WHEATLEY HOMES GLASGOW
BOARD MEETING

Friday 16 May 2025 at 1pm (following Strategy Workshop)
Wheatley House, 25 Cochrane Street, Glasgow

AGENDA

1. Apologies for absence

2. Declarations of interest

3. Minutes of meeting held on 21 March 2025 and matters arising

   Main Business

4. a) 2024/25 year-end performance and Annual Return on the Charter
   b) 2025/26 Delivery Plan

5. Health and Safety annual performance report

6. Fire Prevention and Mitigation update

7. Neighbourhood Management and Antisocial Behaviour update

8. Radio Teleswitch update

9. Supporting our customers and Communities
   – Wheatley Foundation Annual report 2024/25

   Other Business

10. Finance report

11. Risk register

12. Governance update

13. Maryhill Transformational Regeneration Area: Land Transfers

14. AOCB

Report

To:	**Wheatley Homes Glasgow Board**
By:	**Aisling Mylrea, Wheatley Homes Glasgow Managing Director**
Approved by:	**Steven Henderson, Group Chief Executive**
Subject:	**2024/25 Year-end performance and Annual Return on the Charter**
Date of Meeting:	**16 May 2025**

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1. **Purpose**

1.1 This report presents year-end performance for 2024/25, including:

- Draft Annual Return on the Charter results for 2024/25 and seeks approval for submission to the Scottish Housing Regulator ("**SHR**");
- Non-Charter strategic results and performance measures; and
- Delivery Plan strategic projects.

2. **Authorising and strategic context**

2.1 Under our Terms of Reference, the Board is responsible for monitoring performance against agreed targets. We measure progress with the implementation of our five-year strategy via the Group Performance Management Framework. We are also responsible for approving our Annual Return on the Charter for submission to the SHR. The figures reported for the Charter are subject to further validation and checks, including by the SHR.

2.2 The Group Board agreed on an updated programme of strategic projects and performance measures and targets for 2023/24 at its meeting in April 2024. Our Board subsequently agreed its specific performance measures and targets at its meeting on 17 May 2024.

3. **Background**

3.1 We are responsible for meeting the standards and outcomes set out in the Scottish Social Housing Charter and are accountable to our tenants and customers for how well we do so. The Charter is part of the SHR's assessment of how these outcomes are being met. All Registered Social Landlords ("**RSLs**") and Local Authority housing services are required to complete the Charter indicators and submit these by 31 May each year. The SHR publishes results for all organisations at the end of August each year.

3.2 The SHR uses the Charter results to focus attention on important risks and key aspects of landlord performance. The outcomes apply to all social landlords, with the exception of those relating to Local Authorities for their homeless duties and to councils and RSLs that manage sites for Gypsies / Travellers.

3.3   There are 32 Charter measures, of which 7 have remained as at the 2023/24 ARC performance submissions of our comprehensive customer satisfaction surveys (6 tenant indicators and 1 factored owner indicator).

3.4   To reflect the different rent billing cycles for ex-Cube customers, for financial rent-based measures we report WH Glasgow A and WH Glasgow B. WH Glasgow B distinguishes those previous Cube.

4.   Discussion

4.1   This report outlines our performance against targets and strategic projects for 2024/25. Unless stated, measures are reported for year-end performance. Draft Annual Charter return measures will first be discussed, followed by progress against other Board measures shown by strategic theme then strategic projects.

Charter Returns

4.2   This section presents a summary of key draft Charter measures, highlighting where they are also a strategic result. A full set of draft Charter results against targets is provided in Appendix 1.

<u>Gross Rent Arrears</u>

4.3   Our gross rent arrears for 2024/25 improved from 5.86% in 23/24 to 5.44% at year-end, ahead of our 5.5% target set for this year. We continue to outperform the most recent Scottish average benchmark available of 6.7%, as published by the SHR for 2023/24.

Table 1

Gross Rent Arrears (Charter)	2024/25 Results	2024/25 target		2023/24 Result
WHG A	5.47%	N/A	-	5.86%
WHG B	4.94%	N/A	-	5.84%
WHG Combined	5.44%	5.5%	🟩	5.86%

4.4   The following chart shows the trend in our gross rent arrears against target throughout this year, where there has been a strong downward trend since period 7.

Chart 1

Wheatley Homes Glasgow
Gross Rent Arrears 2024/25
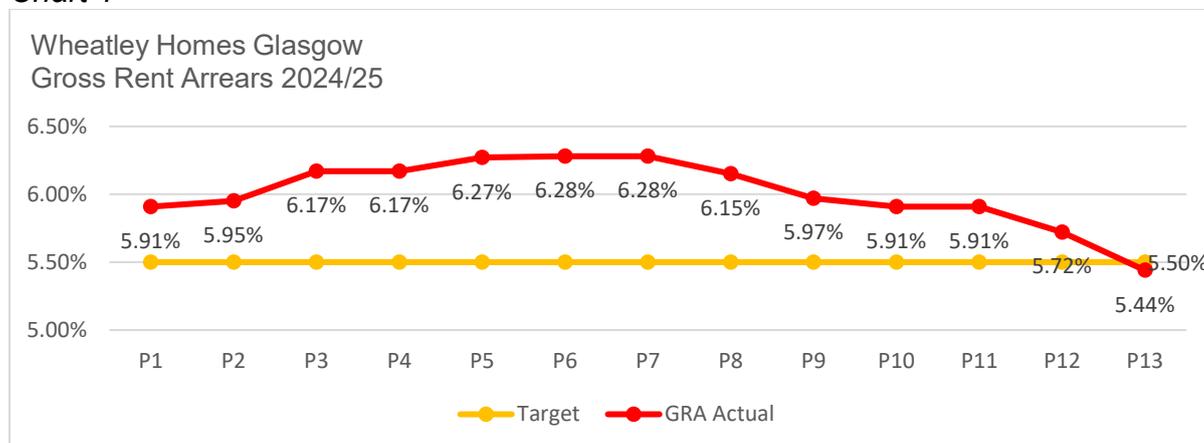
4.5   In addition, we have also seen a reduction in our customers in arrears by year-end and the lowest percentage since 2021/22. There is a continued focus on

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escalation and carrying out Annual Tenant Visits to maximise customer rental discussions.

<u>Turnover</u>

4.6   Our percentage of lettable homes that became vacant – known as turnover – was 6.62% in 2024/25, better than our 8% target and an improvement from 6.91% in 2023/24. The Scottish average published by the SHR in 2023/24 was 7.20%.

<u>Average Days to Re-Let</u>

4.7   Our average days to re-let in 2024/25 at year-end was 21.38 days, an increase on 15.81 days from last year. We still remain well within the Scottish Average of 56.70 days published by the SHR for 2023/24.

Table 2

Average days to re-let (Charter)	2024/25	Target		2023/24
WH Glasgow	21.38	16	🟥	15.81

4.8   Over the past year we have worked to return long term voids to the letting pool. These are properties that required major works to bring them up to a lettable standard. We have worked with Glasgow City Council on a joint project to return properties, including 25 winget properties in Carntyne. We have reduced our long term voids by 46% this year and now have only 48 properties out of the letting pool. We will continue to review options for these going forward.

4.9   The return of these long term voids has had an impact on our days to let figures but a decision we took to ensure we are making as many properties available during a housing crisis.

4.10   It should be noted that our performance in 2024/25 takes account days lost to health and safety-related meter issues where we consider the property unsafe/unfit to occupy due to the failure of energy supplies to repar tampered meters or restore power supply. Without these days amended, our average days to re-let increases to 33.49 days at the year-end. In 2025/26, we will be reporting the amended days to let with these health and safety meter issues days included in the average days to let.

4.11   Improving our days to let will be a key operational priority over 2025/26. As previously advised we are making a number of enhancements to our void management process, working collaboratively with City Building (Glasgow). We expect these improvements to positively impact our days to let performance in the year ahead.

4.12   We will also continue to liaise with power companies, in particular Scottish Power, to address existing barriers to energy supply and tampered meter resolution. We are also working to maximise the benefit of our Utilita contract, which provides a void switching service and smart meter rollout.   This is within the wider context of Scottish Power also being robustly engaged to provide necessary installation resources in relation to the Radio Teleswitch Service switch off.

<u>Tenancy Sustainment</u>

4.13 Our tenancy sustainment has improved this year with the Charter measure at 93.61% at the year-end, against a target of 90% and the revised measure (excluding deaths and transfers to another home within the Group) at 95.03% at year-end, against a target of 91%.

4.14 As defined by the SHR, Charter tenancy sustainment relates to new lets made in the previous year and requires these lets to be sustained for more than a year.

Table 3

RSL Tenancy Sustainment	Charter 2024/25	Target		Charter 2023/24	Revised 2024/25	Target		Revised 2023/24
WH Glasgow	93.61%	90%	🟩	92.00%	95.03%	91%	🟩	93.81%

Repairs

4.15 The average time taken to complete our emergency and non-emergency repairs is shown in the table below. We are above target for both emergency and non-emergency repairs at the year-end, an average of 3.26 hours and have increased since last year's 2.88 hours for emergency repairs. For non emergency repairs we were at 7.90 days, although this has improved from 8.04 days last year.

4.16 Performance was adversely impacted in the final two periods by Storm Éowyn. We have a plan in place to manage the reduction of the spike in jobs associated with Storm Éowyn and to date have been in line with projections for the reduction of jobs.

Table 4

Average time to complete repairs (Charter)	Emergency (hours)		Non-emergency (days)	
	Target	2024/25	Target	2024/25
WH Glasgow	3.00	3.26 🟨	7.50	7.90 🟨

4.17 Repairs completed right first time was 90.17%, which exceeded our 90% target and was comparable with last year's performance.

Table 5

Percentage of repairs completed right first time (Charter)	2023/24	2024/25	Target	
WH Glasgow	91.62%	90.17%	90.0%	🟩

4.18 Satisfaction with repairs for the purposes of our ARC return remains the same as it is a carry forward of the previous year's ARC results. The Board is however receiving more detailed, non ARC, satisfaction results throughout the year based on the 'rate it' element of Book it, Track it, Rate it and the My Voice satisfaction scores.

Gas Safety

4.19 We continue to be 100% compliant for gas safety checks, with zero expired gas certificates at year-end.

Scottish Housing Quality Standard ("**SHQS**")

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4.20   Our Charter 2024/25 results for SHQS and Energy Efficiency Standard for Social Housing ("**EESSH**") are shown in the table below, alongside figures for the previous year. They reflect the most recent guidance from the SHR in relation to electrical testing.

Table 6

RSL	% of properties meeting the SHQS		% of properties meeting the EESSH	
	2023/24	**2024/25**	**2023/24**	**2024/25**
WH Glasgow	99.55%	99.59%	100%	100%

4.21   Properties which do not meet SHQS and/or EESSH can be either because they fail the criteria or are subject to exemption or abeyance. In terms of EESSH and SHQS fails, we have just one property. This property is anticipated to imminently move to a pass on receipt of an updated Energy Performance Certificate ("**EPC**") rating. Our exemptions and abeyances for SHQS and EESSH are detailed in the following table.

Table 7

SHQS and EESH	SHQS Exemption	SHQS Abeyance	% of total stock with SHQS Exemption or Abeyance	EESSH Exemption	% of total stock with EESSH Exemption
	22	150	0.41%	0	0.00%

4.22   Of the 150 properties in abeyance, 115 properties are where we have been unable to complete controlled entry works due to non-participation of owners and 35 properties where we have been unable to gain access, following multiple visits, to carry out electrical fixed installation testing.

Medical Adaptations

4.23   By the year-end 2024/25, we completed 1,229 medical adaptations in an average of 16.11 days and are better than target. This is 105 less adapatations than last year and an improvement from 17.73 days in 2023/24. This reduction helps to improve quality of life and independence for tenants. The table below shows the number of households waiting, completions and the average time to complete adaptations.

Table 8

Medical Adaptation	Households Waiting 2023/24	Households Waiting 2024/25	Number Completed 2024/25	Average Days to Complete	Target
	72	73	1,229	16.11	25

Summary Charter Performance

4.24   Within the context of a challenging, ever evolving environment we have achieved or exceeded our target for 71% of measures (17 of our 24) a breakdown of these is provided in Appendix 1.

Other Key Performance Measures

4.25   The following sections present draft year-end performance against non-Charter strategic and compliance measures by strategic theme. The dashboard for Board level measures is shown at Appendix 2.

⊘ **Delivering Exceptional Customer Experience**

Customer First Centre ("**CFC**")

4.26   2024/25 results are presented in the table below:

Table 9

Measure	2023/24	2024/25		
	Value	Value	Target	Status
WHG - CSAT score (customer satisfaction)	4.3	4.6	4.5/5	🟩
Group - % of contacts to CFC resolved within CFC	NEW	89.79%	93%	🟨
WHG - Call abandonment rate	5.33%	5.56%	5%	🟥
WHG - Call abandonment rate - those waited over 30secs and abandoned	NEW	3.50%	4%	🟩

4.27   CSAT is a relatively new measure in terms of the strategy, but this measure has visibly improved since its introduction in 2023. Customer satisfaction with the CFC (known as "**CFC CSAT**") remains the CFC's key measure, ensuring we place our customers' voices at the heart of performance management. Our overall CFC CSAT score for is 4.6/5 at the year-end of 2024/25, and an improvement from the 2023/24 score of 4.3/5 and currently exceeding our 90% target for overall satisfaction.

4.28   The percentage of contacts to the CFC resolved within the CFC, without the need to be passed to either Housing Teams or MyRepairs Teams was 89.79% at the year-end 2024/25, an improvement from 89.61% YTD in quarter three.

4.29   The call abandonment rate for our customers has increased slightly by the year-end 2024/25 to 5.56%, from 5.33% in 2023/24, and is above 5% target. The call abandonment rate after 30 seconds, whereby our customers waited over 30 seconds and then abandoned their call and better represents the aspect of the service that may be in the CFC's control. This improved to 3.5% by the year-end against a 4% target.

Complaints Handling

4.30   Our complaints handling timescale performance has continued to improve over 2024/25 as shown in the table below. Our Stage 1 complaints are responded to in less than four days on average while Stage 2 complaints take almost two days less on average than last year at 14.85 days. Both achieved their respective targets.

Table 10

Charter - average time for a full response to complaints (working days)				
	2023/24		2024/25	
	Stage 1	Stage 2	Stage 1 (5-day target)	Stage 2 (20-day target)
WHG	3.98	16.47	3.71	14.85

4.31 Our full complaints Charter measures are included alongside other Charter measures in Appendix 1.

4.32 In addition to the Charter measures, we also report Scottish Public Services Ombudsman ("**SPSO**") measures. The key complaints performance measures at year-end of 2024/25 for SPSO are summarised below, with each improving since last year. 100% of complaints that went direct to or escalated to stage 2, were fully closed within the 20-day timescale. Further detail on SPSO measures is included in Appendix 3, alongside a Charter complaints summary.

Table 11

SPSO Indicator 2 - number and % of complaints at each stage that were fully closed within timescales of 5 and 20 working days			
	Stage 1 - responded to within 5 working days	Stage 2 - responded to within 20 working days	Escalated complaints - responded to within 20 working days
	2024/25	2024/25	2024/25
WHG	96.48%	100.00%	100.00%

4.33 We have seen an improvement in complaint handling over 2024/25 and a reduction in the number of complaints received this year. We are continuing to implement and focus on the improvements previously reported to the Board, focused on the quality of our responses through staff training and reviewing samples, delivering on the commitments we make in responding to complaints and detailed thematic reviews of areas with higher complaint numbers. An update on the activity underway and its impact is planned for the next meeting.

Allocations CSAT

4.34 Our Allocations MyVoice survey was introduced in August 2023, this measures our customers' satisfaction with the process of getting their new home. Satisfaction remains at 4.0/5 for year-end 2024/25.

4.35 Negative feedback from our customers is to do with the decoration of the new home. Customers are being impacted by the reduction in external grants which would have previously been utilisied by customers to support them in decoration and moving in to their new home. We are reviewing our void standard and how amendment to improve satisaction in the customers new home. We are also reminding all new customers of our Home Comforts team and how this can support them.

Table 12

Allocations CSAT	2024/25	2024/25 Target	
WHG	4.0	4.5	

<u>Development Programme</u>

4.36 We completed 91 Mid Market Rate ("**MMR**") handovers within the financial year 24/25 against a business plan target of 91. This is the successful handover of Calton Village. In addition, we have met target for the social rented handovers in Phase 1 of Calton Village and Shandwick/Arnisdale. We continue to work with Glasgow City Council to streamline the process for acquisitions, however, this remains subject to suitable properties being available and meeting our criteria.

Table 13

Sites	Handovers (YTD)	Target (YTD)	Difference and handovers to 31st March
WHG	**178**	**235**	**-57**
Acquisitions	8	65	-57
Calton Village Phase 1 (SR)	32	32	0
Calton Village (MMR)	91	91	0
Shandwick/Arnisdale (SR)	47	47	0

4.37 Additional grant of £12.11m was received in March 2025 to offset our approved front funding costs at King's View and Shawbridge Arcade. Grant carry forward into 2025/26 will reduce accordingly, helping to create capacity for new project approvals. Early indications from Glasgow City Council on the 2025/26 programme are positive with potential for a number of projects to receive grant approval in 2025/26, following reduced Glasgow City Council approvals for all RSLs reducing by 50% in 2024/25 due to the budget reduction.

4.38 The final 22 units handed over at Calton Phase 1 in early March 2025, bringing the total handovers to 123 units. The development at Shandwick Street which includes the Passive House Equivalent pilot also completed in 2024/25.

4.39 The successful blowdown of 3 x 26 storey tower blocks at Wyndford was completed 23 March 2025. No incidents or delays were reported on the day with residents able to return to their homes 1 hour and 13 minutes after blowdown. Material processing of the remaining rubble will continue throughout the rest of the year with site clearance expected early 2026. The Top Down Way ("**TDW**") methodology associated with the demolition of the 120 block continues to progress with the top 4 floors now removed. The TDW will continue throughout the rest of the year with completion expected by November 2025.

<u>Investment in Improvement, Modernising and Maintaining Homes</u>

4.40 We have delivered our expected investment spend relative to budget and installed over 1,300 gas heating systems in addition to replacing 242 kitchens and 76 windows with a spend of over £17.8m.

<u>Volume of Emergency Repairs</u>

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4.41 The table below shows our position against the strategic result to reduce the volume of emergency repairs by 10% by 2026, with 2022/23 as the baseline year. The volume of emergencies completed has reduced by 0.71% compared to the previous year and below this year's target of 3.34%.

Table 14

| Area | Completed Emergency Repairs | | |
	2023/24	2024/25	Variance to 2022/23
WH Glasgow	66,640	66,165	-0.71%

Rate It

4.42 'Book It, Track It, Rate It' aims to improve visibility and communication during the repair journey. The Rate It element was launched in June 2023, providing an opportunity for customer feedback on repair appointments.

4.43 The Rate It score for the year-end 2024/25 is 4.5/5 (from 25,593 responses, representing 18.9% of the feedback links generated to all customers with contact information).

Responsive Repairs: Damp and Mould

4.44 On 14 January 2025, the SHR included three new indicators for reporting on damp and/or mould in the Charter, applicable from financial year 2025/26. Work is underway to assess the data required to compile, calculate and monitor against these new indicators. These results will then be included in our ARC submission from May 2026 onwards.

4.45 We continue to monitor repairs related to mould, with updates provided to help facilitate greater scrutiny over these types of repairs. The CFC raises every job related to damp, mould, condensation, or rot as a mould inspection line.

4.46 We have attended 72.6% of mould inspections within two working days at year end. For those out-with the 2 days, almost half (45.8%) were due to a customer's request for later appointment.

Table 15

| Inspections completed | Category | | | |
	No Mould Found	3 (mild)	2 (moderate)	1 (severe)
8,566	1,659	6,767	136	4

4.47 To year end, 74.93% of remedial mould repairs were completed within 15 working days. In March, the in-month average time was 13.9 days.

4.48 Upskilling our own and City Building (Glasgow) staff has been a key priority with a number having now completed specialist training in relation to damp and mould, including obtaining City and Guild qualifications.

4.49 Data driven diagnosis based on archetype, standard remediation by archetype, and detailed analysis of case data to better match the work required with the skillset of the tradesperson is being reviewed. There is also a proposed project in relation to asset plans for our Multi Storey Flats in a separate paper which will support this more data driven and archetype-specific approach.

Compliance

4.50 We have made good progress with our compliance programmes at year end. All of our 230 relevant properties are compliant with Legionella assessment requirements. We completed safety inspections on all passenger lifts and domestic lifts by the year-end.

4.51 At year-end, there remained 37 properties without a valid Electrical Installation Condition Report ("**EICR**"), with weekly reviews to address access or other housing issues to complete inspections. We have completed a total of 3,756 inspections in 2024/25 which includes achieving 100% completion of the 2,265 inspections of electrical installation certificates due to expire before the end of 2024/25.

<u>Health and Safety</u>

4.52 We continue with the positive position of no reportable Reporting of Injuries, Disease and Dangerous Occurrences Regulations ("**RIDDOR**") incidents in 2024/25. We have not lost any days this year due to work-related accidents.

4.53 We also have no Health and Safety Executive or local authority environmental team interventions this year. The same position that we have maintained since the measure started in 2021. A separate update on health and safety covers our performance for the year in further detail.

<u>Workplace Fires</u>

4.54 We have not had any workplace fires for the year and have not recorded any since the measure started in 2021.

Changing Lives and Communities

<u>Peaceful Neighbourhoods</u>

4.55 Overall, the number of Anti Social Behaviour ("**ASB**") cases decreased from 4,599 last year to 3,551 this year, with 100% resolved.

4.56 During 2024/2025 we started the year off by embedding the Antisocial Behaviour and Neighbourhood Management Polices that were approved at the end of the previous year. This is subject to a separate update on the agenda.

4.57 At the year-end, ASB was recorded at 617 repeat addresses within WHG, compared to 625 at the end of 23/24. Less than 1% of our properties have issues with repeat incidences of ASB.

4.58 We continue to review cases where there is either non-engagement with the Prevention & Solution visits, or the behaviour doesn't change following the visit, to agree next steps around action to be taken.

<u>Accidental Dwelling Fires</u>

4.59 We recorded 57 accidental dwelling fires in 2024/25, a reduction from 98 last year. Our strategy measure aims to ensure that 100% of applicable properties have a current fire risk assessment in place. This continues to be achieved.

4.60 As of the end of March, we had eight outstanding overdue mandatory Fire Risk Assessment ("**FRA**") actions and only two overdue mandatory Person Centric Fire risk Assessment ("**PCFRA**") actions.

4.61 We provided 1,707 lets to homeless households by the year-end 2024/25, 64% of the RSL group total (2,673) and an increase on the 1,640 we provided last year. We provided 64.62% of relevant lets to homeless applicants.

Table 16

RSL	2024/25 Number of lets to homeless applicants (ARC)	% relevant lets made to homeless applicants	2023/24 Number of lets to homeless applicants (ARC) – full year
WHG	1,707	64.62%	1,640

Jobs and Opportunities

4.62 Foundation programmes focus on supporting our customers and those in our communities, accessing jobs, training, and apprenticeship opportunities, support vulnerable children, and alleviate poverty. Overall, we have exceeded the 2024/25 targets for all three foundation measures.

4.63 Welfare Benefit Advisors have supported 7,335 customers throughout the year, helping them secure over £20m in Client Financial Gain ("**CFG**"). Managed migration to Universal Credit has driven higher demand for support, with almost 30% of the CFG secured directly helping to prevent rent arrears.

Table 17

Strategic Results	2024/25 Target	Year-end performance 2024/25	
4,000 jobs, training and apprenticeship opportunities delivered for customers and communities	520	533	🟩
10,000 vulnerable children benefit from targeted Foundation programmes in Wheatley communities	730	1651	🟩
20,000 Wheatley Customers accessing services which help alleviate poverty in Wheatley communities	6300	7270	🟩

🤝 Developing our Shared Capability

Sickness Absence

4.64 We lost 3.24% of working days due to staff sickness absence in the year 2024/25 (compared to our target of 3%), a reduction in performance from the 2.39% reported at the end of 2023/24.

Table 18

Sickness Rate	Target	2023/24		2024/25	
WH Glasgow	3%	2.39%	🟩	3.24%	🟧

4.65 Stress/Anxiety was the dominant reason for absence accounting for 52.73% of total absence. Employee Relations introduced daily calls to managers whose staff reported Stress / Anxiety as a reason for sickness absence offering support and guidance, in 2024/2025 there were 405 calls made.

4.66 Support for Stress (Non-Work Related) absences cases is provided via our Employee Assistance Provider, PAM Assist, with additional support for more complex cases provided by our pool of specialist counsellors.

⊚	**Enabling our Ambitions**

Invoice Payments

4.67 94.45% of invoices were paid in 30 days or fewer by the year-end, a slight improvement from 94.94% at quarter three. Teams are being reminded weekly to action any outstanding invoices.

Procurement

4.68 By the year-end, 98.94% of contracted expenditure was compliant with procurement rules, similar to quarter three (98.85%).

▤	**Summary of Strategic Project Delivery**

4.69 The full list of our strategic projects is attached to this report as Appendix 4. Six projects completed during 2024/25:

- Customer insight and driven services;
- Asset strategy;
- TC:G Strategy;
- Explore options to support private garden maintenance;
- Develop a data and technology enabled approach to managing and monitoring building compliance; and
- Improving and evolving our multi-channel customer first centre.

4.70 While most of our strategic projects have now concluded, one did not fully conclude within the anticipated milestones due to external interdependencies (Wyndford) and a change in the project milestones in year agreed by the Group Board in year (personalised services).

5. Customer Engagement

5.1 We have several strategic projects that facilitate opportunities for customer engagement, as do new customer feedback channels such as MyVoice and Book It, Track It, Rate It. This will directly impact the way we deliver services, the way they can be drawn down by customers and how customers can share their views on these services.

6. Environmental and sustainability implications

6.1 Our Group sustainability framework includes a refined sustainability performance framework overseen by the Wheatley Solutions Board.

7. Digital transformation alignment

7.1 Our strategy is underpinned by digital transformation. The strategic projects for 2024/25 have been developed and prioritised with IT, digital and data interdependencies a key factor.

8. Financial and value for money implications

8.1 There are no direct financial implications arising from this report. Any financial requirements related to actions and projects within the report are subject to separate reporting and agreement.

9. Legal, regulatory and charitable implications

9.1 The SHR requires an Annual Return on the Charter from each RSL. Key indicators within this return are also included in quarterly performance reporting.

9.2 We are also required to involve tenants in the scrutiny of performance, which we do through the Group Scrutiny Panel, and to report to tenants on performance by the end of October each year.

10. Risk Appetite and assessment

10.1 This report covers performance across each of our strategic themes and as such there is no single agreed risk appetite. Having a strong performance management culture will in particular support our progression from excellence to outstanding for which we have an open risk appetite in relation to operational delivery with a cautious appetite in relation to compliance with law and regulation.

11. Equalities implications

11.1 Project monitoring and evaluations consider equality information and Equality Impact Assessments are undertaken at the outset of new programmes to ensure compliance with equality legislation, where applicable.

12. Key issues and conclusions

12.1 We continue to perform strongly in a wide range of areas, including relative to wider sector benchmarking. This includes areas such as SHQS, gas safety checks, turnover, tenancy sustainment, time to complete medical adaptations , time to respond to complaints and gross rent arrears.

12.2 Areas we continue to focus on improving include overall tenant satisfaction, emergency and non-emergency repairs timescales and average days to re-let. In the year ahead average days and associated void management approach will be an area of joint focus with City Building (Glasgow).

13. Recommendations

13.1 The Board is asked to:
1) Approve the draft Annual Return on the Charter results for submission to the Scottish Housing Regulator;
2) Delegate authority to the Group Managing Director of RSLs or any member of the Group Executive Team to make any non-material updates to finalise the results before submission; and
3) Note the outturn year-end performance against non-Charter measures and strategic projects.
LIST OF APPENDICES:

Appendix 1: Draft Annual Return on the Charter 2024/25
Appendix 2: Board Measures Dashboard 2024/25
Appendix 3: Complaints, ARC and SPSO measures 2024/25
Appendix 4: Strategic Projects Dashboard 2024/25

Appendix 1	Wheatley Homes Glasgow			SHR Scottish Average
Charter Indicators	**2023/24 Results**	**Draft 2024/25 Results**	**2024/25 Target**	**2023/24**
01 Percentage of annual tenants satisfied with the overall service	86.70%	86.70%	>90%	86.50%
02 Percentage of annual tenants who feel their landlord is good at keeping them informed about their services and decisions	93.64%	93.64%	90%	90.50%
03a Percentage of complaints responded to in full at Stage 1	96.58%	95.44%	95%	96.70%
03b Percentage of complaints responded to in full at Stage 2	94.18%	93.93%	100%	90.70%
04a Average time in working days for a full response at Stage 1	3.98	3.71	5	5.10
04b Average time in working days for a full response at Stage 2	16.47	14.85	20	17.50
05 Percentage of annual tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes	97.63%	97.63%	90%	87.70%
06 Percentage of stock meeting the Scottish Housing Quality Standard (SHQS)	99.55%	99.59%	99.58%	84.40%
07 Percentage of annual existing tenants satisfied with the quality of their home	86.32%	86.32%	>90%	84.00%
08 Average time to complete emergency repairs (hours)	2.88	3.26	3	4.00
09 Average time to complete non-emergency repairs (working days)	8.04	7.90	7.5	9.00
10 Percentage of reactive repairs completed right first time	91.62%	90.17%	90%	88.40%
11 Number of times in the reporting year that you did not meet your statutory obligation to complete a gas safety check within 12 months of a gas appliance being fitted or its last check.	0	0	0	N/A
12 Percentage of tenants satisfied with repairs or maintenance carried out in last 12 months	92.58%	92.58%	90%	87.30%
13 Percentage of annual tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in	91.07%	91.07%	90%	84.70%
14 Percentage of tenancy offers refused during the year	16.58%	40.28%	Contextual	30.50%
15 Percentage of anti-social behaviour cases reported in the last year which were resolved	100%	100%	100%	94.30%
16 Percentage of new tenancies sustained for more than a year - overall	92.00%	93.61%	90%	91.20%
17 Percentage of lettable houses that became vacant	6.91%	6.62%	8%	7.20%
18 Percentage of rent due lost through properties being empty	0.51%	0.53%	0.6%	1.40%
19 Number of households currently waiting for adaptations to their home	72	73	Contextual	N/A
20 Total cost of adaptations completed in the year by source of funding (£)	£2,589,610	£2,545,000	Contextual	N/A
21 Average time to complete approved applications for medical adaptations (calendar days)	17.73	16.11	25	44.80
22 Percentage of court actions initiated which resulted in eviction - overall	34.96%	33.55%	Contextual	26.50%
23a Percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that resulted in an offer	106.82%	90.40%	Contextual	37.10%
23b Percentage of offers made to LA Section 5 and other referrals for homeless households that result in a let	78.13%	89.80%	Contextual	80.50%
25 Percentage of annual tenants who feel that the rent for their property represents good value for money	89.36%	89.36%	85%	81.60%
26 Rent collected as % of total rent due	99.22%	99.28%	Contextual	99.40%
27 Gross rent arrears (%)	5.86%	5.44%	5.50%	6.70%
28 Average annual management fee per factored property.	£208.40	£222.99	Contextual	£115.12
29 Percentage of annual owners satisfied with the factoring service	37.82%	37.82%	60%	59.50%
30 Average length of time taken to re-let properties (calendar days)	15.81	21.38	16.00	56.70

Appendix 2 - WHG Board - Delivery Plan 24/25 - Strategic Measures

1. Delivering Exceptional Customer Experience

Measure	2023/24	YTD 2024/25		
	2023	2024		
	Value	Value	Target	Status
% Annual Tenant Visits	NEW	68.56%	70%	🔺
% new tenancies sustained for more than a year - overall	92%	93.61%	90%	✅
% new tenancies sustained for more than a year - homeless	91.38%	94.57%	Contextual	
% new tenancies sustained for more than a year - revised	93.81%	95.03%	91%	✅
Group - % of contacts to CFC resolved within CFC	NEW	89.79%	93%	🔺
CFC CSAT	4.3	4.6	4.5	✅
Allocations CSAT	4.2	4	4.5	🛑
Abandonment Rate	5.33%	5.56%	5%	🛑
Call abandonment rate after 30 secs	NEW	3.5%	4%	✅

2. Making the Most of Our Homes and Assets

Measure	2023/24	YTD 2024/25		
	2023	2024		
	Value	Value	Target	Status
Average time taken to complete emergency repairs (hours) – make safe	2.88	3.26	3	🔺
Average time taken to complete non-emergency repairs (working days)	8.04	7.9	7.5	🔺
% reactive repairs completed right first time	91.62%	90.17%	90%	✅
Number of gas safety checks not met	0	0	0	✅
% of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the R&M service	92.58%	92.58%	90%	✅
Average time to complete approved applications for medical adaptations (calendar days)	17.73	16.11	25	✅
Legionella - percentage of applicable properties with a valid risk assessment in place	100%	100%	100%	✅
Number of electrical installation inspections completed and number due to be completed	100%	90.57%	100%	🔺
Percentage of properties with an EICR certificate up to 5 years old	99.86%	99.91%	100%	🔺
Number of domestic stair and through floor lifts with a completed annual inspection and test against the number due to be completed	90.91%	100%	100%	✅
Number of passenger lifts with a completed six-month inspection and test against the number due to be completed	100%	100%	100%	✅
New build completions - Social Housing	0	87	79	✅
New build completions - Mid-market	71	91	91	✅
Number of RIDDOR	0	0	Contextual	
Number of HSE or LA environmental team interventions	0	0	0	✅

Measure	2023/24	YTD 2024/25		
	2023	2024		
	Value	Value	Target	Status
Number of accidental fires in workplace	0	0	0	✅
Number of accidental dwelling fires recorded by Scottish Fire and Rescue	98	57	Contextual	
Number of new employee liability claims received	1	0	Contextual	
Group - Number of open employee liability claims	13	10	Contextual	
Number of days lost due to work related accidents	NEW	0	Contextual	

3. Changing Lives and Communities

Measure	2023/24	YTD 2024/25		
	2023	2024		
	Value	Value	Target	Status
% ASB resolved	100%	100%	100%	✅
% Lets Homeless Applicants (ARC)	60.58%	63.29%	Contextual	
% Relevant lets to Homeless Applicants	62%	64.62%	Contextual	
Group - Percentage of Community Benefit job and training opportunities arising through the spend associated with new home construction and our investment programme that have been secured by Wheatley customers	45.58%	69.77%	30%	✅
Group - % planned jobs, training places or apprenticeships created which are secured by our customers	72.57%	73.19%	60%	✅
Total number of jobs, training places or apprenticeships created for customers and communities	533	533	520	✅
Number of children and young people benefiting from targeted Foundation programmes in Wheatley Communities	1,577	1,651	730	✅

Measure	2023/24	YTD 2024/25		
	2023	2024		
	Value	Value	Target	Status
Number of people accessing services which help alleviate poverty in Wheatley Communities	8,043	7,270	6,300	✅
Group - Repeat antisocial behaviour cases in period – number of repeat addresses	952	935	921	🔺
NETS Adhoc CSAT	4.1	4.2	4.3	🔺
Group - % of our customers live in neighbourhoods categorised as peaceful	76.16%	74.01%	75%	🔺
WHG - % of our customers live in neighbourhoods categorised as peaceful - North East	NEW	71.19%	Contextual	
WHG - % of our customers live in neighbourhoods categorised as peaceful - South	NEW	60.10%	Contextual	
WHG - % of our customers live in neighbourhoods categorised as peaceful - North West	NEW	71.62%	Contextual	
Group - The percentage of HMOs that have a current fire risk assessment in place	100%	100%	100%	✅
Group RSLs - Number of accidental dwelling fires (reduce by 10% by 2025/26) (Upper limit 195 for 2024/25)	120	95	195	✅

4. Developing Our Shared Capacity

Measure	2023/24	YTD 2024/25		
	2023	2024		
	Value	Value	Target	Status
% Sickness rate	2.39%	3.24%	3%	🔺

Measure	2023/24	YTD 2024/25		
	2023	2024		
	Value	Value	Target	Status
% lettable houses that became vacant	6.91%	6.62%	8%	✅
Average time to re-let properties	15.81	21.38	16	🛑
WHG C - Gross rent arrears (all tenants) as a % of rent due	5.86%	5.44%	5.5%	✅
WHG A - Gross rent arrears (all tenants) as a % of rent due	5.86%	5.47%	Contextual	
WHG B - Gross rent arrears (all tenants) as a % of rent due	5.84%	4.94%	Contextual	
% of payments made within the reporting period which were paid in 30 days or fewer (from the date the business receives a valid invoice)	93.72%	94.45%	96%	⚠️
% of contracted expenditure compliant with procurement rules	98.23%	98.94%	99%	⚠️

Appendix 3 – Q4 2024/25 - ARC and SPSO measures

1.1   This appendix provides ARC and SPSO measures up to Q4 2024/25.

1.2   For Group Registered Social Landlord, ARC measures include complaints received from all customers who receive a service provided by the Group Registered Social Landlord or on their behalf. This includes factoring services delivered by Lowther Homes on behalf of Registered Social Landlord ("**RSLs**").

1.3   For Group RSLs, SPSO measures include all complaints relating to the RSL, irrespective of the source of the complaint.

Charter (ARC) Measures

1.4   ARC measures are reported to SHR for each RSLs in the Group. Performance is for all RSL customers, including those factored owners who receive a service from Lowther Homes on behalf of RSLs.

1.5   The number of complaints received under the Charter definition are as shown in the table below.

Charter RSLs – complaints received * excluding complaints carried over						
	*2023/24			2024/25		
	Stage 1	Stage 2	All	Stage 1	Stage 2	All
WHG	5,264	602	5,866	4,848	659	5,507

1.6   The table below outlines the average time for a full response (working days) for Stage One ("**S1**") and Stage Two ("**S2**") complaints. Both targets are being met for this measure. Performance for WHG exceeds the 2023/24 SHR Scottish average of 5.1 days for S1 complaints and the Scottish average of 17.5 days for S2 complaints. Performance includes Lowther Factored homeowners who receive a factoring service from Lowther on behalf of the respective RSL.

Charter - average time for a full response to complaints (working days)				
Subsidiary	2023/24 Stage 1 - 5-day target, Stage 2 – 20-day target		2024/25 – Stage 1 - 5-day target, Stage 2 – 20-day target	
	Stage 1	Stage 2	Stage 1	Stage 2
WHG	3.98 ■	16.47 ■	3.71 ■	14.85 ■

1.7   The table below outlines the average time for a full response to complaints (working days) overall, for Stage 1 and Stage 2 combined.

Charter - average time for a full response to complaints (working days)		
Subsidiary	2023/24 – not targeted	2024/25 – not Targeted
WHG	5.28	5.06

1.8 The table below displays the annual Charter measure for the percentage of complaints that were responded to in full.

Charter – percentage of complaints responded to in full				
Subsidiary	2022/23 Stage 1 – 96% target, Stage 2 – 100% target		2023/24 – YTD Stage 1 – 96% target, Stage 2 – 100% target	
	Stage 1	Stage 2	Stage 1	Stage 2
WHG	96.58%	94.18%	95.44%	93.93%

SPSO Measures

1.9 SPSO measures includes all customers who raise a complaint. We are required to record our performance against the SPSO indicators and report these to the board and senior managers. On request the SPSO can ask that we provide them with details of our complaint handling performance in line with their indicators.

1.10 Stages of complaints are defined as:

- *Stage 1 complaints* –first time reports of dissatisfaction with services.
- *Stage 2 complaints* – directly received as Stage 2, i.e. not escalated from Stage 1. This can include cases which are considered a risk to reputation or require investigation due to the number of issues raised that could not have been reasonably resolved at Stage 1 as part of a frontline resolution.
- *Escalated complaints* – complaints that were received into the organisation at Stage 1 and later escalated to Stage 2.

1.11 A summary of the year-to date figures for each of the indicators are included below.

Indicator 1 - total number of complaints received.

1.12 For SPSO complaints, Stage 1 complaints numbers have reduced, compared to 2023/24. At the end of 2023/24 WHG had received 5,264 Stage 1 and 35 Stage 2 complaints. In 2024/25 WHG has received 4,848 Stage 1 (7.9% reduction) and 37 Stage 2 complaints (5.71% increase).

SPSO Indicator 1 - total number of complaints received 2024/25		
Subsidiary	Stage 1 (this includes escalated complaints as they were first received at Stage 1)	Stage 2 (directly received as Stage 2, i.e. not escalated from Stage 1)
WHG	4,848	37

Indicator 2 - number and % of complaints at each stage that were fully closed within timescales of 5 and 20 working days. Full response has been given to customer/resolution has been reached, including those with outstanding actions. Extensions of time to a complaint will be included in the total count and will be considered "late".

1.13   WHG are achieving target of 95% for stage 1 and 100% for stage 2 for this year.

SPSO Indicator 2 - number and % of complaints at each stage that were fully closed within timescales of 5 and 20 working days						
Subsidiary	Stage 1 - responded to within 5 working days		Stage 2 - responded to within 20 working days		Escalated complaints - responded to within 20 working days	
	2023/24	2024/25	2023/24	2024/25	2023/24	2024/25
WHG	92.54%	96.48%	91.67%	100.00%	98.40%	100.00%

Indicator 3 - the average time in working days for a full response to the stage.

1.14   WHG are achieving target of 5 days for stage 1 and 20 days for stage 2 for this year.

SPSO Indicator 3 - the average time in working days for a full response to the complaints at each stage – 2024/25			
Subsidiary	Stage 1 - responded to within 5 working days	Stage 2 - average time in working days to respond to complaint	Escalated complaints - Average time to respond to complaints after escalation from Stage 1 to Stage 2
WHG	3.71	15.62	14.80

Indicator 4 - the outcome of complaints as a % of overall complaints.

