms</li> <li>▪ 2<sup>nd</sup> – Complaints &amp; Other Customer Feedback assurance report</li> <li>▪ 3<sup>rd</sup> – Service Improvement Panel review of customer contact during 2019/20.</li> <li>▪ 3<sup>rd</sup> – External customer satisfaction survey</li> </ul>	<p>Delivery of complaints and Customer Charter training by the end of <del>September</del> <del>November</del> December 2022 (2022-2023 Training Plan)</p>	

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
3.	<p><b>Participation</b></p> <p>Social landlords manage their businesses so that tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.</p> <p>This outcome describes what landlords should achieve by meeting their statutory duties on tenant participation. It covers how social landlords gather and take account of the views and priorities of their tenants, other customers, and bodies representing them such as registered tenant organisations; how they shape their services to reflect these views; and how they help tenants, other customers and bodies representing them such as registered tenant organisations to become more capable of involvement – this could include supporting them to scrutinise landlord services.</p>	<p>Customer satisfaction with participation in decision making reduced in 2022 and is lower than peers.</p> <p>Customer engagement strategy in place setting out key priorities.</p> <p>Moving to more digital forms of communication which has been more successful, e.g. over 500 responses to our rent consultation survey this year.</p> <p>Seek transactional feedback on repairs, anti-social behaviour, investment works and new tenant feedback.</p> <p>Support nine registered tenants' organisations.</p> <p>Support service improvement (scrutiny) panel to review services in detail and clearly link this into governance framework.</p> <p>Annual report produced in video form since 2019.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> – Customer Engagement Strategy</li> <li>▪ 1<sup>st</sup> - Service Improvement Panel Governance paper to Board</li> <li>▪ 2<sup>nd</sup> – Assurance Board report, complaints and customer feedback</li> <li>▪ 3<sup>rd</sup> – External customer satisfaction survey</li> </ul>	<p>Review of scrutiny arrangements by March 2023 (<i>2022-23 Governance Effectiveness Plan</i>)</p>	

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
4.	<p><b>Quality of housing</b></p> <p>Social landlords manage their businesses so that tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in a good state of repair; and also meet the Energy Efficiency Standard for Social Housing (ESSH) by December 2020.</p> <p>This standard describes what landlords should be achieving in all their properties. It covers all properties that social landlords let, unless a particular property does not have to meet part of the standard.</p> <p>If, for social or technical reasons, landlords cannot meet any part of these standards, they should regularly review the situation and ensure they make improvements as soon as possible.</p>	<p>Customer satisfaction with quality of the home reduced in 2022 and is lower than peers.</p> <p>Specific concerns raised around fuel poverty and the estate environment.</p> <p>Not SHQS compliance (75% compliant at June 2022) and not ESSH 1 complaint (95% compliant at June 2022).</p> <p>New Corporate Plan clear focus on improving energy efficiency and common areas. Resources in place to replace all electric storage heaters over a four year period. Funding secured to deliver in over 300 properties from 2021/2022.</p> <p>Resources in place to improve foyers, communal areas and component replacements such as boilers.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> – Corporate Business Plan including financial plans and projections.</li> <li>▪ 1<sup>st</sup> – 2022/23 Investment Plans</li> <li>▪ 2<sup>nd</sup> – 2021/22 ARC</li> </ul>	<p>Delivery of 2022/23 Investment Programme</p>	

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
5.	<p><b>Repairs, maintenance &amp; improvements</b></p> <p>Social landlords manage their businesses so that tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.</p> <p>This outcome describes how landlords should meet their statutory duties on repairs and provide repairs, maintenance and improvement services that safeguard the value of their assets and take account of the wishes and preferences of their tenants. This could include setting repair priorities and timescales; setting repair standards such as getting repairs done right, on time, first time; and assessing tenant satisfaction with the quality of the services they receive.</p>	<p>Customer satisfaction with quality of the repairs service has been behind target in 2022/23 impacted by early termination of the contract.</p> <p>Repairs Policy updated in March 2021.</p> <p>Repairs timeframes: performance exceeds benchmarks for emergency and routine repairs.</p> <p>Repairs right first time: significant reduction in performance in June and July 2022.</p> <p>High levels of customer satisfaction with improvement works.</p> <p>Refocused Property Team during 2019 to introduce patch-based Property Officers.</p> <p>New repairs contract to launch in October 2022.</p>	<ul style="list-style-type: none"> <li>▪ 3<sup>rd</sup> – repairs and investment works customer satisfaction</li> <li>▪ 2<sup>nd</sup> – strategic performance indicators</li> <li>▪ 1<sup>st</sup> – repairs and maintenance policy</li> </ul>	<p>Complete mobilisation of new repairs contract (including full interface) by December 2022 (<i>2022-2023 Delivery Plan</i>)</p>	

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
6.	<p><b>Estate management, anti-social behaviour, neighbour nuisance &amp; tenancy disputes</b></p> <p>Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that tenants and other customers live in well-maintained neighbourhoods where they feel safe.</p> <p>This outcome covers a range of actions that social landlords can take on their own and in partnership with others. It covers action to enforce tenancy conditions on estate management and neighbour nuisance, to resolve neighbour disputes, and to arrange or provide tenancy support where this is needed. It also covers the role of landlords in working with others to tackle anti-social behaviour.</p>	<p>Customer satisfaction with quality of the neighbourhood reduced in 2022 and is lower than peers.</p> <p>New in-house landscaping service introduced for approximately 1/3 of the stock in 2017 with positive results.</p> <p>Landscaping service externally post-inspected</p> <p>Estate Management Policy in place and updated in 2020 setting out standards customers can expect.</p> <p>Anti-social behaviour policy sets out standards customers can expect. New anti-social behaviour strategy approved October 2019 and processes developed.</p> <p>Good performance on resolution of ASB issues – better than peers in 2021/22.</p> <p>New project in place to replace GCC bulk uplift service.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Estate Management Policy</li> <li>▪ 1<sup>st</sup> – Anti-social behaviour policy</li> <li>▪ 2<sup>nd</sup> ASB strategy</li> <li>▪ 2<sup>nd</sup> – ASB key performance indicators</li> <li>▪ 3<sup>rd</sup> – External post inspection of landscaping service</li> </ul>		

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
7. 8. 9.	<p><b>Housing options</b></p> <p>Social landlords work together to ensure that people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them, and that tenants and people on housing lists can review their housing options.</p> <p>Social landlords ensure that people at risk of losing their homes get advice on preventing homelessness.</p> <p>These outcomes cover landlords’ duties to provide information to people looking for housing and advice for those at risk of becoming homeless. This could include providing housing ‘health checks’ for tenants and people on housing lists to help them review their options to move within the social housing sector or to another sector.</p>	<p>Bi-annual visits to all tenants commenced in April 2022 following a covid-prompted pause.</p> <p>No longer participating in Housing Options prior to potential customers joining the housing register.</p> <p>Homes still allocated through traditional allocations where are labour intensive and not transparent for customers.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Allocations Policy</li> </ul>	<p>Implementing Find My Home Choice Based Lettings system by April 2023 (<i>Delivery Plan</i>).</p>	

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
10.	<p><b>Access to social housing</b></p> <p>Social landlords ensure that people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.</p> <p>This outcome covers what social landlords can do to make it easy for people to apply for the widest choice of social housing that is available and suitable and that meets their needs. It includes actions that social landlords can take on their own and in partnership with others, for example through Common Housing Registers or mutual exchange schemes, or through local information and advice schemes.</p>	<p>Development Policy updated in 2021 with continued focus on new build which meets housing need identified in 2017 housing needs and demand study.</p> <p>Clear Allocations Policy fully reviewed in 2018 in response to 2014 Housing Act and to add affordability as a dimension of housing need.</p> <p>No longer participating in Housing Options prior to potential customers joining the housing register.</p> <p>Homes still allocated through traditional allocations where are labour intensive and not transparent for customers.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Allocations Policy</li> <li>▪ 1<sup>st</sup> – New Build Policy</li> <li>▪ 3<sup>rd</sup> – Housing needs and demand study</li> </ul>	<p>Implementing Find My Home Choice Based Lettings system by April 2023 (<i>Delivery Plan</i>).</p>	

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
11.	<p><b>Tenancy sustainment</b></p> <p>Social landlords ensure that tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.</p> <p>This outcome covers how landlords on their own, or in partnership with others, can help tenants who may need support to maintain their tenancy. This includes tenants who may be at risk of falling into arrears with their rent, and tenants who may need their home adapted to cope with age, disability, or caring responsibilities.</p>	<p>Rent arrears policy focused on prevention</p> <p>Referral pathways in place to a range of third sector support providers</p> <p>Financial support team mainstream funded by the Association</p> <p>Tenancy sustainment slightly lower than peers and lower for previously homeless households in 2021/2022.</p> <p>Resources allocated to deliver adaptations where required and improved process introduced in 2019 for adaptations decisions</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – rent arrears policy</li> <li>▪ 3<sup>rd</sup> – universal credit internal audit during 2019/20</li> <li>▪ 1<sup>st</sup> – adaptations policy</li> </ul>		

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
13.	<p><b>Value for money</b></p> <p>Social landlords manage all aspects of their businesses so that tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.</p> <p>This standard covers the efficient and effective management of services. It includes minimising the time houses are empty; managing arrears and all resources effectively; controlling costs; getting value out of contracts; giving better value for money by increasing the quality of services with minimum extra cost to tenants, owners and other customers; and involving tenants and other customers in monitoring and reviewing how landlords give value for money.</p>	<p>Rent arrears performance improved in 2021/22.</p> <p>Void turnaround improved significantly in 2022/23.</p> <p>Competitively procured contracts in place for all key services.</p> <p>Savings target of £750k over seven years exceeded ahead of time.</p> <p>Current target of savings of £100k per year for three years.</p> <p>Current business plan assumption is rent increase at CPI but this will not be achievable in the current high inflation environment.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> – Corporate Business Plan and long term financial plans.</li> <li>▪ 2<sup>nd</sup> – Strategic key performance indicators</li> <li>▪ 2<sup>nd</sup> - Annual Procurement Strategy</li> <li>▪ 1<sup>st</sup> – Procurement Policy</li> </ul>	<p>Complete 2022/2023 rent consultation process including consideration of options for the April 2023 rent increase including above CPI rent increases in future years (<i>2022-23 Board and Committee Schedule</i>).</p>	

	Charter Outcome	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions
14. 15.	<p><b>Rents and service charges</b></p> <p>Social landlords set rents and service charges in consultation with their tenants and other customers so that a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them. Tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.</p> <p>These outcomes reflect a landlord’s legal duty to consult tenants about rent setting; the importance of taking account of what current and prospective tenants and other customers are likely to be able to afford; and the importance that many tenants place on being able to find out how their money is spent. Each landlord must decide, in discussion with tenants and other customers, whether to publish information about expenditure above a particular level, and in what form and detail. What matters is that discussions take place and the decisions made reflect the views of tenants and other customers.</p>	<p>Rent levels broadly in line with the national average but 7 – 9% lower than peer landlords in Glasgow.</p> <p>Rents freeze in April 2021. Rents projected to increase by a flat CPI only increase from 2022 onwards. 3.6% increase in April 2022.</p> <p>Customer satisfaction that rent provides value for money reduced in 2022 and is lower than peers.</p> <p>Extensive customer consultation on rent options carried out in 2021. Over 500 tenants responded to the rent survey in 2021 and over 55% were in support of the proposed rent increase.</p> <p>Consultation with customers around changes to rent for internet and more efficient heating systems completed in August 2019 with responses from over 50% of customers and in May 2020 with responses received from over 20% of customers.</p> <p>Publication schedule in place publishing transparent financial information.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> – Board papers on 2019 and 2020 rent consultations</li> <li>▪ 2<sup>nd</sup> – Corporate Business Plan and long term financial plans</li> <li>▪ 3<sup>rd</sup> – externally delivered customer satisfaction survey</li> <li>▪ 1<sup>st</sup>- rent structure</li> </ul>	

## Regulatory Standards

### Standard 1

The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
1.1	<p>The governing body sets the RSL’s strategic direction. It agrees and oversees the organisation’s business plan to achieve its purpose and intended outcomes for its tenants and other service users.</p>	<p>There are 2/3 Board Away Days per year that enable strategic discussions, including a financial business planning workshop in the spring. These days cover a range of ‘where are we now’ information including customer feedback, risk review, KPI performance, and budget performance. This also covers consideration of external factors through SWOT and PESTLE analyses.</p> <p>The financial business planning workshop in the spring gives Board opportunity to consider medium term and long term financial scenarios.</p> <p>The draft Corporate Business Plan is then produced, then the final Business Plan presented to Board for approval.</p> <p>Draft priorities are shared with RTOs for comment.</p> <p>The three year Corporate Plan is translated into an annual Delivery Plan, KPIs, and budgets. All of these are reported quarterly to Assurance Boards.</p> <p>2020 internal audit in business planning returned strong result</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – away day agendas, slides and notes</li> <li>▪ 2<sup>nd</sup> - Standing Orders and Scheme of Delegation approved by Board</li> <li>▪ 2<sup>nd</sup> - Corporate Business Plan and appendices including risk assessment, annual delivery plan, and annual KPIs approved by Board</li> </ul>		

1.2	<p>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 body exercises overall responsibility and control of the strategic leadership of the RSL.</p>	<p>This is set out in broad terms in the Standing Orders and Scheme of Delegation.</p> <p>Up to date job descriptions for the Chief Exec, Directors and Performance &amp; Governance Manager are in place. Role descriptions are also in place for Board Members, the Chair and Vice Chair. These are shared during induction so expectations are clear. Exec JDs are reviewed annually as part of appraisals. Non-exec JDs are reviewed every three years as per the Policy Schedule.</p> <p>Board reviews are carried out annually and a new Governance Effectiveness Plan approved annually, with progress reported quarterly Assurance Boards.</p> <p>Board Away Days in May 2019 and December 2020 focus on Code of Conduct and the role of the Board. Further Code of Conduct training planned for 2022/23.</p> <p>Consideration of appropriateness of reports and information to Board is completed annually as part of Board review process. Exec team participates in the Board review process.</p> <p>Board and Committee structure fully reviewed in 2018/19 and a new streamlined structure introduced included quarterly Assurance Boards to ensure the right information is considered in the right place.</p> <p>External programme of Board development support</p> <p>Company Secretary role moved from CEO to Director of Resources in 2021 following recommendation from external review.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - role descriptions for senior officers, Board Members and officer bearers</li> <li>▪ 1<sup>st</sup> – papers from Board Away Day</li> <li>▪ 2<sup>nd</sup> - Scheme of Delegation and Standing Orders approved by Board</li> <li>▪ 2<sup>nd</sup> - investigations following breaches in Code of Conduct presented to Board for decision</li> </ul>		
1.3	<p>The governing body ensures the RSL complies</p>	<p>Our Rules are based on the SFHA model rules and were updated during 2020. Any deviations from the</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Board report templates</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
	<p>with its constitution and its legal obligations. Its constitution adheres to these Standards and the constitutional requirements set out below.</p>	<p>rules comply with the constitutional standards. This was confirmed with external legal advice. These include provision for emergency decisions outside of meetings via email – this is then minuted at the next meeting.</p> <p>There is a section in all Board reports to consider legal/regulatory issues, including reference to the Rules and notifiable events.</p> <p>External legal advice is taken as appropriate, e.g. around bringing the dormant subsidiary back into use.</p> <p>The Standing Orders were fully reviewed and re-written in 2018/19 and updated in 2020 and 2021..</p> <p>A clear Scheme of Delegation is in place and includes reference to notifiable events and notification to other key bodies such as funders.</p> <p>Organisational details are kept up to date on the Landlord Portal. This is managed by the Performance and Governance Manager.</p> <p>Regulatory updates are a standing agenda item at monthly senior management team meetings.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Governance Excellence Plan and Board Learning &amp; Development Plan</li> <li>▪ 2<sup>nd</sup> – Scheme of Delegation approved by Board</li> <li>▪ 3<sup>rd</sup> – Rules approved by Regulator and FCA</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
1.4	All governing body members accept collective responsibility for their decisions.	<p>Collective responsibility is highlighted in Board Member induction.</p> <p>Board minutes reflect the discussions that take place and are available on the website. Disagreements at Board are settled by votes and this is recorded in the minutes.</p> <p><a href="https://www.maryhill.org.uk/about-us/board-meetings-and-minutes/">https://www.maryhill.org.uk/about-us/board-meetings-and-minutes/</a></p> <p>The annual Governance Effectiveness process includes a self-assessment on collective decision making.</p> <p>Board Away Days in May 2019 and December 2020 focused on Code of Conduct and the role of the Board.</p> <p>Board induction process refreshed in 2022 to strengthen section on the Code of Conduct and expectations.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Board minutes including those on the Maryhill Housing website</li> <li>▪ 1<sup>st</sup> - Board Member induction programme</li> <li>▪ 1<sup>st</sup> – papers from Board Away Day</li> <li>▪ 2<sup>nd</sup> – Board Member Code of Conduct signed annually by all Board Members</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
1.5	<p>All governing body members and senior officers understand their respective roles, and working relationships are constructive, professional and effective.</p>	<p>Meetings are chaired effectively to ensure purpose of reports and decisions required from Board members are clear. Board, senior officer and officer bearer role descriptions are in place.</p> <p>Effective Board member induction programme that has been checked against the GWSF guidance and other best practice is in place. This includes the Code of Conduct and worked examples of the role of the Board, and involves a meeting with the Chair. A 6 month review is carried out to ensure the effectiveness of the induction process.</p> <p>Board induction process refreshed in 2022 to strengthen section on the Code of Conduct and expectations.</p> <p>The annual Board review process explicitly asks a question around constructive relationships between Board members and senior staff.</p> <p>A process is in place to appraise the Senior Officer's performance in line with the CEO Performance Management Framework. The outcome of this is reported to the Board.</p> <p>An external Board development consultant was appointed for 2020/21.</p> <p>Private Board review discussion is held after each Board meeting.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - role descriptions for senior officers, Board Members and officer bearers</li> <li>▪ 1<sup>st</sup> – CEO Performance Management Framework</li> <li>▪ 1<sup>st</sup> - Board member induction programme</li> <li>▪ 2<sup>nd</sup> - Board member review process</li> <li>▪ 3<sup>rd</sup> – External Board member review every three years</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
1.6	<p>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.</p>	<p>An effective Board Member induction programme is in place that includes the Code of Conduct and Declarations of Interest. All Board Members also sign these documents every year following the AGM.</p> <p>Board induction process refreshed in 2022 to strengthen section on the Code of Conduct and expectations.</p> <p>All Board reports include links to the Strategic or annual plans.</p> <p>A Register of interest is held and checked before every Board meeting by the Performance and Governance Manager and reported to the Audit and Risk Committee quarterly.</p> <p>Board Members are elected onto the Board at annual AGMs. Candidates are invited to describe why they want to join the Governing Board and this background information is included in the documentation.</p> <p>Board Away Days in May 2019 and December 2020 focused on Code of Conduct, different types of interest and the role of the Board.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Board Member files with signed documents</li> <li>▪ 1<sup>st</sup> – Board recruitment process</li> <li>▪ 1<sup>st</sup> - Board member induction programme</li> <li>▪ 1<sup>st</sup> – papers from Board Away Day</li> <li>▪ 2<sup>nd</sup> – Board Member Code of Conduct and Declarations of Interest signed annually by all Board Members</li> <li>▪ 2<sup>nd</sup> - Board member review process</li> <li>▪ 3<sup>rd</sup> – External Board member review every three years</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
1.7	The RSL maintains its independence by conducting its affairs without control, undue reference to or influence by any other body (unless it is constituted as the subsidiary of another body).	<p>Responsibilities to declare interests set out in staff and Board Member Code of Conduct.</p> <p>There is an opportunity to declare interests at the start of every Board and Committee meeting, this is also checked by the Performance and Governance Manager and included in the note to chair. Conflicts are managed appropriately.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Governance Effectiveness Plan</li> <li>▪ 1<sup>st</sup> – Board Member files with signed documents</li> <li>▪ 1<sup>st</sup> - Board member induction programme</li> <li>▪ 1<sup>st</sup> – Employee Code of Conduct</li> <li>▪ 2<sup>nd</sup> – Board Member Code of Conduct and Declarations of Interest signed annually by all Board Members</li> </ul>		