SPSO Indicator 4 - the outcome of complaints as a % of overall complaints 2024/25				
Subsidiary	Stage 1 - upheld	Stage 1 - partially upheld	Stage 1 - not upheld	Stage 1 - resolved
WHG	35.44%	12.97%	30.65%	20.94%
	Stage 2 - upheld	Stage 2 - partially upheld	Stage 2 - not upheld	Stage 2 - resolved
WHG	13.51%	56.76%	27.03%	2.70%
	Escalated complaints - upheld	Escalated complaints - partially upheld	Escalated complaints - not upheld	Escalated complaints - resolved
WHG	42.90%	23.33%	32.14%	1.63%

Appendix 4 - WHG Board - Delivery Plan 24/25 - Strategic Projects

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Note
Defining and agreeing our approach to vulnerability and personalised services (b)	31-Mar-2025	✅	100%	01. Vulnerability strategy and plan developed	30-Jun-2024	Yes	First draft of Reasonable Adjustment Policy concluded and due to go to the Board in autumn. The reprofiled milestones due in 2024/25 have now all been completed.
				02. Customer engagement concluded	31-Aug-2024	Yes	
				03. Board approval of strategy and implementation plan	30-Sep-2024	Yes	
				04. Implementation plan commenced	31-Oct-2024	Yes	
				05. Update to Board on implementation	31-Mar-2025	Yes	
				06. Review and refine plan phase 2	31-Mar-2025	Yes	
Customer insight driven services (b)	30-Sep-2024	✅	100%	01. Agree the top 3 priority areas for customer journey mapping based on analysis of customer insight on key satisfaction drivers	31-May-2024	Yes	This project is complete as previously reported
				02. Agree our pulse and thematic survey programme	31-May-2024	Yes	
				03. Undertake customer journey mapping, including through direct engagement with customers	31-Aug-2024	Yes	
				04. Group Executive team agree service, process and technology changes required to improve the customer journey and respond to the pulse survey findings	30-Sep-2024	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Note
Asset strategy (b)	28-Feb-2025	✅	100%	01. Asset strategy featured as a key theme in Group partner Board strategy workshops	31-May-2024	Yes	Our asset strategy that was developed during 2024/25 is now informing investment delivery priorities for the year ahead, as intended.
				02. Customer and staff engagement session	31-May-2024	Yes	
				03. Internal review and sign-off	31-May-2024	Yes	
				04. Group Board approval of Group Asset Management strategy	30-Jun-2024	Yes	
				05. Group partner asset management plans approved	30-Sep-2024	Yes	
				06. Staff launch of group asset management strategy and group partner asset management plans	31-Oct-2024	Yes	
				07. Agreed approach through strategy informs 2025 investment plans	28-Feb-2025	Yes	
Wyndford regeneration (b)	31-Mar-2025	🛑	0%	01. Contractor Procurement completion	30-Dec-2024	No	Contractor procured. An update will be provided to WDSL in May and we will bring forward the project tender as the next stage of approval to WDSL Board.
				02. Land Transfer completion	31-Mar-2025	No	
				03. Planning Application Submission	31-Mar-2025	No	
TC:G Strategy (b)	31-Mar-2025	✅	100%	01. TC:G Board strategy workshop to consider key strategic priorities	30-Aug-2024	Yes	Complete following the update provided at the March Board meeting
				02. TC:G strategy refreshed to reflect feedback from Board strategy workshop	31-Dec-2024	Yes	
				03. TC:G Board agree	28-Feb-2025	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Note
				updated strategy			
				04. WHG Board updated on key strategic priorities for 2024/25	31-Mar-2025	No	
Explore options to support private garden maintenance (b)	28-Feb-2025	✅	100%	01. Identify the potential options and draft options appraisal	31-Jul-2024	Yes	Complete – approach agreed by the Board at its March meeitng.
				02. Shortlisted options agreed by the Executive Team for market testing	31-Aug-2024	Yes	
				03. Market testing, including offer and charging model	30-Nov-2024	Yes	
				04. Options report taken to Wheatley Homes Glasgow Board	28-Feb-2025	Yes	
Develop a data and technology enabled approach to managing and monitoring building compliance (b)	31-Dec-2024	✅	100%	01. Review our existing compliance cycles, data management, integration and management information arrangements	31-Jul-2024	Yes	Work to develop the data and technology-enabled approach is now complete and agreed by the Executive Team
				02. Build our future building compliance model including desired compliance cycles, key data, data flows, degree of integration, required management information and desired customer touchpoints and functionality	31-Oct-2024	Yes	
				03. Undertake a gap analysis and options appraisal including costs and benefits of the change between current arrangement and desired	30-Nov-2024	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Note
				future model			
				04. Develop detailed implementation proposal and plan and update Executive Team including on timescales and anticipated benefits	31-Dec-2024	Yes	
Improving and evolving our multi-channel customer first centre (b)	28-Feb-2025	✅	100%	01. Customer Engagement on service improvement opportunities via Stronger Voices team	30-Jun-2024	Yes	All planning in place and Proof of concepts have all commenced and will conclude in May 25.
				02. Agree approach and workplan for geographical subsidiary service delivery	31-Jul-2024	Yes	
				03. Pilot customer call transcription and automated quality assurance	31-Dec-2024	Yes	
				04. Scope and develop an approach for automation of identification and verification (IDV)	31-Dec-2024	Yes	
				05. Year 1 update of the Executive Team including customer feedback and Year 2 enhancement plan	28-Feb-2025	Yes	

Report

To:	**Wheatley Homes Glasgow Board**
By:	**Aisling Mylrea, Wheatley Homes Glasgow Managing Director**
Approved by:	**Steven Henderson, Group Chief Executive**
Subject:	**2025/26 Delivery Plan**
Date of Meeting:	**16 May 2025**

1.   Purpose

1.1   This report updates the Board on the agreed 2025/26 Group Delivery Plan, comprising:

1) Strategic projects to be reported to the Board during 2025/26; and
2) Our specific Board-level performance measures and corresponding targets for approval.

2.   Authorising and strategic context

2.1   The Group Board approved the overarching approach to monitoring the implementation of the Group strategy via our Group Performance Management Framework ("**PMF**") at its meeting in June 2021. We review the PMF annually, including the targets for the then remaining years of the Group and our Wheatley Homes Glasgow strategies. The targets were last reviewed and approved by the Board in May 2024 and the Board subsequently agreed amendments to our strategy as part of our strategy refresh in September 2024.

2.2   Under the Group Standing Orders the Group Board has an ongoing role in monitoring the performance of subsidiaries across the Group against the agreed measures. This Board is responsible for approving our Annual Return on the Charter ("**Charter**") returns and monitoring our performance against agreed targets.

3.   Background

3.1   As part of agreeing the original PMF in June 2021 the Group Board recognised that the strategic projects, strategic measures and targets would evolve throughout the life of our strategy as we refreshed and renewed it.

3.2   As such, strategic projects and our measures and targets are subject to annual review to take into account what has been delivered to date, our business operating context and the external operating environment.

3.3   For the same reasons, we also review and update our 5-year strategy each year. As part of this process, each partner Board within the Group considers its 5-year strategy and what refinements are appropriate within this context.

4.   Discussion

Strategic context

4.1   2024/25 was the penultimate year of our 2021-26 Group strategy.   In considering our key priorities for 2024/25 the Board recognised that we had achieved a number of the key priorities in our five-year strategy, including:

- The creation of **a single housing and regeneration vehicle for Glasgow** in Wheatley Homes Glasgow;

- **A new operating model, agreed in consultation with tenants**, implemented with the Customer First Centre ("**CFC**") achieving 90%+ satisfaction;

- Implementing a **redefined, reshaped approach to customer engagement** exceeding our target of 1000+ Customer Voices;

- the expansion of digital real-time customer feedback methods and the use of customer insight to **resolve issues quicker and drive service changes**;

- Agreed **transformational, long-term regeneration plans** for Wyndford through engagement and consultation with local communities;

- Developed **a new, integrated Neighbourhood management approach** to allow us to get even closer to our communities;

- Developed a **plan and the financial capacity for the future energy efficiency fabric standard** for our housing;

- **Reshaped our corporate estate** to reflect our new ways of working, whist reducing our carbon footprint and achieving financial efficiencies;

- Developed a **strategic framework for how we approach sustainability** with defined measures of success; and

- **Created the funding capacity**, whilst maintaining our golden rules and minimal risk exposure, to deliver our development programme.

4.2   Our delivery in 2024/25 and our plans for 2025/26 are set within the context of our operating environment continuing to be dynamic, including:

- In October 2024, the UK budget announced an extra 1.2% on employers' national insurance increasing staff costs by £2.8m;

- A direction of damp and mould becoming codified in law and regulation with the Scottish Housing Regulator introducing reporting requirements and the Scottish Government subsequently announcing that Awaab's Law will be introduced through amendments to the Housing (Scotland) Bill;

- The Scottish Government announced a reinstatement of the funding for the Affordable Housing Supply Programme to £768m for 2025/26; and

- The first red alert storm, Storm Éowyn, in over 13 years significantly impacting the delivery of our repairs service in the final quarter.

In 2024/25 we wanted to maintain progress in well-developed areas such as customer insight shaping how we deliver services and driving improved customer satisfaction.   We also wanted to retain a strong focus on key performance measures such as our upgraded target for lets to homeless households, arrears, tenancy sustainment, damp and mould, repairs timescales and building compliance and tenant safety.

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4.3   We also wanted to start to lay the foundations in strategic areas that would span into the 2026-2031 Group and our strategies such as our long-term approach to asset strategy and investment in homes and environments, regeneration and the role of data, Artificial Intelligence and automation in our future ways of working.

4.4   Over the last twelve months we made strong progress in these areas, including:

- Wyndford demolition and working with TC:G partners to develop a **clearer strategic vision and priorities** for its regeneration activity in Glasgow;

- Developed a **Strategic Asset Investment Plans** which incorporates customer priorities including through our neighbourhood plans;

- Exploring and **launching a pilot private garden maintenance service** supported by customer-focused evidence including our Group Scrutiny Panel thematic review of environmental services;

- Improving and evolving our CFC, including **the launch of geographical delivery teams** and developing opportunities for automation such as call transcription and quality assurance;

- Expanded our range of digital customer insight and capacity to respond to it swiftly, with, at Group level, **over 58,000 pieces of customer feedback** received in 2024/25, including over 25.5K from 'Rate it' for the West;

- Repairs satisfaction customer insight analysis being used as a **key driver for service changes and priorities** within the City Building (Glasgow) strategy;

- **Outlining our principles to personalised services**, influenced by an enhanced understanding of our customers' needs and staff input;

- Developed a **data and technology-driven approach** to how we manage the building compliance, which will further enhance how we protect tenant safety; and

- Improving our **staff experience with us as an employer by introducing self-service offerings**, such as managing annual leave on their mobile.

4.5   Over the course of 2024/25 it also became clear that the timing is appropriate to reflect on the operating model and engagement model we introduced in 2022 ahead of the development of our new five-year strategy.

4.6   Alongside the development of the 2026-2031 strategy, we will consider what has worked well, how it is working for our customers and what we would wish to refine within the context of what else has evolved over the first five years of our strategy.

4.7   A key area of focus in reflecting on our operating model will be communication with customers. We know that when customers feel our communication has not been clear or frequent enough within any of our services it is a driver of dissatisfaction. A key area of focus will be handoffs, how these are managed, how the communication is maintained throughout service delivery and how we can shorten communication chains internally.

<u>Delivery Plan 2025/26</u>

4.8   As we commence the last year of our current 5-year strategy, our focus is on a few remaining areas where we can further enhance our impact during this strategy term, ending 2025/26 strong, while working to also shape our next strategy. As such and having delivered so much within the first four years of our strategy, the volume of strategic projects is continuing to reduce.

4.9   The key Delivery Plan areas of focus for the year ahead will be as follows:
- High quality, safe and secure homes
- Transformation through regeneration
- Next step engagement

4.10   The full list of proposed projects and milestones is set out at Appendix 1. For completeness, this includes projects which will be primarily monitored at partner Board level. For each project, we have also included the specific elements of the strategy that the projects will support or enable the delivery of.

4.11   As with previous years we have identified projects where there are external interdependencies that mean the delivery of those projects is not entirely within our control. A more detailed update on each of the three streams is set out below. The projects proposed for inclusion in future performance reports are highlighted in Appendix 1 for Board feedback and agreement.

<u>High quality, safe and secure homes</u>

4.12   The key strategic project for the year ahead within this theme will be our asset compliance data and technology programme. Whilst we have established processes and meet our compliance requirements the strategic project in 2024/25 identified technology, data and process changes which would support us managing it more efficiently.

4.13   It covers not just the six main areas of fire, gas, electrical, asbestos, water management and lifts but the 112 other compliance-related activities we need to manage across Wheatley Homes Glasgow and the Group.

4.14   The project is of such a scale that it will span multiple years and will deliver the following key outcomes:
- Fully align our approaches, processes and systems in the West, with Wheatley Homes East and Wheatley Homes South;
- Changes to our existing technology platform to meet our needs;
- Mandate contractor use of our systems or (at least) require direct interface to systems so we have direct data entry, real-time insights, quality checks and controls and an efficient operating environment;
- Establish automated workflows and remove current manual activity; and
- Enhanced, automated analytics, data governance and reporting.

4.15   As we build on the development of our Strategic Asset Investment Plans a key priority for us is our Multi-Storey Flats ("**MSFs**"). We know that MSFs have specific challenges such as complex mechanical and electrical systems eg pumps, tanks, ventilation, and lifts, wastewater and rising main pipework that is typically integrated into the core building structure and external wall insulation systems that were retro-fitted post-construction.

4

4.16   A proposed strategic project, at Group and our Board level, is the development of a bespoke asset strategy approach to and commencing the development of individual management plans for MSFs. The approach will be informed by the key sources of asset intelligence: Asset data such as repair levels and types; technical data from building pathology analysis to assess the property condition; and feedback from frontline teams on their day-to-day experiences within MSFs.

4.17   An area the Group has explored as part of our partner, Wheatley Homes East, West Craigs development and propose a project for the year ahead to extend, is providing a safe and secure home for individuals who have been in long-term care in a hospital. Working with the Edinburgh Health and Social Care Partnership ("**HSCP**") the Group are building 19 homes to be allocated to individuals who have been in long-term hospital care but are unable to be discharged due to a lack of suitable accommodation and the associated support not being in place and funded.

4.18   We plan to showcase this approach when it completes this summer and engage with the Glasgow HSCPs about the potential for it to be replicated. This would involve joint working at an early stage to ensure that needs are reflected in our development programme. The needs vary depending on why individuals are in long-term hospital care.

4.19   This would also involve working with the Local Authority and HSCP to link funding from new build grant and adaptations as well as the long terms funding for the care packages that would be necessary. There is potential for funding to be allocated more efficiently for care and support in particular by having properties in close proximity.

4.20   This will be the first year we are required to report on damp and mould specific measures as part of the Annual Return on the Charter. The measures are:
- Volume of cases of damp and/or mould by causation;
- Average timescale for the completion of cases of damp and/or mould;
- Volume of re-opened cases of damp and/or mould by causation; and
- The percentage of cases of damp and/or mould that have been re-opened.

Within this context 'causation' is to be separated into one of three categories: condensation; structural; or other.

4.21   We undertook a review of our processes, data and staff training in preparation for these measures being introduced. As a result of this we have a number of system changes underway to automate our reporting for each measure, for example which of the causation categories apply and the calculation of timescales under the Charter Technical Guidance.

4.22   The requirements relate to absolute numbers and as such no specific targets are proposed and the measures will be reported as contextual. Over the course of this year, once the position on the extension of Awaab's law in Scotland becomes clearer, we will undertake a review of our Group Managing Dampness, Mould and Condensation Policy.

4.23   The City Building (Glasgow) Board has agreed a three-year strategy. Its first ever formal strategy. The City Building (Glasgow) Board is due to agree these at its June meeting and thereafter it is intended progress on them will also be reported to the Group and this Board.

4.24 We expect key projects for 2025/26 to include:

- Developing an IT strategy and roadmap which will have a strong focus on technology-enabled service improvements;
- A review of customer communication and the planning function, a key driver of customer satisfaction with the overall repairs service and a new approach implemented;
- A redesign the end-to-end process and delivery approach for common repairs; and
- A data-led review of repairs categorisation to identify repairs which can be reclassified from 'programmed' to 'straight to trade'.

4.25 Whilst we are still continuing to deal with the impact of Storm Éowyn the associated backlog relates to certain repair types such as roofing rather than our higher volume repair types. It is therefore proposed that we retain our target of 7.5 days for the average length of time taken to complete non-emergency repairs.

4.26 Repairs satisfaction, which we know is a key driver of overall satisfaction, will continue to be a key measure for 2025/26 with a target of 4.5/5 for Book It, Track It, Rate It and a new My Voice overall repairs satisfaction target of 90%. This gives us a more rounded picture of repairs satisfaction covering both the appointment itself (Book It, Track It, Rate It) and overall satisfaction (My Voice).

<u>Transformation through regeneration</u>

4.27 Delivering new homes in existing communities as well as wider regeneration of areas continues to be a strong focus. We delivered 178 handovers in 2024/25 whilst also concluding the Wyndford demolition.

4.28 We will continue with the major regeneration projects in Glasgow, both at Wyndford and through Transforming Communities: Glasgow ("**TC:G**"). A major focus for Wyndford has been, and will continue to be, the continued engagement with the local community including through the Wyndford Future Focus Group.

4.29 The key priority for Wyndford will be concluding the post-demolition work whilst in parallel identifying a partner for the delivery of the 380 new homes and developing a planning application.

4.30 Regeneration in Glasgow more widely will be a strong focus as we seek to identify more social housing projects for Glasgow and develop a strategy for developing gap sites and vacant land. Working as part of TC:G and directly with Glasgow City Council as the Strategic Housing Authority, we will seek to:

- activate the Govan/Ibrox Transformational Regeneration Area;
- review empty or underused assets within our communities such as in Milton, Cranhill, Drumchapel and agree a strategy to deliver new homes; and
- conclude the Red Road site investigations and develop a remediation and regeneration strategy.

4.31 Development activity at Sighthill has recently recommenced with Keepmoat undertaking a package of earthworks in preparation for Phase 2 of the delivery of the existing masterplan. The existing build contract to construct 198 affordable homes at the site has seen 86 units delivered for MMR as part of Phase 1. A further 41 units for Social Rent will be delivered as part of Phase 2, with working expected to commence in August 2025. The balance of 71 units will be built as part of a future phase.

6

4.32   We agreed to introduce a new measure this year of customer satisfaction with their new home. The Scottish Government subsequently made the collection and reporting of a similar measure part of the grant conditions for new build. It is therefore intended that in the interest of efficiency we will follow the Scottish Government criteria of a minimum 40% response rate and surveys conducted nine months post move in. A target of 95% customer satisfaction is proposed for this measure.

Next step engagement

4.33   Our engagement framework has been instrumental in reshaping how we engage with tenants and allowed us to significantly diversify the customer voice. It is however important that it is regularly reviewed and refreshed to ensure that it remains fresh, vibrant and appealing to customers.

4.34   It is proposed that a key strategic project for the year ahead will be reviewing our approach to customer engagement. It will consider how we can use new digital methods, engage with customers aligned to the development of our next five-year strategy and conclude with a revised framework for Board consideration.

4.35   We want to improve how our customers can engage with services digitally. Over the course of the year ahead it is proposed we undertake a project to review our current offering and explore options for a new self-service model and digital platform. This will be alongside the review of our wider operating model, which will, for example, consider whether wider range of services or home visits should be bookable online.

Non thematic projects

4.36   Within the non thematic projects there are two which will impact our factored owners and approach to mixed tenure development and will play important roles in the development of our partner Lowther Homes' 2026-2031 strategy.

4.37

4.40 When initially agreeing measures and targets in June 2021, it was recognised these would be subject to ongoing review as well as formal review annually. Despite the continuing business and strategic change during 2024/25, we have once again made significant progress in this period and remain on track to deliver the majority of key outcomes and performance measures in our strategy. A separate performance reports sets out in more detail our performance over 2024/25.

4.41 The list of proposed measures and targets to be reported to the Board quarterly or bi-annually for Year 5 of the strategy, 2025/26, is set out at Appendix 2.

4.42 It should be noted that Appendix 2 does not include the annual measures e.g. customer satisfaction measures as our ongoing quarterly reports focus on measures which are measured on an ongoing basis. Our annual measures are drawn directly from our strategy.

4.43 All other proposed changes are captured in Appendix 2, with the key updates summarised below:

- **CFC abandonment:** Following the introduction of geographical teams, it is proposed that targets are changed to 5% to reflect the longer time this takes to answer calls (which has had no adverse impact on customer satisfaction with the CFC);
- **New build**: updated to reflect the rolling five-year development programme target of 969 over next five years agreed by the Board in February;
- **Gross rent arrears**: The strategy renewal approved a change to the strategic target of <5%, it is proposed as 4.95%; and
- **Annual tenant visits:** To reflect the importance of our contact with customers in their home, the target will be increased to 100%.

5. Customer Engagement

5.1 Our Delivery Plan reflects our strong focus on our customers influencing and co-creating with us. Customer engagement is embedded as specific milestones of strategic projects which will directly impact the way we deliver services or the way they can be drawn down by customers.

5.2 Newly established real-time customer satisfaction-based measures, and independent customer satisfaction surveys, also reflect the importance of customer feedback in driving how we measure the quality of a service and inform future service improvement.

6. Environmental and sustainability implications

6.1 The Group Delivery Plan contains sustainability-related measures previously agreed by the Group Board.

7. Digital transformation alignment

7.1 Our strategy is underpinned by digital transformation. The strategic projects for 2025/26 have been fully reviewed to ensure we have the appropriate technical and resource capacity alongside our Digital Programme.

8. Financial and value for money implications

8.1 There are no direct financial implications associated with this report, which are covered via the approved 2025/26 business plan.

9. Legal, regulatory and charitable implications

9.1 There and no specific legal or regulatory implications however we continue to collect all measures required for the Annual Return on the Charter, including the newly established damp and mould measures reportable from 2025/26 (supplementary to our existing strategic measures).

10. Risk Appetite and assessment

10.1 We do not have a single risk appetite in respect of strategy. Our risk appetite seeks to take into account a range of factors which may impact the delivery of our strategy.

10.2 In considering our Delivery Plan and KPIs for 2025/26 we have considered the continued level of uncertainty associated with the current operating context.

10.3 Our strategy is highly ambitious and contains a high degree of interdependencies. The proposed approach seeks to mitigate the risk that the complexity associated with the level of interdependencies is not managed through a structured approach.

11. Equalities implications

11.1 Project monitoring and evaluations consider equalities information and Equalities Impact Assessments are undertaken at the outset of new programmes to ensure compliance with equality legislation, where applicable.

12. Key issues and conclusions

12.1 We have made significant progress over the first four years of our strategy and are well placed to deliver all key elements by 2026. In 2024/25 we further progressed areas such as customer insight shaping how we deliver services and driving improved customer satisfaction, while retaining a strong focus on key performance measures such as our upgraded target for lets to homeless households, arrears, tenancy sustainment, damp and mould, repairs timescales and building compliance and tenant safety.

12.2 We also started to lay the foundations in strategic areas that would span into the 2026-2031 Group and our strategies such as our long-term approach to asset strategy and investment in homes and environments, regeneration and the role of data, Artificial Intelligence and automation in our future ways of working.

12.3 The proposed strategic projects focus on fulfilling a few remaining areas where we can further enhance the impact we have on our during this strategy term, ending 2025/26 strong, while working to also shape our next 5-year strategy, 2026-31.

12.4 Our measures and targets for 2025/26 have been informed by our performance in 2024/25 and where appropriate wider sector analysis.

13.   Recommendations

13.1   The Board is asked to:

1) Note the Group 2025/26 Delivery Plan and provide feedback on the proposed strategic projects which will be reported in the quarterly performance paper strategic project dashboards as indicated in Appendix 1;
2) Approve the Wheatley Homes Glasgow specific 2025/26 strategic projects; and
3) Approve the proposed measures and corresponding targets for 2025/26.

LIST OF APPENDICES:

Appendix 1: Strategic Projects 2025/26
Appendix 2: Strategic Results and KPIs with associated targets

Appendix 1 – Strategic Projects 2025/26

Project	Milestones	Milestone dates	Strategy deliverable (s) supported
Theme – High quality, safe and secure homes			
Asset Compliance and Data Strategy Programme *(Group)* (propose included in quarterly strategic project performance reports)	PIMSS Platform - Architecture and SAAS review	31/05/25	- Optimise automation, standardise core processing and drive efficiency in key areas - Experts in managing and exploiting our data and information - Dynamic and real-time reporting environments
	2 (Fire Risk Assessment + Lifts) - process map and to-be design	30/06/25	
	PIMMS/Group 3 year roadmap - review and define with vendor input	30/08/25	
	Group business and Assurance approach review	30/10/25	
	Executive Team end of Quarter 2 Programme Update	30/11/25	
MSF strategic asset investment plans *(Group)* (propose included in quarterly strategic project performance reports)	External consultants appointed to carry out building pathology pathway project	30/04/25	- Enable a sustained future for many of these (MSF) homes - Improve efficiency and raise the bar in asset management - Data and information will play an increasingly important role in enabling the delivery of all aspects of our services
	Building pathology pathway project concludes and in-house team in place	31/05/25	
	Desktop analysis and surveys undertaken of MSFs by in-house building pathology team	30/09/25	
	MSF Strategic Investment and Management plan developed from analysing the findings from asset data, building surveys and qualitive feedback	31/12/25	
	Group Board approval of MSF Strategic Investment and Management Plan and Five-year capital investment plan	28/02/26	
Providing safe, secure tenancies to support independent living *(External interdependency)* *(Group)* (propose included in quarterly strategic project performance reports)	Complete the build and allocation of the 19 West Craigs properties	31/07/25	- We will support our tenants and Care customers to be as active and independent as possible - We will continue to make a significant social impact by investing in our communities, supporting the lifelong health and wellbeing of our customers - supporting people in getting access to the care and support services they need
	Engage with Glasgow and Dumfries and Galloway Health and Social Care Partnerships to showcase the potential for new build supporting hospital discharges into independent living	31/10/25	
	Engage with Glasgow and Dumfries and Galloway Health and Social Care Partnerships and Councils to explore the potential for a similar approach	31/01/26	
	Update to the Group Board on the engagement and any associated implications for our future development programme	28/02/26	
CBG Delivery plan projects to be agreed *(Group)*			- Deliver repairs efficiently and effectively, achieving a high level of customer satisfaction - Achieve 90% satisfaction with repairs
Theme - Transformation through regeneration			
Wyndford regeneration *(External interdependency)* *(Group)* (propose included in quarterly strategic project performance reports)	Identify preferred contractor of 380 new homes	30/06/25	- Increasing the supply of new homes - Invest £740m of new public and private finance in new build housing - Replacement of unpopular poorer quality homes with new, high quality, energy efficient homes - Improve housing choice and creating new mixed tenure, sustainable neighbourhoods where people want to live - Attract house building partners into some areas to provide more housing choice and help retain local people, who want to own their own home within the area - £50m additional investment in regeneration and development
	Complete demolition contract	30/03/26	
	PAN Community Engagement Event	30/05/25	
	Submission of detailed planning application	31/01/26	
Lochside regeneration *(External interdependency)* *(Group)*	Community Engagement Event	31/05/25	
	Submission of Masterplan	30/06/25	
	PAN Community Engagement Event (Development Site)	30/09/25	
	Submission of detailed planning application (Development Site)	30/12/25	
Glasgow Regeneration incl. TC:G and TRAs *(External interdependency)* *(Group)* (propose included in quarterly strategic project performance reports)	Govan/Ibrox TRA activated and Brighton Street site to market (as agreed by TC:G Board)	30/09/25	
	Review empty or underused assets within our communities (Milton, Cranhill, Drumchapel) and agree a strategy to deliver new homes working with Glasgow City Council	30/06/25	
	Red Road Site Investigation findings & Land Use Proposals to TC:G Board	30/12/25	
	Red Road remediation and regeneration strategy to TC:G Board	30/11/25	
	Sighthill (affordable homes) on site	30/09/25	

Project	Milestones	Milestone dates	Strategy deliverable (s) supported
Theme - Next Step Engagement			
Engagement 2.0: Maturing customer engagement and performance measures as part of our customer insight approach *(Group)* (propose included in quarterly strategic project performance reports)	Trial a new method of managing engagement - MS Dynamics in WHG South area - and evaluate its impact	30/06/25	- Engagement increasingly be digital and online - Customers have more control over their service journey and the organisational policies and priorities - Engagement increasingly community and service specific - Staff confident deploying digital customer engagement and feedback approaches - Digital engagement methods that are efficient and convenient for customers to use
	Undertake a review of the existing Stronger Voices framework and operation of the existing structures	30/07/25	
	Gather customer perspective and ideas on how our approach to engagement could evolve through the 2026-31 strategy development phase 2	30/09/25	
	Review the existing framework based on the review of its effectiveness to date and feedback from customers	31/10/25	
	Recommendations for Stronger Voices Framework 2.0 in support of our emerging Strategy 2026-31 agreed by RSL and Group Boards	31/12/25	
Tenant Web Self-Service (WSS) *(Subsidiary Boards)* (propose included in quarterly strategic project performance reports)	Business Case development and approved by the Executive Team	31/05/25	- Make digital self-service quick, easy and intuitive for key services - Increased levels of customers actively using their online accounts to transact with us and the use of new, enhanced digital forms of engagement.
	Preferred vendor engagement pre contract	31/08/26	
	Contract Approval - Executive Team	30/09/25	
	Project Plan developed	30/11/25	
	Development and implementation update to Executive Team	31/03/26	
Other			
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]

Appendix 2 - WHG Board Strategic Results and KPIs 2025 to 2026

Proposed Changes from 2024/25 detailed under 'Update' and relevant change shown in red text

1. Delivering Exceptional Customer Experience

Indicators	Year 4 results at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
"Rate it" score from the book it, track it, rate it repairs approach	WEST 4.5/5 EAST 4.4/5 SOUTH 4.7/5	No change from Year 4	4.5/5	4.5/5
Percentage of tenants who sustain their tenancies for more than 12 months (ARC)	WHG – 93.28%	No change	90%	90%
Percentage of tenants who sustain their tenancies for more than 12 months - revised	WHG – 94.86%	No change	91%	91%
Percentage of tenants who sustain their tenancies for more than 12 months (ARC) - homeless	WHG – 94.54%	No change	Contextual	Contextual
Customer satisfaction with the CFC is 90% - CFC CSAT	4.5	No change	4.5/5 (90%)	4.5/5 (90%)
% of contacts to CFC resolved within CFC	89.81%	No change	93%	95%
Revised call abandonment rate - those waited over 30secs and abandoned	5.20%	Change to Year 5 targets	4%	<s>3%</s> 5% RSLs 6.5% Lowther
Average number of working days to respond to stage 1 complaints (ARC)	Q3: WHG – 3.94	No change	5	5
Average number of working days to respond to stage 2 complaints (ARC)	Q3: WHG – 14.69	No change	20	20
Average number of working days to respond to all complaints – Stage 1 and 2 (ARC)	Q3: WHG – 5.31	No change	Contextual	Contextual

Indicators	Year 4 results at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
Percentage of stage 1 complaints responded to within 5 working days (SPSO)	Q3: WHG – 96.85%	No change	95%	95%
Percentage of stage 2 complaints (direct to stage 2) responded to within 20 working days (SPSO)	Q3: WHG – 94.14%	No change	100%	100%
Percentage of escalated complaints (from stage 1 to stage 2) responded to within 20 working days (SPSO)	Q3: WHG – 96.52%	No change	100%	100%
Stage 2 repair complaints as a percentage of Stage 1 repair complaints	WHG – 10.86%	No change	Contextual	Contextual
Satisfaction with the process of getting my new home is improved to 90% - Allocations CSAT	WHG - 4.0/5 YTD	No change	4.5 (90%)	4.5 (90%)

2. Making the Most of Our Homes and Assets

Existing Indicators	Year 3 results at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
Achieve 95% customer satisfaction with their new build home	Not applicable	No change, although noted that baseline will be in arrears i.e. 9 months post-handover	Baseline established	95%
Develop ~~3,200~~ 2,895 new homes across all tenures	2024/25: Group - 844 WHG – 223 (87 SR and 139 MMR)	Targets updated to reflect delivery in Years 1-3 and the revised 5 year development programme agreed by the Board in February 2025. Based on the business plan, the anticipated total is 2,895 during the 5 year strategy period.	WHG 170 (47 SR and 123 MMR) plus 65 market acquisitions	WHG 212 (72 SR and 123 MMR)
% of our stock meeting the lower limit targets in the SG consultation for Fabric efficiency, measured in kWh/m2/year	Based on the proposed criteria our initial assessment indicated we would currently be at 77%	This is a new measure based on SHNZS consultation and as such will be subject to review. It is however included to provide the Board with visibility on our current position.	77%	80%
% of our stock meeting the 'clean' low-carbon heating target in the SG consultation	Based on the proposed criteria our initial assessment indicated we would currently be at 20%	This is a new measure based on SHNZS consultation and as such will be subject to review. It is however included to provide the Board with visibility on our current position.	20%	20%
Reduce the volume of emergency repairs by 10%	Group - 9.70%	No change	3.5% (cumulative 6.5%)	3.5% (cumulative 10%)
Percentage of reactive repairs carried out in last year completed right first time (ARC)	WHG - 89.66%	No change	90%	90%
Average length of time taken to complete emergency repairs (ARC)	WHG – 3.32 hours	No change	3	3

Existing Indicators	Year 3 results at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
Average length of time taken to complete non-emergency repairs (ARC)	WHG – 7.84 days	Target to remain at 7.5 days for 25/26	7.5	7.5
% of damp, mould cases attended within 2 working days	80.86%	This has changed to a contextual measure and will be supported with additional information on the reasons why any are out with 2 working days e.g. customer choice, a no access or no available appointment	Contextual	Contextual
% of damp, mould cases resolved within 15 days	75.94%	This has changed to a contextual measure and will be supported with additional information on the reasons why any are out with 15 working days e.g. customer choice, a no access, no available appointment, major repair required or investment required e.g. a roof repair/renewal	Contextual	Contextual
NEW - Volume of cases of damp and/or mould by causation	NA	Volume of resolved damp and/or mould cases, overall and by causation (condensation, structural or other).	NA	Contextual
NEW - Average timescale for the completion of cases of damp and/or mould	NA	The average timescale of when the case of damp and/or mould is reported to us to the completion of the work to resolve the cause of the damp and/or mould, will be reported by causation (condensation, structural or other)	NA	Contextual
NEW - Volume of re-opened cases of damp and/or mould by causation	NA	Volume of re-opened damp and/or mould cases, overall and by causation (condensation, structural or other).	NA	Contextual

Existing Indicators	Year 3 results at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
NEW - The percentage of cases of damp and/or mould that have been re-opened	NA	Cases of damp and/or mould within the reporting year where work had previously been concluded and have been re-opened, will be reported by causation (condensation, structural or other)	NA	Contextual
Number of times during the reporting year we did not meet our statutory obligations to complete a gas safety check within 12 months of a gas appliance being fitted or its last check (ARC)	WHG - 0	No change	0	0
The average time to complete medical adaptations (ARC)	WHG – 16.17 days	To note this is contingent on the availability of funding to undertake the work	25	25
No of households waiting for adaptations to their home (ARC)	WHG - 56	No change	Contextual	Contextual
Number of RIDDOR reported	WHG – 0	No change	Contextual	Contextual
Number of days lost due to work related accidents	WHG - 0	No change	Contextual	Contextual
Number of accidental fires in workplace.	WHG - 0	No change	0	0
Legionella - percentage of applicable properties with a valid risk assessment in place	Q3 2024/25: WHG 100%	No change	100%	100%

Existing Indicators	Year 3 results at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
% of electrical installation inspections completed and number due to be completed	Q4 2024/25 (interim): WHG 90.57%	No change	100%	100%
% of properties with an EICR certificate up to 5 years old	Q4 2024/25 (interim): WHG 99.91%	No change	100%	100%
% of applicable fire safety systems with a valid annual servicing in place (Fire Safety - Sprinkler Systems, Emergency Lighting and Fire Suppression Systems)	Q4 2024/25 (interim): WHG 100%	No change	100%	100%

3. Changing Lives and Communities

Indicators	Year 3 as at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
Percentage of lets to homeless applicants (ARC)	March 25 (Interim) Group RSLs – 59.52% WHG – 63.29%	No change	Contextual	Contextual
Percentage of relevant lets to homeless applicants	Group RSLs – 59.52% WHG – 63.76%	No change	Contextual	Contextual
House an estimated 10,000 homeless people or households over 5 years	Group RSLs – 2,364 WHG – 1,523	No change	2,000	2,000 (total >10,000)
Over 70% of our customers live in neighbourhoods categorised as peaceful	WHG East – 72.34% WHG West – 58.33% WHG South – 70.5%	No change	75%	80%
Reduce the number of accidental dwelling fires by 10%	WHG - 52	No change	8% reduction from baseline figure (Upper limit: 195)	10% reduction from baseline figure (Upper limit: 193)
100% of applicable properties have a fire risk assessment (HMOs)	100%	No change	100%	100%
>10,000 vulnerable children benefitting from targeted Foundation programmes	WHG - 1606 Over 13,000 Group wide benefited since the beginning of the strategy	No change	1,000	1,000
>20,000 Wheatley customers accessing services which help alleviate poverty	WHG - 7772 Over 20,000 instances Group wide of direct support	No change	9,000	9,000
4,000 jobs and training and apprenticeship opportunities delivered	WHG - 511 Over 3,600 since Group wide the beginning of the strategy	No change	800	800

Indicators	Year 3 as at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
75% of jobs, training places or apprenticeships created which are secured by our customers	Group - 67.82% (Jan 25)	No change	75%	75%
Achieve 85% satisfaction with Wheatley Environmental Services	WHG – 4.2/5 (Interim Mar 25)	MyVoice CSAT for ad-hoc services was launched during 2023/24. In April 2025, MyVoice will also be launched for Planned maintenance. Target proposed as a MyVoice CSAT score of 4.3 / 5	4.3 /5	4.3 / 5 (85%)
% ASB cases resolved (ARC)	WHG 90.10%	No change	100%	100%
Reduce the number of repeat complaints of ASB by 20%	WHG – 20.3% reduction (573)	Formalising as part of the Group PMF this existing commitment in the ASB Framework. Baseline year is 2022/23, when there were 985 repeat addresses.	15% cumulative reduction (Upper limit 766)	20% cumulative reduction (Upper limit 721)
% households with annual tenant visits within a 12-month rolling period	Group – 68.66% WHG – 65.30%	To increase in 25/26 to 100% for each RSL and Lowther	70% for each RSL	~~WHG – 99%~~ ~~All other RSLs – 75%~~ ~~Lowther – 75%~~ All RSLs and Lowther – 100%

4. Developing Our Shared Capacity

Indicators	Year 3 at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
Staff absence for all parts of the business, excluding Care, NETs and trade staff, is maintained at 3%	WHG - 3.33%	No change	3.0%	3.0%

5. Enabling Our Ambitions

Existing Indicators	Year 3 at Feb '25 (unless stated)	Update	Year 4 (2024/25)	Year 5 (2025/26)
Reduce gross rent arrears to 5% (ARC)	Group RSLs – 5.36% WHG – 5.72%	The strategy renewal agreed a target of <5%. This has been set at 4.95%.	5.2%	<5% maintained, set at 4.95%
Average days to let a home maintained at 16 days (ARC)	WHG – 19.45	No change	RSLs - 16 Lowther - 10	RSLs - 16 Lowther - 10

Report

To:	**Wheatley Homes Glasgow Board**
By:	**Frank McCafferty, Group Director of Assets and Development**
Approved by:	**Steven Henderson, Group Chief Executive**
Subject:	**Health and Safety Annual Performance Report**
Date of Meeting:	**16 May 2025**

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1.   Purpose

1.1   The purpose of this report is to provide the Board with the annual update on health and safety performance and the updated Group Health & Safety Policy.

2.   Authorising and strategic context

2.1   Under the Group Standing Orders the Group Board is responsible for approving Group Policies and their designation as applicable to all Group partners. The Group Health and Safety Policy is designated as a Group Policy.

2.2   This report provides an update on the arrangements currently in place to ensure that Group Health and Safety performance meets best practice and legal compliance standards.

2.3   Group Health and Safety Management Arrangements contribute to enhancing safety culture and delivering excellent customer service.

3.   Background

3.1   Whilst required by law, the current Group Health and Safety Policy also provides the foundations for our Health and Safety Management System and a positive Health and Safety culture. It is reviewed at least every three years.

3.2   Our Group H&S Policy is part of our overall Health and Safety architecture as shown below, along with our Group Health and Safety Management System, Group Health and Safety Management Arrangements and Operational Safety Manuals.   This model is based on the Health and Safety Executive's recommended approach to safety management, HS(G)65.

3.3   Monitoring arrangements are in place to maintain the validity and accuracy of the documents described, based on feedback from operational activities, changes to the legislative environment and advances in best practice.

4.   Discussion

Group Health and Safety Policy

4.1   In line with planned review schedules, the Group Health and Safety Policy has been reviewed and updated with a number of changes reflecting issues such as:

- New Health and Safety Management Arrangements ("**HSMAs**") where we have sought to set out our obligations in more detail and with increasing specificity;
- Expanded duties of the Health and Safety Team relating to a new Health and Safety audit programme which ensures compliance with the Health and Safety Work Act and associated regulations; and
- Revised reporting and monitoring arrangements to maintain a high visibility of Health and Safety issues.

A track changed copy of the revised policy is attached at Appendix 1.

Group Health and Safety Management Arrangements

4.2   We have updated or created new HSMAs in 46 areas relating to the management of Health and Safety to ensure a consistent approach is achieved for legal compliance across all business areas. HSMAs are further supported with a legal register listing Health and Safety legislation that is applicable to the related activities.

Reporting and Monitoring Arrangements

4.3   A new Health and Safety operational meeting for housing was started during the year. This group is now meeting every 3 months to review progress with a dedicated housing Health and Safety Action Plan.

Operational Safety Manuals ("**OSMs**")

4.4   Our OSMs contains risk assessments, safe systems of work, local procedures and guidance, and are kept under review on a 2-year rolling cycle. Within the current review cycle updated/ improved templates are being created for risk assessment and a safe system of work documents, in order to ensure the highest standards of communication and compliance.

4.5   All staff members are required to confirm that they are familiar with OSM content for their job role. We are currently at an 73% completion rate for the year and expect to have this, save for staff who are long-term absent, at 100% in the month ahead.

Health and Safety Training

4.6   In addition to the OSM all staff must also undertake mandatory Health and Safety training.   We are currently at a 93% completion rate for the year and expect to have this, save for staff who are long-term absent, at 100% in the month ahead.

2

4.7 This year we will conduct a review of health and safety training across all job roles within WHG, with a view to developing H&S training matrices for these. Additional training requirements identified by this exercise will thereafter be developed and delivered.

<u>Homeworking</u>

4.8 Homeworking arrangements are well established for our staff. All staff who work from home are required to complete an annual update to confirm their home working arrangements remain safe. We are currently at 81% completion rate for the year and expect to have this, save for staff who are long-term absent, at 100% in the month ahead.

<u>Accident and Incident Reporting</u>

4.9 We have a legal requirement to investigate and report accidents involving staff, contractors, and customers in accordance with the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations ("**RIDDOR**").

4.10 In 2024/25 WHG reported no RIDDOR 'Over 7 Day' incidents to the Health and Safety Executive ("**HSE**"), nor was any time lost associated with accidents at work.

<u>Digital Incident Reporting System</u>

4.11 During April 2024 the new digital incident reporting system was implemented across all Group functions. This system enables employees to self-report incidents and has been strongly supported by our Trade Union partners. The system is now functioning well and has substantially improved the speed of provision of data versus the previous manual methodology used.

<u>Employers Liability ("EL") Claims Experience</u>

4.12 There are currently no open EL claims arising from accidents and incidents at work for our employees.

5. Customer Engagement

5.1 There is no direct customer engagement related to this report, however where a health and safety matter could impact customers, we will engage with them on any work we are undertaking.

6. Environmental and sustainability implications

6.1 Our health and safety approach is a key part of ensuring the success of our operating model. This operating model, which includes agile home working as highlighted above, has positive environmental and sustainability implications through:

- Reducing unnecessary travel to an office location;
- Encouraging staff to meet, when necessary, in our new hub locations that include measures to reduce our carbon footprint such as solar PV; and
- Increasingly looking to encourage the use of electric vehicles and power tools, and active travel, where appropriate, to the work being carried out.

7. Digital transformation alignment

7.1 Technology is used where appropriate to support safe working arrangements, for example the introduction of the lone working app.

7.2 Further E-Learning training is also being developed beyond our existing Health and Safety Awareness and Fire Awareness courses.

8. Financial and value for money implications

8.1 The are no further financial and value for money implications associated with this report.

9. Legal, regulatory and charitable implications

9.1 The Group's risk appetite relating to laws and regulations is "Averse" i.e. avoidance of risk and uncertainty is a key organisational objective. The risk tolerance of all subsidiaries relating to technical compliance (e.g. Health and Safety, gas) is also "Averse".

9.2 Health and Safety compliance risks and associated mitigations are included in the group strategic risk register and in the subsidiary risk registers.

9.3 Failing to comply with the statutory Health and Safety legislation and employers' general duties under the Health and Safety at Work Act and associated Regulations could lead to regulatory intervention, enforcement action, prosecution and adverse reputational risk.

9.4 Our reporting and monitoring arrangements support our compliance with the requirements for consultation and more specifically our legal obligation under the Safety Representatives and Safety Committee Regulations and the Health and Safety (Consultation with Employees) Regulations.

10. Risk Appetite and assessment

10.1 The Group risk appetite relating to issues of technical compliance is averse, defined as avoidance of risk and uncertainty is a key organisational objective.

11. Equalities implications

11.1 There are no equalities implications associated with this report.

12. Key issues and conclusions

12.1 The Health and Safety Management System currently in place is recognised as a best practice approach by the HSE for continuous improvement according to their HS(G)65 model.

12.2 Over the last year we have further strengthened each element of our Health and Safety Management System, with the proposed policy changes further enhancing this. Engagement with our staff and Trade Union partners remains a key element of ensuring we have a strong Health and Safety culture within the organisation.

13.   Recommendations

13.1   The Board is asked to note:
        1) the update on Health and Safety performance for 2024/25;
        2) the updated Health and Safety Policy

        LIST OF APPENDICES:

        Appendix 1: Group Health & Safety Policy

Group Health and Safety Policy

April 2025
Version 2.0
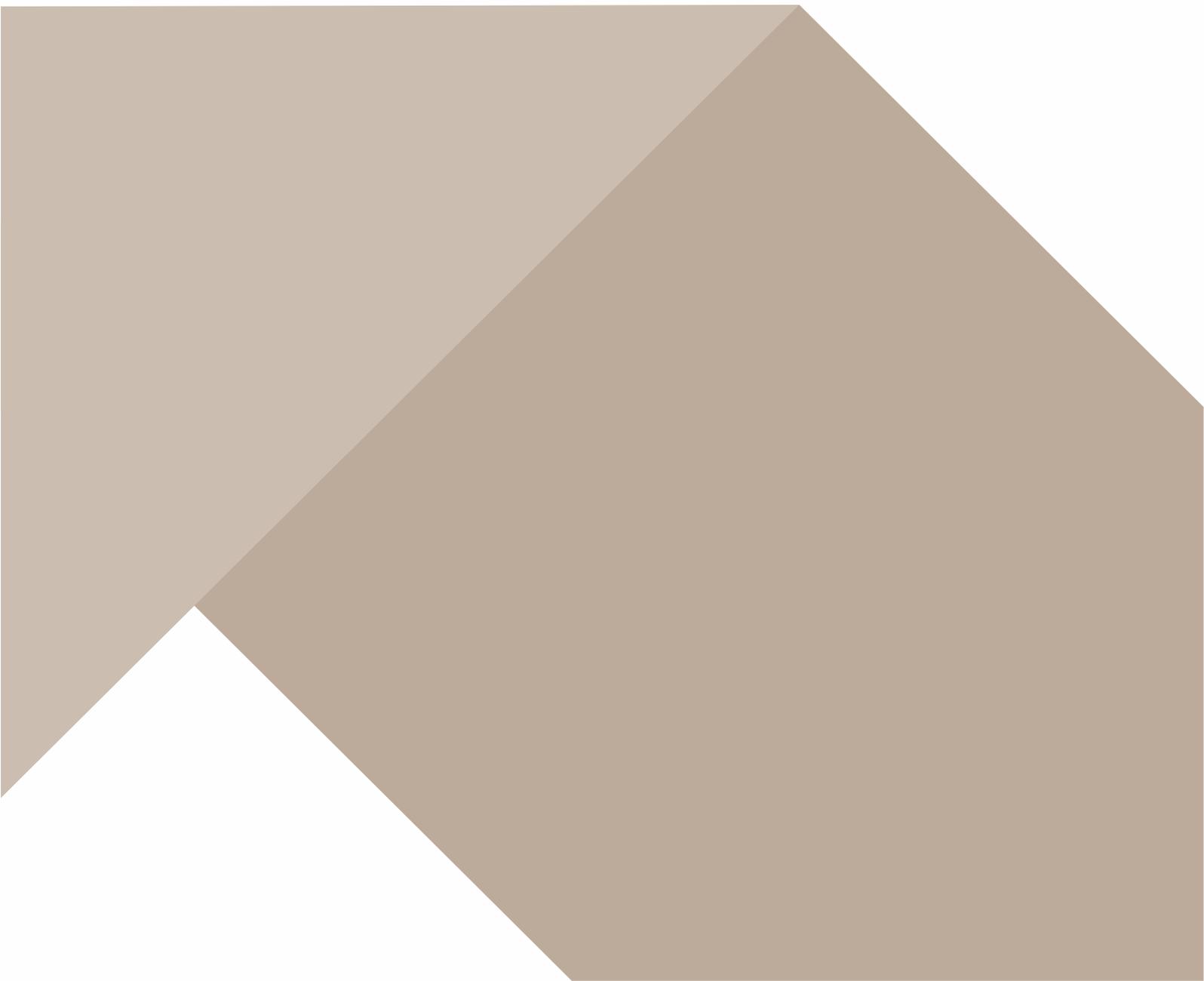
It is the policy of all Wheatley Group subsidiaries to safeguard, as far as reasonably practicable, the health, safety and welfare of its staff and all persons likely to be directly affected by the activities of the Group.

The Wheatley Group subsidiaries acknowledge that successful health and safety management contributes to overall performance, and they are therefore committed to the following:

- All Group subsidiaries achieving compliance with legal and other relevant requirements through good health, safety and welfare management practices.
- Providing adequate staff and funding resources to implement this Group Health and Safety Policy.
- Establishing and maintaining a safe and healthy working environment
- Striving to prevent avoidable injury or ill-health.
- Striving for continual improvement in relation to health & safety performance
- Ensuring that significant risks arising from work activities under our control are eliminated or adequately controlled.
- Developing and implementing appropriate occupational health and safety management system procedures, and safe working practices.
- Incorporating the management of health and safety as a specific management responsibility.
- Ensuring this Policy is understood and implemented across the group.
- Engaging employees, employer and trade unions in health and safety decisions through consultation and co-operation.
- Maintaining workplaces under our control and in conjunction with other landlords where there is shared occupancy, in a safe condition without risk to health or physical and mental wellbeing.
- Reviewing on a regular basis compliance with the Group Health and Safety Policy and the management systems that underpin this Policy.
- Providing sufficient information, instruction, and assistance in implementation of control measures and supervision; to enable all staff to recognise hazards, use control measures and safe working practices to avoid incident, injury and ill health.
- Ensuring that staff receive appropriate training, supervision (where task deems necessary) and personal protective equipment (PPE) and are competent to carry out their designated responsibilities.
- Ensuring that there is oversight of and involvement where appropriate with designers and contractors appointed to undertake construction work on behalf of Group subsidiaries.

The Group Health and Safety Team will develop supporting Health and Safety Management Arrangements and Operational Safety Manuals which form the basis for the on-going development of the Health and Safety Management System. The Management Arrangements and the Operational Safety Manuals detail the processes and procedures to achieve legislative compliance. These responsibilities are shared and delegated amongst Directors and Managers across the Group.

The Operational Safety Manuals will be made available to all subsidiaries.

The Director of Group Health and Fire Safety will have responsibility for administering and positively maintaining, the implementation of The Wheatley Group Health and Safety Policy supported by The Wheatley Group Health and Safety Team.

Signed

Date:

Contents

Section 1.0 Introduction

1.1 The Wheatley Group ('The Group') is Scotland's leading housing, care and property- management group. It comprises six Registered Social Landlords, a care organisation and a commercial subsidiary. The Group provides homes and services to over 210,000 people in 19 local authority areas across Scotland.

1.2 Our Group subsidiaries / functions are:
- Loretto Housing Association
- Lowther Homes
- NETS
- Wheatley Care
- Wheatley Foundation
- Wheatley Homes East
- Wheatley Homes Glasgow
- Wheatley Homes South
- Wheatley Solutions

1.3 City Building Glasgow is a shared 50/50 split Joint Venture with Glasgow City Council and Wheatley Group. City Building Glasgow have their own Governance arrangements in place and manage their own health and safety processes required to ensure their statutory obligations are being met.

- This Group Health and Safety Policy applies to and binds all staff of the Group and its subsidiaries in meeting the requirements of the Health and Safety at Work Act and supporting legislation. Adherence to The Wheatley Group Health and Safety Policy is both an individual and a corporate responsibility; disciplinary action may be initiated against staff that knowingly fail to adhere to safety procedures or standards or fail to use PPE as identified in risk assessments/ OSMs.

- The purpose of The Wheatley Group Health and Safety Policy is to set out the general operating principles covering all the activities undertaken within the Group. It sets out the Group's responsibilities to comply with health and safety legislation and the general arrangements to support compliance.

Should you require any assistance or guidance with any health and safety matter please contact #WheatleyhealthandSafety@wheatley-group.com.

Section 2.0 Principles, Aims and Objectives

2.1 It is the duty of all Group subsidiaries to safeguard, as far as reasonably practicable, the health, safety and welfare of its staff and all persons likely to be directly affected by the activities of the organisation.

2.2 All Group subsidiaries acknowledge that successful health and safety management contributes to overall performance, and are committed to the following:

- Achievement and maintenance of compliance with legal and other relevant requirements through good occupational health and safety performance.
- Provision of adequate staff and funding resources to implement this Policy.
- Establishment and maintenance of a safe and healthy working environment.
- Striving to prevent avoidable injury or ill-health and continual improvement in relation to health and safety performance by investigating accidents to identify the root causes and trends and to ensure lessons learned are shared to avoid reoccurrence.
- Ensuring that significant risks arising from work activities under our control are eliminated or adequately controlled.
- Developing and implementing appropriate occupational health and safety procedures and safe working practices.
- Incorporating the management of health and safety as a specific management responsibility.
- Ensuring this Policy is understood and implemented across the Group.
- Engaging staff and trade unions in health and safety decisions through consultation and cooperation.
- Maintaining workplaces under our control in a safe condition without risk to health or physical and mental wellbeing.
- Reviewing compliance with The Wheatley Group Health and Safety Policy and the management systems that underpin this Policy on a regular basis.
- Providing sufficient information, instruction, training, assisting in implementation of control measures, personal protective equipment (PPE) and supervision to ensure staff are appropriately equipped and competent to carry out their designated duties, avoid hazards and to engage with their health and safety at work.
- Having oversight of the contractors and safety consultants (e.g. principal designers) we appoint to our construction, investment and repairs projects.

Section 3.0 Legal and Regulatory Requirements

3.1 The Health and Safety at Work Act 1974 requires the Group subsidiaries to ensure, so far as is reasonably practicable, the health, safety and welfare of all staff while at work. Group subsidiaries also have a responsibility to ensure that others not employed but who may be affected by the subsidiaries' work-related activities are not exposed to risks to their health and safety.

3.2 Under the Management of Health and Safety at Work Regulations, there is a responsibility to manage health and safety effectively.

3.3 As a minimum, the following processes and procedures will be put in place to meet the required legal requirements: The Group will adopt the intentions of HS(G)65 and arrangements will be developed and reviewed in line with 'Plan, Do, Check, Act' ethos, which will apply to all preventative and protective measures, including:
- A written Health and Safety Policy (this document).
- Arrangements for the effective planning, organisation, control, monitoring and review of the preventive and protective measures that come from risk assessments.

- Assessments of the risks to staff, contractors, customers, partners, and any other people who could be affected by our activities taking account of the general principles of prevention i.e. avoidance, prevention, reducing, protection against risks occurring.
- Records of all significant findings in writing.
- Arrangements for appointing one or more competent persons to ensure compliance with the relevant statutory provisions and ensuring access to competent health and safety advice.
- Provision of information to staff about the risks in their workplace and the preventive and protective measures.
- Instruction and training for staff in how to deal with the risks.
- Ensuring there is adequate and appropriate supervision in place.
- Consulting with staff and Trade Union representatives about their risks at work and current preventive and protective measures. Through use of appropriate safety forums.
- Carrying out due diligence and ongoing oversight of the contractors and principal designers we appoint to ensure they have the skills, knowledge, experience and organisational capability to comply with health and safety legislation and provide the expected outcomes of the project.
- Documenting risk assessments, health and safety incidents, F10 forms and construct health and safety files at a central location for each Group subsidiary.
- Ensuring that the Health and Safety Executive are provided with the notifications in accordance with current legislation.

3.4 Group subsidiaries are committed to managing any risks as far as reasonably practicable posed to our staff, customers, contractors, partners and the general public in relation to the work that we undertake.

3.5 Group subsidiaries will meet their duty to manage health and safety in line with relevant legislation and established best practice set out in Approved Codes of Practice and relevant Guidance Documents.

3.6 The Social Care and Social Work Improvement Scotland (Requirements for Care Services) Regulations require the Group's Care Subsidiaries to ensure the following as a Provider:
- Make proper provision for the health, welfare and safety of service users.
- Provide services in a manner which respects the privacy and dignity of service users.
- Ensure that no service user is subject to restraint, unless it is the only practicable means of securing the welfare and safety of that or any other service user and there are exceptional circumstances. Any use of restraint or physical intervention must be recorded within a service users care plan and be of an accredited recognised technique and intervention protocol.
- Staff should be trained appropriately in an accredited physical intervention risk assessment system which underpins the use of physical intervention.
- Have appropriate procedures for the prevention and control of infection with all appropriate information shared with staff. Staff should receive appropriate information/instruction and training for effective infection control.

- As a provider of a care home, make necessary arrangements for the provision of adequate services from a health care professional to service users.

Section 4 Roles and Responsibilities

4.1 General

4.1.1 The following health and safety accountabilities have been assigned to competent positions across the Group, to enable us to meet the objectives set out in our Group Health and Safety Policy and written Management Arrangements.

4.1.2 The following table shows the duty holders for managing health and safety across the Group.

Subsidiary/Business area	Duty Holder
Loretto Housing Association	Managing Director
Lowther Homes	Managing Director
NETS	Director of Environmental Services
Repairs, Investment and Compliance	Director of Group Repairs, Investment & Compliance
Wheatley Care	Managing Director
Wheatley Foundation	Managing Director
Wheatley Homes East	Managing Director
Wheatley Homes Glasgow	Managing Director
Wheatley Homes South	Managing Director
Wheatley Solutions	Directors of Wheatley Solutions

4.2 Wheatley Group Board

4.2.1 The Board is responsible for providing leadership, to ensure that Board decisions reflect its health and safety intentions as laid out in The Wheatley Group Health and Safety Policy. It is also responsible for ensuring that arrangements are in place to ensure all significant issues and failings are reported to them and to ensure full cognisance of these is reflected in Board decisions and priorities of Wheatley Group.

4.3 Wheatley Group Chief Executive

4.3.1 The Chief Executive has overarching accountability for the formulation and implementation of The Wheatley Group Health and Safety Policy. However, it is important to recognise that this duty is shared with Group Directors, Managing Directors, Directors, Managers and staff with specific responsibilities inherent within their role and function. This duty includes:

- Ensuring that the necessary arrangements are in place for managing health and safety effectively, and that Senior Managers are accountable for health, welfare and safety.
- Providing health and safety leadership within the Wheatley Group.
- Considering health safety and welfare during the planning and implementation of the Group's business strategy.
- Ensuring the responsibility for the implementation of compliance of this Policy is assigned by Directors to managers and staff within their control.
- Ensuring there are sufficient resources for meeting the objectives of The Wheatley Group Health and Safety Policy.
- Ensuring arrangements are in place for consultation with staff and trade unions, and that they are involved in decisions relating to health and safety, and that progress in relation to health and safety is communicated to them.
- Including health and safety on the agenda of Board meetings and executive team meetings, providing leadership to all staff to promote and support a positive health and safety culture.
- Ensuring the provision and maintenance of a working environment for staff and other persons on our sites that is safe, without risks to health and adequate as regards facilities and arrangements for their welfare, so far as is reasonably practicable.
- Ensuring our 'New Operating Model' for homeworking is safely implemented and suitable measures and resources are available to ensure the continued health, safety and wellbeing of staff.
- Ensuring arrangements are in place to monitor and review health and safety performance across each of the Group subsidiaries, including accidents and incidents; and ensuring that the necessary amendments are made to relevant policies, procedures and processes where necessary.
- Oversight of our contractor and principal designer health and safety procedures as part of procurement and vetting procedures.

4.4 Managing Directors & Directors

4.4.1 Managing Directors and Directors of Group subsidiaries will be responsible for the application of this Policy through the nomination of staff with delegated duties and responsibilities, and allocation of financial resources to ensure that they meet their health and safety management responsibilities.

4.4.2 Managing Directors and Directors are responsible for the implementation of the Group's Health and Safety Policy, and in particular for:
- Ensuring that health, welfare and safety concerns are part of the planning and implementation of business strategy.
- Ensuring that the necessary arrangements are in place for managing health and safety effectively, and that senior managers are informed of their responsibilities as part of their role and functions for health, welfare and safety.
- Ensuring that managers within their area of responsibility are suitably trained, competent and fully understand their health and safety obligations.
- Ensuring that there are sufficient resources for meeting the objectives of The Wheatley Group Health and Safety Policy.

- Ensuring arrangements are in place for consultation with staff and trade unions and that they are involved in decisions relating to health and safety, and that progress in relation to health and safety is communicated to them.
- Ensuring the provision and maintenance of a working environment for staff and other persons on site that is safe, without risks to health and adequate as regards facilities and arrangements for their welfare at work so far as is reasonably practicable.
- Including health and safety on the agenda of senior executive team meetings.
- Ensuring arrangements are in place to monitor and review health and safety performance for each Group subsidiary, including accidents and incidents, and ensuring that the necessary amendments are made to relevant policies, procedures and processes.

4.5 Director of Group Health and Fire Safety

4.5.1 The Director of Group Health and Fire Safety will be responsible for the Group Health and Safety Team and Fire Safety Team to include the following duties:
- Providing leadership to promote a positive health and safety culture across the Group.
- Overseeing the activities of the Group Health and Safety Managers and Fire Safety Manager and their respective teams of Advisors and Officers.
- Chairing the Health and Safety Strategy Meeting to drive a positive health and safety culture and meet our obligations under the Safety Reps and Safety Committee Regulations
- Engage and persuade stakeholders on the importance of promoting a positive health and safety culture
- Report to the Group board regularly on the Group's health and safety and fire safety performance

4.6 Group Health and Safety Managers

4.6.1 Group Health and Safety Managers are responsible for developing and communicating a health and safety management framework and providing the competent and comprehensive assistance to the Wheatley Group and its subsidiaries including the following:
- Setting the strategic direction for health and safety practice across the Group.
- Establishing and maintaining The Wheatley Group Health and Safety Policy, Management Arrangements and Operational Safety Manuals.
- Supporting Directors and Managers with responsibilities for health and safety to meet, deliver and maintain statutory obligations for health and safety.
- Providing advice and guidance to all staff and especially those staff with specific health and safety responsibilities.
- Providing a programme for staff health and safety training and ensure that training records are held and reviewed.

- Provision of liaison and support on all matters relating to health and safety across the Group.
- Chairing the Health and Safety Operations Meetings to drive a positive health and safety culture and meet our obligations under the Safety Reps and Safety Committee Regulations.
- Provision of liaison and support on all matters relating to health and safety across the group with HR and Occupational Health as required.
- Liaising with Health and Safety Executive and other enforcement bodies on all statutory health and safety matters.
- Monitoring the implementation of The Wheatley Group Health and Safety Policy and Management Arrangements, by audits, fire risk assessments, site visits and liaison with Managers.
- Periodically reporting on health and safety and fire safety performance to Boards and relevant stakeholders.
- Ensuring arrangements are in place to provide assistance, in the case of investigation of accidents, incidents and near misses where necessary.

4.7 Managers

4.7.1 Managers (e.g. Locality Housing Directors, Care Managers, Facility Managers, Environmental Managers etc.) will be responsible for ensuring that The Wheatley Group Health and Safety Policy is implemented within their structure. Managers must ensure risks are assessed and all required and appropriate controls implemented within the workplace and on our sites to ensure that safe conditions and systems of work are maintained. Where hazards are identified the manager must ensure that suitable and sufficient controls are in place, so far as is reasonably practicable. Where any concern exists advice should be sought from the Group Health and Safety team.

4.7.2 Managers duties include the following:
- Completion of risk assessments as required for staff activities under their control and liaison with the Group Health and Safety Team to participate in this process for workplaces, activities/equipment and sites. This will ensure the provision and maintenance of a working environment and work activities for staff and other persons on our sites that is safe, without risks to health and adequate as regards facilities and arrangements for their welfare, so far as is reasonably practicable. All risk assessments will be carried out in accordance with legislative requirements with regards to review timescales.
- Provision, circulation and monitoring of use of Operational Safety Manuals by all employees under their direction.
- Ensuring that staff, contractors and visitors are aware of safety procedures and make arrangements to ensure that all staff, including temporary workers, are familiar with The Wheatley Group Health and Safety Policy and that they are provided with relevant information, instruction, training and supervision to ensure their competence on the use of equipment, plant, machinery and substances.
- Establishing that all equipment, plant, machinery and substances used are suitable for the task and that their use is reviewed if staff role/function

changes, or if there is a new system of work introduced, new work equipment, or new technology.

- Establishing that all equipment, plant, machinery and substances used are kept in good working condition; this includes the regular maintenance and servicing of equipment and machinery and retaining inspection and maintenance records.
- Providing suitable and sufficient training, information, instruction and supervision to ensure work is conducted safely and that records of training are up to date.
- Have knowledge and understanding of how to access or request training records from The Groups Learning Management System, managed by the Wheatley Academy, to demonstrate compliance with health and safety requirements.
- Ensuring contractor management processes are in place and are followed in the areas of their control, including health and safety vetting of contractors.
- Taking immediate and appropriate steps, to investigate and rectify any foreseeable risks to health and safety arising from the work activity or environment.
- Ensuring that all relevant personnel have the required Personal Protective Equipment (PPE) and that it is maintained/replaced as required.
- Bringing to the attention of local senior management any health and safety issue that requires their attention.
- Ensuring that all accidents, incidents and "near misses" are properly recorded, reported and investigated to determine causal factors.
- Maintaining safe access to and egress from the workplace at all times.
- Ensuring that relevant advice is sought from the Group Health and Safety Team when required.

4.8 Group Health and Safety Team

4.8.1 The role and function of the Group Health and Safety Team is to maintain and promote an effective health and safety ethos and health and safety management system throughout the Group. The Team will support all staff and management to implement the Health and Safety Management System and comply with regards to all legislation and the principles of this Group Health and Safety Policy.

4.8.2 Responsibilities of the Group Health and Safety Team include:
- Developing, review and updating of the Group Health and Safety Management Arrangement documents.
- Advising the Group on new legislative updates, Regulations, Codes of Practice and guidance notes relevant to its operations.
- Providing management with advice and support to meet their health and safety responsibilities.
- Assisting management in the on-going development, implementation and review of risk assessments.
- Health and safety vetting of appointees as required.

- Inspecting/auditing/carrying out due diligence of operational functions of contractors and principal designers and providing written reports to operational management on findings and necessary action.
- Providing written reports to senior management on health and safety matters and the implications of statutory and common-law health and safety requirements.
- Promoting health and safety training and educational programs to develop health and safety awareness at all levels within the organisation. Training will be at a level to develop competence for staff with specific roles and responsibilities.
- Arranging and providing of health and safety training for all relevant personnel as necessary ensuring attendee details are updated on the Learning Management System.
- Ensuring that all reportable accidents/incidents within the Group are reported to the relevant enforcing authority and our insurers as required under the applicable regulations.
- Reviewing and investigating where necessary all accidents and incidents (including near misses) arising from operational functions and subsequent provision of advice to management in remedial or preventative measures.
- Carrying out a programme of health and safety audits and inspections, and fire risk assessments in all Group workplaces, according to risk- based frequencies.
- Conducting a programme of unannounced site visits for peripatetic work activities across the Group.
- Liaising with external organisations and agencies as required.
- Providing statistical analysis on reportable accidents/incidents, and near misses.

4.9 Powers of the Group Health and Safety Team

4.9.1 To effectively implement the principles of The Wheatley Group Health and Safety Policy, the Group Health and Safety Team will have the following authority:
- The right to enter any Wheatley Group or Subsidiary premises/ construction sites at any time for the purposes of inspection, audit and investigation
- Where it is the belief of a Group Health and Safety Team member that there is an immediate risk of serious personal injury, the Group Health and Safety Team, in consultation with management, will take appropriate action that may include the immediate cessation of activity
- In the event of major incident/accident to: (a) ensure that plant and equipment is not disturbed, and (b) to impound any equipment machine, substance or product which is required as part of an investigation, whilst liaising with relevant management in the area affected
- Where a Group Health and Safety Advisor or Fire Safety Officer is of the opinion that a building or structure is a serious danger to staff or others, then the officer in consultation with management will take action which may include the temporary closure of a premise in extreme situations
- To interview those with knowledge or information relevant to the investigation, and to obtain that knowledge/information either verbally or in

a written statement. The Group Health and Safety Advisor or Fire Safety Officer has discretion on who can be present during questioning and the taking of a written statement not withstanding Union representative if appropriate
- To inspect and take copies of books, photographs, measurements or documents required by them as part of an investigation

4.10 Group Employee Relations Team

4.10.1 The Group Employee Relations Team support the welfare and health of staff throughout the organisation and have responsibility for policy relating to these areas, including administration of the Occupational Health contract.

4.10.2 The team will work closely with the Group Health & Safety Team to ensure that the health, safety and welfare of staff is supported.

4.11 Staff

4.11.1 It is the duty of all staff to take all reasonable care for the health and safety of themselves, and any other persons who may be affected by their acts or omissions at work. They must also co-operate with managers, trade unions, staff representatives and other staff to fulfil Group and Subsidiary health and safety objectives and statutory duties. In particular, their duties include:
- Complying with the information, instruction, supervision and training they are given in a timely manner.
- Attend and complete all necessary health and safety training as required.
- Not undertaking hazardous work unless they are appropriately trained and have the appropriate authority to carry out the work.
- Use of machinery, equipment or substances provided by the Group or its subsidiaries in accordance with any training and instructions provided in the use of that equipment, and in compliance with relevant statutory requirements and prohibitions.
- Ensuring that they have undertaken appropriate training and it is valid and current to allow authorised use of machinery and conduct specialised tasks (work pressures and timescales must not impact on this; staff should discuss with Managers/ Group Health and Safety Team and or Union representatives if this is perceived to be an issue or concern).
- Carrying out their work safely and without undue risk to themselves, colleagues or others who may be affected by their actions.
- Not intentionally interfering, misusing or ignoring arrangements and controls including procedures and items provided for health and safety purposes.
- Checking of tools and equipment before using them and not using equipment which they know to be damaged or faulty.
- Ensuring that any damage to equipment is reported immediately to their manager/supervisor and removed from service until it is repaired or replaced. Pressures and timescales should not impact on this.
- Not bringing any equipment, tools, or PPE etc. onto company premises without first obtaining permission from their supervisor/manager; electrical equipment must be PAT tested prior to use, unless newly purchased.

- Complying with the arrangements for emergencies as they have been instructed.
- Co-operating with management, colleagues, safety representatives and advisors promoting safe working practices.
- Keeping their work areas tidy and clear of hazards.
- Reporting accidents, incidents, near misses and any other hazards that they observe to their manager/supervisor.
- Driving safely at all times whilst undertaking company business.
- Reporting any concerns, they have relating to health and safety or welfare to their supervisor/line manager or the Group Health and Safety Team.
- Reporting any health condition that may or does affect their ability to work safely to their line manager or HR as soon as possible.
- Ceasing any work activity and leave any work area where a staff member/representative believes there is or senses immediate danger to themselves or others, this includes any doubt about the processes / procedures. Staff must stop activities and seek clarification from their line manager under these circumstances. Disciplinary action will not be taken against a member of staff who reasonably stops a work activity due to health and safety concerns.
- Ensure the use of appropriate personal protective equipment, clothing or safeguards provided and as identified at risk assessment. Ensure that personal protective equipment is stored correctly and kept in good condition, reporting losses or defects to line management.
- Where an employee has been identified as a home-based agile worker, they shall ensure they maintain a safe working environment within their home, in accordance with the information, instruction and training provided to them.

4.11.2 Staff should not feel pressurised into carrying out work activities or tasks where they have not received the relevant training, or do not have the correct equipment to use or are not in possession of the required safety equipment.

4.11.3 Any health and safety concerns should be addressed initially to an employee's line manager, and thereafter to relevant union representatives should these not be initially resolved.

4.11.4 Disciplinary procedures may be considered against staff that knowingly violate or fail to implement health and safety procedures or standards or fail to use PPE or equipment provided for safety controls.

4.12   Trade Union Safety Representatives

4.12.1 The Safety Representatives and Safety Committees Regulations 1977 and The Health and Safety (Consultation with Employees) Regulations 1996 are key regulations that require employers to consult with their workforce about health and safety matters. These regulations ensure that safety representatives are involved in health and safety discussions and decision-making processes.

4.12.2 Trade Unions are responsible for the following:

- Appointing competent Safety Representatives and informing management
- Advising Managers, in writing, of their nominated Safety Representatives
- Complying with this Health and Safety Policy
- Ensuring Safety Representatives keep themselves informed of:
  - Legislation
  - Hazards in the workplace
  - Group and workplace Health and Safety Management Arrangements
- Attending relevant health and safety forums as required
- Raising any concerns regarding health and safety matters and following the procedures contained within the Management Arrangement: Safety Representatives Communication and consultation

Section 5 General Health and Safety Management Arrangements

5.1 Health and Safety Management Arrangements (HSMAs) are documents that outline the specific measures and procedures to manage and mitigate various hazards in the workplace. They provide guidance on compliance with legislative requirements, ensure that staff receive appropriate training and supervision, and detail the responsibilities of different roles within the organisation.

5.2 Group Health and Safety Management Arrangements have been developed and published on the W.E.Connect H&S Page for the following workplace hazards:
- Accident, Incident and Near Miss reporting and Investigation
- Alcohol, Drugs and Gambling Addiction (HR)
- Asbestos
- Audit and Inspection
- Confined Spaces
- Construction, Design and Management
- Contractor Vetting
- Control of Contractors
- Control of Substances Hazardous to Health (COSHH)
- Display Screen Equipment (DSE)
- DSEAR
- Electricity at Work
- Event Management
- Fire Safety
- First Aid at Work
- Gas Safety
- Health and Safety Induction, Instruction and Training
- Homeworking
- Hot Works
- Infection Control
- Legionella
- Lifting Operations and Lifting Equipment
- Lone Working
- Manual Handling
- Medication (Management and Administration)
- Moving and Assisting

- New and Expectant Mothers
- Noise
- Occupational Health and Wellbeing
- Operational Safety Manual (OSM)
- Personal Protective Equipment (PPE) and Respiratory Protective Equipment (RPE)
- Risk Assessment
- Safe Driving
- Safety Representatives Communication and Consultation
- Safety Signs and Signals
- Security Threats
- Smoke Free Workplace
- Stress (HR)
- Underground Services
- Vibration
- Violence at Work
- Work Equipment
- Work Experience and Volunteers
- Working at Height
- Workplace Welfare
- Young People

Section 6 Health and Safety Monitoring

6.1 Health and Safety Operations Meeting

6.1.1 The Group's Health and Safety Operations Meetings relating to key functions (e.g. Housing, Care, NETS, Wheatley Solutions and Trades teams) will meet on a quarterly basis to monitor health and safety.

6.1.2 The meetings will consist of a cross-section of staff from across the organisation including union representatives and will be chaired by the Group Health and Safety Managers. The purpose of these Groups is to facilitate joint participation in health and safety matters to enable management and staff to exchange views and to reach a better understanding on all matters and procedures related to the Health and Safety Management System.

6.1.3 The remit of each meeting is:
- To consider all health and safety matters on an operational, day-to-day basis;
- To review progress with the relevant annual Health and Safety Action Plan
- To study statistics and trends of incidents so that reports can be made to management on unsafe and unhealthy conditions and practices, together with recommendations for corrective action;
- To consider reports which management representatives or safety representatives may wish to submit; and
- To recommend visits/inspections of Group premises

6.2 Health and Safety Strategy Meeting

6.2.1 The Group Health and Safety Strategy Meeting will meet on a quarterly basis.

6.2.2 The Group's Health and Safety Strategy Meeting will consist of Directors / Senior Managers supported by technical personnel and will be chaired by the Director of Health and Fire Safety with the following remit:
- To consult and consider the Group Health and Safety Policy
- To consult and consider the development and implementation of Group Health and Safety Management Arrangements
- To consult and consider the development and implementation of Group Operational Safety Manuals and other safe systems of work
- To consult and consider any changes to current best practice, guidance or legislative requirements concerning health and safety
- To receive and discuss reports of incident, accident, and Ill health data
- To receive and discuss reports of vehicle incidents and occupational road risk
- To receive and discuss reports on the status of health and safety training
- To receive and discuss reports on the progress of Trade Union Safety Inspection Reports and work-related matters of health and safety
- To consider the introduction and benefits of new and emerging technology that promotes the health, safety and welfare of staff and customers
- To consider and discuss matters of engagement by regulators and enforcing bodies

6.3 Assurance

6.3.1 A continuing process in the effective monitoring of the Group's Health and Safety management system ethos is the requirement that the performance of the health and safety management system operated by the Group confirms effective statutory compliance and the continuing health, safety and wellbeing of our staff.

6.3.2 Health and safety audits will be conducted by the Assurance Team and supplemented by external competent personnel as required. Outcomes of audits will be sent to the Chief Executive and detailed recommendations made. Once senior management has accepted the audit recommendations, an action plan with realistic targets will be developed in line with the Delivery Plan. The Group Health and Safety Strategy Group will monitor completion of audit actions. These actions will be followed up by the Group Assurance Team in conjunction with the Director of Group Health and Fire Safety and Group Health and Safety Managers.

6.3.3 Trade Union safety representatives may be consulted as part of the audit. On

completion of the action plan a copy of the health and safety audit will be made available to the appropriate Trade Union safety representatives.

Section 7 Policy Review

7.1 This Policy shall be reviewed every 2 years, however regular reviews will be considered where, for example, there is a need to respond to new legislation/policy guidance. Reviews will consider legislative, performance standard, good practice and organisational changes.

7.2 The Group will publish this Policy on our staff intranet site W.E. Connect and on our website. A hard copy is also available on request. Customers may also request a copy of the Policy in other formats and community languages.

Section 8 Relationship to Other Policies

8.1 This Policy should be read in conjunction with the following documents which can be found on the staff intranet W.E. Connect:
   HR:
   - Code of Conduct
   - Social Media Policy
   - Alcohol, Drugs and Gambling Addiction Policy
   - Unacceptable Actions Policy
   - Dignity at Work Policy
   - Harassment and Bullying at Work Policy
   HS:
   - All Group Health and Safety Management Arrangements

Section 9.0 Document Control

Document Title:	Wheatley Group, Health, and Safety Policy
Document Owner;	Wheatley Group, Health, and Safety Team.
Contact Details:	#wheatleyhealthandsafety@wheatley-group.com
Reference:	H&S Policy

Version History

Version	Date of Issue	Issued By	Authoriser	Comments
1.0	30th September 2018	Group Health and Safety Manager	Director of GroupAssets	1st issue revised structure
1.1	01st December 2021	Group Health and Safety	Director of Assetsand Sustainability	Review Consideration of Group Restructure, operating model andupdate

		Lead		regarding Homeworking and Lone Working
1.2	January 2023	Director of Group Health and Safety and Compliance	Group Director of Repairs and Assets	Review Consideration of Group Restructure CEO Signature
2.0	30th April 2025	Director of Health and Fire Safety	Group Director of Repairs and Assets	Review and new version number

Report

To:	**Wheatley Homes Glasgow Board**
By:	**Frank McCafferty, Group Director of Assets and Development**
Approved by:	**Steven Henderson, Group Chief Executive**
Subject:	**Fire Prevention and Mitigation Update**
Date of Meeting:	**16 May 2025**

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1. Purpose

1.1 The purpose of this report is to:

- provide the Board with an update on the activities undertaken in relation to fire safety in 2024/25; and
- to agree changes to our approach to our Multi Storey Flat ("**MSF**") entrance door forced access process.

2. Authorising and strategic context

2.1 The Group Standing Orders set out what matters are reserved to Boards/Committees and what is delegated to the Group Chief Executive. This report relates to a Group Framework implementation, as such the proposals within the report fall within the powers that are delegated to the Group Chief Executive, which are exercised via the Group Executive Team.

2.2 Making the most of our homes and assets goes beyond building new homes and investing in existing ones. Our renewed vision for neighbourhoods is one where our customers feel safe and secure and live in peaceful communities.

3. Background

3.1 Fire safety and keeping our customers and communities as safe as they possibly can be will always be of paramount importance and this is recognised within our Group Strategy 2021-2026: Your Home, Your Community, Your Future, in which we clearly state that fire safety will remain a top priority.

4. Discussion

Person Centred Fire Risk Assessment ("**PCFRA**")

4.1 PCFRAs are carried out when the Fire Safety Team receive a referral about a vulnerable person. This is usually the result of tenant behaviour, living conditions and other risk factors such as age/health. Referrals can be made by Housing Officers or external parties such as Police Officers or Social Work.

1

4.2   In the last 12 months, we completed **347** PCFRAs the third consecutive year we have delivered over 300. As a result of the 347 PCFRAs carried out we took the following steps to protect our customers:

- installed 76 LD1 (the highest level of protection) fire alarm systems;
- installed 51 stove guards;
- provided specialised detection for 5 customers;
- provided 201 customers with fire safety products;
- raised 449 mandatory fire safety actions; and
- raised 1244 advisory actions

4.3   In addition to PCFRAs, during this period, a further 709 Home Fire Safety Visits were undertaken in our customers' homes by Scottish Fire and Rescue Service ("**SFRS**"). These visits are arranged by the SFRS and are based on incoming requests rather than a risk-based assessment, although risk is a factor in a request being made.

Accidental Dwelling Fires ("**ADFs**")

4.4   In the last 12 months, there were 57 ADFs in customers' homes, a reduction of 41 from 98 the previous year, and a considerable improvement since the start of the strategy.

4.5   In 2020/21, we set a target of a 10% reduction of ADFs within five years. However, as can be seen below, actual reductions have exceeded this considerably, with a reduction of 64% over the last 5 years.
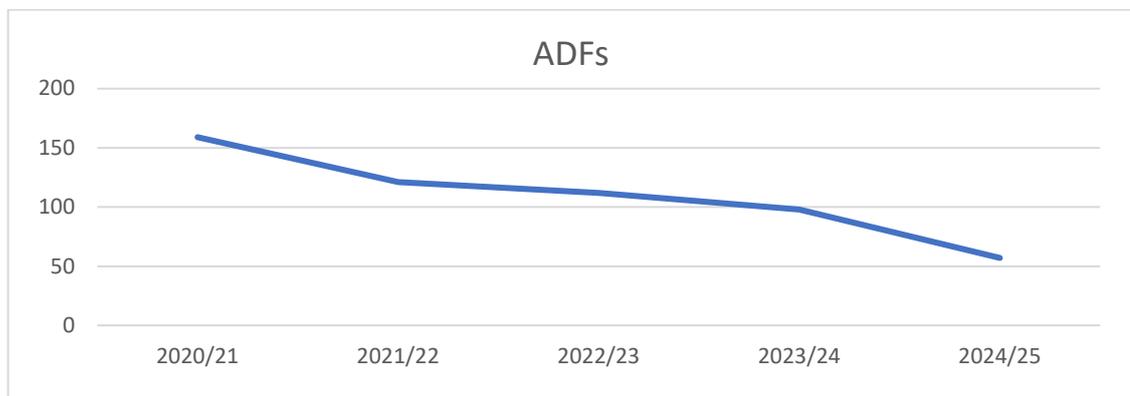
4.6   The Fire Safety Team also undertakes post-fire investigation visits ("**FINs**") in respect of the most serious fires where it is considered that lessons can be learned to reduce the risk of ADFs re-occurring. In the last 12 months, **5** FINs were undertaken. There were no specific areas of concern identified in the FINs that were undertaken.

Fire Risk Assessment ("**FRA**") - Relevant Premises

4.7   Currently, all relevant premises have a valid FRA to satisfy the requirements and legal obligations set out in the Fire Safety (Scotland) Act 2005 and Fire Safety (Scotland) Regulations 2006.

4.8   Within our corporate estate 'relevant premises' to which this legislation applies include Houses in Multiple Occupation, care premises, offices, workshops and depots. In the last 12 months 14 FRAs were completed.

<u>FRA - Non-Relevant Premises</u>

4.9 FRAs are also completed in non-relevant premises i.e. those not subject to the full fire safety duties imposed by the Fire Safety (Scotland) Act 2005, mainly comprising MSFs and Livingwell premises. Although not a legal requirement it is considered best practice in guidance issued by the Scottish Government. In the last 12 months, 61 FRAs were completed.

4.10 A previously agreed three-yearly visit programme was carried out for these locations; for the forthcoming year this programme will be increased to a two-yearly frequency. This change aligns with best practice enhancing the effectiveness of visit scheduling.