## Standard 2

The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
2.1	<p>The RSL gives tenants, service users and other stakeholders information that meets their needs about the RSL, its services, its performance and its future plans.</p>	<p>Information for customers and other stakeholders is published on our accessible website, on social media, in our newsletters (3 per year), and in our Annual Review. We also have an online portal for customers – My Home. We currently have approximately 1000 users.</p> <p>Information is also given to new tenants when they move into their property, explaining about our services and what they can expect.</p> <p>Improvements have been made to the information we publish about our Investment Programme, following a review by our scrutiny panel.</p> <p>We have a Customer Engagement Strategy and Communication Strategy that set out how we will engage and communicate with all stakeholders.</p> <p>We have a toolkit for staff about how to communicate with customers who cannot speak or read English. Interpretation and translation is provided.</p> <p>Website reviewed to ensure FOI compliance and a range of information published in line with Information Commissioner/Scottish Federation of Housing Associations guidance</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Maryhill Housing website and social media</li> <li>▪ 1<sup>st</sup> – My Home portal</li> <li>▪ 1<sup>st</sup> – newsletters</li> <li>▪ 1<sup>st</sup> – Annual Review</li> <li>▪ 1<sup>st</sup> – Tenant Handbook</li> <li>▪ 2<sup>nd</sup> – Customer Engagement Strategy approved by Board</li> <li>▪ 2<sup>nd</sup> – Communication Strategy approved by Board</li> </ul>	<p>Review how we capture and record customers' preferred communication method / communication needs, by December 2022 (as part of new Equality, Diversity and Inclusion Strategy) <del>August 2022 March 2021 March 2020</del> (<i>Delivery Plan</i>)</p>	

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
2.2	<p>The governing body recognises it is accountable to its tenants, and has a wider public accountability to the taxpayer as a recipient of public funds, and actively manages its accountabilities.</p>	<p>Our website and social media profiles are used for wider public accountability, as we have an important role in our local community that goes beyond our standard housing and factoring services. The website includes electronic copies of our newsletters, Annual Review and annual statutory accounts.</p> <p>Our newsletter includes ‘you said, we did’ reporting on our complaints and other feedback.</p> <p>A working group of customers helped to develop our Annual Report on the Charter (pre-covid).</p> <p>We hold consultation events for our new developments in the area and these are open to the public.</p> <p>We regularly hold events in the local community, such as our Christmas and Halloween events, and these are promoted to the wider public through posters in local shops and schools (these will resume later in 2022)</p> <p>We produced a publication framework as part of our Freedom of Information implementation. This includes publication of Board papers.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Maryhill Housing website and social media</li> <li>▪ 1<sup>st</sup> – newsletters</li> <li>▪ 1<sup>st</sup> – Annual Review</li> <li>▪ 1<sup>st</sup> – consultation and other events</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
2.3	The governing body is open and transparent about what it does, publishes information about its activities and, wherever possible, agrees to requests for information about the work of the governing body and the RSL.	<p>We publish a range of information on our website, including the minutes from our Board meetings.  <a href="https://www.maryhill.org.uk/about-us/board-meetings-and-minutes/">https://www.maryhill.org.uk/about-us/board-meetings-and-minutes/</a></p> <p>When additional information is requested from customers or other stakeholders we always try to be as open as possible and provide this for them.</p> <p>Guide to Information in place and Publication Scheme produced in line with best practice from SFHA.</p> <p>Processes introduced and team training completed on Freedom of Information.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Maryhill Housing website</li> <li>▪ 1<sup>st</sup> – record of Subject Access Requests</li> <li>▪ 1<sup>st</sup> – Freedom of Information Implementation Plan</li> <li>▪ 2<sup>nd</sup> – GDPR Policy approved by Board, with a range of supporting procedures</li> <li>▪ 3<sup>rd</sup> – 2019/20 FOI preparedness audit</li> </ul>		

2.4	<p>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.</p>	<p>We carry out a full customer survey at least once every 3 years. This includes the statutory Charter questions as well as a range of other questions specific to our services and objectives.</p> <p>In support of the full survey, we also carry out smaller service-based surveys. These cover areas such as repairs, anti-social behaviour investment &amp; maintenance, and new tenancies. The results of these surveys are presented back to the Board quarterly and reviewed in more detail during an away day. Improvement actions are agreed to address any areas of dissatisfaction.</p> <p>We received over 500 responses to our 2021 rent consultation with over 55% of respondents in favour of rent increase proposals.</p> <p>We have a scrutiny group, the Service Improvement Panel, and work with 8 RTOs. Board Members attend consultation events with these groups, such as around the new Customer Charter.</p> <p>We have a Customer Engagement Strategy which sets out how customer influence decisions. We introduced a new approach to involving customers in 2019 which included digital feedback. The organisation's Stakeholder Map is contained within the Communications Strategy and stakeholders are actively engaged with.</p> <p>Training has been delivered for Board Members in 2021 explaining strategic and local stakeholders and partners.</p> <p>Tenants, owners and staff have been involved in discussing how the Association should respond to the cost of living crisis and very high inflation.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – online, text and paper surveys, including annual Rent Consultation</li> <li>▪ 1<sup>st</sup> – survey results and action plans</li> <li>▪ 1<sup>st</sup> – Service Improvement Panel minutes and reports</li> <li>▪ 2<sup>nd</sup> – Board Away Day slides and notes, reviewing customer satisfaction results and agreeing priorities</li> <li>▪ 2<sup>nd</sup> – Customer Engagement Strategy approved by Board</li> </ul>		
-----	--	---	---	--	--

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
2.5	<p>The RSL is open, co-operative, and engages effectively with all its regulators and funders, notifying them of anything that may affect its ability to fulfil its obligations. It informs the Scottish Housing Regulator about any significant events such as a major issue, event or change as set out and required in notifiable events guidance.</p>	<p>We have a positive relationship with our Regulation Plan Manager at the Scottish Housing Regulator, and often discuss issues or keep them informed. We also have a robust notifiable events process, to ensure that we notify the Regulator formally of any incidents that meet the set criteria. The Scheme of Delegation sets out who is responsible for reporting notifiable events and a register is held.</p> <p>We also have a good working relationship with the SPSO and ICO, and staff are clear when to raise relevant issues with Corporate Support.</p> <p>Any notifiable events are reported to Board in the Governance Report at each meeting, or beforehand via email if required.</p> <p>Covenant compliance is reported to the Board quarterly and the relationship with key partners is actively managed at a senior level, e.g. six monthly liaison meetings with funders.</p> <p>A governance calendar is in place and used to develop Board and Committee agendas.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Notifiable Events process and records</li> <li>▪ 1<sup>st</sup> – Governance Calendar</li> <li>▪ 2<sup>nd</sup> – CEO Reports to Board</li> <li>▪ 3<sup>rd</sup> - Internal and External Audit Reports</li> </ul>		

**Standard 3**

**The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.**

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
3.1	<p>The RSL has effective financial and treasury management controls and procedures, to achieve the right balance between costs and outcomes, and control costs effectively. The RSL ensures security of assets, the proper use of public and private funds, and access to sufficient liquidity at all times.</p>	<p>Board approve budget, medium term financial plans and long term financial plans annually as part of Business Planning cycle. Board have the opportunity to comment on draft before budget is finalised.</p> <p>Corporate Business planning process includes feedback from customers and prioritisation of resources in response to this – e.g. in 2018 and 2021 feedback in customer satisfaction survey around cost of heating – resources allocated to replacing electric heating systems.</p> <p>Rents approved annually by the Board and in 2018 options given to tenants. Proposed to consult on options in 2022. Robust rent setting process in line with Regulator’s thematic enquiry. Rent affordability tested in a variety of ways. Rent affordability included as a key section in the Corporate Plan.</p> <p>Costs are externally benchmarked and anomalies have been investigated and addressed – e.g. high reactive repairs spend.</p> <p>Performance against budget is monitored monthly by senior management team and reported in detail to the Audit and Risk Committee quarterly and at Assurance Boards.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Corporate Business Plan</li> <li>▪ 2<sup>nd</sup> - Board away day presentations and notes</li> <li>▪ 2<sup>nd</sup> - Value for money strategy</li> <li>▪ 1<sup>st</sup> - Treasury management policy</li> <li>▪ 1<sup>st</sup> - Annual report</li> <li>▪ 1<sup>st</sup> - Scheme of delegation</li> <li>▪ 3<sup>rd</sup> - Internal audit plan and reports</li> <li>▪ 3<sup>rd</sup> - External audit reports</li> <li>▪ 3<sup>rd</sup> - HouseMark cost benchmarking report</li> <li>▪ 3<sup>rd</sup> - External audit management letter</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
		<p>Business Plans have been re-cast in October 2022 in light of very high inflation and the potential rent restrictions imposed by Scottish Government.</p> <p>Treasury management policy is in place and reviewed annually by an external advisor that reports directly to the Board.</p> <p>Treasury Management Strategy in June 2020.</p> <p>Covenant compliance is assessed and projected quarterly.</p> <p>Corporate business planning clearly assesses covenant compliance.</p> <p>Key business plan long term financial assumptions were tested externally during 2018 and amendments made – e.g. bad debt provision increased.</p> <p>Value for money strategy in place and reviewed annually as part of business planning process. Current programme of savings - £300k over three years. New approach to savings being considered in current high inflation environment.</p> <p>Annual report includes information on where money is spent and rent affordability.</p> <p>3 year internal audit plan prepared annually with input from Audit committee and senior staff. Regulator's key business planning risks considered in internal audit plan. Progress against audit actions reported quarterly to Audit and Risk Committee.</p>			

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
		<p>Scheme of delegation was reviewed in 2018/19 and 2020 and new authorisation levels introduced to support efficient financial management.</p> <p>All Board reports include a section on financial implications and value for money.</p>			
3.2	<p>The governing body fully understands the implications of the treasury management strategy it adopts, ensures this is in the best interests of the RSL and that it understands the associated risks.</p>	<p>Treasury management policy previously approved every three years by Audit and Risk committee – from 2019 approved by Board. The Policy takes account of the CIPFA code on Treasury Management.</p> <p>Effectiveness of Treasury Management tested annually by external advisors reporting to Board/Committee.</p> <p>Specialist Treasury Management advice externally procured as required, e.g. 2018 Treasury Management Review and reprocured in 2021 on a retainer basis. This included training on Treasury Management to the Board.</p> <p>Treasury Management decisions included in Scheme of Delegation.</p> <p>Treasury Management included in the Association’s strategic risk register.</p>	<ul style="list-style-type: none"> <li>▪ 1st - Reports and training materials around 2018 Treasury Management Review.</li> <li>▪ 2<sup>nd</sup> - Corporate Risk Register</li> <li>▪ 1st - Finance and Treasury Management training provided to the Board during 2018.</li> </ul>		

3.3	<p>The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans. Risks to the delivery of financial plans are identified and managed effectively. The RSL considers sufficiently the financial implications of risks to the delivery of plans.</p>	<p>Whole Association approach to business planning commenced in the autumn and concluded in the Spring with draft and final plans to Board. Business Planning processes developed from SHR guidance.</p> <p>Risk review completed and included in the Corporate Plan as an appendix. Key risks reported to the Audit and Risk Committee and Assurance Board quarterly.</p> <p>Key risks tested through financial scenarios and discussed as Board business planning workshop. Scenario testing includes treasury risks, e.g. LIBOR increases.</p> <p>High level strategic objectives translated into annual delivery plan (action plan), KPI targets, policy schedule. Key performance targets developed through Board working group. All of these key documents separately approved by the Board. KPIs set following benchmarking exercise with comparable landlords.</p> <p>Performance against budget reported to Senior Team monthly, and Audit and Risk Committee and Board quarterly.</p> <p>Progress against these along with any corrective action reported to new assurance Board quarterly.</p> <p>All reports for new Assurance Board have been reviewed for 2019 and new health and safety report introduced for 2022 to ensure clear and simple to support the Board to challenge as appropriate.</p> <p>Group structures considered as part of 2022 business planning process.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> - Corporate Business Plan</li> <li>▪ 1<sup>st</sup> - Annual delivery Plan</li> <li>▪ 2<sup>nd</sup> - Annual KPIs and Policy and Performance Committee report including benchmarking</li> <li>▪ 2<sup>nd</sup> - Progress reports to Assurance Board</li> <li>▪ 2<sup>nd</sup> - Risk Board and Committee reports</li> <li>▪ 2<sup>nd</sup> - Budget Board and Committee reports.</li> </ul>		
-----	---	--	---	--	--