<u>FRA/PCFRA Action Completion and Monitoring</u>

4.11 As part of the 75 relevant and non-relevant premises FRAs, and 347 PCFRA reports completed during 2024/25 we raise two types of actions:

Mandatory actions - those which relate to a legal duty, are classed as the highest priority and must be completed as quickly as possible for example a damaged fire door

Non-Mandatory actions - those which do not relate to a legal duty and do not in themselves compromise fire safety. Advice and guidance are provided by these actions to enhance fire safety, for example enhanced signage

4.12 As part of the reports completed in 2024/25, we raised the following:
- 1,145 FRA and 449 PCFRA **mandatory** actions
- 751 FRA and 1244 PCFRA **non-mandatory** actions

4.13 The Group Executive team monitor the implementation of mandatory fire safety actions weekly and non-mandatory actions monthly. Where a mandatory action becomes overdue due to access issues it will move to our forced access procedure.

<u>SFRS Operational Assurance Visits ("**OAV**s")</u>

4.14 SFRS continue to undertake their quarterly Operational Assurance Visits in all of our **MSFs** in line with their High Rise Building Standard Operating Procedure.

4.15 Between April 2024 and March 2025, a total of **304** OAVs were carried out in our MSFs by SFRS operational crews. These inspections resulted in 41 mandatory actions, down from 76 last year. All of these mandatory actions have been complete.

<u>Grenfell Phase 2 Report</u>

4.16 A separate report detailing our position in relation to the recommendations contained in the Phase 2 report of the Grenfell Inquiry was provided to the Board in November 2024. As was noted in the report, our position with respect to fire safety compliance is robust.

4.17 A response to these recommendations has now been published by the Scottish Government, within which they have indicated that they will consider these recommendations and that this will be included in an existing review by the Scottish Law Commission, to be finalised during 2026.

4.18   The main unresolved recommendation within the Phase 2 report, related to the recommendation for legal obligations to plan for the evacuation of high rise buildings and disabled residents in the event of a serious fire known as Personal Emergency Evacuation Plans ("**PEEPS**") in multi-storey properties.

4.19   The UK Government rejected this recommendation on the basis that it was not proportionate or practical. The Board reached the same conclusion when considering this in September 2024. The UK Government has consulted on and will implement '*residential PEEPs'* which will be mandatory in all 18m+ residential buildings and 11-18m residential buildings which have a simultaneous evacuation strategy in place.

MSF fire safety

4.20   We continue to liaise with the Scottish Government's cladding team regarding the guidance for existing high-rise domestic buildings. This is currently centred around the ongoing pilot programme being undertaken by the Scottish Government for Single Building Assessments (SBA's) and the guidance for flat entrance door inspections, currently recommended every 6 months. We currently comply with this guidance and have undertaken 7,511 successful inspections in the last six months. We are working with the local SFRS team in Glasgow on a pilot project for a PEEP for a MSF. This will help inform us on the actions required should this requirement become mandatory

4.21   This programme has a high level of non-access and the legality of forcing access for these checks is subject to challenge, particularly where there is no visible evidence of damage.

4.22   It is therefore proposed that we amend our forced access approach to proceed to forced access only where there is "*clear evidence that the flat entrance door has no qualities of fire resistance, or there is clear evidence that the fire resistance of the door has been compromised due to a repair*". This approach was agreed by the Group Board, on the basis that its application be reviewed every six months and updates be provided to all relevant Boards.

4.23   We advised the Board previously that we intended to undertake a desktop review of our buildings between 11 and 18 m including as part of preparing for the implementation of The Housing (Cladding Remediation) (Scotland) Act 2024, which will require all owners of residential buildings with the following characteristics to carry out a Single Building Assessment ("**SBA**"):

- is a flatted building as defined in section 16(4) of the Land Registration etc. (Scotland) Act 2012
- Contains at least one flat that is used, or intended to be used, as a dwelling;
- Stands 11 metres or more above the ground;
- Has an External Wall Cladding System;
- Has been constructed, or otherwise undergone development (e.g. major external refurbishment) at any time within the period beginning with 1 June 1992 and ending 1 June 2022.

4.24   The SBA process is still under development and there is limited guidance or experience in practice of their completion. Timescales for when assessments need to be undertaken are not defined, and there is, as yet, no system for registering their completion. As of now, we will continue working with Scottish Government as this area develops and update the Board once details are available.

4.25   SBAs bring together an assessment or survey of the external wall system on a building and a fire risk assessment of the rest of the building. The desktop review, which has now been completed, was aimed at identifying blocks for further investigation and providing a basis for prioritising future SBAs.

4.26   The desktop review identified 60 buildings between 11 and 18 m. These are mainly of traditional brick or sandstone construction type with no external wall system. The desktop review also identified blocks that we are examining further because they have features such as partial cladding, infill panels or balconies. It should be noted that none of these features necessarily present a fire-risk and all are consistent with the building regulations at the time of construction.

5.   Customer Engagement

5.1   The PCFRA programme outlined within this report supports customers who are particularly vulnerable to fire, due to physical, cognitive, mental impairments, substance misuse issues or the condition in which they are maintaining their home. Where identified as necessary, assistance is provided to these individuals to reduce risk of fire in their home. In addition, in the last 12 months, we have carried out seven fire safety engagement events in our communities.

6.   Environmental and sustainability implications

6.1   The environmental impact of a house fire and building fires presents a negative outcome to the environmental commitment of the group in our efforts to reduce our carbon footprint and promote sustainability.

6.2   The immediate short-term effects of house fires and building fires are the obvious risk and displacement to customers, release of toxic gas, smoke and other by products that contaminate the local environment, that can also impact air quality because of the release greenhouse gases like carbon monoxide and carbon dioxide.

6.3   Negative consequences of a building fire on the environment can also endanger the health and well-being of our customers, their neighbours and our communities.

6.4   Targeting PCFRAs for vulnerable customers and ensuring our fire safety arrangements remain effective in the implementation and review of a robust fire risk assessment programme, contributes to the overall commitment of the group to positively impact our environmental and sustainability responsibilities.

7.   Digital transformation alignment

7.1   In support of our Digital Transformation, we have developed a Fire Risk Assessment Dashboard. The digital dashboard interfaces with our PIMSS Asset Management System to provide real time data on the current progress and status of our Fire Risk Assessment Programme, Accidental Dwelling Fires, Person-Centred Risk Assessments and Fire Investigation Notes.

7.2   Access to digital dashboards and PIMSS is shared with Duty Holders and Relevant Persons for access, visibility and updating progress.

8. Financial and value for money implications

8.1 The implementation and completion of PCFRA and FRA programmes have significantly increased the number of fire safety actions required to be implemented since their commencement.

8.2 Whilst costs are incurred as part of these improvements, it should be noted that since these programmes commenced, accidental dwelling fires in tenant homes have been reduced by more than half. Significant reductions in harm to tenants and associated cost savings have clearly been achieved by these actions.

9. Legal, regulatory and charitable implications

9.1 The approach to fire risk assessment in a legal context is one of a statutory nature for relevant premises and best practice for non-relevant premises, which protects the group from unwanted enforcement action, potential prosecution, and reputational risk.

9.2 The Fire Safety (Scotland) Act 2005 and Fire Safety (Scotland) Regulations 2006 place legal obligations on duty holders to conduct Fire Risk Assessments in Relevant Premises (Non-Domestic Premises).

9.3 Relevant Premises are those premises that are covered by fire safety legislation and enforced under current legislation by SFRS. Premises such as HMOs, Care Premises, Offices, Workshops and Depots are legally required to have a current fire risk assessment in place.

9.4 MSF (Practical Fire Safety Guide for Existing High Rise Domestic Premises) and Livingwell Premises (Practical Fire Safety Guide for Specialised Housing) are recognised as domestic premises and the recommendation to conduct fire risk assessments is one of best practice and not a legal requirement.

10. Risk Appetite and assessment

10.1 The Group risk appetite relating to issues of technical compliance is averse, defined as avoidance of risk and uncertainty is a key organisational objective.

10.2 The Group Board approved "Your Home, Your Community, Your Future": Our five-year-strategy covering 2021-2026. This report provides the Board with assurance in relation to the on-going implementation of the strategy and our ability to respond to new guidance and legislation.

11. Equalities implications

11.1 There are no equalities issues arising from the content of this report.

12. Key issues and conclusions

12.1 Accidental dwelling fires are lower than that of the same period last year and have reduced by more than half since the FRA/PCFRA programmes commenced.

12.2 FRAs carried out in our relevant and non-relevant premises in accordance with Scottish Government guidelines and best practice maintain our position of strong legal compliance for fire safety.

12.3   Strong Executive-level oversight and robust evidence review by our fire safety specialists for ensuring completion of mandatory actions arising from FRA and PCFRA reports reinforces our culture of treating fire and resident safety with the upmost seriousness.

13.   Recommendations

13.1   The Board is asked to:
1) note the contents of the report; and
2) agree to the changes to our forced access approach as detailed within section 4.22.

LIST OF APPENDICES:

None.

Report

To:	**Wheatley Homes Glasgow Board**
By:	**Laura Pluck, Group Director of Communities**
Approved by:	**Steven Henderson, Group Chief Executive**
Subject:	**Neighbourhood Management and Anti-Social Behaviour update**
Date of Meeting:	**16 May 2025**

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1.   Purpose

1.1   The purpose of this report is to:

- Provide the Board with an update one year on from implementing our first Neighbourhood Management Policy and revised Antisocial Behaviour ("**ASB**") Policy; and
- Seek approval of proposed changes to the Neighbourhood Management Policy following our annual review.

2.   Authorising and strategic context

2.1   Under our Terms of Reference, the Board is responsible for overseeing the implementation of our Neighbourhood Management and ASB Policies.

2.2   Within our strategy, we have made a commitment that *'Over 70% of our customers live in neighbourhoods categorised as peaceful'.* Successful implementation of our Neighbourhood Management Policy and ASB Policy will support us in achieving this target.

3.   Background

3.1   In 2024 we revised our ASB Policy and created, for the first time, a separate Neighbourhood Management Policy. This was done because many issues customers complain about – for example dogs barking, noise from children playing or overgrown gardens – do not always constitute anti-social behaviour on the part of another tenant. Instead, these issues could more effectively be dealt with as part of our regular neighbourhood management activity. One year on, we have reviewed the Neighbourhood Management Policy in light of case data, as well as customer and staff feedback.

4.   Discussion

Neighbourhood Management

4.1   Between 1 July 2024 and 30 April 2025, there were 4,211 service requests for neighbourhood management raised at the Customer First Centre for Wheatley Homes Glasgow. As expected, the largest proportion of these related to domestic noise, which accounted for 47% of all reported requests for service. Analysis of ASB concerns in 23/24 found that over 35% of noise complaints did not constitute ASB. The breakdown of type and volume is noted below:

Neighbourhood Management Category	Number	% breakdown
Animals	259	6%
Children playing	203	5%
DIY	96	2%
Dog fouling (private place)	189	5%
Domestic noise*	1,975	47%
Fly tipping	247	6%
Garden maintenance	198	5%
Litter/rubbish	778	18%
Smells	197	5%
Street parking	69	1%
TOTAL	4,211	100%

*domestic noise includes issues such as washing machines, hoovers, floorboards etc, but for the purpose of the figures above also incorporates babies/children crying, lifts, musical instruments and windows and doors.

4.2   The majority of these cases are managed directly by our housing officers who assume responsibility for looking into the issue raised and exploring what, if any, solutions are available to offer resolution for the customer.   As noted throughout the Neighbourhood Management Policy, there are times when the issues reported constitute general living noise, and the actions taken for cases such as these therefore differ. There are times when the issues being raised are progressed by the CFC for immediate action such as fly tipping or concerns around litter or rubbish.

4.3   To support staff to establish effective solutions, we developed a supplementary staff toolkit for both neighbourhood management and ASB which is extensive in nature and covers all concern and case types and potential resolution options to address the issues raised.

4.4   Over the last 12 months we have implemented a variety of solutions with the most common detailed below:-
- Mediation between neighbours.
- Working with individuals to explore tolerance levels and how these differ between people.
- Vibration mats issued for underneath washing machines.
- Underlay provided for properties.
- Education around what it means to live in a flatted property to help better manage expectations.
- Walkabouts with colleagues from the Local Authority to obtain advice on issues such as pest control and environmental health issues.
- Identifying a support need that requires to be addressed and making the appropriate referrals to access the support.
- Signposting using the Glasgow Helps website and other known support agencies.

4.5   Neighbourhood Management issues can arise in the wider environment some of which we have less direct responsibility for and as such our partnership approach and utilising our strategic agreement with the Local Authority to work together to understand and resolve certain issues is key.

4.6   We have hosted colleagues from Social Work Services and Environmental Health and wider Environmental Services to collaborate with us to address some of the issues within our neighbourhoods and establish closer working relationships.   We view this partnership and working in collaboration as vital to supporting our ambitions for our customers and the environments they live in. Ongoing customer insight is indicating increased satisfaction with the management of neighbourhoods. This year we will explore the use of MyVoice for real time feedback in relation to neighbourhood management concerns.

Antisocial Behaviour

4.7.   A key objective of the policy implementation was to more effectively manage neighbourhood management issues by routing through an appropriate process and in turn reducing the number of ASB cases.

4.8.   When we compare the overall ASB case numbers for the previous year we have decreased from 4,599 cases reported in 2023/2024 (393 Category A and 4,206 Category B) to 3,551 cases reported in 2024/2025 (361 Category A and 3,190 Category). This is a reduction of 1048 cases of ASB for Wheatley Homes Glasgow, representing an overall decrease of 22.79%. It is important to note that neighbourhood management cases have only been recorded for nine months of the year. Therefore, we can assume at the rates detailed that we would see a 30% reduction in ASB cases in the next year from the baseline year of 2023/2024.

4.9.   We can have more confidence that we are managing ASB concerns under the appropriate policy and procedure, providing a better service to our customers and improving customer perception.

4.10.   Concurrently, with the launch of the policies we have been embedding further our prevention and solutions approach to ASB. The objective of this approach, as previously reported to the Board, has been to work in a more targeted way to understand and tackle the root causes of ASB for the customers causing most disruption through ASB in our communities and in turn reducing overall ASB cases and specifically repeat ASB.

4.11.   Between April 2024 and October 2024, a total of 284 individuals have been supported through the prevention and solutions approach. In the six months prior to intervention the 284 individuals have been responsible for 523 separate incidents. In the following six months, post interventions, the number of incidents attributed to these 284 individuals reduced by 64.6% to 185. For the purposes of reporting, we do not include any customers that have not reached six months post intervention.

4.12.   The most significant change in how we manage these cases is in how we are working more assertively and collaboratively with partners across social work, addictions, mental health teams, consultant psychiatrists', criminal justice and third sector organisations to find the appropriate support for the individuals. In addition, we recognise the need in some cases for having very tailored interventions for individuals with more complex needs. For example, individuals with personality disorders who respond more positively to a very consistent approach.   Partner agencies have welcomed our joined up and proactive approach and we continue to strengthen our relationships with all relevant partners and agencies.

4.13 The significant decrease in incidents highlights the effectiveness of early intervention strategies. By addressing the root causes of ASB and providing tailored support to individuals, the prevention and solutions approach, in addition to our overall approach has demonstrated a measurable impact in reducing repeat incidents and promoting positive behavioural change.

4.14 Over the last 12 months the Community Improvement Partnership ("**CIP**") team have continued to refine our processes and approaches to tackling ASB within our communities. This has included:

- Geographical alignment of Antisocial Behaviour Intervention and Prevention Officers ("**ASBIP**") and CIP Police Officers with frontline housing teams to strengthen the relationship and improve the response to ASB.
- Weekly ASBIP led ASB surgeries for housing officers to attend and obtain any feedback, advice and support on ongoing cases.
- Quarterly meetings between the CIP team and legal team to discuss high profile cases, complex cases and timescales for progressing to enforcement action.
- Locality based 'tasking' meetings with local community police to discuss shared concerns and agree actions.
- Design and implementation of quality assurance checks to give us confidence in the quality of the actions being taken to support customers and address ASB.
- Monthly review of complaints in respect of ASB to better understand areas requiring improvement.
- ASBIP attendance at locality based Visual Measure Board meetings ("**VMBs**") to discuss and monitor ASB cases and timescales.
- Workshops led by ASBIPs focussing on key areas of the investigation process for ASB and engaging in discussions around blockages and establishing effective solutions.
- Build of a PowerBI dashboard to manage ASB in a more streamlined and efficient manner, which is fully accessible for the Wheatley Homes Glasgow Managing Director, Locality Housing Directors and ASB Housing Officer Leads with data provided at a street level.

Neighbourhood Management Policy Review

4.15 Over the past quarter we have been engaging with both staff and customers to obtain feedback on the implementation of and use of the Neighbourhood Management Policy and to determine whether any refinements were required.

4.16 The policy and corresponding processes have been well received by staff across the organisation including our CFC Advisors and our housing teams. A staff focus group was held with key staff to establish:

- The effectiveness of having both policies outlining each respective area of concern to be clear on what constitutes neighbourhood management and what ASB;
- Feedback on how it was received by customers;
- If there was anything missing from the policy or required to be removed; and
- Experience of utilising the toolkits and whether there was anything required to strengthen them.

4.17	The staff team fed back that they felt the policy and procedures were working well. No substantial changes were suggested. Staff found the policy was clear and supported better communication with tenants.

4.18.	We engaged with customers to obtain feedback on their experience of utilising the Neighbourhood Management Policy and whether they felt there were any changes required or was anything missing from the policy.

4.19.	We spoke with just under 40 our customers and the overwhelming consensus was that the policy was fit for purpose in its current format and required no material changes. Customers were clear on how to report a neighbourhood management concern; understood the service they should expect from us and what solutions were available to deal with the issues raised.

4.20.	Following staff and customer feedback, we have proposed a series of minor changes to the Neighbourhood Management Policy. These are shown in Appendix 1 in tracked changes, and include:

- Refining some of the language to bring in line with other documents;
- Adding in one further example of activity under the noise category to include one that was felt by staff to be missing – 'intimate relations';
- Adding in one further example of activity under the environmental category to include one that was felt by staff to be missing – 'smell of cannabis';
- Future proofing the document and removing reference to our current strategy to take it through to our next review period;
- Inclusion of further information on Wheatley Foundation and how they support the promotion of good neighbourhood management; and
- Strengthening the section on our Neighbourhood Environmental Team Service and the impact this has on supporting good neighbourhood management.

4.21.	While the feedback from both staff and customers has been positive, we recognise there are steps we can take to continue to refine and improve our approaches. In the next year we will focus on:-

- Improving our neighbourhood management data and reporting to understand by locality and patch level the extent of neighbourhood management issues and emerging themes;
- Explore the use of dashboards to present the data to relevant teams;
- Add neighbourhood management case detail to our Visual Measure Boards for local teams to discuss appropriate actions and solutions;
- Develop quality checks for neighbourhood management cases to assure that cases are being responded to and resolved in the way we would expect; and
- Explore the use of real time feedback to test customers satisfaction with the service they receive in respect of neighbourhood management concerns and ASB.

## 5.	Customer Engagement

5.1	As noted above.

6. **Environmental and sustainability implications**

6.1 There are two main categories of neighbourhood management within the policy, one of which is environmental concerns and includes areas such as fly tipping, garden maintenance and litter/rubbish. Effective application of the policy and implementation of the suggested solutions to deal with concerns raised will have a positive impact on the environment within our neighbourhoods.

7. **Digital transformation alignment**

7.1 We have enhanced our system to record neighbourhood management cases to help support greater understanding of the types and volume of issues our customers are experiencing within their neighbourhoods. This development is allowing us to observe a richer picture of data around our wider neighbourhoods and the concerns that require to be addressed.

7.2 In terms of our ASB service, our new recording system Safer Communities has been built to streamline the process for uploading and managing ASB cases more effectively. This system is more user friendly, and our staff continue to engage with us around continued and future system developments to enhance user experience and continuously improve the process.

7.3 We will use our digital channels and products such as WE Connect and Talk Together to provide information around the minor updates to the Neighbourhood Management Policy to staff to ensure they are aware of the change.

8. **Financial and value for money implications**

8.1 The successful introduction of our both the ASB and Neighbourhood Management policies has afforded us the benefit of stripping waste from the previous process by redefining the case routing for issues reported to us concerning the management of our neighbourhoods.

8.2 We have invested significant time in upskilling our staff on the principles of our new policies, as well as the processes that sit alongside these and the complimentary toolkits. This has the benefit of achieving improved customer experience and journey for those raising concerns around the management of our neighbourhoods.

8.3 There are no financial or value for money implications with the minor changes being suggested to the Neighbourhood Management Policy.

9. **Legal, regulatory and charitable implications**

9.1 No further implications.

10. **Risk Appetite and assessment**

10.1 The Neighbourhood Management Policy and ASB Policy both support our ambitions across all five strategic themes. Our risk appetite in relation to operational delivery of these themes ranges from open to hungry.

10.2 This means that we seek to build on our existing successes and are eager to be innovative and explore new working practices that offer high reward for both staff and customers. The work we have undertaken to embed the policies, upskill our staff to deliver on these for the benefit of our customers, and the recent review of the neighbourhood management policy is in line with these risk appetites.

10.3 The key risks associated with this work could be:

- Failure to design and apply quality checks for neighbourhood management cases to provide assurance around the quality of the output and outcomes for our customers: A priority for this year is to implement quality checks, as we do in ASB, to get further assurance about our responses to neighbourhood management concerns; and
- Failure to build in a mechanism to obtain customer feedback and sentiment in relation to our service delivery across our ASB and Neighbourhood Management services: Our customer satisfaction measures include a specific question on how satisfied customers are with our contribution to the management of neighbourhoods. In 25/26 we will explore the use of MyVoice for capturing customer insight on how we respond to neighbourhood management concerns.

11. Equalities implications

11.1 There are no adverse equalities implications associated with the review of the Neighbourhood Management Policy and work undertaken to embed this and the ASB Policy into practice over the past 12 months.

11.2 Our prevention and solutions approach for ASB has been designed to recognise the impact poverty and disadvantage has on propensity to being either involved in crime or being a victim of crime. Our approach aims to better understand root cause and link our customers to the most appropriate forms of support to help them move from a position of disadvantage to a healthier and safer pathway.

12. Key issues and conclusions

12.1 Following approval of our first Neighbourhood Management Policy the first year focused on
- Launching and implementing the policy and associated processes;
- Monitoring the impact; and
- Seeking feedback to inform revisions to our policy and processes.

12.2 We now manage a significant number of issues raised by tenants under our Neighbourhood Management Policy. Resolutions to these have been developed to support a consistent approach in managing concerns. Early evidence indicates customer satisfaction with the management of neighbourhoods is improving. At the same time, ASB cases have reduced by 22.79% over the same period. We worked more intensively with 284 individuals using our prevention and solutions approach. This resulted in a 64% reduction in incidents associated with these individuals over a six month period.

12.3 This has allowed us to focus on true ASB and in progressing our objective to reduce repeat cases of ASB within our neighbourhoods through use of our prevention and solutions approach.

12.4 Staff and customers have fed back positively on the policies and the implementation of these with only minor changes being made to the documents and the associated toolkits.

12.5 Throughout 25/26 there are a number of areas of improvement we will focus on to ensure we continue to respond effectively and appropriately to both neighbourhood and ASB concerns.

13. Recommendations

13.1 The Board is asked to:

1) Note the activity and data in the year since the Neighbourhood Management Policy was approved; and
2) Approve the minor changes to the Neighbourhood Management Policy.

LIST OF APPENDICES:

Appendix 1: Neighbourhood Management Policy – tracked changes

Neighbourhood Management Policy

We will provide this policy on request at no cost, translated, in large print, in Braille, on tape or in another non-written format.

Better homes, better lives

We can produce information on request at no cost in large print, in Braille, on tape or in another non-written format. We can also translate this into other languages. If you need information in any of these formats, please call us on **0800 479 7979** or email info@wheatley-group.com

Możemy, na życzenie, bezpłatnie przygotować informacje dużą czcionką, w alfabecie Braille'a, na taśmie lub w innym niepisanym formacie. Możemy je również przetłumaczyć na inne języki. Jeśli potrzebujesz informacji w którymkolwiek z tych formatów, zadzwoń do nas pod numer **0800 479 7979** lub wyślij e-mail na adres info@wheatley-group.com

Podemos produzir informações mediante solicitação e sem custos, em impressão grande, Braille, cassete ou noutro formato não descrito. Também podemos traduzi-las em outros idiomas. Se precisar de informações em qualquer um destes formatos, contacte-nos através do número **0800 479 7979** ou envie um e-mail para: info@wheatley-group.com

يمكننا إنتاج معلومات عند الطلب مجانًا مطبوعة بأحرف كبيرة أو بطريقة برايل أو على شريط أو بتنسيق آخر غير مكتوب. يمكننا أيضًا ترجمة هذا إلى لغات أخرى. إذا كنت بحاجة إلى معلومات بأي من هذه التنسيقات، فيرجى الاتصال بنا عل**0800 479 7979** أو إرسال بريد إلكتروني إلى info@wheatley-group.com

در صورت درخواست، می‌توانیم اطلاعات را در چاپ بزرگ، خط بریل، روی نوار یا در فرمت غیرنوشتاری دیگری ارائه دهیم. همچنین می‌توانیم اطلاعات را به سایر زبان‌ها ترجمه کنیم. در صورت نیاز به اطلاعات بیشتر در هریک از این فرمت‌ها، لطفاً از طریق شمارهٔ **0800 479 7979** با ما تماس بگیرید یا ایمیلی به info@wheatley-group.com ارسال کنید.

ہم درخواست پر معلومات کو بڑے حروف، بریل، ٹیپ پر یا کسی اور غیر تحریری صورت میں بغیر کسی لاگت کے مہیا کر سکتے ہیں۔ ہم اس کا دوسری زبانوں میں ترجمہ بھی کروا سکتے ہیں۔ اگر آپ کو ان میں سے کسی صورت میں یہ معلومات درکار ہوں تو برائے کرم ہمیں **0800 479 7979** پر کال کریں یا info@wheatley-group.com پر ای میل کریں۔

Approval body	*Wheatley Homes Glasgow Board*
Date of approval	~~22nd March 2024~~ *TBC*
Review Year	*2027~~2025~~*
Customer engagement required	*Yes*
Trade union engagement required	*Yes – For information*
Equality Impact Assessment	Yes

Contents

1. Introduction and background

Having ~~Developing~~ peaceful and connected neighbourhoods is a key ambition for Wheatley Homes Glasgow, where we want our customers to feel proud of their homes and be part of neighbourhoods that are clean, safe and vibrant. ~~strategic outcome within our Group strategy *Your Home, Your Community, Your Future*.~~ ~~To support this ambition, we have outlined a strategic target that over 70% of our customers will live in neighbourhoods categorised as peaceful, meaning reports of antisocial behaviour (ASB) are reducing.~~

Wheatley Homes Glasgow has a vital role ~~to play~~ in ensuring our neighbourhoods are places and spaces where customers are proud to live. Good neighbourhood management is integral to promoting pride in our neighbourhoods, which can only be achieved through a coordinated approach involving customer, Wheatley Homes Glasgow, and partner engagement.

Wheatley Homes Glasgow, part of Wheatley Group, is ~~is~~ Scotland's largest social landlord. ~~with~~ over 44,000 affordable homes in Glasgow and is committed to **Better hHomes, better lives ~~and Better Lives~~** for all customers residing within our neighbourhoods. We pride ourselves on the provision of award-winning services and recognise the central role our customers play in contributing to this. We encourage customer engagement and consultation, ensuring they are actively involved in shaping services in relation to neighbourhood management.

Our neighbourhood teams are a crucial element in the delivery of safe, well-maintained neighbourhoods, where they deliver a proactive and responsive service across our areas of operation, alongside a planned programme of maintenance. Our neighbourhood teams consist of staff from our ~~including~~ neighbourhood environmental services, antisocial behaviour ~~management~~, customer voice, and housing and care services teams.

Our neighbourhood management approach recognises that each neighbourhood, community, or area is distinct in nature, including stock type and customer base.

We incorporate ~~adopt~~ a placemaking methodology within our approach, where we work collaboratively with customers, partners, and the wide-ranging Wheatley Homes Glasgow services, to identify the needs and requirements of the area in realising its full potential. Placemaking is a collaborative process for creating public spaces that people enjoy and feel connected to. There are tools, processes and data available to measure this, that we proactively use within our neighbourhoods.

Customers are at the heart of this approach in helping drive forward the change required and desired within our neighbourhoods, which is based on the observations and opinions of those residing there.

This collaborative and participative approach affords a better understanding of the things that matter most to our customers and where our resources and

service delivery priorities should be targeted, whilst ensuring better outcomes for neighbourhoods with increased opportunities.

It allows us to easily identify where there are areas or issues impacting good neighbourhood management and to consider suitable resolutions available to tackle and improve these.

2. What is neighbourhood management?

Neighbourhood management is the term used to describe the proactive and reactive activity and action that is undertaken to maintain the appearance of the neighbourhood environment to a high standard that is considered clean, safe, well maintained and an attractive place for people to live.

It is the collective responsibility of everyone living, visiting, or working within an area to ensure the neighbourhood is maintained to the highest standard. This can include, but is not limited to the following individuals and organisations:

- Wheatley Homes Glasgow and housing providers within the area, including Registered Social Landlords, Private Landlords, and the Local Authority.
- Local Authority departments with designated responsibility for neighbourhood management, including, but not limited to, environmental health teams.
- Residents living within a neighbourhood from the variety of tenure types present, including social housing, private rented tenancies and owner occupation.
- Organisations, both statutory and non-statutory, working within or operating out of neighbourhoods.
- Business owners.

Neighbourhood management includes the planning, monitoring, management, and delivery of services within the area and is distinct from the management of antisocial behaviour, which is dealt with under the Wheatley Homes Glasgow Antisocial Behaviour (ASB) Policy.

3. Policy aims and objectives

3.1 Our aim

Our aim is to create neighbourhoods that are thriving and well-maintained safe spaces where Wheatley Homes Glasgow customers feel proud to live. Thise policy will set out the structures and approaches in place to achieve this and measures available to address issues raised that compromise good neighbourhood management, as well as the partner agency approach required by key stakeholders involved across our neighbourhoods.

3.2 Our objectives

We will realise our stated aim for creating thriving neighbourhoods by successfully achieving the following objectives:

- Clear identification of the **actions, behaviour and/or activity** that can compromise good neighbourhood management.
- Detailed a comprehensive list of **actions and solutions** available to support the resolution of identified neighbourhood management issues.
- Ensure customers are aware of their **responsibilities** under the terms of their Wheatley Homes Glasgow tenancy agreement.
- Conduct Routine **engagement activity** focused on keeping our neighbourhoods at a high standard and highlighting any areas of concern requiring proactive action to be taken.
- Regular Neighbourhood Environmental Team (NETs) environmental **weeks of action** with key stakeholders on any thematic areas identified.
- Embedding **Neighbourhood Plans** within Wheatley Homes Glasgow localities, with clear, detailed improvement action to be taken with agreed timescales attached.
- Empower local communities to drive forward **change and continuous improvement** within their neighbourhoods through involvement in the creation, development and implementation of Neighbourhood Plans.
- Provide **clear guidance** for staff to confidently deal with any reports concerning the management of neighbourhoods.
- Deliver **training to relevant staff** on responding to incidents reported which challenges good neighbourhood management.
- Thoroughly I**investigate reports** of where neighbourhood management concerns issues exist and ensure customers receive a tailored satisfactory response based on the available resolution actions to deal with these issues.
- **Work in partnership** with key stakeholder agencies to deliver thriving neighbourhoods where our customers are proud to live.

4. Good neighbourhood management

In our strategy Wwe outline our are committedment to making the most of our homes and assets by investing in our existing homes and environmentsto make them warmer, drier and cheaper to run. We are investing more than £150 million in our homes and communities across Glasgow between now and 2028.

We take a proactive approach to managing our neighbourhoods at Wheatley Homes Glasgow through the delivery of an extensive range of services, whilst responding to any issues as and when they arise.

Our service provision ~~linked~~ contributing towards ~~to~~ good neighbourhood management includes, but is not limited to the following services:

<u>Our Neighbourhood staff teams</u>

Our operating model means more of our staff are based within our communities and available to identify and respond to any concerns raised, at times to suit our customers. This ranges from our Housing Officers, Antisocial Behaviour Intervention and Prevention Officers, ~~Stronger~~Customer Voice staff ~~Voices Officers~~, Repairs Operatives, and our Neighbourhood Environmental teams. Having a wide range of staff making up these wider neighbourhood teams benefits our commitment to supporting our vision of thriving neighbourhoods <u>by providing customers with a range of services and staff on hand to support them with any identified issues should they arise.</u>~~.~~

<u>Neighbourhood Environmental Services (NETs)</u>

Our NETs teams within Wheatley Homes Glasgow play a vital role in delivering thriving neighbourhoods through the <u>provision</u>~~delivery~~ of services including safety and security at our Multi-Storey sites, common close cleaning, grass cutting, uplifting bulk items, gardening, and grounds<u>/neighbourhood</u> maintenance, to ensure local neighbourhoods are clean and tidy. The teams contribute hugely to that sense of pride customers can feel in their communities and are at the heart of our neighbourhood teams for customers to engage with<u>.</u> <u>In 2024/2025 the NETs team in Glasgow collected 18 tonnes of bulk waste and cleaned more than 240,000 closes</u>

<u>We work in partnership with Scottish charity Keep Scotland Beautiful (KSB),</u> ~~.~~<u>whose mission is to *inspire changes in behaviour to improve our environment, the quality of people's lives, their wellbeing and the places that they care for*. Through this partnership we have supported almost 30 Wheatley Homes Glasgow customers to receive Keep Scotland Beautiful Assessor training, to allow them to evaluate their local area against set criteria to identify areas of strength and improvement and to help evaluate progress on identified improvements.</u>

<u>Repairs service</u>

We provide a planned and reactive repairs service for all customers across Wheatley Homes Glasgow through our joint venture partnership with City Building Glasgow. This <u>partnership has been developed </u>to ensure our stock is maintained to the highest possible standard and deliver~~s~~ on our customer priorities. We have clearly defined timeframes for our repairs to be conducted, and our repairs and maintenance work is always completed in line with our commitment to sustainability.

Our repairs service is customer led and as an organisation we invest significantly in the delivery of the repairs service we provide, to maintain our homes and keep them in excellent condition. This approach ensures we are

providing high quality homes that are safe for our customers to live in and contribute towards the delivery of thriving neighbourhoods.

Fire Safety

We work in partnership with Scottish Fire and Rescue to deliver a sector leading approach towards ensuring effective fire safety across our properties. Keeping our customers safe from harm through the risk of fire is a key priority for Wheatley Homes Glasgow and an integral part of good neighbourhood management.

We have an in-house Fire Safety Team who assume~~s~~ responsibility for the prevention and mitigation of fires across our neighbourhoods and the team works collaboratively with a range of agencies to achieve this. Their work is accomplished through prevention, early intervention, and delivery of a responsive service to build resilience within neighbourhoods in relation to fire safety.

Customer Engagement – Neighbourhood Planning

~~Through our Stronger Voices programme,~~ Ww~~e~~ take a community led approach towards neighbourhood planning, where ~~where~~ the design and delivery of services, systems, processes, and targets are often co-created with our customers. Good neighbourhood management and neighbourhood planning make up an extensive part of our customer voices ~~this~~ programme and work is consistently ongoing in this area to ensure the customer voice is at the heart of our service delivery.

Through this process we work with customers to assess neighbourhoods, identify areas of strength, areas for improvement and co-create action plans to support the delivery of identified activity.

Wheatley Foundation

The Wheatley Foundation is our charitable trust and strives in ***making lives better*** for people within our communities across Scotland. A key focus of the Wheatley Foundation ~~this~~ is establishing opportunities for our customers. ~~The Wheatley Foundation plays an important role in this~~ through their priorities to maximise access to employment, training and learning opportunities and tackling social exclusion and alleviating the impacts of poverty. ~~for our customers.~~

A number of the programmes delivered by the Wheatley Foundation support the creation of vibrant neighbourhoods through training, education, volunteering, work experience and employment opportunities within our neighbourhoods to support with their maintenance and improvement.

5. Neighbourhood management concerns

5.1 Neighbourhood concern types

Wheatley Homes Glasgow is committed to creating thriving spaces where our customers feel safe and are proud to live, however, we recognise that there are times when issues arise that can challenge this.

There are certain actions, activities and behaviours undertaken which can compromise good neighbourhood management and impact how individuals feel about where they live. If not managed appropriately this can have a detrimental impact on the community and the desirability of a neighbourhood.

Based on our experience of the types of neighbourhood management concerns raised by customers, we have ~~captured and~~ categorised these within two main heading types — noise (non-antisocial behaviour) and environmental issues — to demonstrate the types of concerns that can arise between neighbours and within neighbourhoods. These are outlined below with some examples of the type of activity we see reported:

Neighbourhood management concerns Issue	Examples of activity
Noise (Non-antisocial behaviour)	Children Playing (e.g., within the property, kicking a ball off a wall). Babies/children crying. Animals (e.g., birds chirping, dogs barking – within the property, in the garden or on the veranda). DIY. Domestic Noise (e.g., washing machines, hoovering, walking within the property, flushing toilet, showering, creaky floorboards). Musical Instruments. Lifts. Door/window closing (including common close/stairwell door). Intimate relations.
Environmental	Fly Tipping (e.g., rubbish or bulk in a public area). Garden Maintenance (e.g., overgrown trees/hedges, rubbish not being put in bins, cutting of grass). Litter/Rubbish (e.g., being thrown from property or left in common close/stairwell area, in gardens, being dropped by people (including children), feeding the birds/keeping in veranda, use of other's bins). Dog fouling (private place) – (e.g., where this takes place within an individual's garden that isn't a shared space). Street Parking (e.g., parking on the street, parking in disabled bays). Smells – (e.g., cooking, cannabis*). Fires/bonfires within garden.

Please note that drug possession is a criminal offence and should always be reported to Police Scotland as such. We deal with convictions of drug dealing under our Antisocial Behaviour Policy. The element we are referring to within this policy is in relation to smells attributed with drug use and includes visible drug taking, drug paraphernalia and smells of drugs. We are recognising here that we receive reports of the smell associated with cannabis which causes concerns from a neighbourhood management perspective and have therefore included this in the list of concerns identified.

Noise (non-antisocial behaviour) can often be described as 'living noise' and constitutes activity that can would be considered part of everyday life. We recognise that this activity can still impact customers and are committed to trying to work with all parties, and where appropriate, partners, to find appropriate solutions to noise issues which aren't considered ASB noise or managed within the remit of our ASB policy. It is important to note that Similarly, there may be instances where there is no action we can or should take, as the noise activity, action or behaviour is considered general living noise and part of everyday life. We will always seek to engage with all parties involved in the noise (non-antisocial behaviour) concerns raised to attempt to find the most appropriate solution for all.

The condition of the environment can impact customers' sense of pride in where they reside, therefore we fully recognise the impact that these types of environmental issues can have on customers, which is why we are fully committed to working with all parties, and where appropriate, partners, to find effective solutions to the issues.

Customers' experience of these neighbourhood management concerns can be negative; therefore, it is imperative that these issues are investigated and dealt with, and appropriate solutions sought. There are a variety of solutions that can be utilised to address identified neighbourhood management concerns, which are outlined in more detail in section 6.

It is important to note that the action, activity, and behaviour referred to above as the examples of activity as impacting upon good neighbourhood management, does do not constitute ASB. antisocial behaviour. ASB This is a separate type of behaviour and activity that is linked to the Antisocial Behaviour etc. (Scotland) Act 2004 and is covered within our Wheatley Homes Glasgow ASB Antisocial Behaviour Policy. Within this policy there is clear categorisation of the types of conduct activity and behaviour this refers to and actions to support addressing the conduct.

5.2   Customer commitments

We have set customer commitment levels to ensure our customers are clear around what level of service they can expect from us when they report a concern or issue related to the management of their neighbourhood, which are:

Customer commitment	Timescale
In cases where we are able to provide the information necessary to address your identified issue and/or provide relevant signposting information, without further need for any form of discussion and/or visit, we will do so at the immediate point of contact.	At point of contact via either direct in person to a staff member or during a call to our Customer First Centre (CFC).
In cases where further information is required, or an in-person visit is necessary to gather further information to address the concern, wWe will contact you to gather further information on your neighbourhood management issue or concernto discuss and/or arrange this.	Within 3 working days of receipt of report
In cases where further information and/or an in-person visit is required, wWe will have communicated with you to provide information, support, and guidance and/or discuss potential solutions to the issue or concern raised	Within 10 working days of receipt of report

5.3   Reporting neighbourhood management concerns

Neighbourhood management concerns can be reported ~~by Wheatley Homes Glasgow customers~~ via several routes, including:
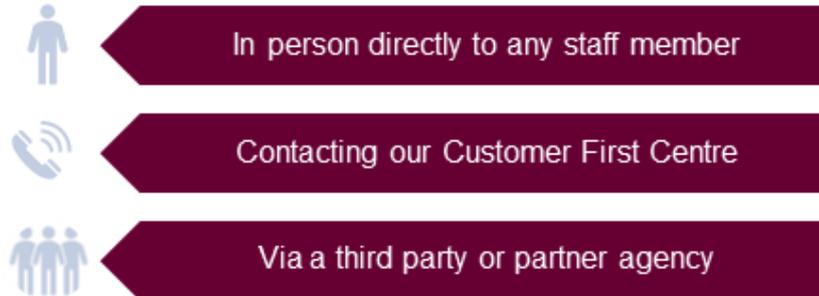
5.4   Triaging methodology

Circumstance and context are ~~is a~~ crucial elements in determining whether something falls into the category of impacting good neighbourhood management or whether it could be considered as something else. To support this process, we have developed a clear triaging methodology with factors for consideration for our staff to determine which category the concern falls within, which will be either:

- Neighbourhood management concern; ~~or~~
- Antisocial behaviour;
- Neither neighbourhood management concern or antisocial behaviour.

Staff will establish details around the concern being reported to determine this and will be ~~well~~ trained in the areas of neighbourhood management and ~~to~~ASB to correctly manage these types of cases and ensure they are being correctly categorised:

Triaging methodology - factors for consideration	
1.	What is the nature of the issue or concern?
2.	When is the activity, action or behaviour taking place – (e.g., time of day)?
3.	How often is the activity, action or behaviour taking place – (e.g., the frequency of this – hourly, daily, weekly, monthly)?
4.	How long does the activity, action, or behaviour last – (e.g., the duration of this - 30 minutes, one hour, all morning/evening, all day)?
5.	What impact is the action, activity or behaviour having on the person affected by this?
6.	Are there any underlying reasons to explain the activity, action, or behaviour?
7.	Is the activity, action, or behaviour unreasonable?

Each case will be dealt with on its merits and characteristics and a determination made following full consideration of all detailed and contextual information. Our staff will communicate clearly with customers which route their concern is being dealt with under – neighbourhood management concern, ASB, or neither. ~~or antisocial behaviour.~~ If it is determined that the concern neither constitutes neighbourhood management concern or ASB, our staff teams will help support customers and signpost or guide them to find some form of resolution to the issue being raised where this is possible.

6. Resolving neighbourhood management concerns

There are a number of solutions available to support good neighbourhood management. They are individualised based on circumstance and can involve effective communication, partnership working, negotiation and compromise~~,~~ to achieve effective resolution to suit all parties involved.

The provision of advice, support and guidance is central to achieving successful outcomes, as is a clear understanding of the differences between action, activity and behaviour that constitutes a challenge of good neighbourhood management and that which doesn't (e.g., antisocial behaviour). It is also important to recognise where resolution measures are required, or where there is no requirement for them, as the action, activity or behaviour constitutes living noise or everyday life.

An example of some key measures that can be used to resolve neighbourhood management concerns include the following list, which is not exhaustive:

Discussion with the individual(s) considered to be involved in action, activity, or behaviour

One of the first steps that should be taken when there is an identified ~~clear~~ individual(s) considered to be involved in ~~identified as~~ partaking in the action, activity or behaviour that is causing distress, frustration or upset to another individual, is to have a conversation with them around this to raise awareness. This allows for open dialogue to discuss the issue and explain the impact it is having on those affected. The approach allows awareness to be raised and can be sufficient for understanding and compromise to be reached to resolve things. This can involve a visit to the property by a Wheatley Homes Glasgow staff member, likely to be the Housing Officer, if necessary.

Mediation

Where parties have failed to reach an agreement or relationships have broken down because of the neighbourhood management concerns raised, sometimes using a third party to mediate can be helpful. This will be a confidential and independent service, where both parties can express their position and feelings to try to sort out their differences, reach a compromise, and help rebuild their relationship. It will often be in a neutral venue to support impartiality and is entered into voluntarily.

Referral to specialist teams within the Local Authority

Local Authorities have a variety of roles within their dedicated teams with the responsibility to deal with neighbourhood management type concerns. The teams are often multi-skilled and range from community wardens, noise teams, home security and mediation services and they will provide advice to anyone who contacts them if they reside within that local authority area.

Local authorities have the statutory responsibility for controlling and dealing with noise concerns.

They also have the responsibility to deal with issues around fly tipping and must have a procedure in place to deal with this.

Access to products and services

If the neighbourhood management concern raised can be resolved through the provision of a specific product or service, then this will be considered as a viable option to address this. Examples of this could be soft door/window closers, adaptations for bin areas or headphones for noise. Another example would be arranging for the customer to access the Noise APP, which is a tool used to submit reports of noise nuisance to landlords for further investigation and corroboration.

NETs Support

Our NETs are an integral part of our approach towards the creation of thriving neighbourhoods and play a major role in ensuring our neighbourhoods are clean, tidy, and safe places for our customers to live.

We can utilise our NETs teams to support addressing concerns within areas, identified either through one off pieces of work, or programmed activity. This can be a partnership approach with other agencies or organisations involved in maintaining our neighbourhoods or with wider teams from across Wheatley Homes Glasgow.

Wraparound support

Wheatley Homes Glasgow has access to an extensive ~~package~~ range of internal wraparound support for customers which can be utilised at any stage during their tenancy, should their circumstances require this. This ranges from services including financial capability, employability, and safeguarding. If wraparound support services will assist in supporting anyone involved in neighbour disputes or neighbourhood management concerns, the appropriate referrals would be arranged.

7.   Support   for   those   experiencing   neighbourhood management concerns

Where a Wheatley Homes Glasgow customer has experienced neighbourhood management concerns and reports this to us, they can always be assured of the following:

Effective Communication	We will keep you updated during the time you have raised a concern with us and ensure to explain the process taken and honour any commitments made to you.
Internal wraparound support	We will provide access to internal wraparound support services to suit the circumstances and needs of our customers.
External support	We will signpost to specialist services based on the individual circumstances and needs of our customers and make any identified referrals as necessary.

Effective Communication	We will keep you updated throughout the duration a case is ongoing, explaining the process taken at each stage and honour any commitments made to contact you.
Internal wraparound support	We will provide access to internal wraparound support services that suit an individual's needs.
External support	We will signpost to specialist services based on individual circumstance and need and make any referrals identified as necessary.

We will always strive to support good relations between our customers and within our neighbourhoods. However, it is important to recognise that there may be occasions where the conduct or issues being reported to us are considered general living or everyday life and ~~options to address this will be exhausted, and~~ no further action can be taken.

8. Partnership working

Our neighbourhoods are diverse areas made up of different housing types with many cultures and communities residing within them.

Ensuring our neighbourhoods remain vibrant and thriving spaces where our customers feel safe, secure, and proud to be part of the community, takes a true partnership approach to achieve this. This includes a partnership approach directly with our customers with strong customer engagement embedded throughout, to ensure their voice is at the heart of our service design and delivery.

It also involves strong partnership working with external agencies with a vested interest within our neighbourhoods, which includes, but is not limited to the following partners:

- Local Authorities where we have a geographical stock footprint.
- Police Scotland.
- Scottish Fire and Rescue.
- Voluntary and Third Sector organisations operating within the community.
- Local businesses.

Taking this collaborative approach will deliver better outcomes for customers and neighbourhoods collectively, when there is shared responsibility over the ongoing management of the area.

9. Support and signposting

Building customer and community resilience is a key intention set out throughout our Group strategy. We recognise that for some people involved in neighbour disputes and experiencing neighbourhood management concerns, this can have an impact on their health, wellbeing, and resilience levels.

If we become aware of any specific support needs identified throughout the process of dealing with neighbourhood management concerns, we will seek to assist, either directly through the provision of access to our internal wraparound support services, or through making referrals to specialist external agencies.

We will use our knowledge of our neighbourhoods and available services contained within, alongside our strong network of partnerships, to advocate for our customers where necessary, to get them the required level of support.

10. Legislative, Regulatory and Strategic Drivers

10.1 Legislation

This policy has been written taking cognisance of the following legislation:

- Environmental Protection Act 1990.
- Antisocial Behaviour etc. (Scotland) Act 2004.
- Housing (Scotland) Act 2001.
- Housing (Scotland) Act 2010.
- Housing (Scotland) Act 2014.
- Human Rights Act 1998.
- Regulation of Investigatory Powers (Scotland) Act 2000.
- Equality Act 2010.
- Data Protection Act 2018.
- General Data Protection Regulation (Regulation) (EU) EU) 2016/679).

10.2 Regulatory

Neighbourhood management is an established indicator within the Scottish Social Housing Charter. Registered Social Landlords must provide details about satisfaction within neighbourhoods as part of their Annual Return on the Charter (ARC). Full details on the measure reported are found at Appendix 1.

10.3 Strategic Drivers

The Scottish Government National Performance Framework (NPF) is Scotland's wellbeing framework and sets out a national purpose and vision for Scotland, with outcomes aligned to measure progress towards achieving this. Neighbourhood management is most closely aligned with the national outcome which states: '*we live in communities that are inclusive, empowered, resilient and safe'*.

This communities outcome outlines that '*Our communities are shaped by the quality and character of the places we live in and the people we live among. In this outcome we recognised that to be healthy and happy as a nation we must nurture and protect our local resources, environments and all who live in them'*.

11.   Policy review and consultation

Neighbourhood management is an area of development nationally at this time, therefore, in the first instance, we will review this policy after 1 year to allow for any ongoing development within the wider housing sector to complete and be incorporated into this policy document. Following this review, we will move to a review frequency of every three years. We will review this policy in two years. to align with the review timetable for the Wheatley Homes Glasgow Antisocial Behaviour Policy. Following this it will fall into the three yearly review schedule timetable. alongside the Antisocial Behaviour Policy, as it is important to review these policies together. Reviews will consider legislative, performance and good practice changes.

More regular reviews may be considered where, for example, there is a need to respond to new legislation, / policy guidance or major developments in the area of neighbourhood management. or any recommendations from learning reviews.

We have developed this policy in consultation with key stakeholders, including customers and staff from Wheatley Homes Glasgow.

12.   Policy awareness and training

The policy will be rolled out to staff within Wheatley Homes Glasgow as part of wider good neighbourhood management sessions.

Relevant staff across the organisation will be aware of the existence of this policy and of the requirement to apply the process contained within when dealing with reports of neighbourhood management issues.

The policy will be located on the Wheatley Homes Glasgow website for ease of access for customers and stakeholders alike.

A detailed communication programme will accompany the launch of the policy, where linternal and external channels will be utilised to raise awareness of the policy to staff, customers and stakeholders, to exhibit and the benefits

application of the policy will bring to support our ambition of creating thriving neighbourhoods.

13.   Performance monitoring and reporting

We will measure and monitor neighbourhood management concerns reported to us to establish the types of issues being raised, as well as identify any trends or thematic areas established. This insight will allow a greater understanding of areas impacting good neighbourhood management and the types of suitable and effective resolution methods available. It also helps identify any areas for improvement.

This information will be considered as part of our wider neighbourhood management approach.

Customer satisfaction with our neighbourhoods and areas for improvement will also be measured and embedded through established structures across the organisation such as our customer ~~stronger~~ voices programme and scrutiny panel.

14.   Confidentiality and Data Protection

In certain circumstances and subject strictly to conditions set out in the Data Protection Act 2018, General Data Protection Regulations and any other applicable data protection legislation, personal information may be shared by Wheatley Homes Glasgow with other organisations and partners. Before Wheatley Homes Glasgow can share personal information, it must consider all legal implications of doing so, not simply the terms of the applicable legislative requirements. Appendix 2 of the Wheatley Group Data Protection Policy must be considered.

Once a decision has been made as to whether or not information should be shared, that decision must be recorded, together with the reasoning behind that decision. Where a decision was taken to share the information, this will be on a "need to know" basis and an audit trail must be kept.

Staff members must consult the Group Data Protection Policy and if in doubt, seek advice from the Group Information Governance Team.

15.   Complaints

Our aim is to get it right first time, however, where there is any dissatisfaction with this policy or its operation, customers can make a complaint.

A summary of the Complaints Policy and Procedure is available on the Wheatley Homes Glasgow website.

Scottish Social Housing Charter – Annual Return of the Charter Indicators relative to neighbourhood management.

Indicator number	Charter Description
13	Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in. (i) Number of tenants who were asked: 'Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?' (ii)　　Number who responded: 　　(a) very satisfied 　　(b) fairly satisfied 　　(c) neither satisfied nor dissatisfied 　　(d) fairly dissatisfied 　　(e) very dissatisfied

Report

To:	**Wheatley Homes Glasgow Board**
By:	**Frank McCafferty, Group Director of Assets and Development**
Approved by:	**Steven Henderson, Group Chief Executive**
Subject:	**Radio Teleswitch update**
Date of Meeting:	**16 May 2025**

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1.   Purpose

1.1.   To update the Board on the implications of the planned switch-off of the Radio Teleswitch (**"RTS"**) systems for our customers.

2.   Authorising and strategic context

2.1   Under our Terms of Reference, the Board is responsible for considering matters of strategic importance.

2.2   The planned switch-off of RTS has potential implications for the heating supply to a significant number of our customers and is therefore considered strategically important. An update on this was provided at the Board's last meeting. It was agreed that a further update would be provided at this meeting and subsequent meetings until the RTS issue is resolved.

3.   Background

3.1   RTS is a legacy electricity metering system that relies on an obsolete long-wave radio signal to communicate with electricity meters so they can switch from peak to off-peak tariffs. These types of meters have two distinct circuits – one for heating and hot water, and one for the other electrical systems in the home – sockets, lights etc. The RTS issue only affects the heating/hot water circuit as this is the one that requires to switch from peak to off-peak to facilitate charging of storage heating and hot water tanks when tariffs are cheaper; typically at night.

3.2   The RTS switch off is scheduled from June 2025, although it is likely that the switch-off will be staggered with it occurring in Scotland from the end of August 2025, although this has not been communicated officially. Given this, we believe it remains prudent to plan for the switch-off happening at the end of June 2025.

3.3   OFGEM and the energy companies have been working to refine their estimate of the number of meters that are affected and now believe there are 132,000 meters in Scotland (out of 432,000 in the UK). This is a reduction from the 1 million UK meters indicated originally, mainly due to deprioritising properties with alternative heating such as gas. It is also worth noting that in many cases these properties will still have a RTS meter but there will be minimal implications from the switch off because the heating/hot water circuit will no longer be in use.

3.4   We have been working closely with Scottish Power, as they are by far the largest RTS meter operator in our stock and are now receiving fortnightly updates on progress in switching meters in our stock. The latest indication from Scottish Power is that **we have 3,474 RTS meters in our homes**.

3.5   Based on the latest data (end-April) we have from Scottish Power, they have 925 appointments booked in for our customers – group wide, over the next three weeks. This is an average of 308 per week, compared to an average of 26 per week before we, and others, begun our communications and other activities to drive awareness on the switch off and its implications. Also of note is that Scottish Power's 'conversion rate', which is the appointments completed compared to appointments made, has improved from 43% to 68% for our customers.

3.6   We are also continuing to hold discussions with Utilita to understand its approach to RTS switch-off. Utilita is planning a direct marketing campaign and is working to identify Wheatley customers in its records of those with RTS meters. So far, Utilita has identified 46 Wheatley Group properties with legacy RTS meters, in homes with electric storage heaters. Market share among other energy providers will be minimal because they do not have a tariff structure that is applicable for storage heating.

4.   Discussion

4.1   Since the last update we have continued to engage directly with energy companies, OFGEM and Energy UK. We also hosted a SFHA summit with stakeholders including Government and energy companies on void switching where we took the opportunity to raise the RTS issue.

4.2   Letters have also been sent to all identified customers encouraging them to contact their energy companies to make an appointment for their new meter. Briefings have been provided to staff who routinely engage customers, so they are confident raising the need to switch when they meet customers. We have also put up posters in common areas to raise awareness of the RTS issue and encourage customers to contact their energy companies to arrange a replacement meter.

4.3   Furthermore, we have created a dialogue prompt for all incoming calls to our Customer First Centre whereby the property is flagged on our systems as having RTS metering and our call handler has the opportunity to raise this and the need to change with the customer.

4.4   Our on-going efforts have coincided with OFGEM and the energy companies raising awareness of the RTS switch-off through press, radio and television, and Glasgow becoming an identified priority area for switching efforts because of the high prevalence of storage heating.

4.5   Despite these activities, we are still concerned that the pace of switching is insufficient to give us confidence that all RTS meters in our stock will be replaced by switch off. We therefore intend enhancing our customer engagement activities further, while continuing to work with energy companies to help ensure our customers respond positively to their on-going campaigns to encourage switching from RTS meters.

4.6   Our planned enhanced engagement activities, over and above those discussed already which will continue, include:

- Targeted outbound calling and text messages to our customers encouraging them to contact their energy company to make an appointment to switch;
- Using our social media channels to encourage switching;
- Moving from written and phone-based communications with customers to face-to-face home visits where we will work with the customer to make an appointment to switch; and
- Piloting an approach with Scottish Power where we engage directly with customers who have booked but not kept appointments to provide support and encouragement to make and keep subsequent appointments.

4.7   We have also begun contingency planning in the event that our customers are left without heating following the RTS switch off.   The focus of this work at present includes:

- Investigating and categorising the way electricity is provided in different properties impacted by the RTS switch-off so as to develop alternative heating options;
- Examining where we believe customers have access to alternative heating and how water because of previous investment we have made, and confirming there is no reliance on RTS;
- Investigating options to use the non-heating electric circuit in a RTS meter to provide heating, and
- Assessing the extent to which we can use Connected Response, which is included in many properties with storage heating, as an alternative switching mechanism.

5.   Customer engagement

5.1   We are working with our customers, as set out elsewhere in this report, to encourage switching.

6.   Environmental and sustainability implications

6.1   There are no environmental and sustainability implication for us as the change from RTS meters to smart meters is for the energy companies to make.

7.   Digital transformation alignment

7.1   The move to smart meters is part of a wider agenda towards the use of digital technologies nationally, although there are no direct implications for our digital strategy.

8.   Financial and value for money implications

8.1   The cost of replacing RTS meters is for the energy companies.

9.   Legal, regulatory and charitable implications

9.1   There are no legal, regulatory or charitable implications associated with this paper.

10. Risk appetite and assessment

10.1 We are committed to delivering an exceptional customer experience. The RTS switch off presents a risk, which is now reflected in our Group strategic risk register, to this because of the adverse implications for customers, and in particular their supply of electric heating. The approaches discussed in this paper are how we are looking to mitigate this risk.

11. Equalities implications

11.1 We are working with the energy companies to encourage affected customers to switch from a RTS meter to a smart meter. Doing this will help ensure that all customers, including those with particular vulnerabilities are protected from the potential harm that could arise from the RTS switch-off.

12. Key issues and conclusions

12.1 Energy companies are still planning to switch off the legacy RTS meter system from June 2025. While it is possible an extension to this date may yet be agreed, there is a growing risk that the planned switch-off will have adverse implications for our 3,474 customers identified as having this type of meter.

12.2 We are continuing to work to address this impact including with OFGEM, energy companies and our customers. Given progress by energy companies to date, we are keeping this situation under scrutiny and enhancing our engagement activities with customers to ensure the impact of this national issue on our customers is mitigated. The Board will be further updated at its next meeting.

13. Recommendations

13.1 The Board is asked to note this update.

LIST OF APPENDICES:

None

Report

To: **Wheatley Homes Glasgow Board**

By: **Laura Pluck, Group Director of Communities**

Approved by: **Steven Henderson, Group Chief Executive**

Subject: **Supporting our Customers & Communities –
Wheatley Foundation Annual Report 2024-25**

Date of Meeting: 16 May 2025

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1.   Purpose

1.1   To provide an update on the work of the Wheatley Foundation in 2024-25 and outline the impact of the Foundation's programmes on Wheatley Homes Glasgow customers and communities.

2.   Authorising and strategic context

2.1   The work of the Foundation supports the delivery of the Wheatley Homes Glasgow strategy and in particular links closely to the strategic theme, *Changing Lives and Communities.* This report updates the Board on the performance of the Wheatley Foundation in the last year.

3.   Background

3.1   The Foundation was created in 2016 to support Wheatley Homes Glasgow's commitment to "Making Homes and Lives Better" for our customers and communities across Glasgow.

3.2   In 2024–25, the Foundation delivered a wide-ranging programme of outcome-focused initiatives, positively impacting thousands of households and contributing to improved wellbeing at both individual and community levels.

3.3   These programmes continue to serve as a vital lifeline for customers experiencing sustained financial hardship. National statistics underscore the need for this support, with 21% of Scotland's population—around 1.11 million people—living in relative poverty after housing costs. Child poverty remains particularly concerning, affecting 24% of children across the country.

3.4.   Key Performance Indicators ("**KPI**s") underpinning the Foundation's key strategic goals and targets through to 2026 focus primarily on:

- Supporting customers by tackling social exclusion and alleviating the impacts of poverty; and
- Maximising access to employment, training and learning opportunities for customers of all ages

4.   Discussion

4.1   The Foundation remains committed to delivering targeted, practical support that eases financial pressure and enhances wellbeing. Through our presence in local communities and collaboration with frontline staff, we continue to evolve our approach to meet changing needs—offering help with income, employment, digital access, and essentials like food and furniture.

4.2   In 2024-25, the Foundation **invested over £8.8m** in our communities, **supporting more than 12,600 households** and achieving all annual targets including:

- **20,472** instances of direct support to alleviate financial pressures
- **1037** Wheatley Works jobs, apprenticeship and training opportunities
- **3486** children and young people participating in targeted education/skills programmes.
- **50** new Bursary awards made to Wheatley customers studying at university or college
- **2235** people supported to access free digital and accredited learning opportunities through the John Wheatley Learning Network
- **Over £1.7m of external grant/contract funding** secured to support the delivery of Foundation programmes.
- **£17m of social value** generated from Wheatley Foundation programmes – Wheatley Works, Welfare Benefits and Fuel Advice, John Wheatley Learning Network and Bursaries.

4.3   Ongoing collaboration with Wheatley Homes Glasgow has been central to this impact. Staff insights have helped tailor services to be both responsive and meaningful—providing immediate relief while creating pathways to longer-term stability and opportunity.

Tackling social exclusion and alleviating the impacts of poverty

4.4   In 2024-25, **over 14,200 instances of direct support** helped reduce financial stress for customers, enabling many to avoid crisis situations, remain in their homes, and better manage their day-to-day expenses. This included tailored income maximisation advice, assistance with food insecurity, and the provision of free recycled household items to meet basic needs, helping to preserve customer dignity and independence.

4.5   Our Welfare Benefits team provided essential support to **5,047 tenants,** resulting in **over £13.1 million in Client Financial Gain ("CFG")**—a 50% increase compared to the previous year. Increased demand, driven by the continued roll-out of Universal Credit, has underscored the critical need for this service. The support provided not only alleviated immediate financial hardship for individuals and families but also contributed significantly to tenancy sustainability. Notably, nearly 34% of total CFG was applied directly to rent payments, helping to prevent arrears and reduce the risk of eviction.

4.6   Support led to **31 different benefit or payment types** being secured, with the top three being:

- Universal credit (£4.1m);
- Housing Benefit / Local Housing Allowance (£3.2m); and
- Adult Disability Payment (£2.4m)

"I was very stressed and unwell trying to negotiate the benefits system and was getting further and further into arrears, which made me really worried. My housing officer suggested I speak with the benefits team and the advisor was able to sort everything out within a week."

4.7   The Foundation continued to provide specialist support to maximise Wheatley Homes Glasgow rental income by escalating issues with the DWP and Local Authority, supporting frontline staff, and addressing systemic barriers. Key activity undertaken this year includes:

- Developing guidance to help staff manage issues that could lead to rent arrears;
- Creating and rolling out Universal Credit Managed Migration guidance for all frontline staff; and
- Reviewing and improving the WHG overpayment process to make it more user-friendly.

4.8   This year, our **Fuel Advisors** supported **1605 households** with energy-related guidance and assistance. This included proactive outreach to customers using a Radio Teleswitch ("**RTS**") to raise awareness of the upcoming RTS service shutdown in June 2025 and help them transition to smart meters. Additionally, **323 emergency fuel vouchers** were issued to customers in crisis, offering immediate financial relief and helping to prevent disconnection. The number of households supported has decreased by 53% since 2022–23, reflecting a broader shift in customer needs, with more individuals now seeking holistic financial wellbeing support rather than energy-specific advice alone.

4.9   In response to these changing needs and ongoing economic pressures, we have established a new **Financial Wellbeing Team.** This team brings together our Welfare Benefit Advisors and newly appointed Financial Wellbeing Officers, replacing the previous Fuel Advisor role. The team provides integrated, wraparound support to help tenants manage their finances, reduce financial strain, and build long-term resilience.

4.10   The Financial Wellbeing Team supports tenants to maximise their income, manage household costs and improve financial security. This includes help accessing benefits such as Universal Credit, Council Tax Reduction and hardship funds, as well as practical advice on budgeting, reducing everyday spending, and cutting costs on essentials like energy, broadband, and transport.

4.11   The **My Great Start** programme helped **818 new tenants** develop the financial knowledge and confidence to sustain their tenancies. Delivered in partnership with Drumchapel Citizen Advice Bureau, the service **secured over £650k in financial gains** while offering advice on debt, benefits, budgeting and community support.

4.12   Housing officers can refer any customer whose tenancy is less than six months old to My Great Start. The programme has been particularly impactful among tenants aged 25–34, who account for 38% of referrals. Of all customers supported:

- 59% are male;
- 34% are non-EU nationals;
- 69% are single adults of working age;
- 11% are lone parents; and
- 15% are working, either full or part time.

"If there are people out there struggling with their tenancy and need some support, I'd definitely tell them to speak to their housing officer about My Great Start. It's made a huge difference to me, even just knowing there's someone I can pick up the phone and speak to"

4.13   The **Helping Hands Fund** continued to provide direct financial support to households struggling with rent. In 2024-25, **4062 households** received assistance through referrals made by their Housing Officer, preventing further escalation of arrears and supporting housing security. This represents a 22% decrease compared to 2023-24, which may reflect the growing impact of our Welfare Benefits team in helping customers maximise their income.

4.14   Our **Home Comforts** and **Starter Packs** programmes continued to play a vital role in supporting tenants to establish and maintain stable home environments. By providing essential household items at no cost, these services not only eased immediate financial pressures but also helped transform empty properties into comfortable homes. They also delivered environmental benefits by promoting reuse and waste reduction.

4.15   Through **Home Comforts, over 800 tenants** were helped to create a stable home environment - reducing the risk of tenancy breakdown and supporting well-being. More than **3,000 recycled white goods and furniture items,** were delivered, **diverting more than 92 tonnes** of household items from landfill.

4.16   Following a review of Home Comforts in Glasgow and the west, a dedicated staff-led working group is implementing a service improvement plan. Progress so far includes a streamlined referral process, the development of new public donation channels, and a communications strategy to boost awareness and support.

"Within a week of my old machine breaking down, Home Comforts delivered a refurbished one. I don't know what I would have done without it."

4.17   Our **Starter Packs** programme enabled vulnerable new tenants to settle in with dignity and confidence by providing essential household items like bedding, crockery, cookware and cleaning supplies. This year, **490 packs** were distributed, with approximately **4 tonnes of goods redirected from landfill** by reusing these items. For households with children, **52 Food Starter Packs -** containing ingredients for three meals and essential staples like pasta, rice, cereal, tea and UHT milk – were delivered, supporting **98 children.**

4.18 **Food larders and pantries** continued to provide welcoming spaces where customers could access affordable food and household essentials alongside wider community support. In the Sandyhills and Kennishead Larders, **809 people** accessed wraparound services ranging from benefits advice to employability support, as well as art and music classes and clothing swap shops. These spaces not only helped people stretch their budgets but also fostered connection and community support.

"I come here to save money. I usually combine it with a supermarket shop and save around £15 a week. It brings real value to the community. I always chat to people I don't know. There's a lot of poverty and unemployment up here but people get together and help solve each other's problems when we can".

4.19 During 2024-25, the Foundation has supported the development of two new community food initiatives to help tackle food insecurity and strengthen local support networks.

4.20 In Drumchapel, the **G15 Community Pantry Cupboard** successfully launched at the start of April. Delivered in partnership with G15 Thriving Places and the Scottish Pantry Network, the pantry is already making a positive impact, with **over 100 members registered within the first week**. As well as improving access to low-cost food, it offers a welcoming space for residents to connect with support services and one another.

4.21 In Knightswood, the new **LINKES Community Shop** – delivered in partnership with LINKES (a charity based at the bottom of Wheatley Homes Glasgow multi-storey flats) and Good Food Scotland – also opened its doors in April, with a formal launch event planned for June. The shop aims to provide affordable food alongside wider community support and engagement opportunities.

4.22 In December, the Foundation launched its "**Better Christmas**" appeal, providing vital support to customers over the festive period. Thanks to generous contributions from staff, contractors, suppliers, and partners, the campaign **raised over £25,000,** supporting more than **1,800 people** across our communities with food, toys, clothing, gifts, and other essentials. Support delivered within our communities included:

- Over 100 families provided with toys, clothes and digital devices;
- Food donations including selection boxes and other festive treats to our larders in Kennishead and Sandyhills – supporting 120 households; and
- £1,000 donation to support the delivery of community meals in Wyndford throughout the Winter period.

Maximising access to employment, training and learning opportunities

4.23 **Wheatley Works** continued to provide tailored employability support for customers across our communities, enabling people to build the skills, confidence and connections needed to progress into work, training or further education. Through clear referral pathways and personalised one-to-one engagement, customers accessed flexible and responsive support that matched their aspirations and circumstances.

4.24 Since April, Wheatley Works has enabled **429 people** to take meaningful steps toward financial independence and improved wellbeing through **533 supported training and employment opportunities**, with 40% of all opportunities secured within Group – highlighting the value of internal routes into work.

4.25   **City Building (Glasgow)** recruited **54 new trade apprentices** with 40 being secured by young people living in our homes and communities.

4.26   Our four-week **Environmental Roots** programme helped **87 people** develop practical skills and work-readiness. 62% progressed into further employment or training, including Changing Lives placements, Environmental Apprenticeships and external roles.

"The programme has really changed my life. I had done the same job for over 20 years and never thought I would work again when I was made redundant. Environmental Roots gave me the chance to build skills and confidence. I'm now working again while making a difference to communities. Roots was the starting point".

4.27   Over the year, **36 trainees and apprentices** transitioned from Wheatley's Changing Lives and Environmental Apprenticeship programmes into employment, with **26 securing jobs in Wheatley subsidiaries** and others moving into roles at BAE Systems, Glasgow City Council, First Bus and HMRC.

4.28   To further support the development of our internal trainees, Wheatley Works facilitated accredited **"Money House" financial wellbeing training** in partnership with **MyBnk** – a national charity that delivers accredited financial wellbeing programmes for young people aged 16-25. **13 trainees** gained an SCQF level 4 in Personal Money Management, gaining practical financial and digital skills to help manage rent payments, keep up with bills and budget everyday living costs.

"I didn't get any of this support at school and never really knew how to manage money properly. This is a needed life skill and should be offered to all young people. I now understand budgeting, borrowing and saving better"

4.29   **Way Ahead**, the Glasgow City Council employability contract delivered by Wheatley Works in partnership with 5 delivery partners, supported 185 Glasgow residents who have been long-term unemployed to begin removing barriers to training and employment. Way Ahead mentors work closely with people facing complex challenges, including addiction, criminal convictions, and homelessness. As a result, Way Ahead supported **58 training opportunities** and **25 job opportunities for customers** showing the programme's success in tackling deep-rooted exclusion for individuals often most marginalised in society and furthest from the labour market.

4.30   **Progress for Parents** supported **35 parents** across Glasgow, helping them to build confidence, improve financial wellbeing, and access training and employment opportunities. As a result, customers secured **14 training places** and **8 jobs** with organisations including, Cranhill Development Trust, the Scottish Childminding Association, Parkhead Housing Association, Bridges Programme and Glasgow City Council.

"Frank has been so good helping me. I'm training to be a self-employed childminder so I can work, while looking after my own children. Frank helped me to get the funding, got me an iPad. I am so thankful for the help."

4.31 A total of **63 customers** were supported to access **sector-based training programmes** with some of our Wheatley Works partners. Key outcomes included:

- 18 customers taking part in Apex Construction's *'Build It'* 12-week programme;
- 6 customers completed the Move On Glasgow *'Warehouse & Logistics'* programme, supporting FareShare deliveries;
- 4 customers completed *Youthbuild* with *Action for Children*; and
- 23 customers successfully finished the *'IT Support & Cyber Security'* bootcamp delivered by *Generation UK*

Additional training academies provided for customers included opportunities in Hospitality, Retail, Health & Social Care and Construction.

4.32 Our **Bursary Programme** supported **over 60 tenants** in further and higher education, including 35 new and 26 returning students. Helping them overcome financial barriers to stay in education and succeed.

4.33 To strengthen equity of opportunity, a review of the Bursary application process was carried out in response to underrepresentation identified the previous year. This included an Equality Impact Assessment and consultation with internal networks and teams. We also worked with the Scottish Refugee Council to improve accessibility and reach. Updates to website and social media content emphasised our commitment to equity, diversity and inclusion, and clarified that support is available—particularly for those whose first language is not English or who face literacy or neurodiverse challenges.

4.34 Over 150 applications were received from customers – an 82% increase from 2023-24 - and included applications from a more diverse group of customers. Notably, applications from customers from non-white backgrounds increased by approximately 10%. Among new bursary recipients:

- 80% are aged between 16 and 34 years;
- 26% reported that they or someone in their household have a disability;
- Courses being studied include Human Rights Law, Primary Education, and Graphic Design; and
- Study locations include Strathclyde University, Glasgow School of Art, West of Scotland College and Riverside Music College.

4.35 To measure the impact of the Bursary programme, feedback was gathered from recipients throughout the year. Key findings include:

- 100% of respondents rated the application process and communication with the team as good or very good – an increase from 92% last year;
- 78% said the bursary helped them stay on track with their studies; and
- 72% reported that the support had improved their overall university or college experience.

"I wasn't sure how we would manage, but the bursary has been a great help. It helped me provide for my family while I was studying, including helping with the cost of household bills".

4.36 The **John Wheatley Learning Network,** delivered in partnership with Glasgow Kelvin College, has supported over **2200 people** this year by providing free access to the internet and digital learning across **32** community-based Learning Centres. In addition, users accessed more than **1200 certificated learning opportunities** to improve digital skills, with courses covering a wide range of subjects including music creation, website design, word processing, and photography.

4.37 **Community Benefits** allow the Foundation to use resources from Wheatley Group contracts to provide benefits to our customers. As well as jobs and training outcomes, contractors and suppliers can support our customers and communities in a variety of other ways.

4.38 Community Benefits delivered through our **new-build contracts** have helped create **34 jobs, training, and apprenticeship opportunities** this year across developments at Calton Village and Bank Street.

"I started with a site visit as part of a course with Apex and was invited back for a work placement. I'm now working as a labourer and hoping to start as a bricklayer apprentice".

4.39 The Foundation partnered with our telecommunications contractor, **Content Guru,** to deliver a Lunch and Learn session for our **Bursary students.** The session gave students insight into digital career pathways and hands-on experience with AI tools used by the company

4.40 In February, the Foundation partnered with Developing Young Workforce "(**DYW**") and Wheatley's translation provider, **DA Languages,** to deliver a 'Careers in Translation' insight session for **25 young people**. With 18 languages spoken among participants, the session focused on those from households where English is not the first language—showing how their language skills could become valuable assets in future careers.

"It was really fun to meet so many people who speak different languages. I learned about their languages and courses I can do in the future. The discussions we had were really interesting, everything about today was good".

4.41 The **Learning Network** also benefited from community benefit contributions - support included the delivery of specialised **photography classes** at Rosemount Lifelong Learning Centre in Royston and the donation of **high-spec computers** to the FUSE Learning Centre in Shettleston, further enhancing digital access and learning opportunities for the local community.

Children & Young People

4.42 In 2024-25, the Foundation expanded its reach and impact through a diverse and innovative programme of education and learning opportunities, **supporting over 1900 children and young people** across our communities. From early years literacy and school-based interventions to youth employability, STEM engagement, and recreational activities, each initiative has been designed to equip young people with the skills, confidence, and experiences they need to thrive – laying strong foundations for lifelong learning, wellbeing and success.

4.43 **410 children** received free monthly books this year through our partnership with the **Dolly Parton Imagination Library,** helping promote a love of reading and language development in early years. A new referral system launched in July made it easier for frontline staff to register families, resulting in 127 new sign-ups. In February, we marked a major milestone - over 40,000 books delivered since the programme began in 2016, with almost 25,000 of those reaching children in Wheatley Homes Glasgow homes.

"He wants me to read them to him every five minutes. He takes my hand and then points me to a book he wants me to read him. He's really enjoying them. He's very interested in the pictures and can point to different characters and items on the pages"

4.44 **Streetwyze,** a 12-week early intervention programme delivered in high schools across the east end of Glasgow, worked with **over 280 young people** this year discussing the dangers of gang violence and knife crime. Delivered in partnership with FARE Scotland and school support staff, the programme targeted those most at risk of anti-social or risk-taking behaviour. Weekly workshops focused on social media, substance misuse and territorialism. Sessions were led by staff with lived experience—providing a relatable and non-judgmental approach that built trust, improved engagement, and encouraged young people to make safer choices.

4.45 The **Wee Bursary** programme, delivered in partnership with Clyde Gateway, Hymans Robertson Foundation and FARE Scotland, supported **267 young people** across 24 high schools in Glasgow. The programme provides up to £300 to help young people secure or sustain positive destinations such as training, education, employment, or volunteering. Funding was provided to cover essential items including laptops, work clothing, and driving lessons, helping to remove financial barriers to progression. The average award across the programme was £225.

"My youth worker helped me apply to the fund for school uniform, PE kit and trainers as mine had burst and I only one pair. This helped me attend school, participate in PE and feel the same as my friends. I don't know what I would've done without this and was really grateful for you offering this to me".

4.46 **533 young people** took part in **Youth Access sessions** delivered in partnership with the **John Wheatley Learning Network** and local host organisations. Sessions combined educational and recreational activities, helping young people build confidence, gain certifications, and explore new interests.

- At Fuse in Shettleston, young people earned certificates in internet safety, social networking, and youth work, with a peer mentoring programme helping previous participants support newer members.

- At Wallacewell's STEM Club, young people explored everything from dinosaur history to coding techniques. A highlight this year was a trip to the science centre, where they engaged in engineering workshops and a wildlife observation challenge.

4.47 The Foundation partnered with **Social Enterprise Academy** to host two "Dragons' Den" events, involving **26 schools** across Glasgow. The events provided young people with the opportunity to pitch their social enterprise ideas - building teamwork, creativity, and business skills. Two winning schools secured funding to take their ideas forward:

- St Rose of Lima Primary in Ruchazie: The 'Rosie Alliance' creates and sells reuseable art products like custom tote bags with profits going towards their local pantry. Their goal is to build a better community within their area where people can get access to help from their local pantry and school; and

- All Saints Secondary in Barmulloch: Pupils have set up 'Match Day', a social enterprise where young people can buy preloved football tops, boots and other items for a fraction of the price. They recognised that these items can be expensive and most are still in good enough condition to be reused. Not only will this alleviate pressure from families but allows young people to continue to remain active and make a positive difference to their physical and mental health.

4.48 The **Construction Aware** project introduced **78 S3 pupils** from 13 high schools across Glasgow to career opportunities in construction and the built environment. Through interactive taster sessions and site visits, young people gained first-hand experience in real working environments. Delivered in partnership with Developing Young Workforce, FARE Scotland and industry partners, the programme received overwhelmingly positive feedback, with 100% of participants expressing interest in continuing into year two, which will launch in June 2025.

4.49 In December 2024, Wheatley committed to strengthening its long-standing partnership with **MCR Pathways** - a national mentoring programme operating in 126 schools across Scotland. Together, we aim to bridge the attainment gap by supporting young people through mentoring, work experience, and skills development. Around 40 Wheatley staff have already volunteered as mentors over the past 10 years, and we are now building on this commitment by:

- Recruiting 50 new mentors from staff and contractors – *with 25 new mentors already signed up since January.*
- Guaranteeing work experience for young people mentored through the programme
- Delivering career taster sessions in housing, care, legal, and digital sectors

Greener Communities

4.50 In 2024-25, **13 Greener Communities initiatives** were delivered across our neighbourhoods, focusing on community growing and outdoor activity, food waste, active travel, and recycling and reuse. These projects aimed to raise awareness and build practical, sustainable skills among both customers and staff.

4.51   In July, residents at Livingwell sites were challenged to make their gardens bloom, competing for the title of *'Glasgow's Best Garden'*. The Foundation supported the competition with donations towards plants, compost and tools for communal gardens. Customers at Marfield in Carntyne took home the prize, receiving a voucher and trophy to celebrate their beautiful efforts. **Over 80 customers** participated in the competition, bringing colour and vibrancy to their communities.

"It has been great to take part, and it has helped bring neighbours together. We'll use the voucher to make our garden spaces even nicer for next year"

4.52   Launched in October in partnership with the Dunedin Canmore Foundation, the **Growing Together Fund** has already supported 2 customer-led growing projects:

- In Milton, funding was used to purchase railway sleepers to create large planting beds. With support from *Love Milton*, local residents have planted potatoes, turnips, leeks, carrots, and onions. Fruit plants have also been added to existing beds. Looking ahead, the group plans to further enhance the space by creating an accessible pathway, developing a herb garden, and planting tree saplings throughout the year.

- The Wyndford Growing Group used the funding to develop growing spaces within Wyndford. This included ploughing and planting out wildflower meadows as well as purchasing seeds, plugs, bushes and fruit trees for shared planters. Two plum trees were planted near the nursery and large donated planters were refurbished by local woodworking charity 'Boomerang'. A large community planter was installed in the centre of the estate for growing vegetables and herbs, with additional planters distributed throughout common areas and back courts for residents to grow flowers and produce.

- Both projects received practical help from Wheatley Works volunteers, who supported groundworks, weeding and planter construction—fostering hands-on skills and community pride.

4.53   The Foundation's new **Growing and Planting stall** featured at **community events** in Knightswood, Maryhill, Townhead and Parkhead, offering children the chance to learn how to grow simple herbs and vegetables such as mustard cress and mint. Over 150 bee and butterfly bulbs and hundreds of wildflower plugs were planted to support biodiversity and enhance local communities, contributing to environmental education and preservation of local ecosystems.

4.54   **Techshare** provided **199 refurbished digital devices** to customers referred by Wheatley Works and Stronger Voices teams. In addition, 6 community partners - including Cranhill Development Trust, the Simon Community and Barmulloch Community Development Company - received devices to support their local activities. These efforts not only improved digital inclusion but also diverted approximately **200kg of digital waste from landfill.**

"Since receiving the laptop I've been able to set up an online account with Asda and got my first shop delivered. I have mobility issues, so having the laptop allows me to do my shopping from my room, I am thrilled with the help. I also write poems so having it gives me somewhere to write and save these".

4.55 **Community Food Waste events** in Barmulloch and Milton promoted low-cost, sustainable eating. Attendees received practical advice on reducing waste and took home 'soup bags'—kits with ingredients and recipes to make two pots of soup. **Around 80 people attended**, taking home resources to stretch household budgets and reduce edible waste.

4.56 **Active Travel** events in Knightswood and Wyndford, delivered in partnership with Free Wheel North and Bike for Good, gave **over 500 participants** the chance to try accessible and adaptive bikes—including tandems, wheelchair cargo bikes and tricycles. These events encouraged inclusive, low-carbon transport while supporting health and wellbeing.

4.57 **Staff Reuse campaigns** run by the Foundation across the year collected school uniforms; warm clothes and Christmas jumpers. This resulted in approximately **80 kilograms of clothing being diverted from landfill** and donated to community organisations, including Apparel Xchange and Sandyhills Lader. A Mug Amnesty encouraged staff to donate spare mugs and reduce reliance on disposables, resulting in **over 200 mugs** being **donated to Starter Packs f**or inclusion in our customer packs.

Social Value and Impact

4.58 **HACT Social Value** processes continue to be embedded across Foundation project delivery, with before and after surveys now in place. HACT applies a well-established wellbeing valuation approach, aligned with UK Treasury Green Book methodology, to assess impact.

4.59 The HACT Social Value Tool calculates the impact of project outcomes on individual wellbeing (life satisfaction) and translates this into a monetary value, representing the amount required to generate the same improvement in wellbeing. For example, the wellbeing value of someone moving from unemployment into a job is estimated at approximately £13k.

4.60 Since April, the Foundation has delivered over **£10.4m in social value**. This includes outcomes achieved through Wheatley Works, Welfare Benefits and Fuel Advice support.

5.   Customer Engagement

5.1 Our customer engagement approach ensures customer involvement and feedback shape and determine the scope and nature of our programmes and activities. Enhancing customer engagement through co-design and development of programmes is a key strategic priority.

5.2 Feedback from surveys conducted throughout the year has been overwhelmingly positive, including 100% satisfaction with the new bursary application process, 100% customer satisfaction with items provided through Home Comforts, and 100% of customers supported by Techshare reporting that they had benefitted from receiving a device.