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
3.4	<p>The governing body ensures financial forecasts are based on appropriate and reasonable assumptions and information, including information about what tenants can afford to pay and feedback from consultation with tenants on rent increases.</p>	<p>Affordability assessed as part of annual rent setting process. Affordability assessed in line with Regulator’s Thematic Review and using SFHA / HouseMark tool.</p> <p>Board decision on final rent increase considers feedback from tenants.</p> <p>Key financial assumptions, e.g. long term interest rates, itemised as part of annual Corporate Business Plan and compared with previous years. Explanation of provenance of assumptions included, e.g. bank of England projections.</p> <p>Key financial business planning assumptions tested by external Treasury Advisers during 2018.</p> <p>2021 Business Plan assumptions informed by Treasury Advisors published information.</p> <p>Treasury Advisors annual services provided include review of business plan</p> <p>Five year financial projections are submitted to SHR in accordance with statutory guidance.</p>	<ul style="list-style-type: none"> <li>▪ 3<sup>rd</sup> - Report by Treasury advisers on business plan assumptions.</li> <li>▪ 2<sup>nd</sup> - Rent increase Board reports – pre and post consultation.</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
3.5	<p>The RSL monitors, reports on and complies with any covenants it has agreed with funders. The governing body assesses the risks of these not being complied with and takes appropriate action to mitigate and manage them.</p>	<p>Covenant compliance both actual and projected included in quarterly management accounts report to Board and Audit and Risk Committee quarterly.</p> <p>Detailed Treasury Review Process undertaken in 2018 which considered covenants and considered in detail by Audit and Risk Committee prior to approval by Board. New Treasury Policy approved August 2022.</p> <p>Board member financial training delivered internally by Head of Finance/Director of Resources and externally by Treasury Advisers included information on covenant compliance.</p> <p>Covenant compliance of long term and medium term financial plans set out in Corporate Business Plan.</p> <p>Testing of financial scenarios including assessment against covenants and the impact on financial viability assessed.</p> <p>Risks and mitigation actions reported to Board quarterly.</p> <p>Discussions have been held with lenders around the implications of the high inflation environment and the potential for rent restrictions.</p> <p>External advice from the Association’s Treasury Advisers has been taken around the current high inflation environment and options available to the Association.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Financial and Treasury Management Board training materials</li> <li>▪ 2<sup>nd</sup> - Quarterly management accounts</li> <li>▪ 2<sup>nd</sup> - Annual Corporate Business Plan and financial appendices.</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
3.6	<p>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.</p>	<p>Full EVH members so salaries and other elements of Ts and Cs set centrally.</p> <p>Pensions reviewed during 2017 and 2019 and changes introduced in April 2018 and April 2020 – external pension advice procured and reported directly to the Board. Majority of staff moved to defined contribution pension scheme.</p> <p>Non-EVH changes to terms and conditions require Board approval in scheme of delegation.</p> <p>Staff terms and conditions and benefits package considered in Spring 2022 and staff consultation taken place in October 2022.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Staff terms and conditions</li> <li>▪ 2<sup>nd</sup> - Reports to the Board during pension review</li> <li>▪ 2<sup>nd</sup> - Reports to the Board during SMT restructure</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
3.7	<p>The governing body ensures the RSL provides accurate and timely statutory and regulatory financial returns to the Scottish Housing Regulator. The governing body assures itself that it has evidence the data is accurate before signing it off.</p>	<p>Audited accounts, audit management letter and Board response to the auditor all approved by the Board following detailed consideration by the Audit and Risk Committee.</p> <p>External audit function regularly re-tendered to ensure current Best Practice is applied.</p> <p>Governance calendar in place from April 2019 setting out all returns, leads and sign off required. This is reviewed monthly by Senior Management Team.</p> <p>From 2019 returns requiring Board approval, e.g. the ARC is considered by the Board ahead of submission and since 2020 a working group was set up to consider this in detail.</p> <p>Corrections to returns are made as required, e.g. in 2018, 2019 and 2021 corrections made to ARC and five year financial returns. Board made aware of this.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Governance Calendar</li> </ul>		

#### Standard 4

The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
4.1	<p>The governing body ensures it receives good quality information and advice from staff and, where necessary, expert independent advisers, that is timely and appropriate to its strategic role and decisions. The governing body is able to evidence any of its decisions.</p>	<p>We have an agreed reporting format for Board and Committees, that helps summarise each report and make clear what we are asking Board Members to consider. We record all decisions in our agreed minute format, and publish Board decisions on our website. Board papers are issued a week in advance. Board papers are structured to consider key issues first. Format of Board papers is considered as part of Board review process and changes have been made in 2018, 2019 and 2020. <a href="https://www.maryhill.org.uk/about-us/board-meetings-and-minutes/">https://www.maryhill.org.uk/about-us/board-meetings-and-minutes/</a></p> <p>We reviewed and streamlined our Committee structure in 2019, as well as reviewing our Scheme of Delegation to agree what must be considered at each governance level.</p> <p>We make good use of external professionals and advisors, particularly in relation to areas identified as requiring additional assurance and / or more complex areas, e.g. pensions, treasury. Specialist advisors provide advice directly to the Board by attending meetings. In addition, Board Members and senior officers are encouraged to attend networking and learning events throughout the year.</p> <p>Two Board away days were held in 2021/22.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Maryhill Housing website</li> <li>▪ 1<sup>st</sup> – Board training budget and Learning &amp; Development Plan</li> <li>▪ 1<sup>st</sup> – Board agendas, papers and minutes</li> <li>▪ 2<sup>nd</sup> – Standing Orders, Scheme of Delegation and Committee remit approved by Board</li> <li>▪ 3<sup>rd</sup> – presentations and reports from external advisors</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
4.2	<p>The governing body challenges and holds the senior officer to account for their performance in achieving the RSL’s purpose and objectives.</p>	<p>There are good discussions at Board and Committee meetings, with questions being asked of senior officers relating to their papers and the decisions Board Members are being asked to make. A session on scrutiny and challenge was provided at the May 2019 Board Away Day this year.</p> <p>The relationship between Board and senior officers is reviewed annually as part of the Board Appraisal process.</p> <p>The CEO’s performance is appraised annually using an agreed process by a sub-committee of Board members. This is set out in the CEO Performance Management Framework. The outcome is reported to the Board.</p> <p>Performance across the business (KPIs, development, investment delivery, finance, risk) is reported to quarterly Assurance Boards.</p> <p>A new Scheme of Delegation was approved in 2019 and ensures appropriate delegation for efficient running of the business.</p> <p>CEO performance management framework introduced in May 2021.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Board agendas, papers and minutes</li> <li>▪ 1<sup>st</sup> – Board appraisal process and records</li> <li>▪ 2<sup>nd</sup> – Standing Orders, Scheme of Delegation and Committee remit approved by Board</li> <li>▪ 2<sup>nd</sup> – CEO appraisal process</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
4.3	<p>The governing body identifies risks that might prevent it from achieving the RSL’s purpose and has effective strategies and systems for risk management and mitigation, internal control and audit.</p>	<p>We have a detailed risk register and map including lead senior officers that is updated at least quarterly and reported to management, to Audit &amp; Risk Committee, and to Board. The risk approach was reviewed and improved during 2019 and considers SHR guidance on risk as part of risk identification. A new Risk Policy and procedures were approved in 2022.</p> <p>We have a Risk Strategy that forms part of our Corporate Plan and is reviewed annually with approval from Board.</p> <p>Risk implications are included on our Board paper template, so all decisions are made with the relevant risk areas being considered.</p> <p>Our internal and external auditors regularly check our Risk Register to inform their audit proposals. Three yearly internal audit plans are approved annually by the Board following discussion with senior management team and Audit and Risk Committee.</p> <p>Risks are considered in detail quarterly by senior management team and highlighted to all managers.</p> <p>Our Scheme of Delegation and Board reports include identification of notifiable events and responsibilities for submitting.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> – Risk Strategy and Risk Register approved by Board</li> <li>▪ 2<sup>nd</sup> - Risk reports to Audit &amp; Risk Committee and to Board</li> <li>▪ 3<sup>rd</sup> - Internal and External Audit reports and plans</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
4.4	<p>Where the RSL is the parent within a group structure it fulfils its responsibilities as required in our group structures guidance to:</p> <p>a) control the activities of, and manage risks arising from, its subsidiaries;</p> <p>b) ensure appropriate use of funds within the group;</p> <p>c) manage and mitigate risk to the core business; and</p> <p>d) uphold strong standards of governance and protect the reputation of the group for investment and other purposes.</p>	<p>We currently have a subsidiary- Maryhill Living Ltd.</p> <p>Governance framework for the subsidiary was approved in 2022 following external legal advice.</p> <p>Detailed governance documents setting out the relationship between Maryhill Living and Maryhill Housing approved in September 2022.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Maryhill Communities Ltd minutes</li> <li>▪ 1<sup>st</sup> - Companies House returns and online profile</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
4.5	<p>The RSL has an internal audit function. The governing body ensures the effective oversight of the internal audit programme by an audit committee or otherwise. It has arrangements in place to monitor and review the quality and effectiveness of internal audit activity, to ensure that it meets its assurance needs in relation to regulatory requirements and the Standards of Governance and Financial Management. Where the RSL does not have an audit committee, it has alternative arrangements in place to ensure that the functions normally provided by a committee are discharged.</p>	<p>We have had an internal auditor for many years. Our three year internal audit plan is signed off by the Board as part of the Corporate Plan following working groups with Senior Management Team and the Audit and Risk committee. This includes consideration of key risk areas and risk and business planning guidance from the Scottish Housing Regulator. During the Audit and Risk Committee where the 3 year plan is considered there is time for the Committee to meet directly with the internal auditors without staff present.</p> <p>The audit plan and all audit reports are presented to our Audit &amp; Risk Committee, which meets quarterly and has a remit strongly focused around audit, risk, assurance and financial management. The internal auditor also produces an annual report summarising internal audit activity which goes to the full Board. The Board and Audit Committee both have the ability to request time with the internal auditors without staff present.</p> <p>Our internal auditor was re-procured in 2019 following a competitive process using SFHA guidance.</p> <p>In 2022/21 we continued to procure a separate programme of third line of defence reviews, usually by specialists, to supplement traditional internal audit. Progress in delivering these also reported to Audit and Risk Committee quarterly.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Audit &amp; Risk agendas, papers and minutes</li> <li>▪ 2<sup>nd</sup> - Internal Audit Plan approved by Board</li> <li>▪ 3<sup>rd</sup> - Internal Audit Reports</li> <li>▪ 3<sup>rd</sup> - External Audit Reports</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
4.6	The governing body has formal and transparent arrangements for maintaining an appropriate relationship with the RSL’s external auditor and its internal auditor.	<p>Our internal and external auditors are formally procured in line with our Procurement Policy. Once assigned the contract they provide an audit programme or plan to formalise what they will review and report on while working for us. This plan is approved by Audit &amp; Risk Committee and by Board.</p> <p>The External Audit Report is considered and approved at the annual AGM, alongside the statutory accounts. A representative from the firm presents the Report to all Members in attendance.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - AGM papers and minutes</li> <li>▪ 1<sup>st</sup> - Board papers and minutes</li> <li>▪ 1<sup>st</sup> - Internal &amp; External Audit contracts</li> <li>▪ 1<sup>st</sup> - Audit &amp; Risk papers and minutes</li> <li>▪ 2<sup>nd</sup> - Internal &amp; External Audit Plans approved by Board</li> <li>▪ 3<sup>rd</sup> - Letter confirming independence of external auditor</li> </ul>		

**Standard 5**

**The RSL conducts its affairs with honesty and integrity.**

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
5.1	<p>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.</p>	<p>Corporate Business Plan includes clear sections on values having been developed through extensive consultation with staff and in response to feedback from customers – hence the new value to Deliver on Promises.</p> <p>Senior Management Team and Board workshop held to discuss Corporate Business plan in February of each year.</p> <p>Board member Code of Conduct included in Board Member induction and re-emphasised as part of May 2019 and December 2020 Board Away Days. This also considered role as a Trustee of a Charity. Additional training on the Board Code of Conduct completed October 2022.</p> <p>Explicit expectation for senior staff to be outward looking in JDs and competency framework and the association takes the opportunities to promote the work of the Association through housing press and by speaking and conferences and events.</p> <p>Development of openness culture through All Manager quarterly away days and staff engagement surveys.</p> <p>Networking with local organisations carried out as part of developing 2022 Equality, Diversity and Inclusion Strategy. Also integration with the wider community through social media, Community Fund and donations programme.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> - New Corporate Business Plan.</li> <li>▪ 1<sup>st</sup> - Board member signed codes of conduct</li> <li>▪ 3<sup>rd</sup> - Best companies survey to assess effectiveness of leadership</li> <li>▪ 2<sup>nd</sup> Board Review process (internally)</li> <li>▪ 3<sup>rd</sup> – external Board review process very three years</li> </ul>	<p>Values publicly stated in offices by <del>October 2019</del> <del>March 2020</del> TBC</p>	

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
		<p>Assessment of honesty and value driven included in annual Board review process.</p> <p>The organisation is a Glasgow Living Wage employer and is part of the Disability Confident Scheme.</p> <p>Corporate Plan objectives, vision and values embedded across the organisation – e.g. 1-1s, all manager meetings. New appraisal process launched in December 2019 and tracked quarterly.</p>			

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
5.2	<p>The RSL upholds and promotes the standards of behaviour and conduct it expects of governing body members and staff through an appropriate code of conduct. It manages governing body members' performance, ensures compliance and has a robust system to deal with any breach of the code.</p>	<p>Code of conduct signed annually by Board members – use SFHA model.</p> <p>Code of conduct included in Board member induction process (refreshed in 2022) and considered in detail at Board Away days in 2019 and 2020 and refresher training provided in 2022.</p> <p>Robust process for Annual Board member review – externally delivered in 2020 and 2021, internally in 2022. Board member Code of Conduct and the Association's values form part of the annual Board review process. Results from the review process discussed at Board in autumn and then feed into following year's Governance Effectiveness Plan.</p> <p>Robust process in place to manage alleged breaches in the code of conduct – Regulator notified and process in Code of Conduct followed for alleged breaches. Process led by the Chair as appropriate and external investigation carried out as required. External review carried out in 2020 followed potential breaches and improvements approved to the protocol for managing potential breaches. Improvements made again in 2022 following application of the new process in practice.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Signed Board Member code of conducts</li> <li>▪ 1<sup>st</sup> - Board member induction materials and procedure</li> <li>▪ 1<sup>st</sup> - Board member review process – paper to the Board</li> <li>▪ 1<sup>st</sup> - Notifiable events regarding alleged breaches in the Code of Conduct.</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
5.3	<p>The RSL pays due regard to the need to eliminate discrimination, advance equality and human rights, and foster good relations across the range of protected characteristics in all areas of its work, including its governance arrangements.</p>	<p>Introduction of equality impact assessment for policies as per policy schedule from September '19. Senior Management Team trained and format externally verified.</p> <p>Toolkit in place for communicating with staff who do not speak or read English and training provided to staff. Interpretation and translation offered.</p> <p>Equality and diversity strategy approved in April 2018 and refreshed in May 2019 following a period of assessment against good practice and consultation with relevant representative groups. New E, D and I Strategy to be approved in December 2022.</p> <p>New values include 'embracing people's differences' which reflects the importance of inclusion.</p> <p>Processes in place to encourage applications for jobs from under-represented groups, e.g. promotion of jobs to specific networks. Ethnic diversity of staff team now reported to the Board.</p> <p>Equalities policy in place to safeguard against discrimination of staff.</p> <p>E and D training completed by all staff and Board during 2018 and 2021 and part of induction from 2019. Cultural awareness training delivered to all staff in 2019 and 2020.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> - Equality and diversity strategy and action plan</li> <li>▪ 1<sup>st</sup> - Equalities policy</li> <li>▪ 1<sup>st</sup> - EIA for new policies</li> <li>▪ 1<sup>st</sup> - Accessible office facilities</li> </ul>	<p>The Association to develop its approach to human rights by December 2022 (as part of Equality, Diversity and Inclusion Policy) (<i>Delivery Plan</i>)</p>	

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
5.4	<p>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.</p>	<p>Requirement to declare interests set out in staff Ts and Cs and Board Code of Conduct. This is completed annually for both groups and a register held. Guidance is issued to explain what should be registered as an interest.</p> <p>SFHA model payments and benefits policy is in place for staff and Board members.</p> <p>Board member induction includes responsibility to declare interests. Further discussion held on this at May 2019 Governance Away Day and refresher training provided October 2022.</p> <p>There is a standing item on Board agenda for declaration of interests. This is reported to the Audit and Risk Committee quarterly. This is also checked in advance of Board meetings by the Performance and Governance Manager.</p> <p>Where declarations of interest are noted this is managed appropriately, e.g. members of the Board not participating in discussions or leaving the room for certain discussions. This is minuted.</p> <p>There is a standing item on senior management team agendas for regulatory updates. This is checked by the Performance and Governance Manager.</p>	<ul style="list-style-type: none"> <li>▪ 1st - Register of interests</li> <li>▪ 1<sup>st</sup> - Board member declarations of interest on file</li> <li>▪ 1<sup>st</sup> - Gifts, payments and benefits policy and register in place based on the SFHA model.</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
5.5	<p>The governing body is responsible for the management, support, remuneration and appraisal of the RSL’s senior officer and obtains independent, professional advice on matters where it would be inappropriate for the senior officer to provide advice.</p>	<p>Appraisal process is in place for the Senior Officer which is undertaken by the Chair, Vice chair and Chair of Staffing Committee. This is then reported to the full Board. Feedback is sought from the full Board to include in the appraisal.</p> <p>From April 2019 CEO remuneration managed in line with the SHR guidance.</p> <p>A salary benchmarking exercise was carried out ahead of recruitment to the current CEO.</p> <p>Where the CEO has a personal interest, e.g. the March 2019 Board paper on CEO remuneration, the CEO is not involved in these discussions.</p> <p>CEO performance management framework introduced in May 2021.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> - CEO appraisal</li> <li>▪ 2<sup>nd</sup> - Board reports following CEO appraisal</li> <li>▪ 2<sup>nd</sup> - CEO remuneration report to Board March 2019.</li> </ul>		
5.6	<p>There are clear procedures for employees and governing body members to raise concerns or whistleblow if they believe there has been fraud, corruption or other wrongdoing within the RSL.</p>	<p>Fraud theft and anti-bribery policy in place and all staff trained on this in February 2019. Refresher training provided virtually during 2020.</p> <p>Whistleblowing Policy and procedure in place – reviewed October 2022.</p> <p>Payments internal audit carried out in 2018 following payment of a fraudulent invoice and processes improved as a result.</p> <p>Fraud and attempted fraud notified to the Board and Regulator and a full learning review carried out.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Whistleblowing policy</li> <li>▪ 1<sup>st</sup> - Fraud, theft and anti-bribery policy</li> <li>▪ 3<sup>rd</sup> - Payments internal audit</li> <li>▪ 2<sup>nd</sup> - 2019 fraud notifiable event</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
5.7	<p>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.</p>	<p>Severance payments are made in line with the payments and benefits policy based on the SFHA model and the terms and conditions and the Severance Policy.</p> <p>Legal advice has been taken in all instances of severance and the legal advice has been presented directly to the Board to provide assurance that the policy has been complied with.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Payments and benefits policy</li> <li>▪ 2<sup>nd</sup> - Board reports on staffing restructures during 2018 and 2019.</li> </ul>		
5.8	<p>Where a severance payment is accompanied by a settlement agreement the RSL does not use this to limit public accountability or whistleblowing. The RSL has taken professional legal advice before entering into a settlement agreement.</p>	<p>Settlement agreements are drafted by our legal advisers and the format does not limit public accountability or whistleblowing.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - Example settlement agreement</li> </ul>		