5.3 Throughout the year, the Foundation participated in various community events including Knightswood, Wyndford and Govan. These events gave customers the chance to learn about the Foundation's work and provide feedback in an informal setting.

6.   Environmental and sustainability implications

6.1   While the Foundation's work is firmly rooted in supporting people and communities, many of its initiatives – including reuse campaigns, food waste reduction and community growing projects – have positive environmental impacts.

6.2   These contributions support our commitment to sustainability and provide valuable evidence for Environmental, Social and Governance ("**ESG**") reporting and accreditation submissions.

7.   Digital transformation alignment

7.1   The Foundation continue to seek opportunities to digitalise programmes where possible. This includes utilising Microsoft forms to enable customers and staff to self-serve or engage with Foundation programmes more easily.

8.   Financial and value for money implications

8.1   The Foundation seeks to source, secure and maximise funding opportunities, as well as new partnerships to provide value for money for the business, customers and communities. The activities of the Foundation are supported by gift aid from Lowther, donations from our RSL subsidiaries and external funding from other trusts/foundations/contracts.

8.2   **Over £1.7m of external monies** has been secured to support the delivery of 2024-25 Foundation programmes. This includes donations totalling over £380k from a range of sources including our new build contractors, suppliers, trade unions and staff.

8.3   A total of **36 grant fund applications and contracts** have been prepared and submitted since April 2024 - with **a value of over £1.8m** to support the delivery of Foundation programmes across 2024-2026.   Of these, 16 have been successful with a value of £477,330. A further 5 bids with a total value of £858,222 are still pending decision and 15 bids worth £465,355 were unsuccessful.

9.   Legal, regulatory and charitable implications

9.1   The information contained in this report meets the Foundation's reporting requirements and objectives as a registered charity.

10.   Risk Appetite and assessment

10.1   The matters contained in this report primarily support our Changing Lives and Communities strategic theme and in particular the strategic outcome "Supporting economic resilience within our communities". Our agreed risk appetite for this in relation to finance/reputation and credibility is "open". However, this also recognises the overall benefits of investment whilst ensuring relevant controls to minimise any possibility of financial loss.

10.2   The Foundation measures performance against key strategic indicators monthly and undertakes any improvement work where necessary. We report on this quarterly to the Foundation Board to ensure that it remains informed of progress and to mitigate the risk associated with failure to deliver our strategy.

11. Equalities implications

11.1 Equalities data for Foundation programmes is collected and analysed quarterly.

11.2 This year's analysis revealed increased diversity in age ranges within the Way Ahead programme, suggesting broader appeal and accessibility across generations. Additionally, the 2024/25 Bursary programme showed improved representation of Black and Asian customers, continuing the positive trend from previous years.

11.3 These insights are helping to shape future outreach and ensure continued progress toward inclusive, equitable access across all Foundation programmes.

12. Key issues and conclusions

12.1 The Foundation has achieved our targets for the year. For Wheatley Homes Glasgow specifically, this has included:

- Supporting more than 7200 households with over 14,200 instances of direct support including providing financial, benefits and fuel advice, help to furnish their homes and support to feed themselves and their families.

- Providing training and work support for both long term unemployed people and young people with no qualifications/work experience and supporting 533 jobs, training and apprenticeship opportunities.

- Working in partnership to create quality education/learning programmes that over 1900 children and young people from WHG communities have participated in.

12.2 For 2025–26, priorities will focus on providing comprehensive support to those most at risk of poverty, including families, young people, and lone parents. Additionally, there will be continued emphasis on creating sustainable pathways into training and employment.

12.3 Working in partnership with a wide range of organisations and stakeholders remains central to our delivery. By leveraging external funding, sharing resources, and aligning with local and national priorities, the Foundation maximises the value and impact of its programmes, ensuring positive outcomes for our communities.

13. Recommendations

13.1 The Board is asked to note the activity undertaken throughout 2024-25 to support customers and communities.

LIST OF APPENDICIES:

None

Report

To:	**Wheatley Homes Glasgow Board**
By:	**Pauline Turnock, Group Director of Finance**
Approved by:	**Steven Henderson, Group Chief Executive**
Subject:	**Finance Report**
Date of Meeting:	**16 May 2025**

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1. Purpose

1.1 The purpose of this paper is to provide the Board:

- With an overview of the management accounts for the year to 31 March 2025; and
- Seek the Board's approval to submit the Five Year Financial Projection and Loan Portfolio returns to the Scottish Housing Regulator ("**SHR**").

2. Authorising and strategic context

2.1 Under our Terms of Reference, the Board is responsible for the on-going monitoring of performance against agreed targets. This includes the performance of its finances.

3. Background - Financial performance

3.1 The results for the year to 31 March are summarised below.

	Actual £000	Budget £000	Variance £000
Turnover	264,410	265,990	(1,580)
Operating expenditure	(217,441)	(218,114)	673
Operating surplus	**46,969**	**47,876**	**(907)**
Operating margin	_17.8%_	_18.0%_	
Donation to Wheatley Foundation	(2,387)	-	(2,387)
Net interest payable	(53,701)	(54,332)	631
Statutory deficit	**(9,119)**	**(6,456)**	**(2,663)**
Net Capital Expenditure	**89,108**	**97,115**	**8,007**

4. Discussion

4.1 <u>Year to 31 March 2025</u>

Our financial performance has remained strong throughout the year and we have been able to accommodate the introduction of a dedicated neighbourhood improvement, commence a programme of fire door inspections in our multi-storey flats, invest an additional £2,256k in our tenants' homes and provide an additional donation of £2,387k to the Wheatley Foundation to be utilised in future years to provide further support for our customers.

4.2 Our financial results report a statutory deficit of £9,119k for the year to 31 March 2025 and, excluding the additional donations which are discretionary in nature, overall Wheatley Homes Glasgow reports an underlying deficit of £6,061k, which is broadly in line with budget. Higher than budgeted net rental income, lower bad debt costs and lower reactive repairs spend have all contributed to the full year out-turn. At an RSL Borrower Group level, we remain compliant with our agreed Golden Rules and our covenants, including our trading cashflow Golden Rule and interest cover covenant and our year end position is in line with the approved 2025/26 Business Plan approved at our February meeting.

Key points to note:

- Net rental income is £439k favourable to budget, mainly related to the timing of 'cease to let' Livingwell properties. Housing management has performed well with void rent loss £66k favourable to budget at 1.16% compared to 1.2%.

- New build grant income reports a favourable variance of £1,450k, due to additional grant received for Calton development. At the end of March, 123 units (32 SR and 91 Mid-Market Rate ("**MMR**") at Calton Phase 1 had completed in addition to 47 units at Shandwick Street.

- Other grant income is £1,984k unfavourable to budget, mainly due to grant income for property acquisitions being £3,584k lower than budget, linked to a reduced number of property acquisitions in 2024/25. This is partly offset by unbudgeted grant income of £1,513k for investment work on empty homes, funded by Glasgow City Council ("**GCC**").

- Other income reflects the reduction in WDS gift aid income of £1,265k (an intra-group item) linked to lower new build spend, in addition to lower MMR income following the delay in completions at Calton and flip of 32 units to social rent.

- Operating costs are £673k favourable to budget.

  o Total employee costs (direct and group services) are £291k unfavourable to budget mainly due to the creation of the new Neighbourhood Improvement team within the wider NETs service, the one-off payment made in March 2025 to staff and additional posts in Wheatley Solutions for group employee costs including the MyRepairs team.

  o Efficiency savings have been achieved in IT running costs and several other departments are reporting lower costs across Wheatley Solutions, which has driven a favourable variance in total running costs of £152k.

  o Revenue repairs and maintenance spend is £339k unfavourable at the end of March. Within this, reactive repairs spend is £1,014k favourable to budget. This is offset by the additional work undertaken on a programme in our multi-storey flats on external fabric inspections (£0.6m) and fire door inspections (£1.0m) in line with Scottish Government guidance and in keeping with our commitment to effective fire prevention and mitigation.

  o Bad debts also remain favourable to budget being £1,457k lower reflecting the prudent budget assumptions.

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4.3   Net capital expenditure is £8,007k lower than budget mainly due to lower net new build spend, partly offset by higher investment spend. The additional investment in tenants' homes over and above that budgeted was funded by the additional financial capacity created from the RSL borrower group covenant change. Net new build development spend is reporting an overall underspend due to a delay in works at Calton Phase 2, Sighthill Phase, Kelvin Wynd and North Toryglen, partly offset by accelerated spend at Shawbridge Arcade, linked to an earlier site start. The timing of grant claims and spend for several development sites including Abbotshall, Caledonia Road and Spoutmouth has been re-profiled into 2025/26 and beyond, linked to the lower level of grant funding available in Glasgow for new projects in 2024/25.

Five-year Financial Projections

4.4   The Five Year Financial Projections is a web based return designed by the Scottish Housing Regulator to collect the financial projections and related information of all RSLs in Scotland in a standard format. The information provided is used to calculate several of financial ratios and is used by the SHR as part of its annual review of the financial viability of RSLs and in making decisions on the level of engagement. It is also used to allow developing trends, patterns, and emerging issues to be identified and considered across the sector.

4.5   The return incorporates the draft results for 2024/25 and the financial projections for the next five years. At other points in the year we submit our long term financial projections i.e. our 30 year business plan which was presented to the February Board and the annual accounts which will be presented to the August Board meeting.

4.6   The return includes outturn and forecast Statements of Comprehensive Income, Financial Position and Cashflow together with other key assumptions such as movements in stock numbers and pension costs.

4.7   The five year forward financial projections reported within the return are based on the 2025/26 Financial Projections previously approved by the WH Glasgow Board in February. The 2024/25 figures in the projections have been updated to reflect the 2024/25 year end management accounts.

4.8   The five year forward projections also include estimates for non-cash year-end accounting adjustments not included in the management accounts. The reconciling items between the management accounts in Appendix 1 and the SHR return are shown below:

	£000	Note
WH Glasgow P12 Draft Statutory Deficit	**(9,119)**	
Investment property valuation movement	(13,295)	Business plan estimated movements pending final JLL valuations
Social housing property valuation movement	82,830	
Surplus before tax per SHR return	**60,416**	

4.9 The summary sheet and accompanying financial data and 5 year projections to be submitted to the regulator are attached at Appendix 2. The Board are requested to consider and approve these financial projections. Once approved, these will be submitted to the SHR.

SHR Loan Portfolio Submission

4.10 We are required to submit its loan facilities and borrowing position, as at 31 March 2025, to the SHR via the regulators' online portal. The submission report appended contains the details which will be transferred to the portal, showing both the information and the layout.

4.11 The submission report contains the information relating to the intragroup funding from Wheatley Funding No. 1 Limited and intragroup lending to Lowther Homes Limited, on the debt position as at the financial year end.

The key information contained within the report is that, as at 31 March 2025:

- Wheatley Homes Glasgow had total borrowings of £1.10bn.

- The loan was on a fixed rate, with an average rate for the year of 4.84%.

- The value of the 41,430 units secured against the loan is £1.84bn (31 March 2024 valuation).

- 1,843 units remain unencumbered and available to support further debt.

- total intragroup lending of £45m, with £36m drawn and £9m available to be drawn to a non-RSL group company, Lowther Homes Limited.

4.12 As part of the submission to the SHR, the Chair of the Board and Director/Chief Executive are required to confirm the following:

"I hereby certify for and on behalf of the RSL that the information provided in this return is, to the best of my knowledge and belief, an accurate and fair representation of the affairs of the RSL."

5. Customer Engagement

5.1 This report relates to our financial reporting and therefore there are no direct customer implications arising from this report.

6. Environmental and sustainability implications

6.1 There are no environmental or sustainability implications arising from this report.

7. Digital transformation alignment

7.1 There are no digital transformation implications arising from this report.

8. Financial and value for money implications

8.1 The statutory deficit for the year to 31 March 2025 is £2,663k unfavourable to budget. The statutory deficit includes £2,387k of additional donations provided to the Wheatley Foundation in March 2025 to be utilised in future years to provide further support for customers. Our cost efficiency targets are built into the budget and delivery of these is a key element of continuing to demonstrate value for money.

8.2 After adjusting the net operating surplus for new build grant income, depreciation, one-off payments not related to underlying surplus and including capital expenditure in our properties, an underlying deficit of £6,061k is reported for the year which is £181k unfavourable to budget.

8.3 Capital expenditure on our properties is higher than budget, linked to the additional spend on investment projects agreed following the interest covenant change earlier in the financial year. Whilst this additional investment spend contributes to the underlying deficit in WH Glasgow, this can be accommodated within the context of the RSL Borrower Group where an overall underlying surplus is reported for the financial year. Financial performance continues to be managed within the overall budget parameters, golden rules and covenants for the RSL Borrowers.

9. Legal, regulatory and charitable implications

9.1 There are no direct legal, regulatory and charitable implications arising.

10. Risk Appetite and assessment

10.1 The Group's risk appetite in respect of development is "open", which is defined as willing to choose the option "*most likely to result in successful delivery while also providing an acceptable level of reward*". The Group's risk appetite in respect of governance is "cautious" which is defined as "*preference for safe delivery options that have a low degree of inherent risk and may only have limited potential for reward*".

11. Equalities implications

11.1 There are no equalities implications arising from this report.

12. Key issues and conclusions

12.1 This paper presents the financial performance for the year to 31 March 2025.

13. Recommendations

13.1 The Board is requested to:

1) Note the Finance Report for the year ended 31 March 2025 at Appendix 1.

2) Approve the summary sheet and accompanying financial data and projections at Appendix 2 and authorise these to be submitted to the Scottish Housing Regulator and delegate authority to the Group Director of Finance to undertake any factual data updates required to the data in advance of the submission.

3) Approve the loan portfolio submission in Appendix 3 and authorise this to be submitted to the SHR and delegate to the Group Director of Finance authority to approve any factual data updates required to the data in advance of the submission.

LIST OF APPENDICES:
Appendix 1: Period 12 – 31 March 2025 Finance Report
Appendix 2: Five Year Financial Projections Submission
Appendix 3: Loan Portfolio Submission

Year to 31 March 2025

Finance Report

Wheatley Homes
Glasgow

Wheatley Group

Better homes, better lives

1. Operating statement – Year to 31 March 2025

	Year To March 2025		
	Actual	Budget	Variance
	£ks	£ks	£ks
INCOME			
Rental Income	225,706	225,333	373
Void Losses	(2,627)	(2,693)	66
Net Rental Income	223,079	222,640	439
Grant Income New Build	21,977	20,527	1,450
Grant Income Other	6,016	8,000	(1,984)
Other Income	13,338	14,823	(1,485)
Total Income	**264,410**	**265,990**	**(1,580)**
EXPENDITURE			
Employee Costs - Direct	32,795	32,504	(291)
Employee Costs - Group Services	16,025	15,922	(103)
ER / VR	1,036	840	(196)
Direct Running Costs	14,559	14,292	(267)
Running Costs - Group Services	9,145	9,564	419
Revenue Repairs and Maintenance	58,428	58,089	(339)
Bad debts	1,165	2,622	1,457
Depreciation	84,281	84,281	0
Demolition	7	0	(7)
TOTAL EXPENDITURE	**217,441**	**218,114**	**673**
NET OPERATING SURPLUS / (DEFICIT)	**46,969**	**47,876**	**(907)**
Net operating margin	*17.8%*	*18.0%*	*-0.2%*
Donation to Wheatley Foundation	(2,387)	0	(2,387)
Interest payable & similar charges	(53,701)	(54,332)	631
STATUTORY SURPLUS / (DEFICIT)	**(9,119)**	**(6,456)**	**(2,663)**

	Year To March 2025		
INVESTMENT	Actual	Budget	Variance
	£ks	£ks	£ks
Total Capital Investment Income	**30,210**	**50,977**	**(20,767)**
Investment Programme Expenditure	57,133	53,829	(3,304)
New Build Programme	52,715	85,317	32,602
Other Capital Expenditure	9,470	8,946	(524)
TOTAL CAPITAL EXPENDITURE	**119,318**	**148,092**	**28,774**
NET CAPITAL EXPENDITURE	**89,108**	**97,115**	**8,007**

Key highlights:

A net operating surplus of £46,969k, £907k unfavourable to budget and a statutory deficit of £9,119k, £2,663k unfavourable to budget is reported. The financial performance reflects higher than budgeted net rental income, favourable expenditure position and new build grant income, due to additional funds for Calton development, offset by unfavourable other grant income related to acquisitions and lower WDS intra group gift aid income.

•Net rental income is £439k favourable to budget, mainly related to the timing of 'cease to let' Livingwell properties and additional rental income from 32 Calton social rent units. Housing management has performed well with void rent loss £66k favourable to budget at 1.16% compared to 1.2%.

•New build grant income reports a favourable variance of £1,450k, due to additional grant received for Calton development. At the end of March 123 units (32 SR and 91 MMR) at Calton Phase 1 had completed in addition to 47 units at Shandwick Street.

•Other grant income includes £2,590k acquisition grant for 24 properties, £3,584k less than budgeted, and unbudgeted grants for empty homes (£1,513k) and SHNZ works (£139k) with corresponding costs in Investment programme expenditure.

•Other income reflects the reduction in WDS gift aid income of £1,265k, linked to lower new build spend, in addition to reduce MMR income following the delay in completions at Calton and flip of 32 units to social rent.

•Total employee costs (direct and group services) are £394k unfavourable to budget. Direct employee costs are £291k unfavourable due to the introduction of the Neighbourhood Improvement Team and the one-off payment made in March 2025 to staff and additional posts in Wheatley Solutions for group employee costs including the MyRepairs team.

•Total running costs (direct and group services) are £152k favourable to budget. Direct running costs are unfavourable to budget with additional fleet costs corporate estate. Group recharges are £419k favourable to budget due to savings in IT running costs and several other departments reporting lower costs across Wheatley Solutions.

•Revenue repairs and maintenance spend is £339k overall unfavourable to budget. Responsive repairs and cyclical spend are £1,012k favourable with compliance spend being £1,351k unfavourable. Compliance spend includes £1,017k of forecast unbudgeted spend for the acceleration of our MSF fire door inspection programme, and £561k for MSF Rope inspections.

•Bad debts are £1,457k favourable to budget. A prudent approach was taken when setting the budget.

•An additional unbudgeted donation was made in March 2025 to the Wheatley Foundation of £2,387k. This will be utilised in future years to provide additional support for our customers.

•Net Interest payable is £631k favourable to budget linked to the timing of loan drawdowns compared to budget and a favourable interest rate compared to budget.

Net capital expenditure of £89,108k is £8,007k lower than budget.

•Capital investment income (grants) is £20,767k lower than budget due to the timing of spend at Calton Phase 2 and Sighthill Phase 2, and a number of developments (North Toryglen, Abbotshall, Caledonia Road, Spoutmouth) where revised grant drawdown profiles for 2025/26 have been agreed.

•Investment programme spend is £3,304k higher than budget, due to the forecast unbudgeted spend on empty homes and SHNZ projects (both offset by additional related grant income) and the agreed additional core programme spend, linked to the additional capacity from the covenant change.

•New build spend is £32,602k lower than budget, following a delay in the works at Calton Phase 2, Sighthill Phase 2, Kelvin Wynd and North Toryglen, in addition to a number of development where a revised spend profile has been agreed. This is offset in part by accelerated spend at Shawbridge Arcade due to an earlier than budgeted site start.

•Other capital expenditure of £9,470k is £524k higher than budget with higher spend on the concierge office refurbishment programme and Nets depots partly offset by the timing of IT project spend.

Better homes, better lives

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1b. Underlying surplus

- The Operating Statement (Income and Expenditure Account) on page 2 is prepared in accordance with the requirements of accounting standards (Financial Reporting Standard 102 and the social housing Statement of Recommended Practice 2014).

- However, the inclusion of grant income on new build developments creates volatility in the results and does not reflect the underlying cash surplus/deficit on our letting activity.

- The chart below therefore shows a measure of underlying surplus which adjusts our net operating surplus by excluding the accounting adjustments for the recognition of grant income and depreciation but including capital expenditure on our existing properties.

- At March, the underlying deficit is £6,061k, £181k unfavourable to budget. The variance to budget is primarily driven by higher net rental income, lower operating costs (particularly bad debts) and favourable interest position, offset by higher investment spend linked to the additional capacity created from the RSL borrower group covenant change.

- In finalising the year end position, an additional year end donation of £2,387k was made to the Foundation. We continue remain within our Golden Rules and covenants across the RSL Borrower Group at the year end.

WHG Underlying Deficit March 2025				
	Actual £ks	Budget £ks	Variance £ks	FY Budget £ks
Net operating surplus	46,969	47,876	(907)	47,876
add back:				
Depreciation	84,281	84,281	0	84,281
less:				
Grant income	(24,567)	(26,701)	2,134	(26,701)
WDS gift aid income	(1,910)	(3,175)	1,265	(3,175)
Net interest payable	(53,701)	(54,332)	631	(54,332)
Total expenditure on Investment Programme	(57,133)	(53,829)	(3,304)	(53,829)
Underlying deficit	(6,061)	(5,880)	(181)	(5,880)
Donation to Wheatley Foundation	(2,387)			
Reported underlying deficit	(8,448)			

2a. Repairs & Investment Programme

Repairs	YTD P12		
	Actual £ks	Budget £ks	Variance £ks
Responsive Repairs	31,058	32,072	1,014
Cyclical (local)	914	912	(2)
JV Share of profits	(7,165)	(7,165)	0
Compliance/Overhead	33,621	32,270	(1,351)
Total Repairs	**58,428**	**58,089**	**(339)**

Investment Programme Grant Income	YTD P12		
	Actual £ks	Budget £ks	Variance £ks
SHNZ	139	0	139
Empty Homes	1,513	0	1,513
Adaptations	1,500	1,575	(75)
Total	**3,151**	**1,575**	**1,576**
Expenditure	**£ks**	**£ks**	**£ks**
Core programme (excl SHNZ)	18,110	15,854	(2,256)
SHNZ	139	0	(139)
Empty Homes	1,526	0	(1,526)
Capitalised Voids	9,692	10,119	427
Adaptations	2,545	2,857	311
Capitalised staff	5,950	5,846	(104)
City Building ovh allocated	10,734	10,734	0
Capitalised Repairs	8,437	8,419	(18)
Total	**57,133**	**53,829**	**(3,304)**
Net Investment Spend	**53,982**	**52,254**	**(1,728)**

Repairs & maintenance:

- Repairs and maintenance costs are £339k unfavorable to budget at year end.

- Responsive repairs and cyclical spend are £1,012k lower than budget.

- Overall compliance/overhead expenditure is £1,351k higher than budget, due to £1,017k of unbudgeted spend on the acceleration of our MSF fire door inspection programme and £561k on MSF rope inspections, in line with the previous forecast full year out-turn.

- All legislative requirements are met within the required timescale.

Investment programme:

- Net investment in our existing homes was £53,982k which is £1,728k higher than budget.

- Core programme expenditure of £18,110k includes heating, kitchen, district heating and lowrise fabric projects across the city. The variance to budget relates to additional core programme spend linked to the additional capacity created by the RSL borrower group covenant change.

- SHNZ spend relates to pre-1919 tenements and is fully grant funded.

- Empty homes works relates to unbudgeted grant funded spend on properties to bring them back into habitable condition as part of increasing provision of homes to families experiencing homelessness including properties in Carntyne (Wingets), Maryland Gardens, ex office conversions to dwellings and the repurposing of ex shop units.

- Capitalised repair work types include doors, windows, fencing, plasterwork, showers and damp and mould remediation

2b. New Build Programme Spend

| | *Status | Contractor | YTD P12 | | |
			Actual £ks	Budget £ks	Variance £ks
Springfield Rd	Feasibility	-	193	104	(90)
Abbotshall Avenue	Feasibility	MCTAGGART	171	1,978	1,807
Lochend Road Ph 1	Feasibility	TBC	156	7	(149)
Caledonia Rd	Feasibility	TBC	0	1,890	1,890
Calton Village Ph 3	Feasibility	MCTAGGART	23	2,176	2,154
Church St	Feasibility	TBC	0	1,044	1,044
Lochend Road Ph 2	Feasibility	TBC	21	1,386	1,365
North Toryglen	Approved	CRUDEN	3,525	8,163	4,638
Spoutmouth	In Development	CCG	84	1,206	1,122
Sighthill Ph2	On Site	KEEPMOAT	(173)	11,550	11,723
Shandwick St	On site	CCG	6,422	6,118	(304)
Kelvin Wynd	On site	-	5,711	8,828	3,118
Feasibility	Feasibility	-	49	124	75
Total Social Rent			**16,181**	**44,574**	**28,392**
Calton Village Ph 1	On site	MCTAGGART	3,100	1,115	(1,984)
Calton Village Ph 2	On site	MCTAGGART	12,719	17,349	4,629
Cook St	Feasibility	CCG	595	587	(8)
South Annadale	Approved	MORRIS	5	1,497	1,492
Shawbridge St	Complete	MCTAGGART	18	95	77
Shawbridge Arcade	On Site	CCG	11,554	4,767	(6,787)
Prior year	Complete	-	50	0	(50)
Feasibility	Feasibility	-	557	0	(557)
Total Mid Market Rent			**28,598**	**25,410**	**(3,188)**
Development Fund	-	-	0	200	200
Property Acqusitions	-	-	3,713	10,850	7,137
Capitalised Insurance	-	-	23	34	10
Capitalised Interest	-	-	995	995	0
Capitalised Staff	-	-	3,204	3,255	51
Total New Build Investment			**52,715**	**85,317**	**32,602**
Grant Income			**24,413**	**43,188**	**(18,776)**
Other Grant Income			**2,590**	**6,174**	**(3,584)**
Net New Build Cost			**25,713**	**35,955**	**13,826**
Grant Income Completions New Build			**16,700**	**20,527**	**(3,827)**
Grant Income Completions Acquisitions			**2,590**	**6,174**	**(3,584)**

Social Rent

- **Abbotshall Avenue (SR/67):** Site start will be delayed into Q3 2025/26 due to Planning with the application is under consideration.

- **North Toryglen (SR and MMR):** Works commenced on site in November 2024 following WDS Board approval in October 2024 of a revised grant drawdown profile in 2025/26. Grant funding to cover 2024/25 expenditure was received ahead of the agreed schedule in March 2025. Works progressing well.

- **Sighthill Phase 2 (SR/41):** Scheduled to start on site Aug 25. Grant funding in place for 2025/26.

- **Shandwick St (SR/47):** Complete. Final handovers occurred in March 2025.

- **Kelvin Wynd:** Feasibility work continues re the new build with a start in late 2026/27 on the first 3 of 5 phases.

- **Calton Village Phase 3 (SR/33):** Vacant and Derelict Land Fund application for £0.5m, to be supplemented with £0.35m grant funding to undertake groundworks and surveys in Q3 25/26 has been made. This will determine an accurate cost of development. Total expenditure expected to be £0.85m in 2025/26.

- **Caledonia Road (SR/35):** Site start of 2026/27 assumed.

Mid Market Rent

- **Calton Village Phase 1 (MMR/123):** Handovers completed in Feb 2025.

- **Calton Village Phase 2 (40/ST and 58/MMR); P**roject commenced on site in May 2023. Works are progressing well and anticipated site completion is Q3 2025/26. As with phase 1 there are additional land remediation costs which can be met while still delivering the target IRR. All grant drawn down in 2024/25.

- **South Annandale (MMR/12):** Board approved in February 2024 and grant awarded in January 2024. Commencement anticipated in Q2 2025/26.

- **Shawbridge Arcade (MMR/75):** Site started in May 2024 and progressing well.

Classified as Internal

3. Balance Sheet

	31 March 2025	31 March 2024
	£ks	£ks
Fixed Assets		
Social Housing Properties	1,818,269	1,784,173
Other tangible fixed assets	65,599	64,810
Investment properties	88,117	87,944
Investments - other	12,073	12,073
Fixed Assets	**1,984,058**	**1,949,000**
Debtors Due More Than One Year		
Inter Company Loan	24,504	18,504
Current Assets		
Trade debtors	259	1,035
Rent & Service charge arrears	8,853	15,166
less: Provision for rent arrears	(7,145)	(7,445)
Prepayments and accrued income	9,197	4,622
Intercompany debtors	9,969	8,536
Other debtors	12,464	7,311
	33,597	29,225
Bank & Cash	12,156	3,427
Current Assets	**45,753**	**32,652**
Current Liabilities		
Trade liabilities	(7,873)	(4,969)
Accruals	(18,389)	(24,273)
Deferred income	(10,160)	(23,811)
Rents & service charges in advance	(13,063)	(20,544)
Intercompany creditors	(39,315)	(35,455)
Other creditors	(15,843)	(12,145)
	(104,643)	(121,197)
Net Current Liabilities	**(58,890)**	**(88,545)**
Long Term Liabilities		
Contingent efficiencies grant	(46,280)	(46,280)
Bank finance	(1,086,029)	(1,025,117)
Deferred income	(29,385)	(10,422)
Provisions	(2,090)	(2,133)
Pension liability	(2,035)	(2,035)
Long Term Liabilities	**(1,165,819)**	**(1,085,987)**
Net Assets	**783,853**	**792,972**
Capital & Reserves		
Retained Income b/fwd	165,997	165,997
Income & Expenditure	(9,119)	0
Revaluation Reserves	626,975	626,975
Funding Employed	**783,853**	**792,972**

Key Commentary:

The balance sheet at 31 March 2024 reflects the audited position. Net assets at the end of March are £785.9m.

- **Fixed assets:** movements from the year end reflects investment in existing properties, the new build programme, and other fixed asset additions, less depreciation to date.

- **Debtors due after more than one year:** The intercompany loan debtor relates to the convertible debt with Lowther Homes Limited and is revalued on an annual basis as part of the statutory accounts. YTD £6.0m of the additional facility of £15m available to Lowther has been drawn down.

- **Current Assets (excluding cash)** are £4.4m higher than the March 2024 position, this is due to lower net rent arrears, linked to timing of HB payments, offset by an increased other debtors and prepayments and accrued income due to timing.

- **Short-Term Creditors:** Amounts due within one year are £16.6m lower than the March 2024 position, mainly due to a decrease in prepaid rents and accruals. At 31 March, HB relating to periods beginning on or after 1 April 2024 was received in advance, increasing the value at year end. Deferred income has reduced due to the release of grant income to income following New Build completions in current year.

- **Long term bank finance loans** net of amortised fees are £1,086m and relate to funding drawn down from WFL1.

Five Year Financial Projections (FYFP) 2024-2025

Scottish Housing Regulator

Landlord Name:	Wheatley Homes Glasgow Limited
RSL Reg No.:	317
Report generated date:	06/05/2025 13:30:45

Approval

A1.1	Date approved	
A1.2	Approver	
A1.3	Approver job title	
A1.9	General Comment	

Five Year Financial Projections (FYFP) 2024-2025

STATEMENT OF COMPREHENSIVE INCOME	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
	£'000	£'000	£'000	£'000	£'000	£'000
Gross rents	223,487.4	239,188.4	251,731.1	265,997.6	277,546.1	289,696.3
Service charges	2,218.6	2,324.6	2,494.2	2,692.5	2,453.1	2,705.4
Gross rents & service charges	225,706.0	241,513.0	254,225.3	268,690.1	279,999.2	292,401.7
Rent loss from voids	2,627.0	3,449.3	3,601.9	3,829.8	3,887.8	3,831.8
Net rent & service charges	223,079.0	238,063.7	250,623.4	264,860.3	276,111.4	288,569.9
Developments for sale income	0.0	0.0	0.0	0.0	0.0	0.0
Grants released from deferred income	24,566.3	25,684.8	18,528.4	36,012.8	46,280.1	21,945.3
Grants from Scottish Ministers	0.0	757.9	0.0	0.0	0.0	0.0
Other grants	3,426.9	1,884.6	1,654.7	1,696.1	1,738.5	1,782.0
Other income	13,338.0	11,054.2	12,040.4	12,698.8	13,417.4	14,180.5
TURNOVER	264,410.2	277,445.2	282,846.9	315,268.0	337,547.4	326,477.7
Less:						
Housing depreciation	67,915.6	70,741.2	74,112.6	78,198.6	83,443.2	88,835.1
Impairment written off / (back)	0.0	0.0	0.0	0.0	0.0	0.0
Management costs	41,637.4	42,645.2	46,344.2	46,782.0	47,010.9	47,795.1
Service costs	6,103.9	6,146.6	6,289.9	5,878.9	6,015.5	6,155.4
Planned maintenance - direct costs	26,545.1	26,726.7	28,293.2	27,970.3	28,062.6	28,807.7
Re-active & voids maintenance - direct costs	55,405.8	57,561.0	59,743.5	61,684.0	63,395.8	65,127.7
Maintenance overhead costs	0.0	0.0	0.0	0.0	0.0	0.0
Bad debts written off / (back)	1,165.0	2,907.3	3,407.7	4,534.9	5,141.9	5,873.8
Developments for sale costs	0.0	0.0	0.0	0.0	0.0	0.0
Other activity costs	9,763.0	8,392.8	9,225.9	9,251.7	9,584.9	9,529.0
Other costs	11,292.2	13,854.9	13,861.8	9,870.3	8,168.7	10,203.8
	151,912.4	158,234.5	167,166.2	165,972.1	167,380.3	173,492.5
Operating Costs	219,828.0	228,975.7	241,278.8	244,170.7	250,823.5	262,327.6
Gain/(Loss) on disposal of PPE	0.0	0.0	0.0	0.0	0.0	0.0
Exceptional Items - (Income) / Expense	13,295.5	15,404.3	7,037.9	12,693.6	7,837.0	11,086.8
OPERATING SURPLUS/(DEFICIT)	31,286.7	33,065.2	34,530.2	58,403.7	78,886.9	53,063.3
Interest receivable and other income	67.0	105.0	140.0	141.5	141.3	140.1
Interest payable and similar charges	53,768.0	54,800.1	58,121.0	60,722.0	65,081.6	68,700.2
Increase / (Decrease) in Negative Goodwill	0.0	0.0	0.0	0.0	0.0	0.0
Other Gains / (Losses)	82,830.3	49,660.0	29,847.4	13,568.5	(21,993.4)	32,759.8
SURPLUS/(DEFICIT) ON ORDINARY ACTIVITIES BEFORE TAX	60,416.0	28,030.1	6,396.6	11,391.7	(8,046.8)	17,263.0
Tax on surplus on ordinary activities	0.0	0.0	0.0	0.0	0.0	0.0
SURPLUS/(DEFICIT) FOR THE YEAR AFTER TAX	60,416.0	28,030.1	6,396.6	11,391.7	(8,046.8)	17,263.0
Actuarial (loss) / gain in respect of pension schemes	0.0	0.0	0.0	0.0	0.0	0.0
Change in Fair Value of hedged financial instruments.	0.0	0.0	0.0	0.0	0.0	0.0
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	60,416.0	28,030.1	6,396.6	11,391.7	(8,046.8)	17,263.0

STATEMENT OF FINANCIAL POSITION	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Non-Current Assets	£'000	£'000	£'000	£'000	£'000	£'000
Intangible Assets & Goodwill	0.0	0.0	0.0	0.0	0.0	0.0
Housing properties - Gross cost or valuation	1,874,591.6	1,948,934.7	2,038,421.0	2,099,682.6	2,113,082.6	2,179,412.1
Less:						
Housing Depreciation	0.0	0.0	0.0	0.0	0.0	0.0
Negative Goodwill	0.0	0.0	0.0	0.0	0.0	0.0
NET HOUSING ASSETS	1,874,591.6	1,948,934.7	2,038,421.0	2,099,682.6	2,113,082.6	2,179,412.1
Non-Current Investments	137,701.2	150,543.2	160,826.4	170,959.6	177,034.5	186,214.9
Other Non Current Assets	64,810.0	64,554.6	59,475.1	58,654.2	57,258.9	54,760.8
TOTAL NON-CURRENT ASSETS	2,077,102.8	2,164,032.5	2,258,722.5	2,329,296.4	2,347,376.0	2,420,387.8
Current Assets						
Net rental receivables	1,708.0	10,106.1	10,106.1	10,106.1	10,106.1	10,106.1
Other receivables, stock & WIP	32,601.0	19,072.8	19,072.8	19,072.8	19,072.8	18,952.1
Investments (non-cash)	0.0	0.0	0.0	0.0	0.0	0.0
Cash at bank and in hand	12,156.0	7,000.0	7,000.0	7,000.0	7,000.0	7,000.0
TOTAL CURRENT ASSETS	46,465.0	36,178.9	36,178.9	36,178.9	36,178.9	36,058.2
Payables : Amounts falling due within One Year						
Loans due within one year	0.0	0.0	0.0	0.0	0.0	0.0
Overdrafts due within one year	0.0	0.0	0.0	0.0	0.0	0.0
Other short-term payables	91,917.0	98,810.6	102,395.4	105,467.5	108,619.3	111,848.4
TOTAL CURRENT LIABILITIES	91,917.0	98,810.6	102,395.4	105,467.5	108,619.3	111,848.4
NET CURRENT ASSETS/(LIABILITIES)	(45,452.0)	(62,631.7)	(66,216.5)	(69,288.6)	(72,440.4)	(75,790.2)
TOTAL ASSETS LESS CURRENT LIABILITIES	2,031,650.8	2,101,400.8	2,192,506.0	2,260,007.8	2,274,935.6	2,344,597.6
Payables : Amounts falling due After One Year						
Loans due after one year	1,134,592.0	1,171,322.1	1,227,663.8	1,277,365.9	1,314,404.1	1,361,293.4
Other long-term payables	0.0	0.0	0.0	0.0	0.0	0.0
Grants to be released	39,545.0	44,492.4	72,859.2	79,267.2	65,203.6	70,713.4
TOTAL LONG TERM LIABILITIES	1,174,137.0	1,215,814.5	1,300,523.0	1,356,633.1	1,379,607.7	1,432,006.8
Provisions for liabilities & charges	2,090.0	2,132.4	2,132.4	2,132.4	2,132.4	2,132.4
Pension asset / (liability)	2,035.0	2,035.0	2,035.0	2,035.0	2,035.0	2,035.0
NET ASSETS	853,388.8	881,418.9	887,815.6	899,207.3	891,160.5	908,423.4
Capital & Reserves						
Share capital	0.0	0.0	0.0	0.0	0.0	0.0
Revaluation reserve	707,429.3	757,089.3	786,936.7	800,505.2	778,511.8	811,271.6
Restricted reserves	0.0	0.0	0.0	0.0	0.0	0.0
Revenue reserves	145,959.5	124,329.6	100,878.9	98,702.1	112,648.7	97,151.8
TOTAL CAPITAL & RESERVES	853,388.8	881,418.9	887,815.6	899,207.3	891,160.5	908,423.4
Intra Group Receivables - as included above	9,969.4	8,536.0	8,536.0	8,536.0	8,536.0	8,536.0
Intra Group Payables - as included above	1,136,055.2	1,165,422.8	1,218,361.1	1,264,535.8	1,297,916.4	1,341,011.6

Five Year Financial Projections (FYFP) 2024-2025

Scottish Housing Regulator

STATEMENT OF CASHFLOWS	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Net Cash from Operating Activities	£'000	£'000	£'000	£'000	£'000	£'000
Operating Surplus/(Deficit)	31,286.7	33,065.2	34,530.2	58,403.7	78,886.9	53,063.3
Depreciation & Amortisation	79,122.9	83,575.5	86,931.2	86,463.2	91,118.9	97,243.0
Impairments / (Revaluation Enhancements)	13,295.5	15,404.3	7,037.9	12,693.6	7,837.0	11,086.8
Increase / (Decrease) in Payables	0.0	(300.0)	0.0	0.0	0.0	0.0
(Increase) / Decrease in Receivables	1,123.1	(2,376.7)	605.2	0.1	(0.1)	120.5
(Increase) / Decrease in Stock & WIP	0.0	0.0	0.0	0.0	0.0	0.0
Gain / (Loss) on sale of non-current assets	(118.3)	0.0	0.0	0.0	0.0	0.0
Other non-cash adjustments	(23,803.5)	(25,684.8)	(18,528.4)	(36,012.8)	(46,280.1)	(21,945.3)
NET CASH FROM OPERATING ACTIVITIES	100,906.4	103,683.5	110,576.1	121,547.8	131,562.6	139,568.3
Tax (Paid) / Refunded	0.0	0.0	0.0	0.0	0.0	0.0
Return on Investment and Servicing of Finance						
Interest Received	67.0	105.0	140.0	141.5	141.3	140.1
Interest (Paid)	(49,400.6)	(49,922.2)	(53,051.5)	(55,900.1)	(59,862.0)	(62,637.6)
RETURNS ON INVESTMENT AND SERVICING OF FINANCE	(49,333.6)	(49,817.2)	(52,911.5)	(55,758.6)	(59,720.7)	(62,497.5)
Capital Expenditure & Financial Investment						
Construction or acquisition of Housing properties	(43,235.9)	(61,662.5)	(78,872.7)	(75,231.7)	(54,040.9)	(62,811.3)
Improvement of Housing	(55,154.1)	(60,249.8)	(66,900.6)	(71,709.3)	(77,117.6)	(78,900.1)
Construction or acquisition of other Land & Buildings	0.0	0.0	0.0	0.0	0.0	0.0
Construction or acquisition of other Non-Current Assets	(20,736.8)	(14,063.8)	(11,724.8)	(7,443.7)	(6,280.4)	(5,909.8)
Sale of Social Housing Properties	206.3	0.0	0.0	0.0	0.0	0.0
Sale of Other Land & Buildings	0.0	0.0	0.0	0.0	0.0	0.0
Sale of Other Non-Current Assets	0.0	0.0	0.0	0.0	0.0	0.0
Grants (Repaid) / Received	16,076.9	43,670.7	46,895.2	42,420.8	32,216.4	27,455.2
CAPITAL EXPENDITURE AND FINANCIAL INVESTMENT	(102,843.6)	(92,305.4)	(110,602.9)	(111,963.9)	(105,222.5)	(120,166.0)
NET CASH BEFORE FINANCING	(51,270.8)	(38,439.1)	(52,938.3)	(46,174.7)	(33,380.6)	(43,095.2)
Financing						
Equity drawdown	0.0	0.0	0.0	0.0	0.0	0.0
Debt drawdown	76,000.0	33,283.1	52,938.3	46,174.7	33,380.6	43,095.2
Debt repayment	(16,000.0)	0.0	0.0	0.0	0.0	0.0
Working Capital (Cash) - Drawn / (Repaid)	0.0	0.0	0.0	0.0	0.0	0.0
NET CASH FROM FINANCING	60,000.0	33,283.1	52,938.3	46,174.7	33,380.6	43,095.2
INCREASE / (DECREASE) IN NET CASH	8,729.2	(5,156.0)	0.0	0.0	0.0	0.0
Cash Balance						
Balance Brought Forward	3,426.8	12,156.0	7,000.0	7,000.0	7,000.0	7,000.0
Increase / (Decrease) in Net Cash	8,729.2	(5,156.0)	0.0	0.0	0.0	0.0
CLOSING BALANCE	12,156.0	7,000.0	7,000.0	7,000.0	7,000.0	7,000.0

Five Year Financial Projections (FYFP) 2024-2025

Scottish Housing Regulator

ADDITIONAL INFORMATION	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Number of units added during year to:	£'000	£'000	£'000	£'000	£'000	£'000
New Social Rent Properties added	103	60	78	164	241	80
New MMR Properties added	91	88	55	93	50	80
New Low Costs Home Ownership Properties added	0	0	0	0	0	0
New Properties - Other Tenures added	0	0	0	0	0	0
Transfers in	0	0	0	0	0	0
Total number of new affordable housing units added during year	194	148	133	257	291	160
Units developed for sale:						
Number of units developed for sale to RSLs	0	0	0	0	0	0
Number of units developed for sale to non-RSLs	0	0	0	0	0	0
Development Assumption Indicator	No					
Number of units lost during year from:						
Sales including right to buy	2	0	0	0	0	0
Demolition	600	0	0	0	0	66
Transfers out	0	0	0	0	0	0
Other	0	0	0	0	0	0
Number of units managed at end of period (exclude factored units)	42,264	42,324	42,402	42,566	42,807	42,821
Units owned:						
Social Rent Properties	42,253	42,313	42,391	42,555	42,796	42,810
MMR Properties	975	1,063	1,118	1,211	1,261	1,341
Low Costs Home Ownership Properties	11	11	11	11	11	11
Properties - Other Tenures	0	0	0	0	0	0
Number of units owned at end of period	43,239	43,387	43,520	43,777	44,068	44,162
Financed by:						
Scottish Housing Grants	24,566.3	25,684.8	18,528.4	36,012.8	46,280.1	21,945.3
Other public subsidy	0.0	0.0	0.0	0.0	0.0	0.0
Private finance	20,343.3	12,961.2	12,295.3	27,668.9	48,255.4	18,277.0
Sales	0.0	0.0	0.0	0.0	0.0	0.0
Cash reserves	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.0	0.0	0.0	0.0	0.0
Total cost of new units	44,909.6	38,646.0	30,823.7	63,681.7	94,535.5	40,222.3
Development cost per unit	231.5	261.1	231.8	247.8	324.9	251.4
Assumptions:						
General Inflation (%)	4.0	2.5	2.5	2.5	2.5	2.5
Rent increase - Margin above/below General Inflation (%)	3.5	4.4	2.5	2.5	1.5	1.5
Operating cost increase - Margin above/below General Inflation (%)	0.0	0.0	0.0	0.0	0.0	0.0
Direct maint cost increase-Margin above/below General Inflation (%)	0.5	0.5	0.0	0.0	0.0	0.0
Actual / Assumed average salary increase (%)	4.5	3.5	2.5	2.0	2.0	2.0
Average cost of borrowing (%)	4.5	4.5	4.5	4.5	4.5	4.5
Employers Contributions for pensions (%)	6.7	6.7	11.2	11.7	11.4	11.2
Employers Contributions for pensions (£'000)	4,652.7	4,815.6	8,296.4	8,832.7	8,785.0	8,774.0
SHAPS Pensions deficit contributions (£'000)	0.0	0.0	0.0	0.0	0.0	0.0

Min. headroom cover on tightest interest cover covenant (£'000)	0.0	0.0	0.0	0.0	0.0	0.0
Minimum headroom cover on tightest gearing covenant (£'000)	0.0	0.0	0.0	0.0	0.0	0.0
Minimum headroom cover on tightest asset cover covenant (£'000)	0.0	0.0	0.0	0.0	0.0	0.0
Total staff costs (including NI & pension costs) (£'000)	67,437.8	70,048.1	74,874.7	76,742.5	77,272.5	78,472.1
Full time equivalent staff	1,735.0	1,735.0	1,728.6	1,728.6	1,711.9	1,708.6
EESSH Revenue Expenditure included above (£'000)	0.0	0.0	0.0	0.0	0.0	0.0
EESSH Capital Expenditure included above (£'000)	5,045.0	9,222.0	10,482.0	12,067.0	14,720.0	15,488.0
Total capital & revenue expend on maint pre-1919 properties	982.0	750.0	810.0	750.0	750.0	810.0
Total capital & revenue expend on maint all other properties (£'000)	136,123.0	143,787.5	154,127.3	160,613.6	167,826.0	172,025.5

Estimated decarbonisation cost indicator	No
Estimated decarbonisation cost (£'000)	-

Five Year Financial Projections (FYFP) 2024-2025

TRENDS & COMPARATORS

RATIOS	Year -2	Year -1	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	National
Financial capacity	Actual	Actual	Outturn	Forecast	Forecast	Forecast	Forecast	Forecast	Median
Interest cover	195.6%	184.5%	204.397%	207.900%	208.696%	217.691%	220.013%	223.042%	307.9%
Gearing	159.3%	134.7%	131.527%	132.096%	137.491%	141.276%	146.708%	149.082%	43.1%
Efficiency									
Voids	1.0%	1.2%	1.164%	1.428%	1.417%	1.425%	1.389%	1.310%	0.7%
Arrears	2.3%	3.7%	0.766%	4.245%	4.032%	3.816%	3.660%	3.502%	1.9%
Bad debts	1.2%	0.7%	0.522%	1.221%	1.360%	1.712%	1.862%	2.035%	0.5%
Staff costs / turnover	38.0%	36.6%	25.505%	25.248%	26.472%	24.342%	22.892%	24.036%	20.4%
Turnover per unit	£5,416	£5,497	£6,115	£6,395	£6,499	£7,202	£7,660	£7,393	£5,846
Responsive repairs to planned maintenance	1.6	1.3	1.5	1.5	1.6	1.6	1.7	1.7	1.6
Liquidity									
Current ratio	0.5	0.4	0.5	0.4	0.4	0.3	0.3	0.3	1.7
Profitability									
Gross surplus / (deficit)	5.6%	6.6%	11.833%	11.918%	12.208%	18.525%	23.371%	16.253%	15.6%
Net surplus / (deficit)	17.8%	68.2%	22.849%	10.103%	2.262%	3.613%	(2.384%)	5.288%	9.0%
EBITDA / revenue	12.1%	12.6%	16.659%	15.699%	14.758%	20.583%	25.245%	19.296%	24.9%
Financing									
Debt Burden	4.5	4.6	4.3	4.2	4.3	4.1	3.9	4.2	1.6
Net debt per unit	£24,113	£25,352	£25,959	£26,836	£28,048	£29,019	£29,668	£30,666	£6,680
Debt per unit	£24,215	£25,434	£26,240	£26,997	£28,209	£29,179	£29,827	£30,825	£9,524
Diversification									
Income from non-rental activities	12.1%	10.6%	15.631%	14.194%	11.393%	15.989%	18.201%	11.611%	17.6%
INDICATORS									
Turnover	228,272.0	231,567.0	264,410.2	277,445.2	282,846.9	315,268.0	337,547.4	326,477.7	
Operating costs	148,138.0	150,347.0	151,912.4	158,234.5	167,166.2	165,972.1	167,380.3	173,492.5	
Net housing assets	1,583,777.0	1,784,173.0	1,874,591.6	1,948,934.7	2,038,421.0	2,099,682.6	2,113,082.6	2,179,412.1	
Cash & current investments	4,270.0	3,427.0	12,156.0	7,000.0	7,000.0	7,000.0	7,000.0	7,000.0	
Debt	0.0	0.0	1,134,592.0	1,171,322.1	1,227,663.8	1,277,365.9	1,314,404.1	1,361,293.4	
Net assets / capital & reserves	637,822.0	792,972.0	853,388.8	881,418.9	887,815.6	899,207.3	891,160.5	908,423.4	

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Comments

Page	Field	Comment
SOCI	Gross rents	The rent increase in year 3 is 5% plus 164 social rent units are completed, generating additional income.
SOFP	Housing depreciation	Housing properties are reported at valuation and depreciation is eliminated in the annual valuation adjustment.
SOFP	Intra Group Receivables - as included above	The long term Lowther debtor is included in the investment line of the SOFP and is excluded from the intra-group receivables disclosure. In 2025 the value is £26,799.9k, increasing to £33,504k.
SOCF	Increase / (Decrease) in Payables	Other creditors movement
SOCF	(Increase) / Decrease in Receivabes	Other debtors movement
SOCF	Debt repayment	The LT payables value in the SOFP includes the Scottish Government contingent efficiencies grant, which is re-stated at fair value annually and transaction fees which are amortised over the life of the debt.
Additional Information	'Total cost of new units' / 'Total number of new affordable housing units added during year'	Units reflect the current development programme, and has been revised from last year.
Additional Information	Development Assumption	There are a small number of projects currently in the SHIP for Glasgow which are not included in our latest financial projections. Since the SHIP submission was made in April 2024 a small number of developer led projects were set aside in order to better focus resources on larger regeneration projects and those involving our own landholdings.
Additional Information	Other public subsidy	The current development programme runs to 2033.34 and grants will be received in the 5 year period which relate to later completions. Correspondingly, grants have been received in earlier years, which relate to completions during the

Page	Field	Comment
		5 year period.
Additional Information	Private finance	The current development programme runs to 2033.34 and debt will be drawn in the 5 year period which relates to later completions. Correspondingly, debt has been drawn in earlier years, which relates to completions during the 5 year period.
Additional Information	Development cost per unit	Year 4 completions include a high profile development site with significant demolition costs
Additional Information	Minimum headroom cover on tightest interest cover covenant (£'000)	All loan covenants apply at RSL borrower group level, rather than to individual entities
Additional Information	Minimum headroom cover on tightest gearing covenant (£'000)	All loan covenants apply at RSL borrower group level, rather than to individual entities
Additional Information	Minimum headroom cover on tightest asset cover covenant (£'000)	All loan covenants apply at RSL borrower group level, rather than to individual entities
Additional Information	Full time Equivalent Staff Curr Year	The assumed pay uplift is 2.5%, in addition to a step up in assumed SPF pension contribution rate.
Additional Information	Estimated decarbonisation cost	In line with our Group asset strategy there are plans for decarbonisation investment, in this five year period.

RSL: 317 - Wheatley Homes Glasgow

Return	Annual Return 2025	31/03/2025

Further Return Details

Accounting Year End	Do you have any ISDA's	Does Lender have a floating charge over the company Assets	Intragroup Lending / Borrowing
March	No	No	Yes

Social Housing Units

Owned by RSL	Used for Security	Unencumbered	% of Unencumbered with positive value
43,273	41,430	1,843	100.00

Total Facility (£'000s)	Facility Outstanding (£'000s)	Facility Undrawn (£'000s)
0.0	0.0	0.0

Intragroup Borrowing

Seq No	Status	Lender	Relationship	Amount Rec'd £'000	Balance Outstanding £'000	Purpose of Loan	Loan Purpose Details	Duration (months)	First Repayment Date
1643	Live	Wheatley Funding No.1 Limited	Other group company	1,096,500.0	1,096,500.0	Working Capital		348	01/04/2022

Security	Type of Security	Security Details	Security value £'000	Loan Agreement	Repayment Period (months)	Repayment Terms	Ref Rate	Margin / All-in-rate	Start Date	End Date
Yes	Standard Security	GHA is guarantor to Lender	1,844,736.4	Yes	259	Interest only then capital & interest	Rate paid by on-lender	4.84%	28/11/2014	28/11/2043

Intragroup Lending

Seq No	Status	Borrower	Relationship	Amount Prov'd £'000	Balance Outstanding £'000	Purpose of Loan	Loan Purpose Details	Duration (months)	First Repayment Date
1	Live	Lowther Homes Limited	Other group company	45,000.0	36,000.0	Capital Purchase	Purchase of property for full market rent	348	28/11/2043

Security	Type of Security	Security Details	Security value £'000	Loan Agreement	Repayment Period (months)	Repayment Terms	Ref Rate	Margin / All-in-rate	Start Date	End Date
No				Yes	259	Interest only - Bullet repayment at end of term from cashflow	Fixed Rate Percentage	6.00%	28/11/2014	28/11/2043

Report

To: Wheatley Homes Glasgow Board

By: Aisling Mylrea, Managing Director of Wheatley Homes Glasgow

Approved By: Steven Henderson, Group Chief Executive

Subject: Risk Register

Date of Meeting: 16 May 2025
_____

1.   Purpose

1.1   This report asks the Board to consider and approve the:
- Board's Risk Appetite Statements; and
- Proposed changes to the Risk Register.

2.   Authorising and strategic context

2.1   In accordance with the Group Standing Orders, the Board is responsible for managing and monitoring its Risk Register and Risk Appetite. The Group Board is responsible for managing and monitoring the Wheatley Group Risk Management Framework.

3.   Background

3.1   The Group's risk management approach requires that the Board review its Risk Appetite Statements annually, to consider whether these remain an accurate reflection of the Board's willingness to accept risk associated with the achievement of its Strategic Aims.

3.2   This paper summarises the results of management's review of the risk appetite statements, for consideration and approval by the Board.

3.3   The paper also gives an overview of the current risk position for consideration by the Board. As set out in the Group Risk Management approach, this update focuses on risks management wishes to bring to the attention of the Board. This includes risks in the following categories:

A. Risks outwith risk appetite;

B. Risks with a residual risk score of 12 of more or an inherent risk score of 20 or more, for which the Board has not received an update on the operation of the controls in the last 6 months; and

C. Risks highlighted by management for consideration. This will include new risks, risks to be removed from the Risk Register, or risks with a significant change in scoring. It also includes brief details of any significant changes to the external environment that may impact on the Board's risk profile (“**horizon-scanning**”).

4. Discussion

Risk Appetite Statements

4.1 The Group uses the risk appetite definitions set out below to define a risk appetite statement for each type of risk (e.g. financial/VfM or operational delivery) that might occur when delivering each Strategic Aim. The colours in each row represent the risk appetite levels, ranging from Averse to Hungry.

	Financial or VFM	Reputation / Credibility	Operational Delivery	Regulatory/ Legal Compliance
Averse - Avoidance of risk and uncertainty is a key organisational objective.	Avoidance of financial loss is a key objective. Only willing to accept the low-cost option. Resources withdrawn from non-essential activities.	Minimal tolerance for any decisions that could lead to external scrutiny.	Defensive approach to objectives – aim to maintain or protect, rather than to create or innovate. Priority for tight management controls and oversight with limited devolved decision-making authority. General avoidance of systems / technology developments.	Avoid anything which could be challenged, even unsuccessfully. Play safe.
Minimal - Preference for ultra-safe business delivery options that have a low degree of inherent risk and only have a potential for limited reward.	Only prepared to accept the possibility of very limited financial loss if essential. VFM is primary concern.	Tolerance for risk taking limited to those events where there is no chance of significant repercussion.	Innovations always avoided unless essential. Decision making authority held by senior management. Only essential systems /technology developments to protect current operations.	Want to be very sure we would win any challenge.
Cautious - Preference for safe delivery options that have a low degree of inherent risk and may only have limited potential for reward.	Prepared to accept the possibility of some limited financial loss. VFM still the primary concern but willing to also consider the benefits. Resources generally restricted to core operational targets.	Tolerance for risk taking limited those events where there is little chance of any significant repercussion should there be a failure.	Tendency to stick to the status quo, innovations generally avoided unless necessary. Decision making authority generally held by senior management. Systems / technology developments limited to improvements to protection of current operations.	Limited tolerance for "sticking our neck out". Want to be reasonably sure we would win any challenge.
Open - Willing to choose the one that is most likely to result in successful delivery while also providing an acceptable level of risk / reward (and VFM etc.).	Prepared to invest for reward and minimise the possibility of financial loss by managing the risks to a tolerable level. Value and benefits considered (not just cheapest price). Resources allocated in order	Appetite to take decisions with potential to expose us to additional scrutiny but only when appropriate steps have been taken to minimise	Innovation supported, with demonstration of commensurate improvements in management control. Systems / technology developments considered to enable operational delivery. Responsibility for non-critical decisions may be devolved.	Challenge will be problematic, but we are likely to win it, and the gain will outweigh the adverse consequences.

	Financial or VFM	Reputation / Credibility	Operational Delivery	Regulatory/ Legal Compliance
	to capitalise on potential opportunities.	any exposure.		
Hungry - Eager to be innovative and to choose options offering potentially higher business rewards (despite greater inherent risk).	Prepared to invest for the best possible reward and accept the possibility of financial loss (although controls may be in place). Resources allocated without firm guarantee of return – 'investment capital' type approach.	Appetite to take decisions that are likely to bring external scrutiny but where potential benefits outweigh the risks.	Innovation pursued – desire to 'break the mould' and challenge current working practices. New technologies viewed as a key enabler of operational activity.	Chances or losing are high and consequences serious. But a win would be seen as a great coup.

4.2 In May 2024 the Board used these Group Risk Appetite definitions to set its risk appetite for each of its Strategic aims, resulting in a summary Risk Appetite Statement, as set out below. The full Risk Appetite Statements are available for review in Appendix 1.

Strategic Theme 1: Delivering exceptional customer experience	Financial	Reputational	Operational	Compliance
1.Progressing from excellent to outstanding	*Cautious*	*Minimal*	*Open*	*Cautious*
2.Enabling customers to lead	*Open*	*Open*	*Open*	*Minimal*
3.Developing a customer-led repairs service	*Open*	*Open*	*Open*	*Minimal*
Strategic Theme 2: Making the most of our homes and our assets	**Financial**	**Reputational**	**Operational**	**Compliance**
5.Increasing the supply of new homes	*Averse*	*Minimal*	*Open*	*Minimal*
6.Investing in existing homes and environments	*Cautious*	*Open*	*Open*	*Minimal*
7.Setting the benchmark for sustainability and reducing carbon footprint	*Open*	*Open*	*Hungry*	*Cautious*
8. Building community voice, engagement and resilience	*Open*	*Open*	*Open*	*Cautious*
Strategic Theme 3: Changing Lives and Communities	**Financial**	**Reputational**	**Operational**	**Compliance**
10.Developing peaceful and connected neighbourhoods	*Minimal*	*Open*	*Open*	*Minimal*
11.Supporting economic resilience in our communities	*Open*	*Open*	*Open*	*Minimal*
Strategic Theme 4: Developing our shared capacity	**Financial**	**Reputational**	**Operational**	**Compliance**
12.W.E.Think – creating our "Thinking Yes Together" culture	*Open*	*Open*	*Hungry*	*Cautious*

	Financial	Reputational	Operational	Compliance
13. W.E.Create – driving innovation	*Open*	*Open*	*Hungry*	*Cautious*
14. W.E.Work – strengthening the skills and agility of our staff	*Open*	*Hungry*	*Hungry*	*Cautious*
Strategic Theme 5: Enabling our Ambitions	**Financial**	**Reputational**	**Operational**	**Compliance**
15. Raising the funding to support our ambitions	*Open*	*Minimal*	*Cautious*	*Minimal*
16. Maintaining a strong credit rating and managing financial risk	*Minimal*	*Averse*	*Cautious*	*Averse*
17. Evolving digital platforms to support our activities	*Open*	*Open*	*Open*	*Minimal*
18. Influencing locally and nationally to benefit our communities	*Cautious*	*Open*	*Open*	*Minimal*

4.3 Management has reviewed the risk appetite statements, considering factors such as strategic priorities for 2025/26; external factors which may impact on achievement of the Strategic Aims and Subsidiary specific factors that may impact on the Board's willingness to take risk in different areas. There are no proposed changes arising from this review.

4.4 The Board is asked to consider whether the Risk Appetite Statements can be approved for 2025/26.

Risk Register

4.5 The Group's risk management approach requires that the full Risk Register should be reviewed annually. Accordingly, the full risk register is available for review at Appendix 2.

4.6 The chart on the next page shows all risks within the Risk Register. These are colour-coded as follows:

- Red font – risks highlighted for Member consideration (as set out in paragraph 3.1) and discussed further below;

- Purple font – risks with a high residual risk or inherent risk score where Boards have received an update on the operation of the controls in the last 6 months;

- Black font – lower scoring risks that have remained stable within the current period.

A full description of each of these risks, and associated controls, is set out in Appendix 2.

Impact	Likelihood 1	Likelihood 2	Likelihood 3	Likelihood 4	Likelihood 5
5					
4	• Ability to meet Scottish Government legislative requirements for energy efficiency (C) • Supplier's Financial Position, Contingency and BCP (C) • Fire Event (A)	• Reduced availability of financial support from SGov't/Local Govt		• Delayed recovery in the event of a cyber-attack (A) • Disruption following a cyber-attack on a key system provider (A) • Radio Teleswitch switch off (A)	
3	• Insufficient Group Development Programme pipeline	• Business Continuity • Senior staff recruitment • Staff development and succession planning • Damp and Mould • Fire Safety • Group Credit Rating • Customer Satisfaction (tenants) • Rent arrears management • Governance Structure	• Impact on our customers of reduced public funding • Laws and Regulations • Staff behaviour enables a cyber-attack • Compliance with funders' requirements • Repairs supply chain disruption • Securing new funding and adverse market changes • Political and Policy changes impact on strategic key partnerships • Underperformance of main delivery partner • Non- achievement of sustainability targets	• Climate change impact on Group assets and services	
2			• Ineffective void service from suppliers and contractors (C)	• Monitoring H&S arrangements (C)	
1					

4.7   The remainder of this section provides additional commentary on those risks highlighted in red font.

Section A - Risks outwith risk appetite

4.8   There are four risks with a residual risk score that is greater than the approved risk appetite. This is set out in the table below.

NEW RISK: RISK020- Radio Teleswitch switch off	 Impact Likelihood	Minimal	This new risk is in response to the Radio Teleswitch (RTS) switch off and the impact this may have if c.5000 customers with RTS electricity meters do not engage with their energy suppliers to have these meters updated in advance of the switch off. The Group is unable to directly resolve this issue on behalf of its customers, but is engaging with third parties, contacting affected customers and raising awareness through communications for customers and staff.
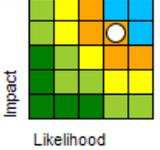
Risk	Residual Risk Score	Risk Appetite Level	Commentary
RISK 089 – Fire Event		Minimal	This is focused on the risk of a fire within a customer's property. It is outwith risk appetite due to the limited control the Group has over the actions of third parties to minimise fire risk. Despite best efforts, we cannot eliminate all risk of accidental dwelling fires. We have reduced these year-on-year, through proactive engagement with our customers and rigorous fire safety inspections of our assets on a rolling programme basis and mitigating measures, but we will continue to experience accidental dwelling fires.

4.9 The implementation of any identified actions will be monitored by management and residual risk scores will be reviewed as part of the scheduled quarterly review of all risks.

Section B – High scoring risks with controls due for review.

4.10 There are no risks with a residual risk score that is greater than the 12, or an inherent risk score of 20 or more, for which the Board has not received an update on the operation of the controls in the last 6 months.

Section C- Horizon Scanning

4.11 The table below summarises four risks highlighted for the Board's attention, including any key changes to the risks in the Risk Register.

Risk	Residual Risk Score	Risk Appetite Level	Commentary
NEW RISK: RISK090- Monitoring H&S Arrangements		Cautious	This new risk has been added to capture the risk that the H&S monitoring function does not work effectively to detect non-compliance with H&S policy and procedures or drive improvement across the Group due to poor team coordination, insufficient support, or lack of awareness of relevant issues by that function. The risk is currently being managed within risk appetite.
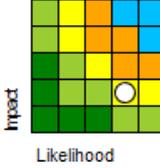
Risk			Risk Appetite Level	Commentary
NEW RISK: RISK039- Supplier's Financial Position, Contingency and Business Continuity Planning	Impact	Likelihood	Cautious	This risk has been added to reflect the risk that suppliers ceasing to trade, or supply chain disruption, could cause significant disruption to service delivery or delay to projects, resulting in additional cost and reputational damage.
AMENDED RISK: RISK004- Ability to meet Scottish Government legislative requirements for energy efficiency	Impact	Likelihood	Cautious	Risk has reduced because the Scottish Government has indicated it will no longer implement heat and building regulations that would have required us to remove gas from our properties for existing homes. Likelihood has reduced to 2 as legislative requirements are less onerous. This brings the risk within risk appetite.
NEW RISK: RISK085- Ineffective void service from suppliers and contractors	Impact	Likelihood	Cautious	This risk has been added to reflect that void periods are high due to delays outwith our control, including supplier and contractor scheduling and days lost to metering delays.
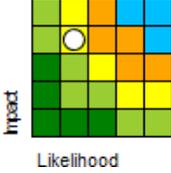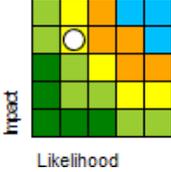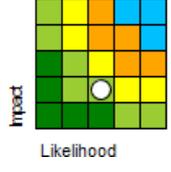
4.12   The Board is asked to consider whether any matters discussed elsewhere during the Board meeting result in additional risks to be captured in the Risk Register.

5.   Customer Engagement

5.1   No customer engagement implications arise directly from this report.

6.   Environmental and sustainability implications

6.1   No environmental or sustainability implications arise directly from this report.

7.   Digital transformation alignment

7.1   No digital transformation alignment implications arise directly from this report.

8.   Financial and value for money implications

8.1   No financial or value for money implications arise directly from this report.

9. Legal, regulatory and charitable implications

9.1 No legal, regulatory or charitable implications arise directly from this report.

10. Risk Appetite and assessment

10.1 There is no single risk appetite associated with this paper. Instead, the review of risks within the Risk Register, as outlined in this paper is designed to provide assurance on the controls in place to manage risks such that the residual risk score is within risk appetite and to identify additional actions planned to reduce residual risk further, where required.

11. Equalities implications

11.1 This report does not require an equalities impact assessment.

12. Key issues and conclusions

12.1 Management's review of the Risk Appetite Statements has not identified any required changes to the Statements for 2025/26.

12.2 Management's review of the Risk Register has identified four risks that are outwith risk appetite, no risks with high inherent or residual risk scores that have not been reviewed by management; and a further four risks highlighted for Board consideration.

13. Recommendations

13.1 The Board is asked to:

1) Approve the Risk Appetite Statements for 2025/26;
2) Approve the proposed changes to the Risk Register; and
3) Identify any further changes required to the Risk Register.

LIST OF APPENDICES:

Appendix 1 –WH-Glasgow Risk Appetite Statements 2025/26
Appendix 2 – WH-Glasgow Risk Register

Appendix 1 – WH-Glasgow Risk Appetite Statements

Theme 1 – Delivering exceptional customer experience

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
Progressing from Excellent to Outstanding	*Cautious:* We aim to deliver the highest levels of customer service whilst optimising VfM for the services provided. We must be able to transparently demonstrate how our services and products provide VfM.	*Minimal:* We will continue to seek to influence at a national level and be externally validated as global leaders in customer service and benchmarked results. It is vital that we deliver strong performance against key business measures. We must be very sure that there is little chance of any significant reputational repercussion should there be a failure.	*Open:* We are keen to pursue opportunities to use digital services and platforms to improve the customer experience. We should be able to demonstrate the benefits that these new digital approaches will make, including improvements to the control environment.	*Cautious:* We will increasingly use integrated online and digital engagement platforms and spaces to support engagement with customers and should be satisfied that they protect the online safety and personal information of users. We must be reasonably sure we could win any legislative challenge related to the use of these customer engagement tools.
Enabling customers to lead	*Open:* Increasingly, more customer control of expenditure will ensure resources are targeted at the things which matter to our customers. By 2026 25% of all tenant-facing expenditure across Group will be controlled by tenants. We will allocate financial resource to support increased customer control of expenditure where the value and benefits can be demonstrated. We accept that there is a possibility of some financial loss as this new	*Open:* We aim to create a cultural shift for customers and staff, shifting the balance of power and control to the customer and ensuring the service they experience is aligned to their personal priorities. Equality and diversity will be at the heart of our service re-design and we will choose options that are the most likely to successfully deliver these ambitions and elevate our reputation in these areas. We are willing to take decisions which might expose us to additional scrutiny, as long as steps	*Open:* We aim to be a digitally led business which delivers innovative and transformative digital solutions. We will pursue opportunities to use digital services and platforms to improve the customer experience, without leaving anyone behind. Our operating model must reflect the needs of all customers.	*Minimal:* Staff will increasingly be trusted advisors, but it is essential that mitigations are in place to help keep customers safe and prevent any misuse of trust. Digital platforms and the use of artificial Intelligence and predictive analytics will be essential tools in our digitally led services; however, we must be able to demonstrate that we comply with legislation regarding the security and use of data.

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
	customer-led approach is embedded, but mitigating actions should be taken to manage this to a tolerable level.	have been taken to minimise any negative impact.		
Developing a customer led repairs service	**Open:** We are prepared to invest in improvements to the repairs service, particularly where investment will result in optimised efficiency, consistency in approach and customer led services. Our spending decisions must be transparent and withstand scrutiny.	**Open:** The repairs service is a core driver of customer value, and we aim to deliver repairs efficiently and effectively, achieving a high level of customer satisfaction. We seek to improve the repairs service and be innovative in how we meet the repair needs of customers. We accept that change may bring additional scrutiny, but we will only act where we are satisfied that the results will lead to overall improvement and increased customer satisfaction.	**Open:** Our ambition is to continue to improve the repairs service, and the new systems infrastructure will support our aim to introduce more dynamic ways for repairs to be delivered. We will choose options that are most likely to result in success and seek opportunities to use developments in systems and technology to improve our operational repairs activity. Decisions about arrangements for repairs delivery in the West will be informed by the option appraisal of the first five years of the JV.	**Minimal:** Keeping customers and staff safe is a key priority and we must be able to demonstrate that we comply with Health and Safety legislation in relation to our repairs activity.

Theme 2 – Making the most of our homes and assets

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
Increasing the supply of new homes	*Averse:* Achieving our target return on investment will be an important factor in decisions about what and where we build. Avoiding financial loss is a key objective.	*Minimal:* We aim to use the strength of the Group and the national significance of our new build programme to influence the Scottish Government to sustain the current budget allocation and grant conditions for affordable housing supply through to 2026. We also seek to extend our influence with grant funders, Glasgow and Edinburgh councils and the Scottish Government, to increase the share of Affordable Housing Supply Programme (AHSP) budget allocation to the Group. Therefore, our tolerance for risk taking in relation to the safe delivery of the new build programme is limited to events where there is no chance of significant repercussion.	*Open:* Operationally, we are keen to grow new partnerships beyond our current footprint and explore options to facilitate development opportunities in other geographic areas. We will choose options that are most likely to result in successful delivery, while also providing an acceptable level of reward for the Group. The Wheatley 24 house range will meet customers' needs and exceed their expectations by delivering the best in the principles of Modern Methods of Construction (MMC), helping to mitigate against industry skills shortages and move towards achieving zero defect housing, faster onsite construction times and ever greater customer satisfaction results. Innovation in these areas is supported; however, we must be able to demonstrate the improvements and benefits that investment in these areas will deliver.	*Minimal:* We must be able to demonstrate that we comply with legislation in relation to our new build activity, including procurement, construction and Health and Safety legislation.

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
Investing in existing homes and environments	***Cautious:*** Ongoing financial strength is crucial to enable us to continue to improve, modernise and maintain homes across the Group. We will revise our well-established investment processes to include more focus on what creates most value for our customers. Value for money will still be the key factor in our decision making, but wider benefits, such as reducing levels of emergency and reactive repairs and customer satisfaction, will also be considered.	***Open:*** Improvements to Locality Planning and engagement approaches will allow us to better understand what investment activity creates the most value for our customers. However, this increased customer engagement may also raise expectations and invite scrutiny. We must ensure that the outcomes of Locality Planning and customer engagement are fully considered in our decision making and that we can explain the reasons for actions taken.	***Open:*** We are eager to exploit technological innovations to enhance the efficiency and convenience of our investment and maintenance services. We will deliver 'innovation at the point of investment' in our existing homes and explore the use of cutting-edge predictive analytics to inform a more intelligence-led repairs and maintenance service. We are prepared to choose options that are most likely to result in successful delivery, while also providing an acceptable level of reward.	***Minimal:*** Keeping customers and staff safe is a key priority and we must be able to demonstrate that we comply with Health and Safety legislation in relation to our investment activity.
Setting the benchmark for sustainability and reducing carbon footprint	***Open:*** A significant investment in retrofitting will be required to increase the energy efficiency and reduce the carbon footprint of our existing homes. In this context we are prepared to invest for reward, considering both the value and benefits which this investment will bring. However, we must still minimise the possibility of financial loss by managing risks to a tolerable level.	***Open:*** We aim to establish Wheatley Group as role-model for sustainability nationally and beyond, as well as influencing the rest of the sector to raise its standards. We seek to partner with the Scottish Government and other organisations (e.g. Sustainable Glasgow) to achieve our common climate change and sustainable development goals. We are prepared to be innovative to deliver these aims and take decisions that might expose us	***Hungry:*** We are eager to be innovative and pioneer new approaches to sustainability through the delivery of innovative energy generation opportunities. We will prioritise solutions that enhance control and cost savings for customers, and work with research partners to solve long standing challenges for improving energy efficiency in non-standard construction types. We are prepared to take greater risks where we believe opportunities will significantly support our aim to	***Cautious:*** This area is gaining more importance for stakeholders, including potential investors, staff and customers. We must be able to demonstrate that we have taken action to comply with all existing and emerging legislative and regulatory requirements in this area and be reasonably sure we would win any challenge.

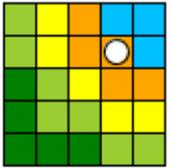| Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
		to additional scrutiny, but only where success is likely, and we have taken appropriate steps to minimise any negative exposure.	'break the mould' and establish us as a leader in sustainability and reducing carbon footprint.	
Building community voice, engagement and resilience	*Open:* Our new engagement approaches will give tenants a far greater say over Group investment. We will continue to use our Group-wide procurement frameworks to drive wider community benefits with our suppliers and will harness our size and buying power to get the best deals possible for our customers. Financial decisions will consider both value and benefits, as well as cost.	*Open:* Customers and wider communities will increasingly be more involved in our decision making. We will also work with communities to co-create a 'Wheatley Place Measure' that reflects the criteria our customers identify as the hallmarks of a successful and resilient community. This increased involvement should encourage customers to expect improvements and challenge us more. We must ensure that we can demonstrate how the outcomes of this engagement have been used in our decision making.	*Open:* Our aim is to establish a greater sense of customer and community ownership, through planning and designing new homes and communities together. We will pursue developments in technology, such as 4D applications, which will encourage customers to get more involved in decision making by making it relevant, fresh and fun. We are committed to creating opportunities which help break down barriers of disadvantage for customers and their families. The overarching purpose of the Foundation will be to raise customer aspirations and build lasting customer and community resilience rather than meet short-term need. Innovation in this area is supported, but we must take reasonable steps to mitigate uncertainty and be able to demonstrate the value and benefits of actions taken.	*Cautious:* We will increasingly use integrated online and digital engagement platforms and spaces to support engagement with customers and should be satisfied that they protect the online safety and personal information of users. We must be reasonably sure we could win any legislative challenge related to the use of these customer engagement tools.

Theme 3- Changing Lives and Communities

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
Developing peaceful and connected neighbourhoods	*Minimal:* We will work with partners at national and local level to secure funding for our customers to have increased access to devices, low or no costs mobile data and support customers to secure the most affordable broadband connections. We have a preference for safe delivery options that have a low degree of inherent risk. Value for money is a primary concern, but we are also willing to consider all benefits in our financial decisions.	*Open:* We will take a lead role in influencing other organisations and agencies in the interests of our customers. We will help our customers and communities to have their voice heard and will seek to harness collaborative action to achieve a greater collective impact on improving the wellbeing of our communities. This will involve establishing common objectives, agreed and co-ordinated approaches, shared data and common indicators of success, all of which may bring additional scrutiny. Therefore, we must ensure that appropriate steps are taken to mitigate any negative impact on our reputation or credibility.	*Open:* We seek to build on our existing successes and maximise opportunities to use new systems and technology to further improve our current operations. Innovation is supported but we must be able to demonstrate commensurate improvements in management control.	*Minimal:* Ensuring the best Fire Safety precautions throughout our housing will continue to be a priority. We also plan to maximise the use of the facilities we own in our areas and develop digital platforms to support customer engagement, both with us and within their communities. Keeping customers and staff safe is a key priority and we must be able to demonstrate that we comply with our legislative responsibilities in relation to all this activity.

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
Supporting economic resilience in our communities	**_Open:_** We are committed to supporting our customers and communities, including those impacted by the pandemic. We are prepared to invest in Group initiatives including the Wheatley bursary programme and the delivery of jobs, training and apprenticeship places, in order to help improve the economic resilience of our customers and communities. We will also seek funding to support the delivery of targeted Foundation Programmes to support children in our communities. Appropriate controls will be established to minimise the possibility of financial loss, but we recognise the overall benefits of investment in these areas. We will ensure that the terms and conditions of any funding received are met.	**_Open:_** We aim to expand the level of support available to our customers through the provision of wrap-around services and Foundation programmes and bursaries. While we are willing to choose options that will deliver the most successful outcomes for our customers, we must ensure that we take appropriate steps to minimise any negative exposure which could impact on the level of future funding available to us.	**_Open:_** We will reshape our services to provide additional support to our customers who have or are at risk of losing their job or entering the benefit system for the first time. We will seek options that will most likely result in successful outcomes for our customers, while also providing an acceptable level of value for money.	**_Minimal:_** We will proactively engage with those at risk to provide them with the support of our wraparound services. Staff will increasingly be trusted advisors, but it is essential that mitigations are in place to help keep customers safe and prevent any misuse of trust.

Theme 4- Developing our shared capacity

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
W.E. Think – creating our "Thinking Yes Together" culture	***Open:*** We will build on our award-winning Think Yes culture and evolve it to deliver our vision for 2026. Resources will be allocated to capitalise on potential opportunities. We will invest in options that are most likely to result in success but must have appropriate controls in place to minimise the possibility of financial loss.	***Open:*** We aim to ensure external influencers, including politicians, regulators and funders, understand Wheatley's unique offering and capacity, and seek to work with us. We will firmly establish Wheatley's authority and credibility, both as a result of our track record of achievements and because of the strength of our new engagement model, which will enable us to effectively represent the views of our huge customer base. In order to transform our culture and thinking we accept that we may need to take decisions with potential to expose us to additional scrutiny, but appropriate steps must be taken to minimise any negative exposure.	***Hungry:*** The transformational redesign of our services and operating models to make the most of our investment in technology and digital platforms is already underway. Innovation is pursued as we challenge current working practices and inspire our staff to think and act differently. Developing the appropriate skills, behaviours and confidence required for staff at all levels to innovate and influence effectively will be a key feature of our learning and development programme over the next five years. We will monitor success by ensuring our performance measures are aligned to the behaviours and outcomes we want to drive.	***Cautious:*** Wheatley staff are trusted advisors, but it is essential that mitigations are in place to help keep customers safe and prevent any misuse of trust. We will increasingly use integrated online and digital platforms and spaces to interact with customers and should be satisfied that they protect the online safety and personal information of users. We must be reasonably sure we could win any legislative challenge related to the use of these online tools.

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
W.E. Create – driving innovation	*Open:* Resources will be allocated to capitalise on potential opportunities. We will invest in options that are most likely to result in success but must have appropriate controls in place to minimise the possibility of financial loss.	*Open:* Wheatley will seek to benchmark with world-class organisations. We will pursue appropriate prestigious external recognition that serves to raise our profile as a role-model and exemplar for people practice and creating customer value. We will also seek to forge innovative new partnerships with both academia and businesses to design and deliver accredited learning experiences and pathways. In order to maximise partnering opportunities we accept that we will likely be exposed to additional scrutiny, therefore appropriate steps must be taken to minimise any negative impact on our credibility or reputation.	*Hungry:* We are eager to 'break the mould' and stimulate innovation and learning in our communities as well as our workforce. New technology will be viewed as a key enabler of change as we create a virtual space for innovation and learning and transform how we engage with technology and innovation possibilities in a collaborative way.	*Cautious:* We will increasingly use integrated online and digital platforms and spaces to interact with customers and partner organisations and should be satisfied that these protect the online safety and personal information of users. We must be reasonably sure we could win any legislative challenge related to the use of these online tools.

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
W.E. Work – strengthening the skills and agility of our staff	*Open:* Resources will be allocated to capitalise on potential opportunities. We will invest in options that are most likely to result in success but must have appropriate controls in place to minimise the possibility of financial loss.	*Hungry:* Wheatley will be an increasingly sought-after employer in people's career journeys; our reputation for developing high quality people with agile and transferable skills will give Wheatley Alumni kudos as prized and respected prospective employees. The Executive Team will lead the way in influencing and positioning Wheatley with external partners and strategic decision makers, building relationships that offer strong potential to create fresh opportunities for the benefit of the Group. We are eager to be innovative and pursue opportunities that offer high business rewards; however, the benefits must outweigh any reputational risks.	*Hungry:* New technology will be viewed as a key enabler of operational activity, with staff across the business being increasingly digitally active. We are also eager to be innovative and explore new working practices that offer high business reward for both staff and customers. How we work will continue to change as we reshape our roles and operating model.	*Cautious:* Staff will increasingly be trusted advisors, but it is essential that mitigations are in place to help keep customers safe and prevent any misuse of trust. We will explore opportunities to co-design modern employment terms and conditions and working practices that appeal to our evolving workforce and ensure maximum flexibility to meet changing needs. However, we are unwilling to take unnecessary risks regarding the delivery of employer responsibilities and must be reasonably sure we would win any challenge regarding employment legislation.

Theme 5- Enabling our Ambitions

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
Raising the funding to support our ambitions	*Open:* We will explore all potential sources of funding available to us to seek the most advantageous options but must be able to clearly demonstrate the value and benefits of the facilities chosen. Commercially, we must identify new sources of equity for Lowther Homes. We are open to looking at new sources although the T&C of any equity must still meet the requirements of the Group Golden Rules.	*Minimal:* Access to Scottish Government grant remains vital to delivering our ambitions and we will work closely with Scottish Government and local authorities with devolved funding powers to achieve this. We are unwilling to take any action which could prevent us from securing this grant funding.	*Cautious:* The funding platforms we put in place have provided a strong basis in terms of available funding facilities to support our RSLs' development aspirations. However, new facilities will be required in the latter years of the strategy period, and we will look to bond, bank and other potential sources to identify the most advantageous options. We prefer safe delivery options that have a low degree of inherent risk and decision-making authority will be held by senior management.	*Minimal:* We must be able to demonstrate that we comply with legislation and regulation in order to meet the expectation of existing and potential funders and stakeholders. We must be very sure we would win any legal or regulatory challenge.