**Standard 6**

**The governing body and senior officers have the skills and knowledge they need to be effective.**

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
6.1	<p>The RSL has a formal, rigorous and transparent process for the election, appointment and recruitment of governing body members. The RSL formally and actively plans to ensure orderly succession to governing body places to maintain an appropriate and effective composition of governing body members and to ensure sustainability of the governing body.</p>	<p>We currently have 9 elected Board Members. Our minimum is 7 and max 15, with at least 12 of these being elected, so we are meeting that requirement. 5 are customers (4 tenants, 1 owner) and 4 independent. This means we are compliant with our rules as we must have a customer majority.</p> <p>There is a role description in place for Board Members and Office Bearers.</p> <p>Board recruitment is ongoing to recruit new tenant Board members.</p> <p>We use the annual face-to-face Board appraisal process to discuss with Board Members what their plans may be for the future. This allows us to manage succession effectively.</p> <p>The Chair and Vice Chair were re-elected in September 2022.</p> <p>A Board recruitment procedure is in place and was refreshed in September 2022. Potential new Board Members are issued with a Board recruitment pack, are invited to observe two Board meetings, submit an application form and are interviewed by a panel of Board Members.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Governance Effectiveness Plan</li> <li>▪ 1<sup>st</sup> – Board Member Information maintained by Corporate Support</li> <li>▪ 1<sup>st</sup> – AGM papers and minutes</li> <li>▪ 1<sup>st</sup> – Board Member Recruitment Process</li> <li>▪ 1<sup>st</sup> – Board Member Induction Checklist &amp; materials</li> <li>▪ 2<sup>nd</sup> – Board Member Appraisal Process and paperwork approved by Board and carried out by Chair</li> <li>▪ 3<sup>rd</sup> – Rules approved by Regulator and FCA</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
6.2	<p>The governing body annually assesses the skills, knowledge, diversity and objectivity it needs to provide capable leadership, control and constructive challenge to achieve the RSL’s purpose, deliver good tenant outcomes, and manage its affairs. It assesses the contribution of continuing governing body members, and what gaps there are that need to be filled.</p>	<p>We have a detailed annual Board Appraisal Process, which covers Board Members’ own performance and skills assessment (discussed at face-to-face discussions) as well as wider governance effectiveness. For the latter, we use an electronic survey to gather Board Member views, followed by a Governance Effectiveness workshop to discuss the results as a group.</p> <p>The final output of this process is a Governance Effectiveness Plan, structured in line with the Regulatory Framework and outlining what actions will be taken to improve our compliance over the next year.</p> <p>In 2020 and 2021 the Board review process was completed externally to help support a relatively new and inexperienced Board. It is being delivered internally in 2022.</p> <p>When looking to recruit new Board members we identify the skills we require (based on the feedback from the review process) as part of the advertisement and assessment process.</p> <p>The skills the Board are seeking is promoted via newsletters, social media and external advertisement.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Governance Effectiveness Plan</li> <li>▪ 1<sup>st</sup> – analysis of Governance Effectiveness survey</li> <li>▪ 1<sup>st</sup> – Governance Effectiveness presentations (Oct &amp; Jan Board meetings)</li> <li>▪ 1<sup>st</sup> – relevant Board minutes</li> <li>▪ 2<sup>nd</sup> – Board Member Appraisal Process and paperwork approved by Board and carried out by Chair</li> <li>▪ 2<sup>nd</sup> – Governance Effectiveness Plan approved by Board and progress reported quarterly</li> <li>▪ 3<sup>rd</sup> – Board appraisals managed by external facilitator every third year</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
6.3	<p>The RSL ensures that all governing body members are subject to annual performance reviews to assess their contribution and effectiveness. The governing body takes account of these annual performance reviews and its skills needs in its succession planning and learning and development plans. The governing body ensures that any non-executive member seeking re-election after nine years' continuous service demonstrates continued effectiveness.</p>	<p>In 2020 and 2021 our annual Board Appraisal Process was delivered externally. In 2022 it will be delivered in-house. We use individual Board Appraisal forms to review each individual's performance during the year, as well as an electronic survey to gather their views on other areas of governance / the Board. Meetings are then held between the Chair and each Board Member, followed by a Governance Effectiveness workshop to discuss the outputs as a group.</p> <p>For the Chair herself, in 2022 a survey was sent to all Board Members asking for their feedback on him. She then had an appraisal meeting with the Vice Chair.</p> <p>The final output of this process is a Governance Effectiveness Plan including Board Learning &amp; Development Plan. The L&amp;D Plan sets out what training will be held during the year to ensure we have the right mix of skills and that Board Members stay up to date with regulatory matters.</p> <p>Our last Board Member subject to the 9-year rule was in 2017. The normal appraisal process was expanded to consider his contribution to the Board and to what extent he remained objective and effective. The Chair was satisfied that this Board Member should continue, and this recommendation was then discussed and approved by Board.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Governance Effectiveness Plan</li> <li>▪ 1<sup>st</sup> – analysis of Governance Effectiveness survey</li> <li>▪ 1<sup>st</sup> – Governance Effectiveness presentations (Oct &amp; Jan Board meetings)</li> <li>▪ 1<sup>st</sup> – relevant Board minutes</li> <li>▪ 1<sup>st</sup> – Board Member Information maintained by Corporate Support</li> <li>▪ 2<sup>nd</sup> – Board Member Appraisal Process and paperwork approved by Board and carried out by Chair</li> <li>▪ 2<sup>nd</sup> – Governance Effectiveness Plan approved by Board and progress reported quarterly</li> <li>▪ 2<sup>nd</sup> – Board Learning &amp; Development Plan approved by Board</li> <li>▪ 3<sup>rd</sup> – Board appraisals managed by external facilitator every third year</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
6.4	The RSL encourages as diverse a membership as is compatible with its constitution and actively engages its membership in the process for filling vacancies on the governing body.	<p>Our approach to membership is clearly set out in our rules. We promote shareholding membership when we sign up new tenants, through our website and through adhoc discussions with customers, e.g. responding to complaints or customer satisfaction surveys. Of our 9 elected Board Members, 5 are customers of the association.</p> <p>Board recruitment is ongoing and we are specifically seeking more tenant Board members who are representative of the Maryhill community.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Board Member Information maintained by Corporate Support</li> <li>▪ 1<sup>st</sup> – Board Member Recruitment Process</li> <li>▪ 3<sup>rd</sup> – Rules approved by Regulator and FCA</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
6.5	<p>The RSL ensures all new governing body members receive an effective induction programme to enable them to fully understand and exercise their governance responsibilities. Existing governing body members are given ongoing support and training to gain, or refresh, skills and expertise and sustain their continued effectiveness.</p>	<p>We have a detailed induction process to help all new Board Members learn about the housing sector and our organisation, understand the Board Member role, observe Board meetings as well as meeting staff and other Board Members, receiving tours of our stock, and meeting with the Chair to discuss their interests and skills. This induction process was revised in 2019 following consideration of Best Practice from GWSF and in 2022 as a learning action from the management of a potential breach of the Board Code of Conduct.</p> <p>Our annual Board Appraisal Process and Board Learning &amp; Development Plan ensure new and existing Board members are given ongoing support and training. This forms part of our Governance Effectiveness Plan reported to the Board three times a year. We have a healthy L&amp;D budget for our Board Members, this ensures they are able to attend conferences and formal training throughout the year. All Board Member training is captured on a tracker. We also provide a programme of internal briefing sessions.</p> <p>Board member learning from training or events is reported back to the wider Board at the next meeting with a standing agenda item.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Board Member Recruitment Process</li> <li>▪ 1<sup>st</sup> – Board Member Induction Checklist &amp; materials</li> <li>▪ 2<sup>nd</sup> – Board Member Appraisal Process and paperwork approved by Board and carried out by Chair</li> <li>▪ 2<sup>nd</sup> – Board Learning &amp; Development Plan approved by Board</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
6.6	If the governing body decides to pay any of its non-executive members then it has a policy framework to demonstrate clearly how paying its members will enhance decision-making, strengthen accountability and ownership of decisions, improve overall the quality of good governance and financial management and deliver value for money.	<p>We do not currently pay our Board Members, who are involved with us on a voluntary basis only.</p> <p>We have a Board Expenses Policy that ensures Board Members are not out of pocket for attending our meetings or other events. This covers travel expenses and overnight allowances for those who wish to claim them, as well as child care if required. This policy is regularly reviewed and approved by Board.</p>	<ul style="list-style-type: none"> <li>2<sup>nd</sup> – Board Expenses Policy approved by Board annually</li> </ul>		
6.7	The governing body is satisfied that the senior officer has the necessary skills and knowledge to do his/her job. The governing body sets the senior officer's objectives, oversees performance, ensures annual performance appraisal, and requires continuous professional development.	<p>The Chief Executive goes through an annual appraisal process, with an appraisal meeting held with the Chair, Vice Chair and Chair of Staffing Panel. The outcome of this appraisal is reported to the full Board.</p> <p>Part of this process is agreeing the Chief Executive's objectives for the year. These objectives are presented to Board for formal approval. The objectives fall under 3 main headings – Behaviours, Tasks, and Skills. This is in line with the wider Staff Appraisal Process of the organisation.</p> <p>CEO performance management framework introduced from May 2021.</p>	<ul style="list-style-type: none"> <li>1<sup>st</sup> – Staff Appraisal Process</li> <li>1<sup>st</sup> – Chief Executive appraisal form</li> <li>1<sup>st</sup> – Relevant Board paper and minutes</li> <li>2<sup>nd</sup> – Chief Executive objectives approved by Board</li> </ul>		

## Standard 7

The RSL ensures that any organisational changes or disposals it makes safeguard the interests of, and benefit, current and future tenants.

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
7.1	The governing body discusses and scrutinises any proposal for organisational change and ensures that the proposal will benefit current and future tenants.	<p>Any proposal for organisational change would be subject to significant discussion by the Board supplemented by external advice.</p> <p>At Maryhill we have a subsidiary and in the past three years we have investigated the best structures for delivery of certain activities, such as selling development services. Consideration of these issues has not directly affected current or future tenants.</p> <p>Previously options appraisals have been carried out following the departure of CEOs and the brief for these was clear that tenants' interests are a key consideration.</p> <p>The Board will be holding a workshop session in 2022 will be held to consider potential future partnership opportunities and key priorities for tenants.</p>	<ul style="list-style-type: none"> <li>3<sup>rd</sup> - Board paper and external legal advice November 2018 on subsidiary governance</li> <li>1<sup>st</sup> - Brief for 2014 option appraisal following departure of the CEO.</li> </ul>		
7.2	The RSL ensures that its governance structures are as simple as possible, clear and allow it to meet the Standards of Governance and Financial Management, Constitutional Requirements, and Group Structures guidance.	<p>Investigation into options for group structure specifically considered the Group Structures Guidance and the Standards of Governance and Financial Management. The proposed group structure following this exercise aimed to be as simple and clear as possible.</p> <p>Governance framework for the subsidiary approved by the Board in May 2022 and detailed documents approved September 2022.</p>	<ul style="list-style-type: none"> <li>2<sup>nd</sup> - Board paper November 2018 on subsidiary governance</li> </ul>		

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
7.3	The RSL ensures adequate consultation with, and support from, key stakeholders including tenants, members, funders (who may need to give specific approval) and local authorities as well as other regulators.	<p>The only constitutional change at Maryhill in recent years has been an update to the rules to bring them into line with the SFHA model process. This process was completed quickly and efficiently.</p> <p>Requirements on rule changes set out in Scheme of Delegation. Senior Management Team and Board received training on the scheme of delegation and notifiable events in April 2019.</p>	<ul style="list-style-type: none"> <li>1<sup>st</sup> - Scheme of Delegation approved in January 2019 and updated in April 2019 to include regulatory requirements.</li> </ul>		
7.4	The governing body is satisfied that the new (or changed) organisation will be financially viable, efficient and will provide good outcomes for tenants.	This was given detailed consideration and approved in the development of the government framework and detailed documents setting out the relationship between Maryhill Housing and Maryhill Living in 2022.			
7.5	The RSL establishes robust monitoring systems to ensure that delivery of the objective of the change and of commitments made to tenants are achieved (for example in relation to service standards, operating costs and investment levels).	<p>The Association has not recently undertaken any organisational change.</p> <p>The second stage stock transfer in 2011 comprised the most significant organisational change at Maryhill and the association reviewed these commitments in April 2020.</p>			

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
7.6	Charitable RSLs seek consent/notify OSCR of changes to their constitution and other changes as appropriate.	This was completed as part of the 2020 Rule Change process.	<ul style="list-style-type: none"> <li>1<sup>st</sup> - 2018/19 rule change process including notification to OSCR.</li> </ul>		
7.7	The governing body ensures that disposals, acquisitions and investments fit with the RSL's objectives and business plan, and that its strategy is sustainable. It considers these taking account of appropriate professional advice and value for money - whether as part of a broader strategy or on a case by case basis.	<p>The Association's approach to acquisitions and disposals is covered in our Asset Management Strategy and our Property Purchase and Sale Policy.</p> <p>Our approach to Investments is set out in our Treasury Management Policy and performance is externally assessed annually.</p> <p>Our Capital Accounting Policy was approved in 2020.</p> <p>The Association has commenced work to assess the long-term viability of its multi-storey stock and considered this at the November 2019 Board away day. An external review was concluded at approved by the Board in October 2020.</p>	<ul style="list-style-type: none"> <li>2<sup>nd</sup> - Asset Management strategy</li> <li>1<sup>st</sup> - Treasury Management Policy</li> <li>1<sup>st</sup> Capital Accounting Policy</li> <li>1<sup>st</sup> - 2019-20 Delivery Plan</li> <li>3<sup>rd</sup> – Board Paper and external advice on disposal of commercial unit at 1036 Maryhill Road</li> <li>3<sup>rd</sup> – Annual external review of Treasury performance</li> </ul>		
7.8	The RSL complies with regulatory guidance on tenant consultation, ballots and authorisation.	This does not apply to Maryhill.			

	Description	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
7.9	The RSL notifies the Regulator of disposals in accordance with regulatory guidance.	<p>Regulator is notified of disposals in accordance with the Regulatory guidance and specific advice was sought in 2019 around the treatment of 'flipping tenancies'. Notifiable event was submitted in April 2019.</p> <p>In 2019 the Delegations Schedule was updated to include notifiable events and other regulatory permissions and the standard Board paper format was updated to include notifiable events</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - April 2019 notifiable event on housing leases.</li> <li>▪ 1<sup>st</sup> – Delegation Schedule</li> </ul>		
7.10	The RSL only agrees fixed or floating charges where the assets are used to support core activities. This should exclude providing security in relation to staff pensions.	The Association's only loan is to fund core activity of investment in our homes and building new homes. The Association does not provide any security in relation to pensions.	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> - 30 year financial plans</li> </ul>		

## Regulatory Requirements & Legislation

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
i.	Prepare an Annual Assurance Statement in accordance with our published guidance, submit it to us between April and the end of October each year, and make it available to tenants and other service users.	Most recent statement signed off by the Board in October 2022.	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Governance Effectiveness Plan</li> <li>▪ 2<sup>nd</sup> - Assurance Board meetings with standard agenda</li> <li>▪ 2<sup>nd</sup> - Assurance Framework and Dashboard</li> </ul>		
ii.	Notify us during the year of any material changes to the assurance in its Assurance Statement.	Ongoing compliance with the Regulatory framework assessed at will be assessed at Assurance Board meetings three times a year. Assurance dashboard updated at these meetings and both papers published quarterly.	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Board Schedule</li> <li>▪ 2<sup>nd</sup> - Assurance Board meetings with standard agenda</li> <li>2<sup>nd</sup> - Assurance Framework and Dashboard</li> </ul>		
iii.	Have assurance and evidence that it is meeting all of its legal obligations associated with housing and homelessness services, equality and human rights, and tenant and resident safety.	<p>Legal obligations included in implications section of all Board reports. Policies refer to relevant legislation. Compliance against key legislative areas below:</p> <p>Allocations: Current policy compliant with the 2014 Housing Scotland Act. Lettings quotas reported at quarterly Assurance Boards. Lets to homeless households significantly increased following request from GCC and Scottish Government. Evidence of tenant consultation with Allocations Policy was changed. Housing needs and demand study carried out in 2017.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> – Board report cover papers</li> <li>▪ 3<sup>rd</sup> - External Audit reports</li> <li>▪ 3<sup>rd</sup> - Specific Internal Audits</li> </ul>	<p>Environmental Strategy to be produced by <del>September 2020</del> during 2021/22 2022/2023(<i>Policy Schedule</i>).</p> <p>Develop proposals to further Human Rights by December 2022 (as part of Equality, Diversity and Inclusion Strategy) (<i>Delivery Plan</i>)</p> <p>Range of health and safety actions as set out in quarterly</p>	

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
		<p>Anti-social behaviour: Current policy compliant with the 2014 Housing Scotland Act. Customer satisfaction on ASB collected and reported to Board three times a year. Evidence of tenant consultation when ASB Policy was updated.</p> <p>Evictions: Eviction covered in ASB and rent arrears policies. Specialist legal advice taken. Evictions reported to Assurance Boards three times a year.</p> <p>Abandonments: Statement on abandonments included in Allocations policy. Abandonments reported monthly to Operational Management Team.</p> <p>Homelessness: Proportion of lets to homeless households reported to Assurance Boards. Active participants in local lettings communities. Contributed to the development of the rapid rehousing plan.</p> <p>Equalities and human rights: All Board reports consider equalities. From August 2019 key policies include a full equalities impact assessment. Strategic objectives linked to equalities. Celebrate diversity a core value. E, D and I Policy in place and Equality and Diversity Strategy in place. Not currently collecting equalities data for all protected characteristics groups although proposals approved in September 2022.</p> <p>Tenancy agreements: Tenancy agreement updated following 2014 Act. New tenancy agreement approved by the Board and checked by legal advisers. Evidence of consultation on changes on ASB and Allocations.</p>		<p>Health and Safety Assurance report.</p> <p>Start collected equalities data for all protected characteristics groups by January 2023 (2022 – 2023 Delivery Plan)</p>	

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
		<p>Environmental Protection. No current Environmental Strategy in Place due to be completed during 2022 – 2023.</p> <p>Accounting and Taxation. External and internal auditors in place. VAT review carried out by external auditors in 2019. Strong result in financial controls audit in 2020/21.</p> <p>Employment Law. HR employment advice from EVH and external legal advisers.</p> <p>Health and Safety. Health and health policies and procedures in place and audit and external advice provided by ACS Risk on organisational health and safety and Housing H and S Compliance on Landlord Health and Safety. Specialist external audit of landlord health and safety completed 2020 – 2021 in all six key areas. CDM Policy in place and refreshed in 2022. External risk assessments completed and acted on for fire safety.</p> <p>Other key areas of non-compliance (although non-material): electrical safety; stock fire safety; render failure; gas safety; asbestos safety; water safety (legionella). Clear plans in place to address all areas requiring improvement.</p>			

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
iv.	Notify us of any tenant and resident safety matters which have been reported to, or are being investigated by the Health and Safety Executive, or reports from regulatory or statutory authorities, or insurance providers, relating to safety concerns.	<p>Training on health and safety delivered to Board members during 2018/19 and separate health and safety section of Assurance Board meetings now introduced.</p> <p>Incidents reported to HSE as required and notifiable events submitted to the SHR, e.g. recent notifications around asbestos, gas, electrical safety and legionella. Any such incidents included in the Health &amp; Safety report to Board.</p> <p>Liaison with insurers around risks posed by failing render at Glenavon. Actions requested by the insurers all taken.</p> <p>Stock condition survey completed for over 80% of properties over the last ten years. Stock condition surveys recently recommenced following covid. External stock condition survey being considered for 2023.</p> <p>Monthly close inspections commenced again in April 2021 following covid.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> – Health &amp; Safety assurance report</li> <li>▪ 3<sup>rd</sup> – HSE incident investigations</li> <li>▪ 3<sup>rd</sup> – notifiable events reviewed by SHR</li> </ul>		
v.	Make its Engagement Plan easily available and accessible to its tenants and service users, including online.	<p>Engagement Plan available online.</p> <p>Engagement Plan promoted in winter 2021 newsletter and will be promoted in winter 2022.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Maryhill Housing website</li> </ul>		

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
vi.	Register all requirements for providing data to us with the Information Commissioner’s Office as a purpose for which they are acquiring data under the Data Protection Act 2018.	Association is registered with the ICO.	<ul style="list-style-type: none"> <li>▪ 3<sup>rd</sup> – ICO registration</li> <li>▪ 3<sup>rd</sup> – GDPR Internal Audit</li> </ul>		
vii.	Submit an Annual Return on the Charter to us each year in accordance with our published guidance.	<p>ARC returns consistently submitted within required timeframes.</p> <p>Internal review of data accuracy/validity.</p> <p>Corporate oversight/management of the submission.</p> <p>Board working group set up to review data in detail.</p> <p>Performance against the Charter including benchmarking reported to the Board quarterly.</p> <p>Performance information is shared with customers through the Association’s website from November 2019 as part of FOI preparation and in quarterly newsletters from winter 2020.</p>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> – Annual ARC report to Board</li> <li>▪ 3<sup>rd</sup> – SHR engagement rating</li> </ul>		

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
viii.	<p>Involve tenants, and where relevant other service users, in the preparation and scrutiny of performance information. It must:</p> <ul style="list-style-type: none"> <li>• agree its approach with tenants</li> <li>• ensure that it is effective and meaningful – that the chosen approach gives tenants a real and demonstrable say in the assessment of performance</li> <li>• publicise the approach to tenants</li> <li>• ensure that it can be verified and be able to show that the agreed approach to involving tenants has happened</li> <li>• involve other service users in an appropriate way, having asked and had regard to their needs and wishes.</li> </ul>	<p>Performance information reported to Service Improvement Panel to inform scrutiny reviews.</p> <p>Clear governance framework around scrutiny developed in partnership with the Tenant Information service (TIS)</p> <p>Customer satisfaction survey developed with the Tenants’ Service Improvement Group.</p> <p>Our approach to the preparation and scrutiny of performance information is proactively agreed with tenants through our scrutiny panel. Tenants were also asked to feedback on our draft video annual review and feedback on the final version. This was incorporated into the Annual Reviews for 2020 and 2021.</p> <p>Moving away from reliance on traditional customer engagement methods, e.g. RTOs and public meetings, and focusing more on different ways to get feedback from a more representative sample of tenants focused on customer insight. This is set out in the Customer Engagement Strategy.</p> <p>Scrutiny reports are published on the Association’s website as part of our FOI implementation plan.</p> <p>Owners are fully consulted on our service, e.g. recent consultation on a potential new Customer Charter involving owners.</p> <p>The Scrutiny Panel (Service Improvement Group) has not been active since covid and requires review.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – SIP scoping document and meeting notes</li> </ul>	<p>Review Service Improvement Group (scrutiny panel) by March 2023 (<i>Governance Effectiveness Plan</i>)</p>	

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
ix.	<p>Report its performance in achieving the Charter to its tenants and other service users by October. It must agree the format of reporting with tenants, ensuring that it is accessible, with plain and jargon-free language.</p> <p>When reporting performance it must:</p> <ul style="list-style-type: none"> <li>• provide them with an assessment of performance in delivering each of the relevant Charter outcomes and standards</li> <li>• include comparisons – these should include comparisons with previous years, other landlords and national performance</li> <li>• set out how and when the landlord intends to address areas for improvement</li> <li>• give tenants and other service users a way to feed back their views on the style and form of the reporting.</li> </ul>	<p>Annual Review developed following feedback from a panel of tenants. Includes an assessment of performance against charter indicators, showing relevant comparisons and trends. It sets out where we aimed to address areas for improvement. Customers asked to feedback on the style and content of the video annual review and feedback incorporated into 2021 and 2022 review.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – consultation exercise</li> <li>▪ 2<sup>nd</sup> - Annual Review approved by Board</li> <li>▪ 3<sup>rd</sup> – SHR engagement rating</li> </ul>		

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
x.	Make our report on its performance easily available to its tenants, including online.	<p>Paper copies of the Annual Review have been issued to all tenants in past years. It is also available online, along with historical versions.</p> <p><a href="https://www.maryhill.org.uk/about-us/annual-reports-and-newsletters/">https://www.maryhill.org.uk/about-us/annual-reports-and-newsletters/</a></p> <p>Video annual review available on the Association's website.</p>	<ul style="list-style-type: none"> <li>1<sup>st</sup> – Maryhill Housing website</li> </ul>		
xi.	Have effective arrangements and a policy for whistleblowing by staff and governing body which it makes easily available and which it promotes.	<p>Whistleblowing Policy in place, approved by the Board and training provided to all staff in 2019. Updated in October 2022.</p> <p>Virtual refresher of whistleblowing training issued in 2020.</p>	<ul style="list-style-type: none"> <li>1<sup>st</sup> – Whistleblowing Policy and procedures</li> <li>1<sup>st</sup> – staff and Board training</li> <li>2<sup>nd</sup> – Policy approved by Board</li> </ul>		
xii.	Make information on reporting significant performance failures, including our leaflet, available to its tenants.	<p>Significant Performance Failures information available online:</p> <p><a href="https://www.maryhill.org.uk/our-tenants/performance-service-standards-service-failure">https://www.maryhill.org.uk/our-tenants/performance-service-standards-service-failure</a></p> <p>Significant failures leaflet available in reception.</p>	<ul style="list-style-type: none"> <li>1<sup>st</sup> – Maryhill Housing website</li> </ul>		

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
xiii.	Provide tenants and other service users with the information they need to exercise their right to complain and seek redress, and respond to tenants within the timescales outlined in its service standards, in accordance with guidance from the Scottish Public Services Ombudsman (SPSO).	<p>Information provided to tenants via our website and a paper leaflet available in reception.</p> <p>Complaints performance reported to Assurance Boards including learning from complaints outcomes, comparison with others.</p> <p>Consultation with customers over 250 responses received on reasonable response times to complaints. Changes incorporated Customer Charter.</p> <p>New internal targets for complaints timeframes introduced from November 2019.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – complaints leaflet</li> <li>▪ 2<sup>nd</sup> – Complaints Policy approved by Board</li> <li>▪ 2<sup>nd</sup> – Complaints &amp; Other Customer Feedback assurance report</li> </ul>		
xiv.	Ensure it has effective arrangements to learn from complaints and from other tenant and service user feedback, in accordance with SPSO guidance.	<p>Learning from complaints forms in place for staff and learning from complaints group in place. 'You Said, We Did' section in all newsletters and now in customer feedback report for all Assurance Board meetings.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Complaints procedures and forms</li> <li>▪ 2<sup>nd</sup> – Complaints &amp; Other Customer Feedback assurance report</li> </ul>		

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
xv.	<p>Have assurance and evidence that it considers equality and human rights properly when making all of its decisions, in the design and review of internal and external policies, and in its day-to-day service delivery.</p>	<p>Equalities implications section of Board reports in place.</p> <p>Equality impact assessment procedure in place and in use from August 2019.</p> <p>Equality and Diversity Policy in place and refresh currently out for consultation.</p> <p>Equality and Diversity Strategy and action plan in place.</p> <p>Equalities KPIs in place and reported quarterly to Assurance Boards.</p> <p>Toolkit in place for communicating with staff who do not speak or read English. Training provided to staff.</p> <p>Proposal to use CIH Human Rights ‘walking the talk’ guidance to improve approach to Human Rights approved by Board in September 2022.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Delivery Plan</li> <li>▪ 2<sup>nd</sup> – Board report cover papers</li> <li>▪ 2<sup>nd</sup> – Equality &amp; Diversity Strategy approved by Board</li> </ul>	<p>Self-assessment against the CIH’s ‘Walking the Talk’ guidance and taking actions forward in new Equality, Diversity and Inclusion Strategy.</p>	

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
xvi.	<p>To comply with these duties, landlords must collect data relating to each of the protected characteristics for their existing tenants, new tenants, people on waiting lists, governing body members and staff. Local authorities must also collect data on protected characteristics for people who apply to them as homeless. Landlords who provide Gypsy/Traveller sites must collect data on protected characteristics for these service users.</p>	<p>Some equalities data currently collected as required for ARC (ethnicity and disability), but not every protected characteristic group.</p> <p>Board approval of an approach to collecting data for all protected characteristics groups in September 2022.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – housing application form</li> <li>▪ 1<sup>st</sup> – tenant visit form and procedure</li> <li>▪ 1<sup>st</sup> – equalities data on SDM</li> </ul>	<p>Start collecting equalities data for all protected characteristics groups by January 2023.</p>	

	Each landlord must....	How does this happen at Maryhill?	Assurance – lines of defence	Agreed actions	
xvii.	<p>Make publicly available up to date details of:</p> <ul style="list-style-type: none"> <li>• who is on its governing body</li> <li>• the date when they first became a member/office holder</li> <li>• how to become a member of the RSL and of the governing body, and</li> <li>• minutes of governing body meetings.</li> </ul>	<p>Up to date Board Member information available online, as well as contact details for becoming a Board Member.</p> <p><a href="https://www.maryhill.org.uk/about-us/the-maryhill-board/">https://www.maryhill.org.uk/about-us/the-maryhill-board/</a></p> <p><a href="https://www.maryhill.org.uk/about-us/joining-the-association/">https://www.maryhill.org.uk/about-us/joining-the-association/</a></p> <p>Board minutes published online following approval. Updated after each meeting.</p> <p><a href="https://www.maryhill.org.uk/about-us/board-meetings-and-minutes/">https://www.maryhill.org.uk/about-us/board-meetings-and-minutes/</a></p> <p>Audit and Risk committee minutes now available online following approval.</p> <p>Board member nomination forms include explanation of skills required based on the Board review process.</p>	<ul style="list-style-type: none"> <li>▪ 1<sup>st</sup> – Maryhill Housing website</li> </ul>		

10

20:00, 10 min

---

## 10 - CEO Report

*Bryony Willett*

| For Decision

### **Attachments**

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

[10.1 \(RR\) CEO Report - Appendix A Entitlements, Payments and Benefits Polic~.pdf](#)

[10.2 \(RR\) CEO Report - Appendix 2 - Written Statement of Services GS JS Tra~.pdf](#)

<b>REPORT TO:</b>	<b>Board</b>	
<b>DATE OF MEETING:</b>	<b>24<sup>th</sup> November 2022</b>	
<b>AGENDA ITEM:</b>	<b>11</b>	
<b>CONFIDENTIALITY:</b>	<b>Confidential</b>	
<b>AUTHOR:</b>	<b>CEO/Directors/Senior Managers</b>	
<b>RESPONSIBLE DIRECTOR:</b>	<b>Chief Executive</b>	

## 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** the amendments to the Factoring Written Statement of Service as set out at 2.4 below.
- **Approve** the changes to the 2022-2023 Delivery programme as set out at 1.3 below.
- **Approve** the changes to the Board health and safety key performance indicators as set out at 1.4 below.
- **Approve** the amendment to Appendix A of the Entitlement, Payments & Benefits Policy in respect of enabling salary advances to staff facing financial hardship

#### Contents:

1. Chief Executive
2. Operations
3. Resources

IMPLICATIONS OF THE REPORT	
<b>FINANCIAL RESOURCE AND VALUE FOR MONEY:</b>	<p>A number of the items in this report have financial implications, including Maryhill Locks and Glenavon render however no approvals are sought under these items.</p> <p>The changes to the Factoring Written Statement of Service will not have a significant impact on income as these charges were included in the Factoring Budget but not consistently charged out.</p>
<b>LEGAL/ REGULATORY/ RULES/NOTIFIABLE EVENTS:</b>	<p>The Glenavon render issue and Whistleblowing are subject to a live notifiable event. External legal advice has been taken to</p>

<b>IMPLICATIONS OF THE REPORT</b>	
	inform the following items: Maryhill Locks defects; Glenavon render.
<b>CORPORATE PLAN/ STRATEGIC OBJECTIVES:</b>	The following items relate to 2022/2023 Delivery Plan priorities: working group for in-house services; exploring partnership opportunities; mobilisation of the new repairs contract.
<b>CUSTOMER/TENANT PARTICIPATION:</b>	There are no items in this report with customer participation implications.
<b>COMMUNICATIONS:</b>	The Association has communicated with customers about the changes in the reactive repairs service via the newsletter, a specific letter and social media. The new Whistleblowing Policy will be published on the Association's website.
<b>HEALTH AND SAFETY AND WELLBEING:</b>	The proposed changes to the Board health and safety indicators aim to improve governance of landlord health and safety.
<b>ENVIRONMENTAL:</b>	There are no environmental implications
<b>EQUALITY IMPACT ASSESSMENT:</b>	No equality impact assessment has been carried out on the items contained in this report. There are no direct equality implications of items in the report.
<b>RISK ANALYSIS:</b>	A number of items relate to strategic risks as follows: 1.4 Changes to health and safety indicators – Health and safety 2.1 Glenavon render – Glenavon render 2.3 Additional leased properties – Housing need 2.4 Reactive repairs mobilisation – Contractor failure
<b>FREEDOM OF INFORMATION:</b>	The following should <b>not</b> be published: <input type="checkbox"/> N/A <input type="checkbox"/> Full Report <input checked="" type="checkbox"/> Section(s): 1.1, 2.1, 2.2 (and sections within recommendations and implications table in respect of these) Reason for redacting: Confidential: <input type="checkbox"/> Commercially Sensitive: <input checked="" type="checkbox"/> (1.2, 2.1, 2.2)

**1. CHIEF EXECUTIVE**

**1.1 Exploring partnership opportunities**

Removed as commercially sensitive.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[Redacted text]

[Redacted text]

Current Strategic objective	Outcomes to assess options against
[Redacted text]	[Redacted text]
[Redacted text]	[Redacted text]
[Redacted text]	[Redacted text]
[Redacted text]	[Redacted text]

## 1.2 North Maryhill TRA Update

A design team (landscape architects, architects, engineers, and employer’s agents) have now been appointed for the North Maryhill Transformational Area (TRA) project. This will be funded from a c£600k award from the 2022/23 Vacant and Derelict Land fund. Project management costs can also be funded from this allocation and therefore the Association is now moving to recruit for a part time project manager for a two-year period to manage the project and seek further funding.

A decision is awaited on the £20m Levelling Up funding bid and a further £1.8m funding bid has been submitted to the Vacant and Derelict Infrastructure Programme (this is different to the £600k allocation from the Vacant and Derelict Land Fund).

[Redacted text]

## 1.3 Changes to the 2022/2023 Delivery Programme

### New projects to be added to the 2022/2023 Delivery Plan

#### SDM Review.

Board approval is requested to add a new project of “SDM Review” to the 2022/23 Delivery Plan. SDM is the computer software used by the Association to carry out all the housing management, maintenance, and finance activities such as rent accounts, processing payments, and raising works order for repairs. SDM is a long-standing provider to several housing associations, and we have used SDM for many years and are their largest customer in Scotland. Earlier this year SDM was sold to a larger organisation, and there have been a number of changes since this happened:

- last month annual renewal prices increased by over 70%.
- ad hoc support costs increased and SDM also seem less flexible and responsive than previously.
- a key SDM staff member the Association works with will be moving on from the company soon.

The Association is highly reliant on the SDM system to deliver our services, and these are embedded in almost everything we do so any change away from SDM would be a major undertaking over a significant period of time. Due to the above changes, it is no longer clear whether SDM offers a value for money, robust, long-term solution for the Association. As a first step therefore, it is proposed that a review is undertaken to establish whether the Association should consider a different housing management system. Board is asked to approve this project is added to the delivery plan.

#### Reactive repairs mobilisation

Now that the procurement of the reactive repairs contract is complete, the Board are asked to approve the addition of the mobilisation of the reactive repairs contract as a new project to the Delivery Plan. This will allow key areas of the contract to be planned, implemented and reviewed to ensure the contract is as successful as possible.

### Projects to be removed from the 2022/2023 Delivery Plan

#### Implementation of omni-channel CRM system

It is proposed to carry this project over into 2023/2024 because of the appointment of a new Customer Services Manager and the need to focus on ensuring the Customer Contact Team is working effectively and fully utilising existing systems before procuring a new one.

## Development of My Home

My Home is the Association's customer portal and officers are proposing carry this project over to 2023/24. The aim is to focus this year on ensuring staff are using the existing functionality and incrementally rolling out improvements rather than significantly changing the way we operate through My Home. My Home is also related to the SDM issue above because My Home interfaces with SDM.

### 1.4 Changes to the suite of Board Health and Safety Key Performance Indicators

#### Asbestos:

- **Proposal:** It is proposed to change the definition of the KPI from 'Percentage of non-domestic premises with asbestos surveys (cloned or original)' – 100% to 'Percentage of non-domestic premises with asbestos surveys (original only)' – 100%.
- **Explanation:** A cloned survey is where a property is assumed to have the same asbestos as another property of the same age and characteristics if a clear pattern has been established. For example, our cloning rule is that if three blocks are found to contain the same pattern of asbestos from asbestos surveys, it can be assumed that the rest of the blocks of the same age, type and refurbishment date contain the same asbestos. Our health and safety advisors have confirmed that it is acceptable to use cloned asbestos data. However, the Association should have an approach which sets out how variations would be managed, e.g., if a survey is conducted which finds that the cloned assumption is incorrect then further surveys need to be instructed.

The Association did not have this methodology set out previously and in developing this carried out some testing of the cloned data. We found some inconsistencies in approach and decided to undertake a full review of all common area asbestos records, going back to the source survey data. We have decided to move away from cloned asbestos assumptions for common areas and have full instructed management surveys of all closes where we did not have a survey on file. Our health and safety advisors have confirmed that this is a more robust approach. This will incur one off costs of c.£20k this financial year. The table below summarises the position in terms of numbers of actual surveys currently on file for all common areas. Full surveys for all properties with no or partial surveys on file have now been instructed and it is anticipated the Association will achieve full compliance with the newly defined indicator by February 2022. A revised Asbestos Policy will come to the Board in January 2023 including the proposed change to move away from cloned surveys of common areas.

Survey stats of common area	Numbers
N/A - open space area	3
N/A - post 2000	16

No Survey Information	49
Partial Survey	203
Yes full management survey on file	105
Grand Total	376

## EICRs

- **Proposal:** It is proposed to add an addition row to capture the number of properties with an expired EICR.
- **Explanation:** When analysing the data, it was found that the number of properties with an expired EICR could not be recorded correctly within the data set.

Adding this row will ensure that the data is recorded and captured correctly, providing accurate information to the Board.

## 1.5 Key staff leaving Maryhill

Three members of the Association’s Senior Management Team will be leaving Maryhill before Christmas:

- Paul Griffin: Business Transformation and IT Manager
- Karen Fee: Head of Finance
- Carol Bain: Head of Property

Recruitment has commenced to fill all three posts and interim arrangements are in place.

## 1.6 Staff pulse survey results

The Association completed a Pulse (staff engagement) survey in September 2022. This was the first staff survey that had been completed since autumn 2021 due to changes in the HR team.

A summary of the results are shown in the table below:

Positives	Areas for improvement
Remote working approach supports wellbeing	Gaps in the staff structure in certain teams, e.g., the Customer Contact Team.
Positive relationship with line managers and colleagues	Staff members still opting into the Flexi Policy are concerned about the changes introduced in the Spring and teams with less opportunity for remote working are concerned about fairness.
Staff value being able to make a positive difference to customers	We should empower staff more and train managers not to micromanage but also address poor performance at an individual level
Good working conditions and salary	There are a lack of development/promotion opportunities

Positives	Areas for improvement
Regular 1-1 supervision taking place	There is lack of commitment to change/improvement
Openness and willing to listen to staff feedback	The Association could do more to reward and recognise staff

The results have been considered by the Senior Management Team and a number of actions have been agreed:

- Continue to focus on recruitment to fill vacant posts
- Roll out Good Manager training programme focusing on performance management and empowerment
- Reinstate pre-covid programme of in-person staff events and improve other internal staff communications
- Ask all teams to refresh Team Charters – six months after the Association launched its Remote Working Policy.
- Managers to ensure teams are clear on roles, responsibilities, and priorities
- Promote opportunities to suggest improvements, e.g., the Bright Ideas programme.

The Pulse survey asked the staff team about what they value about working at Maryhill. This was in the next step agreed by the Board in May 2022 to inform any future decisions about potential changes to staff terms and conditions. These results will be considered at the Board away day later in November.

## 2. OPERATIONS

### 2.1 Glenavon render legal case

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

### 2.2 Maryhill Locks

[REDACTED]



Testing of the interface is underway, and the results of the testing are looking positive, and we are working to a timeframe of having the first phase of the interface in place by the end of November.

The second phase will focus on allowing us and customers to appoint repairs.

Currently all updates are being carried out manually by Everwarm who have a backlog of updates and have staff working out of hours to catch up. The interface will allow for jobs to be updated in real time.

Weekly contract mobilisation meetings are still being held and attended by the Operations Director, Customer Services Manager, and ICT Manager to ensure that any issues or concerns relating to the mobilisation of the contract or service delivery are addressed and it is proposed to meet weekly until the phase 1 of the interface is in place and no major issues outstanding.

## **2.5 Update to the Factoring Written statement of Services (WSOS)**

The Association is legally obliged to provide all factored owners with a WSOS of which sets out the terms and service delivery standards of its factoring service.

Following an audit in December 2020 there was a recommendation that the WSOS should detail the escalation process for managing factoring debt and the document has been amended to reflect this.

A review of major repair works identified that owners have not been charged consistently for overseeing and managing works by the Association. The current WSOS whilst making a reference to charging for managing programmes of work does not clearly state when the owner may be required to pay for managing those works. In addition, it does not set out what additional fees the owner may be liable for and the amount.

The Board meeting held in January 2017 considered a suite of additional fees that should be applied to owners which are listed below:

- Administration charge – major investment projects: 10%
- Late payment fee: £20
- Change of owner fee: £60
- Copy invoice fee: £10
- Insurance admin fee: £10
- Credit card payment fee: 2%

Whilst the Board considered the fees there was no formal recommendation in the paper to adopt the charges the costs were not implemented. It is proposed that these fees are adopted except for credit card payments which potentially would put customers into even further debt. Following internal discussions it was felt that a fee of £30 was reasonable for administering a change of owner.

A copy of the WSOS with tracked changes is attached for information.

### 3. RESOURCES

#### 3.1 Working group for in-house services

A working group to consider the Association's appetite to explore in-house services was attended by four Board Members, officers, and Savills on 6th June. Savills gave a presentation which highlighted the different options open to the Association, but also some of the challenges, primarily around the limited scale of operation. This would mean that overheads may be high and potential financial benefits of in-house may not be realised.

The outcome of the workshop was that officers would contact other Associations with a range of different in-house models to learn from their experiences, before reporting back to the working group in September and the Association's Board in the November away day.

The learning discussions with other RSLs are underway, however it is proposed due to the financial planning work needed to address the potential rent restrictions, that the next working group meeting will be delayed until later in the year. In-house services will be discussed at the Board Away Day on 26<sup>th</sup> November.

#### 3.2 Whistleblowing

As advised to Board by email from the Chief Executive on 22 June 2022, our internal auditors have been appointed to carry out a whistleblowing investigation following receipt by the Association of a communication on 18 June 2022. The auditors have submitted a draft report to the Chair and the Chair has submitted comments back to the auditors. This has not yet been finalised at the time of writing.

#### 3.3 Annual procurement report

The Annual Procurement Report for 2021/22 was due for publication by the end of August 2022. Drafting of this report is underway but has not been completed due to the additional financial planning work in respect of potential rent restrictions. The Board will be updated once the Annual Procurement Report has been published.

#### 3.4 Entitlements, Payments & Benefits Policy Appendix A

The Association's Entitlements, Payments and Benefits Policy has an Appendix A which sets out the details of the various benefits that can and cannot be provided to staff and Board members. As part of the support being offered to staff who may be impacted by the cost of living crisis, it is proposed to add a category of allowed payment to the Appendix as follows:

*“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”*

Board are asked to approve the updated Appendix A attached.

Appendix A – Entitlements, Payments and Benefits

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
<b>HUMAN RESOURCES AND RECRUITMENT</b>		
<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"> <li>• Payment of salary to staff</li> <li>• <a href="#">access to car or travel loans or salary advances where specified in the employment contract;</a></li> <li>• <a href="#">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</a></li> <li>• pension and/or private health care provided as part of the remuneration package;</li> <li>• performance related pay or bonus awarded in</li> </ul>	<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"> <li>• books and equipment in connection with employment or training in accordance with agreed policies and/or contractual terms</li> <li>• Reimbursement of professional fees</li> </ul>		
<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 2005<sup>1</sup></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"> <li>• payment of permitted out of pocket expenses</li> <li>• reimbursement of travel costs</li> </ul>	<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 &amp; 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>

<sup>1</sup> 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"> <li>• It arises directly from a decision to terminate the employee's contract of employment</li> <li>• Payment is <b>notified</b> to the Board (where payment is up to half of the employees' annual basic salary) or payment is <b>approved</b> by the Board (where payment is above half of the employees' annual basic salary) <b>and</b></li> <li>• 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)</li> <li>• Payment does not exceed the equivalent of one year's salary for the employee</li> <li>• That this payment is instead of (rather than additional to) any redundancy entitlement</li> </ul>
An offer of employment (temporary or permanent) to someone who is closely	Yes	<p>This is permitted as long as:</p> <ul style="list-style-type: none"> <li>• There has been an open recruitment exercise in</li> </ul>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
connected to a member of staff		<p>accordance with our policy that you have not played any part in and</p> <ul style="list-style-type: none"> <li>• You have no direct or indirect line management or supervision responsibility for the post and</li> <li>• The offer of employment complies with our policy and is approved by Director of Corporate Services and</li> <li>• You record your connection to the successful applicant in the register within five days of their acceptance of the offer.</li> </ul>
The offer of employment 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	No	This cannot be permitted.
Appointment of one of our staff members to the Governing Body	No	This cannot be permitted in accordance with the Rule 37.4 of the organisation.
Nominations to join the Governing Body from people who are connected to a serving member.	Yes	This can be permitted in accordance with the Rules of the organisation.
<b>OUR PEOPLE AS TENANTS OR SERVICE USERS</b>		
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.	Yes	<p>This is permitted as long as</p> <ul style="list-style-type: none"> <li>• It is in accordance with our published allocations policy <b>and</b></li> <li>• Neither the applicant or anyone connected to the applicant is involved in any way or in any part of the allocation process <b>and</b></li> </ul>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
		<ul style="list-style-type: none"> <li>The tenancy is recorded as an interest in the appropriate register within five days of the tenancy commencing</li> </ul>
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	Yes	<p><b>Repairs</b> carried out in accordance with our policy do not need to be recorded.</p> <p><b>Adaptations</b> 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><b>Improvements</b> 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>
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.	Yes	<p><b>Payment of decoration allowances or incentive/reward payments</b> must be made in accordance with our policies and procedures and recorded in the register within five days of receipt.</p> <p><b>Prizes or awards</b> 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 be recorded in the register within five days of receipt.</p>
<b>TRAINING AND EVENTS</b>		

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
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 not exceeding £500)	<p>Attendance must be requested to the Corporate Support Team and will be approved where:</p> <ul style="list-style-type: none"> <li>• The organisation or one of our people (because of their role with us) has been nominated for an award; or</li> <li>• Attendance is in recognition of achievement of or in pursuit of appropriate business development; or</li> <li>• We can demonstrate that attendance or participation is directly related to furthering our aims and objectives.</li> </ul> <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 <b>travel</b>, accommodation and the costs of attendance at the event) within five days of attendance.</p> <p><b>The total cost should not exceed £500 per person and we will make all arrangements in advance.</b></p>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
		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.
<b>GIFTS AND HOSPITALITY</b>		
Gifts received from tenants and external sources	Yes (not exceeding a value of £25)	<p>Small gifts (e.g. a box of chocolates, pens, folders, paperweights) can be accepted if:</p> <ul style="list-style-type: none"> <li>• the value does not exceed £25</li> <li>• you do not receive more than one such gift from the same source in a 12 month period</li> <li>• you record receipt of the gift in the register</li> </ul> <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> <ul style="list-style-type: none"> <li>• Advise the donor that the gift will be donated to charity or will form part of our annual charity fund raising activities</li> <li>• Record the gift and the action taken in the register within five days</li> </ul> <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>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
Gifts given from us to one of our people	Yes (not exceeding values set out)	<p>Gifts from the organisation to our people can be permitted in cases where it is to mark a special occasion or significant event including:</p> <ul style="list-style-type: none"> <li>• Family events (e.g. marriage, birth of a child, death of close family member) (flowers up to the value of £50))</li> <li>• Five years' service (flowers up to £50)</li> <li>• Long service (up to £250)</li> <li>• Staff recognition awards (up to £150)</li> </ul> <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>
Hospitality associated with our business and that of its partners	Yes (when not exceeding a value of £75)	<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 £50 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><b>You should not accept invitations with a value that is greater than £75, unless you have prior approval from the Chief Executive</b> hospitality offered will also be taken into consideration, e.g. we will not normally accept invitations to sporting events, concerts, golf tournaments etc.</p>

EXAMPLE	CAN THIS BE PERMITTED?	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?
		In this case, the reason for acceptance must also be included in the register and countersigned by the Chief Executive.
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"> <li>• Any donations received are recorded in the register</li> </ul> <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>
<b>PROCURING GOODS/SERVICES</b>		
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"> <li>• Our policy and procedures are followed</li> <li>• The prospective purchaser should play no part in the processing of the transaction by the organisation</li> <li>• It is declared and recorded in the register within five days of the missives being concluded confirming the process followed.</li> </ul>
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"> <li>• The person affected by this policy is not involved in any part of the procurement process or decision</li> <li>• The appointment is approved by the Governing Body which is satisfied that the appointment is reasonable in the circumstances</li> <li>• There is no reasonable alternative (e.g. because of geography or the specialist nature of the goods/services)</li> </ul>

<b>EXAMPLE</b>	<b>CAN THIS BE PERMITTED?</b>	<b>FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED?</b>
		In such rare circumstances, the appointment would be recorded in the register along with details of the process followed.
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"> <li>• Our policy and procedures are followed</li> <li>• The prospective seller plays no part in the decision to purchase the property or the processing of the transaction by the organisation</li> <li>• It is declared and recorded in the register within five days upon conclusion</li> </ul>
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

**MARYHILL HOUSING ASSOCIATION  
FACTORING SERVICE**

**WRITTEN STATEMENT OF SERVICE AND TERMS AND CONDITIONS OF SERVICE**

*A guide to Maryhill Housing Association's Factoring Service*

*In compliance with the Property Factors (Scotland) Act 2011*

*Property: [INSERT ADDRESS]*

## **1. Introduction**

These are the terms and conditions for the provision of a factoring service to owner occupiers by Maryhill Housing Association Limited, registered under the Industrial and Provident Societies Act 1965 (Registered Number 1904R(S)) being a recognised Scottish Charity (Charity Number SC032468) and having their Registered Office at 45 Garrioch Road, Glasgow G20 8RG.

Maryhill Housing Association (MHA) is a registered property factor on the Scottish Property Factor Register (registered np. PF000369). As a registered property factor MHA is legally required to ensure compliance with the Code of Conduct provided for in the Property Factors (Scotland) Act 2011.

A revised Code of Conduct applies from 16 August 2021 and replaces the original Code which applied from 1 October 2012. All registered property factors are required by law to ensure compliance with the Code in terms of section 14(5) of the Property Factors (Scotland) Act 2011 (the 2011 Act).

The Association has a legal duty as per the Property Factors (Scotland) Act 2011 to provide each homeowner with a comprehensible Written Statement of Services (WSOS) setting out, in a simple, structured way, the terms and service delivery standards of the arrangement in place between the Association and the homeowner.

The Association must take all reasonable steps to ensure that a copy of the WSOS is provided to homeowners within 4 weeks of the property factor: -

- agreeing in writing to provide services to them.
- the date of purchase of a property (the date of settlement) of which they maintain the common parts. If the property factor is not notified of the purchase in advance of the settlement date, the 4-week period is from the date that they receive notification of the purchase;
- identifying that they have provided misleading or inaccurate information at the time of previous issue of the WSOS.
- at the earliest opportunity (in a period not exceeding 3 months) where any substantial change is required to the terms of the WSOS.

The purpose of this document is to detail the role of MHA as Property Managers on behalf of all of our factored customers; to whom the Association provides a factoring service. This document constitutes a Written Statement of Services setting out the arrangements in place for the provision and receipt of Factoring Services from MHA.

The content of this WSoS is valid at the date of issue. If there are any substantive changes to our factoring service in the future we will issue a revised statement of services (see section 4 below).

Our Management Fee is reviewed on an annual basis and any change takes effect from 1<sup>st</sup> April and you will be advised of any changes to the fee as soon as is practical.

## **2. Authority to Act**

MHA is the Property Factor acting for and on behalf of all dwelling house owners within the block of flats of which your property forms part. The Association was appointed to act as Property Factor in accordance with the provisions of either the title deeds relating to your property or, if applicable, in accordance with the Tenements (Scotland) Act 2004 we manage your property on the basis of your property being an existing MHA factored property on or before 01/11/2011.

### **3. Services Provided**

#### **3.1 Core Services**

The Association will provide the core services set out in Schedule 1.

#### **3.2 Delegated Authority**

The Association has the delegated authority of the owners within the block to instruct and have carried out repairs and maintenance to the common parts of the block being factored provided that the anticipated cost to each owner of any one item at the time when it is instructed will not exceed the sum stated in your Title Deed or such other sum as may be agreed with a majority of owners of the block. If the anticipated cost of any such item exceeds either sum it shall be instructed and carried out only when the work has been approved by a simple majority of the owners of the block or in accordance with the provisions of your title deeds and all of the owners have paid their share to the Association in full. The Association may also instruct "making safe" works if such works are required in an emergency or it considers the expense to be justifiable on grounds of health or safety and in these circumstances the Association shall recover the costs of that work.

#### **3.3 Additional Services**

The Association may provide services out with the core services set out in Schedule 1 (including major repair works and improvement works) if it is authorised by the owner occupiers within the block to do so all in accordance with the provisions of your title deeds. The cost of such works will be confirmed to all of the owners within the block prior to the work being carried out and the costs of carrying out the work shall be apportioned in accordance with Schedule 2 of this Agreement. The Association may include reasonable conditions in respect of payment for the provision of such additional services.

### **4. Financial and Charging Arrangements**

#### **4.1 Management Fee**

The Association will charge a management fee per annum for carrying out its function of providing the core services. This fee will be reviewed on an annual basis. You will be advised of any annual increase prior to it taking effect from 1<sup>st</sup> April of each year.

The Management Fee is the charge for managing the block of which your property forms part. This includes:

- 
- Arranging maintenance and repair of the block common parts and provision of cyclical maintenance services.
- Liaising with contractors and tendering for the best service and price for the core and additional services.
- Working with an insurance broker to achieve an arrangement for the owners within the block and assisting homeowners in making claims on the insurance.
- Administrative costs in sending quarterly factoring invoices, letters, and newsletters.
- Exercising financial control to ensure that everyone is invoiced for their respective share of costs.
- Working together with solicitors to recover outstanding debts on behalf of the owners within the block.

- Liaising with utility companies to make sure all charges are accurate and fair, make payment of utility company invoices and recover the cost from the owners within the block.
- Undertaking regular visits and maintenance checks.
- Provision of advice and assistance.

There will be circumstances where the service being provided by the Association involves additional work beyond its routine management duties, for example, co-ordinating a feasibility study, ~~or~~ undertaking a piece of research on behalf of a factored customer(s) or unforeseen developer and or building warranty issues. In such circumstances the Association reserves the right to charge an additional fee to cover the time spent on these additional services.

## 4.2 Allocation of Costs

You are responsible, along with the other owners in the block, for the full costs of maintaining the common parts in compliance with the terms of your Title deeds, for a share of the maintenance and repairs carried out in relation to the block. Your share will be charged in accordance with your title deeds or where appropriate the Tenements (Scotland) Act 2004 / Title Conditions (Scotland) Act 2003. This includes all common repairs, services and utility charges.

~~Each owner within the block is responsible for a share of the cost of maintaining the common parts of the block in various shares~~

## 4.3 Invoicing

The Association will aim to provide you with an ~~paper~~ invoice on a quarterly basis which will be issued in April, July, October and January to recover our respective Management Fee, common service charges and/or repairs provided or incurred during each previous quarter. The Management Fee will be payable in 4 equal payments as part of the quarterly invoice. Factored customers have a period of 1 month from receipt of invoice to make a payment. The Association reserves the right to charge for copy invoices.

## 4.4 Payment

You will have a period of 1 month from receipt of invoice in which to make payment. If the invoice is not paid in full, the Association will attempt to recover the debt in accordance with our Debt Recovery (Factoring) Policy and Procedures with a view to recovering the debt owed.

You can pay your invoice by the following methods:

- By cheque made payable to the Association
- By All Pay payment card (replacement cards chargeable)
- Debit card/credit card
- Bank transfer
- Postal order
- Standing Order
- Direct debit

For security reasons we prefer do not ~~to~~ accept cash payments.

If you have difficulty in making payment, you must immediately contact the Association to discuss payments due and agree how they will be paid. If you are having money worries, you can contact our dedicated Financial Support Team on 0141 946 2466 or email: [fst@maryhill.org.uk](mailto:fst@maryhill.org.uk) who are available to provide advice and assistance. Free debt advice is

also available from a number of independent organisations, eg, Citizens Advice, National Debtline or Step Change.

A copy of our Debt Management (Factoring) Policy and Procedures (reviewed at least every 3 years) are available upon request. All charges incurred by the Association pursuing any debt are recharged to the defaulting owner's account.

#### 4.5 Debt Recovery

The Associations Debt Recovery Procedure sets out what steps we will take to recover any outstanding debts owed by you. We will consider your individual circumstances if you are experiencing financial difficulties and it is important that you let us know if you are unable to pay your factoring bills.

You are required to pay our bill within one month of receipt and if your bill is not paid we will:

- Contact you to discuss payment of your account and confirm what your outstanding balance is and request that the bill is paid within 7 days and you will be charged a late payment fee.
- Tell you what action we will take if the bill is not paid
- If full payment of the balance is not paid or a payment arrangement is not maintained, we may take legal action against you to recover the debt.
- We will write to you to let you know if we intend to take legal action against you.

We may consider lodging a notice of potential liability (NOPL) for monies owed to the Association with the Registers of Scotland which will warn any prospective buyer of an outstanding liability.

You will be liable for any administration costs and legal costs associated with debt recovery action.

Your Title Deeds may allow us to recover outstanding debts from other homeowners in your block this something that we will not do.

Our debt recovery procedure can be viewed in full on our website [www.maryhill.org.uk](http://www.maryhill.org.uk)

#### 4.6 Disputing a Bill

Any disputed item(s) on a bill should be raised within one month of receipt of the bill and any other charges on the bill should be paid in full by the due date.

We will suspend any recover action on the item(s) in dispute until we have concluded our investigations.

#### 4.7 Charges for Specific Services

As part of your factoring service there may be occasions where you are required to pay an additional fees for example where the Association is managing and coordinating major works or administering the sale of your property etc and these costs are listed below:

- Major works administration fee – 10% of the works costs
- Late payment fee - £20
- Change of owner as part of a sale - £30
- Copy invoice fee - £10
- Insurance administration fee – 10% of the annual cost

#### **4.54.8 Money Laundering**

The Association is fully committed to complying with all legislation and appropriate guidelines designed to prevent financial crime and to combat money laundering activity and the funding of terrorist or criminal activity.

#### **5.5 Factors Float**

Where the Association charges a Factors Float, (mainly on new build projects) this will be held in a separate bank account and separately accounted for. The Association shall have the authority to use the money paid by an owner together with any interest which has accrued to meet any debt owed to the Association in its capacity as factor for the block. On ceasing to be a factored owner, a person is entitled to repayment of their share of the factors float after deduction of any sums due by that owner to the Association in their capacity as factor of the block.

#### **6 Change of Ownership**

Each owner shall notify the Association of any changes in ownership of their property no less than 7 calendar days before the property is due to sell. On receipt of notification of such sale, the Association will arrange to apportion the charges and sums due by the owner for the period to the date of sale. An administration charge will be made to any owner selling a property within the block for the apportionment of common charges and updating of information regarding ownership. There is a standard fee for when notification is received at least 7 calendar days before the property is due to sell, however there is a significantly higher fee if notification is received less 7 calendar days before the property is due to sell. In addition, the Association reserves the right to charge for copy certification and other documentation relating to the sale and apportionment of all charges.

#### **7 Private Letting**

If an owner privately lets their property, be it a residential property or a commercial one, the Association will pursue the owner for payment and not the tenant as any factoring debt is due and payable by the owner of the property and not the tenant. A lease will regulate the agreement between the owner of the property and their tenant. Any sums due in relation to common repairs and factoring are payable by the owner of the property and any enforcement action will be taken against them.

#### **8 Insurance**

Maryhill Housing Association provides a common building and liability insurance cover by means of its block buildings insurance policy at very competitive rates. The Association is able to obtain very competitive rates due to the purchasing power of the Association. The rates are subject to regular competitive tendering and are reviewed annually. A full copy of your Summary of Cover will be issued on an annual basis and within three months of a change of insurance provider. We also provide you with an individual Schedule of Insurance annually.

The Association does not provide house contents insurance, which is the responsibility of individual owners.

This insurance covers for the full reinstatement costs associated with rebuilding the property, including common areas such as the stairwells, roof, close wall entrances etc. There is an excess on the Maryhill Housing Association policy which is an amount a policyholder must bear before the liability passes to the insurer. Please refer to the Summary of Cover for details relating to excess as they are subject to change annually.

The Association does not earn or charge any commission for arranging the insurance.

The reason that the Housing Association encourages owners to participate in its building insurance policy is to ensure that their responsibilities for the common parts / common property and any associated liabilities are protected by insurance. For example, it is often the case that when owners arrange their own property building insurance cover elsewhere, that the cover will be effective over the structure of their dwelling but will not any include common property areas such as the roof, close stairwells etc.

Given this statutory responsibility and this liability for common property areas, owners must ensure that in the event that they arrange their own property building insurance this must include for the reinstatement of the common property areas otherwise the owner may be liable for works costs not covered by their insurance cover.

Any owner who does not wish to participate in our building insurance policy is required by law to provide us with a copy on an annual basis of their own building insurance certificate together with a copy of the policy wording that must include for the full restatement value of their home, public liability and the common property. It is further required that we are notified should your insurance cease for any reason whatsoever. If this documentation is not provided to us or upon our request owners still do not respond they will automatically be billed the quarterly insurance charge for the common property cover as standard to ensure adequate Insurance cover is provided to cover the common/common property.

## **7.1 Property Owners Liability Insurance**

Owners must ensure that they have taken out Property Owners Liability Insurance. This provides protection against claims made against owners as the owner of their property for any accidental bodily injury or accidental property damage resulting from a defect in the building – the definition of building includes patios, paved areas, footpaths, roads, car parks for which all owners are legally responsible for as property owners or by virtue of the Defective Premises Act 1972. The Association's Policy provides this cover.

## **7.2 Owners Own Property Insurance**

Apart from the insurance requirement for the common property, owners are required to make sure that their dwelling (home) is fully insured for its full reinstatement value. It is the responsibility of individual owners to ensure that the sum insured is adequate. The Association reserves the right to instruct valuations of factored properties for insurance purposes, for which an additional charge will be made.

The Association can offer homeowners this insurance cover by means of its Building Insurance Policy which is the subject of regular competitive tendering. The Association will provide the following insurance information to homeowners on request:

- clear information showing the basis upon which their share of the insurance premium is calculated, the sum insured, the premium paid.
- any excesses which apply.
- the name of the company providing insurance cover and the terms of the policy. The terms of the policy will be supplied in the form of a summary of cover, but full details will be available for inspection on request at no charge. If a paper or electronic copy is requested, the Association reserves the right to make a charge for providing this.

The Association does not earn or charge any commission for arranging the insurance.

### **7.3 New Shared Equity Owners**

All shared equity homeowners have within their title a requirement to be included within the Association's Block Building Insurance which covers for the full reinstatement value of their home, public liability and the common property. The provisions which apply to owner occupiers as outlined in clauses 7, 7.1 and 7.2 of this Written Statement will also apply to Shared Equity owners.

### **7.4 Shared Ownership Owners**

Shared Ownership Owners do not have within their Titles a requirement to participate in the Association's Block Building Insurance cover. Sharing owners must therefore arrange their own insurance to cover the full reinstatement value of their home, public liability and the common property. Sharing owners, can if they choose to do so, participate in the Association's Block Building Insurance cover. The same provisions with regard to owner occupiers in clauses 7, 7.1 and 7.2 of this Written Statement will apply to Sharing Owners.

If a claim requires to be made on the building insurance, each owner shall contact the insurance broker who will provide a claim form and adequate details in order for the owner to make the claim. The Association will not submit insurance claims on behalf of owners. Any decisions on whether a claim is settled or not is the responsibility of the insurer and not the Association.

## **9 Communication and Complaints**

Written correspondence will be replied to within five working days or, for more complex items, we will acknowledge receipt and advise you of the progress of your enquiry. (For more complex enquiries we would aim to resolve these within 20 working days).

If you call and a member of staff isn't available to speak to you, we will raise a request for a call back. We aim for the call back to be made within 48 hours.

Complaints give us valuable information that we can use to improve our services. Our complaints handling procedure will allow us to deal with your problem and may also prevent the same problems that led to your complaint from happening again. For our staff, complaints provide a first-hand account of your views and experience, and can highlight problems we may otherwise miss.

If you have a complaint in relation to either the service which you have received or a specific matter the Association has a Complaints Policy and Procedure which sets out the processes which require to be followed.

The Association's Complaints Policy and Procedure is available from the Association's offices on request. The Associations Compliments & Complaints Brochure is available on our website [www.maryhill.org.uk](http://www.maryhill.org.uk)

Complaints can be made in a manner that suits you best. This can be in person, or by letter, email or telephone.

Our timescales for dealing with complaints are as follows:

- Frontline Resolution. We aim to resolve complaints within five working days, although in practice we would often expect to resolve the complaint much sooner.
- Investigation. If we need to investigate further, we will acknowledge your complaint within three working days and provide you with a full response as soon as possible, but not later than 20 working days from the time we received the complaint for investigation.

If you are still not happy once our complaints handling procedure has been completed, you have a final route for having your complaint considered. You must inform us in writing of the reason why you consider that we have failed to carry out our duties as factor or failed to comply with the Code.

You will then be able to contact the First-tier Tribunal for Scotland Housing and Property Chamber which is an independent tribunal appointed by the Scottish Government to review complaints made against property factors. They can be contacted at:

Housing and Property Chamber  
First-tier Tribunal for Scotland  
Glasgow Tribunals Centre  
20 York Street  
Glasgow  
G2 8GT

Telephone: 0141 302 5900  
Email: [HPCadmin@scotcourtsribunals.gov.uk](mailto:HPCadmin@scotcourtsribunals.gov.uk)  
Website: [www.housingandpropertychamber.scot](http://www.housingandpropertychamber.scot)

## **10 Declaration of Interest**

The Association confirms that it owns properties within the block which is factored unless it is already wholly privately owned or becomes wholly privately owned as a result of our tenants Right to Buy policy. Confirmation of how many properties the Association owns in your block can be found in Schedule 2 of this document.

## **11 How to End the Factoring Arrangement**

The appointment of the Association as factor may be terminated on the instructions of a majority of the owners in the block, in accordance with the provisions of your title deeds or by the Association, in each case upon giving not less than one months' prior notice in writing.

For the purpose of instructing the Association on factoring matters, each owner in the block shall have one vote for each property owned by them and which is occupied by them or is separately occupied by their tenant or is unoccupied. If the title deeds for the development

allocate votes on the matter of factoring/maintenance/repairs in a different matter, those provisions shall prevail and shall be adhered to by the Association in carrying out the factoring. Where a property is owned by more than one person and the owners cannot agree, that vote is disregarded.

## 11 Reporting Common Repairs

As factors, the Association sets and maintains a high standard of service in relation to maintenance and repairs including ensuring that repairs are carried out within agreed timescales and in as cost effective manner as possible.

### 11.1 Reactive Repairs

Each owner will assist the Association by reporting any communal repairs to the Association's office. Repairs can be reported in the following ways:-

- Visit our Office – 45 Garrioch Road, Glasgow, G20 8RG
- Call us on 0141 946 2466. If the office is closed a message can be left on the answering machine. If the common repair is an emergency, the answering machine will provide the emergency out of hours contact number.
- In writing or by e-mail [Repairs@maryhill.org.uk](mailto:Repairs@maryhill.org.uk) [enquiries@maryhill.org.uk](mailto:enquiries@maryhill.org.uk)
- If the required repair is straightforward, the Association will pass the information directly to one of the Association's approved contractors and they will carry out the works. If the repairs less straightforward the Association will request a maintenance officer to visit the block and assess the repair.

The target turnaround timescales for common repairs are as follows:-

- **Emergencies** - To attend and make safe within 2 hours
- **Urgent** - [Carried out within 1 working day](#)
- **Non-Emergency Routine** - Carried out within [seven-five](#) working days
- **Other** - [By agreed completion date Carried out within 15 working days](#)

Repairs will sometimes take longer (for example, if the contractor has to order spare parts). If you are concerned about how long a repair is taking, or if a repair is not carried out to your satisfaction please contact the Association.

Repairs covered under the heading "common" will include the roof, close, backcourt, common structure (this list not exhaustive, please refer to your title deeds).

The Association reserves the right to charge owners, their appointed letting agents or private tenants for replacement door entry key fobs.

### 11.2 Cyclical Works

Cyclical work is work and or repairs carried out by the Association over fixed periods of time, close painting for example, and are to protect the property from falling into a state of disrepair. The cyclical work which the Association will carry out as a core service is contained within Schedule 1.

## 12 Data Protection

Maryhill Housing Association is committed to protecting the privacy and security of your personal information. As a social landlord and property factor we have to process personal information to deliver our services. As such we are registered as a data controller with the Information Commissioner. For further information on:

- what personal information we collect about you
- when we collect it
- how we use your personal information

Please view our full Privacy Statement on our website [www.maryhill.org.uk](http://www.maryhill.org.uk) or contact us to request a paper copy.

Please note that the Property Factors Act requires that the Association to provide information to the Scottish Government on the properties to which they provide factoring services, this will result in certain information being published and available to the public. By appointing the Association on these terms and conditions you are agreeing to this publication.

Maryhill Housing Association reserves the right to develop this statement towards improving our services to our factored owners to comply with and exceed the requirements of the Property Factors (Scotland) Act 2011.

**Maryhill Housing Association, 45 Garrioch Road, Glasgow G20 8RG**

**Tel 0141 946 2466**

**Fax 0141 945 4457**

**E mail [factoring@maryhill.org.uk](mailto:factoring@maryhill.org.uk)  
[enquiries@maryhill.org.uk](mailto:enquiries@maryhill.org.uk)  
[www.maryhill.org.uk](http://www.maryhill.org.uk)**

**Website:**

## SCHEDULE 1

### CORE SERVICES TO BE PROVIDED BY THE ASSOCIATION

---

The Association will:

1. Make periodic visits to the block and take appropriate action to deal with any repairs which arise from this inspection, affecting common or shared areas.
2. Provide a reactive repairs and maintenance service in respect of the common or shared areas in accordance with the Association's Procurement Policy.
3. Provide a cyclical maintenance service for common or shared areas including landscape maintenance services, gritting (not on surfaces adopted for maintenance purposes by Glasgow City Council), backcourt and stair cleaning, roof anchor inspection, fan servicing, communal painter work, window cleaning, common door entry, CCTV, lift, plant, machinery and fan maintenance.
4. Instruct contractors to carry out work to repair, maintain renew or reinstate elements of the building, or the building itself and/or any operating plant and equipment used in common by the owners of the building in accordance with the Association's Procurement Policy.
5. Employ professionals such as accountants, architects, engineers, surveyors or other professional advisors to certify or validate any matter concerning the provision of any core service contained within this Schedule 1.
6. Provide, service and monitor firefighting equipment, appliances (including fire alarm sprinkler systems, smoke detectors and smoke control devices) and any other signs or other notices required by the local Fire Officer and/or insurers (and repair, maintain and renew the same).
7. Consult with the contractors as to the type of repair and the materials to be used when carrying out communal repairs and maintenance
8. Arrange (where a repair requires the services of more than one trade) for several contractors to co-ordinate their respective work.
9. Where relevant, obtain tenders from several contractors for the same job advise the owners as appropriate and obtain the instructions of owners before proceeding.
10. Provide such security equipment and apparatus for the property as Maryhill Housing Association shall think fit and proper to provide and/or use and ensure the, maintenance, replacement and renewal of such security equipment.
11. Investigate any complaints of unsatisfactory work and where considered necessary by Maryhill Housing Association and on the instructions of a majority of the owners, arrange for a professional report on the completed repair(s,) subject to any fees for such reports being chargeable to the owners.
12. Check contractors' invoices when rendered, including any charge of VAT.
13. If requested, arrange to make available for inspection on one occasion in each year copies or originals of contractors' invoices for that year (copies can be provided at a separate cost).
14. Arrange insurance in accordance with clause 7 of this Written Statement.
15. On agreement with owners and in accordance with their title deed provisions, provide a project co-ordination service for major repair or improvement works of a communal nature.

Maryhill Housing Association reserves the right to develop our core services towards improving our services to our factored owners to comply with and exceed the requirements of the Property Factors (Scotland) Act 2011.

## Schedule 2:

### Breakdown of Common Charges

The Common Charges which are applicable to your property, in accordance with your Title Deeds are as follows:

~~There is no reference to a common charge. However, the flat in question shares a right in common with the other proprietors of the tenement to the solum on which the tenement is built and to the solum of Amisfield Street, Shakespeare Street including foot paths and pavements thereon ex-adverso the tenement so far as not taken over by the local authority, the common close or passage at number 5 Amisfield Street, the back court and wash house and ash pit therein behind the tenement, the roof, chimneys, walls and foundation gables, common passage and stairs, foundation walls and fences, rain-water pipes and rhones, cisterns, sewers, conductors, gas pipes, electric cables and water pipes so far as common to the subjects in this title and to the remainder of the tenement with free access to the roof by the stairways, passages, landings and hatchways leading thereto and access to all said pipes, rhones, conductors, cables and others when required.~~Insert title deed information

### Apportionment

The proprietor shall be liable, jointly with the other dwelling houses in the Block, for payment of the Common Charges in proportion of ~~8.39~~8.39xxxx%

### Delegated Authority Limit

In your building, the factor can make decisions up to any amount and organise work for you, whether it be repairs to common property, common maintenance or other issues.

### Association Owned Properties

In your building, the Association owns ~~4~~4-xx properties.

11

20:10, 10 min

---

## 11 - Governance Report

*Rebecca Wilson*

| For Decision


### **Attachments**

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

[11.1 \(RR\) Governance Report - Appendix 1 - Invoice Approval Levels - Propos~.pdf](#)

[11.2 \(RR\) Governance Report - Appendix 2 - Extract from Standing Orders.pdf](#)

## Required Reading

<b>REPORT TO:</b>	<b>Board</b>	
<b>DATE OF MEETING:</b>	<b>24<sup>th</sup> November 2022</b>	
<b>AGENDA ITEM:</b>	<b>11</b>	
<b>CONFIDENTIALITY:</b>	<b>Non-Confidential</b>	
<b>AUTHOR:</b>	<b>Director of Resources/ CEO/ Performance and Governance Manager</b>	
<b>RESPONSIBLE DIRECTOR:</b>	<b>Director of Resources</b>	

### 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:
- **Note** the remaining items in this report.
  - **Consider** appointment to Maryhill Living Board.
  - **Approve** the appointment of Valerie Wilson as Audit & Risk Chair
  - **Approve** the amendment to the Standing Orders for invoice approval levels.

#### Contents:

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

IMPLICATIONS OF THE REPORT	
<b>FINANCIAL RESOURCE AND VALUE FOR MONEY:</b>	There are no financial or value for money implications from this report.
<b>LEGAL/ REGULATORY/ RULES/NOTIFIABLE EVENTS:</b>	<p>The Scottish Housing Regulator set outs in the Standards of Governance and Financial Management for RSLs:</p> <p><i>“Standard 1 – The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.</i></p> <p><i>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 body exercises overall responsibility and control of the strategic leadership of the RSL.</i></p>



[Redacted]

[Redacted]

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

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
			[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

## 1.2 Regulatory Correspondence

Correspondence was received from the Scottish Government to advise that the Scottish Housing Charter has been updated. This can be accessed [here](#). The Charter sets the standards and outcomes that all social landlords should aim to achieve when performing their housing activities. From an initial review, officers have not identified significant changes in the requirements set out in the new Charter, but the Scottish Government has not published a summary of changes. This will be reported to later Boards when available.

Correspondence was received from the Scottish Housing Regulator to confirm that there would be no change to the Annual Return on the Charter indicators as a result of the new Charter and also to confirm that there will be no requirement to report on compliance with the Energy Efficiency in Scottish Social Housing 2 (ESSH 2) standard for the 2022/23 or 2023/24 Annual Return on the Charter.

Correspondence was received from the Scottish Housing Regulator to advise social landlords that it will shortly be promoting membership of its National Panel. The Panel

was established in 2013 as one way for the Scottish Housing Regulator to engage effectively and directly with tenants and other service users. The Panel helps the Regulator to hear tenants' views, experiences, and service priorities. The Association will promote this opportunity to our tenants.

Email confirmation was received from the Scottish Housing Regulator to approve a late submission of the development update (end of November instead of end of October as set out in the Association's Engagement Plan). This is to allow the update to the Regulator to be consistent with the information provided to this Board meeting.

## **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.

There have been no Chair's Actions since the last Board meeting.

### **2.2 Delegated decisions taken by the Chair**

There have been no delegated decisions taken by the Chair since the last Board meeting.

### **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 membership applications have been received since the last Board meeting.

### **2.5 Board member leave of absence**

Caitlyn McCabe's leave of absence has been approved until January 2023.

### **2.6 Board member commitments**

 November Audit & Risk Committee approved that Valerie Wilson be appointed as Audit & Risk Chair, Board are asked to confirm approval of this appointment.

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

## **2.7 Board recruitment**

Currently we have five expressions of interest to join the Board, four tenants and one independent.

Two induction sessions were scheduled for 3<sup>rd</sup> November 2022 and invites were sent to all five who have shown an interest in joining the Board. Two tenants, [REDACTED] and [REDACTED] attended the evening workshop and indicated they intend submitting applications shortly.

## **2.8 Board Updates**

We have restarted the monthly Board Update email. This was issued by Bryony. Feedback is very much welcomed on content and format.

## **3 MARYHILL LIVING ISSUES**

**3.1** Following Roger Popplewell stepping down 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.

## **4 OTHER GOVERNANCE ISSUES**

### **4.1 Standing Orders Update**

A change to the invoice approval limits set out on the final page of the Standing Orders is proposed for Board approval. The current schedule sets different approval levels based on different types of spend. This is complex to administer and is not possible to automate within the e-invoicing module currently being used. The approval levels also do not match the contract award levels set out in the Procurement & Community Benefits Policy. It is therefore proposed that the invoice approval levels are simplified and brought into line with the contract award levels. Appendix 1 sets out the proposed invoice approval levels and provides the current ones for comparison. Board are asked to approve the proposed change to invoice approval levels and then the final page of Standing Orders will be updated and re-issued (current page provided for information at Appendix 2).

### **4.2 Updates on delegated authority granted to staff**

Current delegations are set out in Appendix 2.

### **4.3 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.



## 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>	

## Required Reading

Maryhill Housing Association

Invoice Approval Levels – Proposed amendment November 22

### PROPOSAL

Staff Grade	All invoices arising from approved contracts/orders and within own department budget
• Grade 6 (Officers)	£3,000
• Grade 7 (Officers)	£5,000
• Grade 8 (Managers)	Up to £100,000
• Grade 9 (Heads of Service)	Up to £250,000
• Directors	Up to £500,000
• Chief Executive	> £500,000

### CURRENT

Staff Grade	Office Supplies & Equipment (non capital)	Housing Management Costs	Property Costs - Revenue	Staff Costs (Temp staff, training, recruitment)	Capital Expenditure (Property Investment & Development) within approved contract works	Capital Expenditure (Not Housing Properties)
• Grade 6-7 (Officers)	£1,000	£1,000	£1,000	£1,000	nil	nil
• Grade 8 (Managers)	£5,000	£5,000	£5,000	£5,000	Up to £50,000	Up to £50,000
• Grade 9 (Heads of Service)	£10,000	£10,000	£25,000	£10,000	Up to £100,000	Up to £100,000
• Directors	£50,000	£50,000	£50,000	£50,000	Up to £1,000,000	Up to £250,000
• Chief Executive	£250,000	£250,000	£250,000 (insurance renewal up to £400,000)	£250,000	Up to £2,500,000	Up to £500,000
• Board	>£250,000	>£250,000	>£250,000 (except insurance renewal)	>£250,000	>£2,500,000	> £500,000

## Invoice Authorisation Schedule

All invoices received by the Association must be **checked** and **approved** before payment. These two stages must be done by two separate people and the approver must always be above the checker in the line management structure (apart from when the CEO is the checker).

**Invoice Checking** - The invoice should be checked by the person who placed the order or requested the service. For larger contracts where procurement is separate from contract management, responsibility for checking and approving invoices will be set out in the contracts register. If the responsible person (or people) is/are absent, then the checking must be done by their line manager. Where checker should be the CEO, but CEO is absent either of the Director can check.

The person checking the invoice must ensure that the goods/services/works have been provided as per the contract, to the required standard and quality and allocated to correct budget.

**Invoice Approving** - Once checked, the invoice must then be approved by the checkers line manager or next tier up depending on the approval levels set out below (apart from when the CEO is the checker). The approver should double check as a control measure that they are confident that the purchase is **appropriate and within budget**. Where approver should be the CEO, but CEO is absent either of the Director can approve as long as they did not also check.

**In instances where the CEO is the checker:** The invoice approval step will be carried out by the Director of Resources (or in their absence the Director of Operations) up to the Director approval limits below. Where the invoice amount exceeds Director approval limits, the Chair must also approve in addition to the Director of Resources (or in their absence the Director of Operations).

### Approval Limits (including VAT)

Staff Grade	Office Supplies & Equipment (non capital)	Housing Management Costs	Property Costs - Revenue	Staff Costs (Temp staff, training, recruitment)	Capital Expenditure (Property Investment & Development) within approved contract works	Capital Expenditure (Not Housing Properties)
• Grade 6-7 (Officers)	£1,000	£1,000	£1,000	£1,000	nil	nil
• Grade 8 (Managers)	£5,000	£5,000	£5,000	£5,000	Up to £50,000	Up to £50,000
• Grade 9 (Heads of Service)	£10,000	£10,000	£25,000	£10,000	Up to £100,000	Up to £100,000
• Directors	£50,000	£50,000	£50,000	£50,000	Up to £1,000,000	Up to £250,000
• Chief Executive	£250,000	£250,000	£250,000 (insurance renewal up to £400,000)	£250,000	Up to £2,500,000	Up to £500,000
• Board	>£250,000	>£250,000	>£250,000 (except insurance renewal)	>£250,000	>£2,500,000	> £500,000

## 12 - Meeting Review

| For Discussion