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
Maintaining a strong credit rating and managing financial risks	**Minimal:** We will test our business plan against a set of financial golden rules and ensure we have mitigating actions ready to address a wide range of adverse scenarios and stresses. We prefer ultra-safe business delivery options and are unwilling to tolerate a breach of the golden rules.	**Averse:** We will maintain a strong investment grade credit rating, with our stand-alone credit profile remaining close to the sovereign rating. We will not expose our Group to risks from build-for-sale housing, and our private housing rental and factoring subsidiary, Lowther Homes, will continue to be ring fenced in financial terms from our regulated charitable subsidiaries. We want to avoid risk and uncertainty in this area and will not tolerate decisions which could lead to the Group being downgraded.	**Cautious:** We want to maintain our strong credit rating and manage our financial risk. Therefore, we prefer to take safe delivery options which will protect our current position	**Averse:** We must be able to demonstrate that we comply with legislation and regulation in order to meet the expectation of stakeholders and maintain our strong credit rating. Avoidance of risk in this area is a key objective.
Evolving digital platforms to support our activities	**Open:** As our delivery approach becomes increasingly digitally led, investment in new technology should be focused on business activities which can be re-shaped by technology. We must be able to demonstrate how this investment in technology will create enhanced value for customers and contribute to the delivery of the Group's Strategic themes. We will assess digital investment in terms of strategic fit, complexity, risk, people and quality measures as well as financial considerations.	**Open:** The transition that our customers and staff make to self-managed services must be both successful and sustainable as well as being based on offerings that fundamentally improve services beyond that which is possible in an off-line environment. We accept that change may expose us to additional scrutiny, but appropriate steps must be taken to minimise any exposure.	**Open:** We want Wheatley to become synonymous across the sector as the home of technology innovation that shapes the future of housing and property management. Technological innovation will be supported, but we must be able to demonstrate commensurate improvements in management control.	**Minimal:** Data and information will play an increasingly important role in enabling the delivery of all aspects of our services with data standards and interoperability key. We must be able to demonstrate that we have robust processes in place to comply with legislation regarding the security and use of data.

Strategic Outcome	Financial or VFM	Reputation and Credibility	Operational Delivery	Compliance: Legal / Regulatory
Influencing locally and nationally to benefit our communities	*Cautious:* Continuing to raise our profile beyond our national borders and outside our sector will support our ambitions to raise future finance. Our preference will continue to be for safe funding options that have a low degree of inherent risk, however we are keen to explore all options and seek the best possible value in all funding available to us. Keeping funders and potential funders aware of our excellence in product and service provision is significant in building their confidence to invest.	*Open:* Cementing our position as a leading influencer is a key theme for this strategy period. We aim to confidently and deliberately raise our profile further and take a leading role on the UK and international stage, which will also support our ambitions to raise future finance. We must ensure that the Group's existing reputation and credibility is protected, while maximising the impact of future exposure. In this context, we are prepared take decisions which have the potential to expose us to additional scrutiny if appropriate steps have been taken to minimise any negative exposure, and the overall benefit to the Group's profile will outweigh it.	*Open:* Identifying and exploring different ways of working and solutions developed across a broader range of contexts will stimulate and inform our thinking as we re-configure our business to create increased value for our customers. Innovation is supported and we are willing to choose options that are most likely to result in successful delivery while also providing an acceptable level of reward.	*Minimal:* In order to successfully influence on both a UK and international stage, we must be able to demonstrate that we take appropriate steps to comply with our legislative and regulatory responsibilities.

Appendix 2 – WH-Glasgow Risk Register

Impact | Likelihood

Impact | Likelihood

RISK 019.3 F Disruption following a ██

████████████	██████	████████████████	██████

Impact / Likelihood

Impact / Likelihood

RISK 020 Radio Teleswitch switch off (Outwith Risk Appetite and New Risk)

Strategic Outcome	Progressing from Excellence to Outstanding	Risk type	Reputation and Credibility	Risk owner	Group Director of Assets and Development

Description	Controls
There is a risk that customers with Radio Teleswitch (RTS) electricity meters (c.5000 customers) do not engage with their energy suppliers to have these meters updated in advance of the RTS switch off, resulting in these customers' storage heaters being left permanently switched on or off, depending on the last signal received. Either outcome could have a negative impact on customer experience and satisfaction, particularly as the Group is unable to directly resolve this issue on the behalf of its customers.	Engagement with SFHA, OFGEM, Scottish and UK Government and energy companies to raise awareness of the issue from an RSL perspective, including participation in the OFGEN and Energy UK (the energy industry trade body) events. Participation in the RTS Consumer Engagement Group monthly meetings (scheduled to Dec 2025). Data Sharing agreement in place with Scottish Power, enabling us to contact affected RTS customers and encourage them arrange to switch via our Connected Response programme. Communications campaign including letters to customers, at various times, to encourage them to respond to Scottish Power communications; posters in MSF blocks; and prompts for CFC call handlers to reinforce the need for customers with RTS meters to contact their energy company. Staff awareness campaign. Internal project team formed to monitor progress with switching and coordinate the listed control activities. **Planned Controls:** Working with Scottish Power to develop a targeted campaign. Also going to proactively contact affected customers. Flags being built into CRM system to pick up engagement if affected customers call in to CFC. Business Continuity/Crisis Management planning in the event the switch off occurs.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
Impact / Likelihood	Impact / Likelihood	Risk Appetite is **MINIMAL** (Light Green)	RSL Board updates at every meeting until not required.

RISK 021 Reduced availability of financial support from Scottish Government and / or local government

Strategic Outcome	Raising the funding to support our ambitions	Risk type	Financial or VFM	Risk owner	Group Director of Finance

Description	Controls
There is a risk that without sufficient Scottish Government financial support we may be unable to deliver Scottish Government targets in relation to the development of new homes and energy efficiency. Inflation will also impact on the Scottish Government and / or local authority financial support available for new build targets resulting in an inability to deliver strategic outcomes.	• Regular engagement with Scottish Government representatives to proactively present the case for housing investment directly and through our representative bodies. • Participate in the Scottish Government reviews of grant availability. • Pathway to Net Zero Group draws on independent expertise to support evolution of plans in this area. • Provision in the Business plan tested against the Asset Management Strategy to ensure sufficient provision within the Plan. • Financial planning sensitivities undertaken to understand the potential impact under a variety of grant scenarios. • Actively pursue external funding opportunities including those with the Scottish Government to support our investment in energy efficiency works.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **OPEN** (Orange)	Group Board (Group Business Plan Financial Projections) (Annually in February) Group Board (5-Year Development Plan) (Annually) Group Board (Asset Management Strategy) Group Board (5-Year Investment Plan)

RISK 023 Climate change impact on Group customers, assets and services

Strategic Outcome	Setting the benchmark for sustainability and reducing carbon footprint	Risk type	Financial or VFM	Risk owner	Group Director of Assets and Development

Description	Controls
There is a risk that the impact of climate change consequences on Group customers, assets and services are not anticipated resulting in damage to the value of our assets and our ability to deliver services to our customers.	Business continuity plans (both at Group and local level) provide for operational responses to extreme weather events such as flooding and severe winter snow (e.g. "Beast from the East" type events). Group works in line with National Planning requirements, including the use of SEPA flood risk maps to assess New Build locations. Asset Management Strategy will ensure future investment maintains and improves condition of our asset including to mitigate any climate change related risks.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **OPEN** (Orange)	Group Boards - Asset strategy in June 24, and subsequent strategic asset investment planning. Wheatley Solutions Board updated on sustainability related matters at its meetings. Sustainability update planned for Group Board in June 25, in advance of updating strategy later in 2025.

RISK 001 Impact on our customers of reduced public funding

Strategic Outcome	Supporting economic resilience in our communities	Risk type	Operational	Risk owner	Group Director of Communities

Description	Controls
There is a risk that the impact of reductions in Local Authority services leaves the Group unable to meet increased levels of demand for wrap-around and / or Wheatley Foundation services, and therefore unable to deliver its strategic outcome to support economic resilience for all customers in need.	Monthly performance meetings, reviewing project activity/demand against available budget. Monitoring of business information from across Group to identify emerging customer/community issues. Regular liaison meetings with stakeholders and funders. Monthly "External Funding Opportunities" meeting – Foundation staff. Development of ALISS to signpost customer to additional support. Performance/Budget updates provided quarterly to Foundation Board. Monthly "Helping Hands" rent support updates provided to MDs.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
Impact / Likelihood	Impact / Likelihood	Risk Appetite is **OPEN** (Orange)	Group Board paper on 2023/24 rent setting (February 2024) Group Board paper on Group Business Plans Financial Projections (February 2024) Strategy session/ annual report to Foundation Board to review priorities and ensure responding to customer priorities (Annually) Performance/Budget updates provided quarterly to Foundation Board.

RISK 016 Laws and Regulations

Strategic Outcome	Progressing from Excellent to Outstanding	Risk type	Compliance: Legal/Regulatory	Risk owner	Group Director of Governance and Business Solutions

Description	Controls
Non-compliance with statutory laws and regulations, including but not limited to: • Scottish Housing Regulator and Care Inspectorate regulations, • Financial Conduct Authority (FCA) regulations, • compliance with Health and Safety Building Regulations • Freedom of Information (Scotland) Act, and • General Data Protection Regulations, and • OSCR, the Scottish Charities Regulator, resulting in adverse feedback and loss in confidence from regulators, funders, customers and potential partners, as well as potential fines and penalties.	A Group-wide annual assurance review is carried out against the SHR's regulatory framework, as well as the Care and Lowther regulatory frameworks. These help to ensure we meet the requirements of the SHR, OSCR, Care Inspectorate and other regulatory entities. Standing Orders/Scheme of delegation set out roles and responsibilities in relation to key legislative and regulatory requirements. The Group has on-going relationship management with the Scottish Housing Regulator. Changes to existing legislation are identified and implemented by identified responsible officers across the Group. Group wide approach to how the Group manages information. Privacy Impact Statements implemented across the Group. Legislative compliance maps are in place for all teams, documenting key legislative requirements and the detective controls that have been put in place to confirm ongoing compliance.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **CAUTIOUS** (Yellow)	Annual reporting to RSLs, Care and Lowther (Aug-Oct) each year.

RISK 019.1 F Staff behaviour enables a cyber-attack

Strategic Outcome	Maintaining a strong credit rating and managing financial risk	Risk type	Operational Delivery	Risk owner	Group Director of Governance and Business Solutions

Description	Controls
There is a risk that the Group is subject to a cyber-attack such as ransomware or data theft caused by risky or malicious staff behaviour, resulting in an inability to deliver services, regulatory censure and financial loss.	Staff are required to complete mandatory, annual training provided by a specialist cyber training provider. Completion rates for the training are monitored by MyAcademy and reported to senior management. SIEM technical logging approaches include behavioural analysis metrics - alerts generated lead to actions including account suspension and remediation. Cyber behavioural metrics are reviewed to inform training and communications. Phishing campaigns inform additional behavioural insight to cyber risks and incidents - these are performed across Group 2-3 times per year. Phishing reporting available per-campaign. Routine testing of the external environment is provided by the Group's security consultants. Group tenancy includes 'user risk scoring' to identify accounts with higher risk of compromise or low security behaviours – these alerts are monitored 24 hours per day via SIEM service provider and infrastructure team. Security Forum review of training/phishing/SIEM (account attack) activity. **Planned controls:** Review of cyber-security training and extensions to current training offered to staff to include specific role elements (e.g. payment/PII handling) (July 25) Failed Phishing campaign staff process (management escalation and staff training/guidance approach) (July 25) Senior (LBM) Cyber Security CPD/engagement (Sept 25) via NCC

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
Likelihood	Likelihood	Risk Appetite is **CAUTIOUS** (Yellow)	Audit Committee updates on Cybersecurity/DR twice per year. Wheatley Solutions (quarterly) – standing item on progress with digital transformation programme and Cybersecurity programme
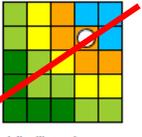
RISK 008 Compliance with funders' requirements

Strategic Outcome	Raising the funding to support our ambitions	Risk type	Financial or VFM	Risk owner	Group Director of Finance

Description	Controls
There is a risk of defaulting on loan agreements as a result of failing to meet or maintain compliance with loan agreements. This would result in withdrawal of the funding, potential for cross-default on other facilities, difficulty in obtaining future funding from other funders, and would likely result in higher cost of funding.	Regular meetings with funders and investor representatives to update on financial status of the Group. Financial performance monitored monthly and covenant compliance reviewed quarterly by the Group Board, before being submitted externally to funders. Covenant compliance monitoring tool introduced by Finance. Funder legal agreements set out the key dates and requirements. Subsidiary and Group Business Plans are subject to annual updates and review by respective Boards. Additional protection via 'Golden Rules' to produce forward-looking monitoring with headroom against loan covenants. Golden Rules subject to annual board approval, with performance monitored quarterly and any anticipated breaches, requiring board approval.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **OPEN** (Orange)	Business plan projections in Feb and Aug. Finance reports, including covenant compliance and Golden Rules, are a standing item for all Boards. (Ongoing) Treasury update reports are presented quarterly to Group and WFL1 Boards. (Quarterly)

RISK 018 Repairs supply chain disruption

Strategic Outcome	Investing in existing homes and environments	Risk type	Operational Delivery	Risk owner	Group Director of Governance and Business Solutions

Description	Controls
There is a risk that the Group faces disruption to its Repairs supply chain (including delays to supply deliveries, increased costs of supplies, or supplier business failure) due to global events such as the war in Ukraine / Mid East, and manufacturing challenges such as shipping, the UK cost of living crisis and rising inflation, resulting in delays or an inability to deliver operational targets and potential financial loss or reputational damage.	Utilisation of Group and 3rd party frameworks to minimise price increase risk. Procurement procedures include assessment of suppliers' financial health. Active use of Contract Management System which contains system generated alerts to flag risk. Integrated Repairs Management software (Civica Servitor) in WHS /WHE to manage van stock levels including and where possible, advance purchase of components and materials. Engagement with key suppliers on stock levels. Specific contingency plans for key services e.g. lifts. Local staff directly employed by CBG, WHE or WHS PS. Identified lead for Repairs monitors supply chain materials contract. In the event of supplier insolvency, procurement frameworks / approved supplier listings would be used to identify alternative suppliers.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
Impact / Likelihood	Impact / Likelihood	Risk Appetite is **OPEN** (Orange)	Group DevCo - tenders/ programme performance/ Contractor financial exposure. These are standing items at each meeting. (Ongoing) Annual Procurement strategy and policy updates presented to Boards for approval (10 February 2025) All Boards receive procurement performance, finance and development updates (Ongoing standing items)

RISK 011 Securing new funding and adverse market changes

Strategic Outcome	Raising the funding to support our ambitions	Risk type	Financial or VFM	Risk owner	Group Director of Finance

Description	Controls
There is a risk that the Group's ability to raise borrowing at cost-effective rates or raise the funds required to meet our liquidity Golden Rules is limited by wider economic or political conditions such as another banking crisis, rising interest rates, prolonged high inflation, default in the sector, increasing focus on ESG credentials or constitutional changes; resulting in an inability to hold enough cash to meet our commitments or achieve our business objectives.	Our strategy is to diversify financing sources and relationships, providing a range of options for future funding in the event of adverse market changes. Our liquidity Golden Rule is designed to ensure that we have sufficient cash available for two years + 25% contingency, and this rule is re-assessed annually by the Group Board. Compliance is reported to the Group and WFL Boards quarterly. We also review our approach to hedging in respect of interest rate risk on a quarterly basis. We do not borrow in currencies other than sterling to reduce exchange rate risks, including in the event of a potential future change in currency. Annual ESG reporting in place with reports issued alongside the statutory accounts and we maintain a Sustainability Financing Framework which is accredited by S&P. Group Board receive quarterly updates within the Treasury paper of any fundraising activity.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
Impact / Likelihood	Impact / Likelihood	Risk Appetite is **OPEN** (Orange)	Treasury management update to WFL1/Board every quarter, which includes update on market conditions. (Ongoing) Business Plan Financial Projections reported to Group Board (Annually, February) Annual Sustainability Report (Annually, August) Funding Strategy discussed at Group Board (Annually, June residential)

RISK 014 Political and Policy changes impact on strategic key partnerships

Strategic Outcome	Influencing locally and nationally to benefit our communities	Risk type	Reputation and Credibility	Risk owner	Group Director of Governance and Business Solutions; Group CEO

Description	Controls
The risk that political and policy changes (within Scotland and the UK) lead to less effective working relationships with key strategic partners, including elected members, and affect the ability of the Group to deliver its strategic objectives resulting in significant adverse reputational impact.	The Group has an established national approach to stakeholder management led by the Executive Team and Communications Team. We have ongoing engagement with senior officials and policy leads within the Scottish Government and key local Authority partners. We are also part of national policy working groups and actively look for opportunities to engage with key politicians. Annual MSP survey carried out to track progress, with plan put in place to address negative comments. Strategic Agreements in place with GCC and DGC. Partnership agreements in place with WLC (in respect of a shared understanding amongst WLC and other RSLs in relation to new build housing development) and work closely with CEC. We hold Board workshops on key policy areas, including annual strategy workshops and standalone Board/CPD events where required. The Group's policy of not building homes for sale also mitigates potential property market risk. At a community level, good stakeholder and partnership relations, including with elected members, are carried out by Executive Team, Managing Directors, Locality Housing Directors and the Director of Communications and Marketing. We actively look for opportunities to engage with key politicians to promote partnership working and projects highlighting the work of the Group and subsidiaries in 'Making Homes and Lives Better'.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **OPEN** (Orange)	Group CEO update to group Board as standing item includes update on political engagements. (Ongoing) Senior political presence at all WH-G Board meetings through GCC drawn appointments. (Ongoing)

RISK 100 Underperformance of main delivery partner

Strategic Outcome	Investing in existing homes and environments	Risk type	Operational Delivery	Risk owner	Group Director of Assets and Development

Description		Controls

There is a risk that Wheatley's main delivery partner in the West (CBG) is unable to deliver as expected and fails to deliver WH-G, Loretto and Lowther's annual investment plans and repairs targets resulting in reputational damage as a result of failing to deliver commitments made to customers.	CBG prepare a 5-year business plan each year. This is informed by workload information provided by both Members and for WHG linked directly through to the WHG financial projections and informs CBG resource and labour planning. The investment plans are routinely monitored in respect of delivery and reports are considered monthly at DMT on the delivery status of the annual programme. Performance in the delivery of the repairs service is also routinely monitored between operational delivery and management teams. WHG and CBG staff are co-located to ensure that this is achieved. Service levels and efficiency are measured against agreed targets and where issues are identified as part of this monitoring, improvement actions are then agreed and their effect monitored.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **OPEN** (Orange)	Regular updates to RSL Boards and the Group Board are provided. Most recently an update was provided on Repairs Service delivery and on the service enhancements that are underway in February 2024.

RISK 137 non-achievement of sustainability targets

Strategic Outcome	Setting the benchmark for sustainability and reducing carbon footprint	Risk type	Reputation and Credibility	Risk owner	Group Director of Assets and Development

Description	Controls
There is a risk that the Group is not able to demonstrate how it is contributing to climate-change mitigation activities, due to non-achievement of targets within its Sustainability Framework, resulting in reputational damage with key stakeholders, including investors, government and customers.	We have detailed asset information and baseline data, and our asset strategy includes an assessment of the likely requirements of the new Social Housing Net Zero Standard which is currently being consulted on by Scottish Government. We have secured some funding from the Scottish Government to invest in properties through bids to the SHNZ (Social Housing Net Zero Fund). Targets to reduce emissions from our homes are monitored and reported each year to Wheatley Solutions. Progress towards our aim of being carbon neutral is assessed independently and reported each year. The Group's ethos is that demolition is not a preferred option, although we will explore this if following assessment this is found to be the best option including in terms of sustainability impact. We produce an annual ESG report for investors setting out our progress on the environmental agenda and have produced a sustainability framework for investors to support the raising of sustainability-linked finance. In addition to ESG reporting, increased public messaging around our work in relation to climate change is ongoing and we have developed and are implementing a group sustainability strategy.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **OPEN** (Orange)	All Boards – business plan including detailed 5-year capital investment plan Wheatley Solutions/Group Board projected Co2 reduction (Annually in February) Sustainability update report to all Boards (Annually Group (June) others in September) Sustainability as a key driver in our asset strategy

RISK 004 Ability to meet Scottish Government legislative requirements for energy efficiency (Amended Risk)

Strategic Outcome	Investing in existing homes and environments	Risk type	Financial/VFM	Risk owner	Group Director of Assets and Development

Description	Controls
There is a risk that the combined cost impact of several years of high inflation and increasing regulatory / statutory compliance requirements results in assets which require significant investment in order to meet required standards and expectations.	Five-year business plan is reviewed annually 6 months in advance. Plan is developed through consultation with Locality Housing Directors and after consideration of external regulations and environment. Group Asset strategy has been developed, and subsidiary strategic asset investment plans have been developed to clearly articulate investment need and priorities and ensure that our available investment is focused where it has greatest impact. Funding considerations are also re-assessed annually and inform the rent proposals. The Finance team has reviewed financial plans against a variety of assumptions and undertaken stress testing of these assumptions. Financial projections are regularly reviewed and updated as additional information becomes available. Group Board approves the financial projections including key assumptions including those around funding and investment in existing homes and environments.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **CAUTIOUS** (Yellow)	Group Board asset strategy approved (June 2024). RSL Boards strategic asset investment plans (Autumn 2024). These will be reviewed and refreshed as needed each year. 5-year investment plans refreshed each year and considered by Boards annually in February. All Boards receive an update on financial performance at each meeting.

RISK 039 Supplier's Financial Position, Contingency and Business Continuity Planning (New Risk)

Strategic Outcome	Maintaining a strong credit rating and managing financial risks	Risk type	Operational Delivery	Risk owner	Group Director of Governance and Business Solutions

Description	Controls
Supplier ceases trading mid contract or supply chain is disrupted due to political or legislative change, supplier failure or a force majeure, resulting in significant disruption to service delivery and/or delays to projects which incur additional costs and reputational damage.	Review the supplier's financial position before appointment and escalate concerns (Equifax credit ratings agencies etc.). Business and Continuity planning/alternative required. Due Diligence checks completed. References on suppliers before appointment. Relationship with suppliers during contract to discuss any financial issues /difficulties. Obtain supplier references. Review any irregularities with invoicing. Request upfront information on sub-contractors before appointment. Collaborate with other bodies on political updates. Work with legal partners (i.e. Shepherd and Wedderburn) on legislative changes. CMS portal requires suppliers to submit annual insurance documents. Active use of Contract Management System which contains system-generated alerts to flag risk. Standing items at the quarterly Leadership Business Meeting – to cover Risk Management and contract management Bi-annual PCIP external audit undertaken to ensure high performance is achieved. Regular Internal and External audits undertaken.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **CAUTIOUS** (Yellow)	Procurement performance monitored by ET and Wheatley Solutions Board Annual procurement updates to all RSLs and Solutions board submitted 10 Feb 25 Annual Procurement Scottish Gov. returns were submitted in March 25

RISK 089 Fire Event (Outwith Risk Appetite)

Strategic Outcome	Developing peaceful and connected neighbourhoods		Risk type	Compliance: Legal/Regulatory	Risk owner	Group Director of Assets and Development

Description	Controls
Actions and behaviours of customers or third parties which are outwith the Group's control lead to a fire within our buildings, resulting in the injury or fatality of individuals, damage to Group property, and reputational damage.	Fire Prevention and Mitigation Framework, including our approach to high rise block inspections and Livingwell. Fire Risk Assessments are completed on a rolling cycle and include assessment of Wilful Fire Raising. Person Centred Risk Assessments (Home Fire Safety Visits) undertaken by Fire Safety Officers where vulnerable customers identified. Daily, weekly and monthly inspections of high-rise domestic premises maintained by Environmental Teams in between Fire Risk Assessments being completed. Statutory maintenance of Domestic Properties undertaken to include Gas Safety Installations, Electrical Installations and the provision of Heat and Smoke Detection. New Build properties are built with Water Suppression Systems as per new Building Standards requirements. Flats are designed to prevent the spread of fire through compartmentalisation. Extensive compliance and investment regime to achieve compliance with building safety regulations (as required) and best practice guidance. Fire Working Group attended by Snr Mgt Teams every 2 months that feeds into a Group Executive Fire Liaison Meeting chaired by Executive Lead and attended by Leadership Directors to review performance, emerging issues and escalate matters as required. Compliance Steering Group established to monitor and review compliance events that could contribute to risk of fire e.g. Gas Safety, Electrical Safety etc. Weekly report of PCRA Outstanding Actions issued to Managing Directors, Locality Housing Directors and Heads of Housing for Action.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **MINIMAL** (Light Green)	Annual report to RSL Boards on Fire Prevention and Mitigation Framework. Group, RSL and Lowther Boards - Fire safety performance related KPIs (ADFs and FRAs) as part of standing performance updates. (Ongoing) Board updates (Annually - Nov)

RISK 090 Monitoring H&S arrangements (New Risk)

Strategic Outcome	W.E. Work – Strengthening the skills and agility of our staff	Risk type	Compliance: Legal/ Regulatory	Risk owner	Group Director of Assets and Development

Description	Controls
There is a risk that the H&S monitoring function does not work effectively to detect non-compliance with H&S policy and procedures or drive improvement across the Group due to poor team coordination, insufficient support, or lack of awareness of relevant issues by that function. Undetected non-compliance with Group H&S policy and procedures could lead to an event which results in statutory action by the Health and Safety Executive or civil action, with potential HSE improvement actions, prosecution, financial penalties and reputational damage.	A programme of H&S audits and inspections will be undertaken by the Wheatley Group H&S Team, covering all work locations. Audit/ inspection reports and actions are issued to responsible managers, and completion of these actions within allocated timescales is monitored by H&S. Progress and outcomes arising from this programme are reported to operational and strategic H&S meetings, as well as being reported to the Executive Team.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **CAUTIOUS** (Yellow)	Annual reporting on H&S (May) and Fire Safety matters (Nov)

RISK 012 Business Continuity

Strategic Outcome	Progressing from Excellent to Outstanding	Risk type	Operational Delivery	Risk owner	Group Director of Assets and Development

Description	Controls
The Wheatley Housing Group does not have adequate or tested Business Continuity / Disaster Recovery Plans in place for key business activities and may rely on the provision of technology provided by third parties (for example: repairs service, care provision/staff cover, customer payment systems/technology, CFC telephony), resulting in significant disruption to service and avoidable reputational damage.	Business Continuity Plans are in place across all business areas. A business continuity steering group oversees the collating, reviewing and designing the Group's Business Continuity Plans. The business continuity framework and Business Continuity Policy are now embedded across the Group and in all business areas, in line with the Group's new business operating model and in light of experience through the COVID-19 pandemic. Regular testing and exercising of the Business Continuity Plans will continue to be implemented across all business areas. Winter Readiness Plans have been developed to ensure there is a collaborative approach to business interruption across this period where we may experience more adverse weather. Crisis Management Plan remains in place and is reviewed prior to the festive period every year in line with our Winter Readiness Plans.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **OPEN** (Orange)	Disaster Recovery arrangements included in paper to Wheatley Solutions Board – Digital Transformation Programme Update (Feb 23)

RISK 031 Senior staff recruitment

Strategic Outcome	W.E. Work – strengthening the skills and agility of our staff	Risk type	Operational Delivery	Risk owner	Group Director of Finance; Group Director of Governance and Business Solutions

Description	Controls
The Group cannot attract candidates for senior roles with the desired qualities, skills or experience due to competing demand for staff in the sector, resulting in reduced levels of service provision.	HR policies on recruitment and selection. Leadership Development Programme to bring in new talent across Group RSLs and Wheatley Solutions. Use of specialist recruitment agencies for senior posts. Targeted advertising via CIH/ Inside Housing/ similar publications used to attract professionally trained staff. Benchmarking of starting salaries/benefits offered to ensure these remain sector leading/competitive.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **HUNGRY** (Blue)	RAAG is kept informed of senior recruitment activity.

RISK 032 Staff development and succession planning

Strategic Outcome	W.E. Work – strengthening the skills and agility of our staff	Risk type	Operational Delivery	Risk owner	Group Director of Finance; Group Director of Governance and Business Solutions

Description		*Controls*
Failure to succession plan and develop staff leads to there being a lack of internal talent available with the relevant skills, knowledge and experience to fill business critical roles as required, resulting in a loss of expertise, disruption to operating activity while posts are vacant and additional costs for temporary or new staff joining the Group.		Career Pathways provide opportunities to develop and expand on knowledge and experience The Workforce Plan MyAppraisal process for all staff and integrated with MyAcademy. Training records for all staff and training courses at the Academy and Leadership Development Programme, succession planning and talent management programme. Aspiring Leaders/Leading with Impact to support the succession of Executive and senior leadership roles IGNITE graduate training programme Bursary Programme

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **HUNGRY** (Blue)	People Services Annual report to RAAG (April each year)

RISK 053 Damp and Mould

Strategic Outcome	Investing in existing homes and environments	Risk type	Compliance - Legal / Regulatory	Risk owner	Group Director of Assets and Development

Description	Controls
There is a risk that housing stock is in a poor-quality condition as a result of damp and mould, resulting in harm to tenants' health.	The Group has a Damp and Mould Policy, which is supported by detailed procedures. Mould and damp are recorded as specific work order descriptions, with agreed timescales for completion of the works. Target timescales for completion of mould works have been reduced from 30 to 15 days and all jobs include a full inspection within target of 2 working days. Additional staff, to specialise in mould and damp, have been recruited to provide additional resource to the existing team. Over 70 staff have done City & Guild accredited courses. Arrangements are also in place for specialist external support to this Service. A process is in place to contact tenants with completed mould and damp jobs to determine whether the reported issue has been resolved. Trades staff are made aware of condensation and its causes, as well as being trained in application of products used to manage it. There are annual visits to properties as part of technical compliance programme, with those in attendance advised to report any issues noted while in a property, including damp and mould. Housing Officers also access properties at least once per annum (usually more frequently) and have been supported with training and guidance on the identification and reporting of damp and mould. Housing Officers have access to information about current mould and damp jobs, factsheets to provide to tenants and are able to direct tenants to videos on how to manage issues. These are also available on Group websites. Training has been developed for all frontline staff who work with tenants including housing, wraparound services, CFC and care staff. CFC staff have specific script for probing when someone raises concern about damp or mould, so we understand clearly the extent of concern at the outset. A No Access Policy to cover the Group's approach to forced access, including in instances where repeated issues of damp and mould are raised but access is refused, has been rolled out. All staff with reason to visit customer homes have been provided with training to help recognise signs of damp and mould. This also includes CBG trades operatives. The effect of this should be that the likelihood of any unreported cases of damp and mould should be reduced and also the likelihood of any severe cases should also reduce given the time these would take to develop to that stage. Employ technological solutions to treat mould where appropriate e.g. misting machines.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk appetite is **MINIMAL** (Light Green)	Damp and Mould measures included in regular performance reporting to RSL and Group Boards

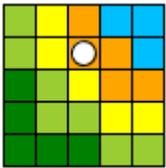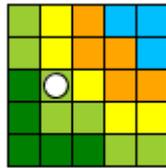**RISK 003 Fire Safety**

Strategic Outcome	Investing in existing homes and environments	Risk type	Compliance: Legal/Regulatory	Risk owner	Group Director of Assets and Development

Description			Controls		
There is a risk that a failure to comply with relevant fire safety standards for our buildings results in harm to the health or safety of our customers and/or staff, leading to injuries or fatalities, enforcement action and reputational damage			Group Fire Safety Team focuses on identification of fire preventions actions for implementation by MDs. Fire Working Group attended by Snr Mgt teams every 2 months feeds into a Group Executive Fire Liaison Meeting chaired by Executive Lead and attended by Directors to review performance, emerging issues and escalate matters as required. Quarterly Bi-annual reporting of implementation of actions to Group Audit Committee. Outwith relevant premises, Fire Prevention and Mitigation Framework, including our approach to high rise block inspections and Livingwell, and Fire Risk Assessments are completed on a rolling cycle. Daily, weekly and monthly inspections of high-rise domestic premises maintained by Environmental Teams in between Fire Risk Assessments being completed. Extensive compliance and investment regime to achieve compliance with building safety regulations (as required) and best practice guidance.		

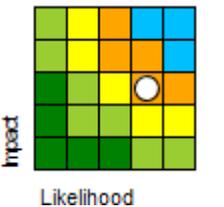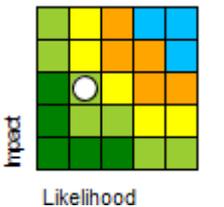| Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:		
		Risk Appetite is **MINIMAL** (Light Green)	Standing biannual item at Group Audit Committee meetings. (May / November) Annual Report to RSL and Lowther Boards on Fire Prevention and Mitigation Framework Group, RSL and Lowther Boards - Fire safety performance related KPIs (ADFs and FRAs) as part of standing performance updates. (Ongoing)		

RISK 010 Group Credit Rating

Strategic Outcome	Maintaining a strong credit rating and managing financial risks	Risk type	Financial or VFM	Risk owner	Group Director of Finance

Description	Controls
There is a risk that external factors such as a downgrade of the UK's credit rating or a default by another organisation within the social housing sector results in a downgrading of the Group's credit rating to BBB+ or below, resulting in a potential requirement to repay our European Investment Bank loans, a reduction in the availability of future borrowing, and/ or an increase in the cost of current debt.	The Group's business plan is designed to maintain a strong standalone credit rating, for example excluding build for sale. Our financial Golden Rules include maintaining strong levels of liquidity to mitigate refinance risks. We have reduced the specific risk related to the EIB rating requirement with mitigation language in the funding documentation; the legal clauses specifically exclude a downgrade to BBB+ as an Event of Default (thereby avoiding cross-default). Additionally, the legal clauses provide for a period to negotiate with EIB on mitigating measures, such as revisions to covenants or posting of increased security/collateral. We maintain strong relationships with other investors/lender relationships in case of unanticipated funding need. Our strong relationship with S&P Global is managed proactively with quarterly meetings and an annual review each April, enabling pre-emptive actions to be taken where required.

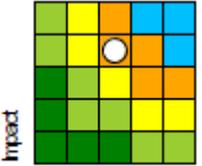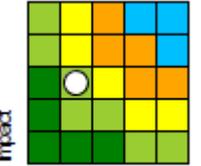| Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
Impact / Likelihood	Impact / Likelihood	Risk Appetite is **MINIMAL** (Light Green)	Business plan projections for all Boards set out how we will maintain financial position (Annually, each February) The Group and WFL1 Boards receive quarterly treasury reports on the current credit market conditions and any credit rating updates. (Quarterly)

RISK 006 Customer Satisfaction (tenants)

Strategic Outcome	Enabling customers to lead		Risk type	Reputation and Credibility	Risk owner	Group Director of Housing
Description			*Controls*			

Group service failures or Local Authority service cuts cause our customers to feel that our homes and services do not meet their needs and/or the standards they expect, leading to declining customer satisfaction.	Customer service excellence is a key element of 2021-26 strategy. We use a variety of methods to continuously monitor customer feedback and satisfaction including: • My Voice • Book it track it rate it • Customer Voice panels • Group Scrutiny panel • Customer focus groups • Annual Customer satisfaction survey • Postal surveys • Learning from complaints • Annual tenancy visits, strategic targets in place for 24/25 and 25/26. • Complaints performance monitored as an indicator of satisfaction This information helps us understand customer views and informs our delivery and investment plans every year. This will be augmented by a range of new approaches to improve satisfaction among particular target groups such as young families. The new performance management framework will also include a stronger focus on measuring drivers of customer value in our key services. Housing officer patch sizes of 1:250 (1:200 in WH-S) allow housing staff to deliver personalised services. 1-2-1 meetings with Housing Officers to identify and address any operational issues or staff performance issues. DMTs and Leadership Business Meetings allow MDs to discuss engagement with customers and support required from other business areas. Senior Leadership Forums keep oversight of operational management and weekly VMBs. Communications plans used to keep customers informed of key service information and manage expectations.

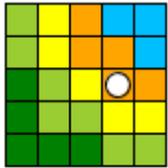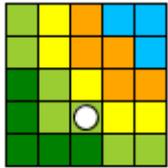| Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **OPEN** (Orange)	Quarterly performance reports include details on complaints received from tenants. (Ongoing) Bi-annual customer insight report to RSL Boards.

RISK 007 Rent Arrears management

Strategic Outcome	Enabling Customers to Lead		Risk type	Financial or VFM	Risk owner	Group Director of Housing

Description	Controls
There is a risk that the Group does not collect expected levels of income, caused by arrears management processes not being implemented effectively, resulting in financial loss for the Group and negative impacts for customers, with increasing financial hardship. This includes processes put in place to support tenants during the continued migration to universal credit.	Our small housing patch sizes provide a key mitigation, allowing staff to work proactively with customers before their debts become unmanageable. Joint working with Wheatley Foundation colleagues to deliver our full range of wrap around services to help customers sustain their tenancy and address issues of debt and financial exclusion. The Here For You fund is also available to support customers who are struggling, and this has been extended into 2025/2026. Performance against key indicators is monitored closely at Local, SLT, DMT and ET performance meetings including close scrutiny of overall performance in relation to gross debit and top quartile benchmarks. The Rents Matters Toolkit is regularly updated, with training delivered for all staff. The toolkit is available for staff on W.E.Connect and supported by Business Improvement Teams. Our annual rent campaign mitigates against Christmas spike in arrears. Universal Credit managed migration approach has been developed, including a comprehensive staff and customer communication plan and staff training. Comprehensive UC action plan in place and implemented with RSL presence on UC Subgroup of Rents COE. Group Rents COE monitors performance and action plan includes delivery of Group Rent and Income Framework. The Group business plan also contains a significant buffer within its assumptions for risk in relation to bad debts and rent arrears. In addition, arrears performance is reviewed by Boards.

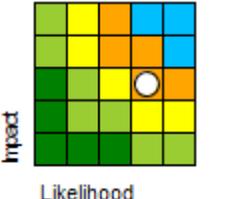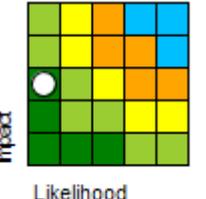| Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **OPEN** (Orange)	The Group, RSL and Lowther Boards consider this on a quarterly basis through performance report. (Ongoing) RSL/Lowther Five-year financial projections and management accounts. (Ongoing)

RISK 009 Governance Structure

Strategic Outcome	W.E. Work- strengthening the skills and agility of our staff	Risk type	Compliance: Legal/Regulatory	Risk owner	Group Director of Governance and Business Solutions; Group CEO

Description	Controls
The governance arrangements are not clearly defined, are overly complex and lack appropriate skills at Board and Committee levels to govern the Group effectively. Failure of corporate governance arrangements could lead to serious service and financial failures.	We carry out an annual assurance review and complete an Annual Assurance Statement each year. This is reviewed by the Assurance Team and by external consultants every three-years. Formal succession planning for Board members is in place. Governance arrangements regularly reviewed by the Scottish Housing Regulator, external consultants, internal and external audit functions. A Board induction and CPD programme helps us to ensure that Board members are equipped with the skills to govern our business. There is horizon-scanning of changes to corporate governance aspects of the Group's regulatory world and the potential impact on the Group's structure.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **CAUTIOUS** (Yellow)	Our Boards receive regular reports that cover succession planning, skills and Board appraisal. RAAG receives regular updates on succession planning. (Ongoing)

RISK 085 Ineffective void service from suppliers and contractors (New Risk)

Strategic Outcome	Progressing from Excellent to Outstanding	Risk type	Financial or VFM	Risk owner	Group Director of Housing
Description			**Controls**		

Description	Controls
There is a risk of higher than target unlet properties, caused by an ineffective service from suppliers and contractors, including days lost to metering delays, resulting in loss of income and reputational damage.	Weekly meetings with CBG; Void tracker (including for metering) ET monitoring of voids on a weekly basis Shared Void control sheet on SharePoint with CBG Contractor meetings with Utilita Meeting with Ofgem and SFHA and other RSLs

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
Impact
Likelihood |
Impact
Likelihood | Risk Appetite is **CAUTIOUS** (Yellow) | Performance reporting to Board (quarterly) |

RISK 172 Insufficient Group Development Programme pipeline

Strategic Outcome	Increasing the supply of new homes	Risk type	Reputation and Credibility	Risk owner	Group Director of Assets and Development

Description	Controls
Appropriate development sites fail to be identified and acquired resulting in non-delivery of commitment made in Business Plan to build new homes and results in reduced income flow and loss of reputation, with potential consequences as follows: - Inability to attract new customers - Loss of confidence by stakeholders - Reduced income stream.	Stakeholder management, including consultation with Scottish Government, Local Authorities and TMDF. Expanding number delivery partners, including development of close relationships with private sector partners, securing section 75 opportunities. Subsidiary strategies and Location Plans consider the impact of new build and adjust services accordingly. For WH-S: Development of WH-S new build strategy which considers different routes to delivery. Analysis of demand by Indigo House to inform programme. Increasing Contractor base in Dumfries and Galloway. Strategic Agreement with GCC approved in April 2023 to identify future regeneration areas. Quarterly meetings with GCC and DGC regarding Strategic Agreements.

Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:
		Risk Appetite is **MINIMAL** (Light Green)	Business Plan approved annually (Jan/Feb) Mid-year review to each RSL Board.

Report

To:	**Wheatley Homes Glasgow Board**
By:	**Anthony Allison, Group Director of Governance and Business Solutions**
Approved by:	**Steven Henderson, Group Chief Executive**
Subject:	**Governance update**
Date of Meeting:	**16 May 2025**

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1.   Purpose

1.1   This report provides an update to the Board on:

- Appointment of a new Board member; and
- The annual governance reporting on Expenses and Allowances, Register of Interests and Gifts and Hospitality.

2.   Authorising and strategic context

2.1   We are required to operate under the Group Standing Orders, our Terms of Reference, the intra-group agreement with Wheatley Group and the group-wide governance policies.

3.   Background

3.1   We are required to yearly confirm any gifts or hospitality that has been received or given as detailed in our Group Policy (Payments, Benefits, Gifts and Hospitality Policy).

4.   Discussion

Tenant Board Recruitment

4.1   At the last meeting it was agreed to delegate authority to the Chair to approve the appointment of a new tenant board member. The Chair conducted an interview with Chris Quinn and concluded he would be a good addition to the Board.

4.2   His appointment will take effect from this meeting and concludes the recruitment for the final vacancy, taking us up to the full four tenant board members as part of the agreed Board composition.

<u>Expenses and Allowances</u>

4.3   The Group Policy on Governance Body Expenses and Allowances was approved by the Group Board in November 2023. The policy helps to ensure we have a clear framework for reimbursing Board members.

4.4   As per section 11.1 of the policy, Board Members are asked to note that claims should normally be made within one month of incurring the expense and should ideally be made within the tax year in which they are incurred. This allows individuals to make appropriate returns to HM Revenue and Customs. Board Members' expenses are also reported within our annual report and consolidated financial statements. All Board Members have been invited to submit any expenses for the period covering 1 April 2024 to 31 March 2025.

<u>Register of Interests</u>

4.5   Our Group policy on Board member conflicts of interest was approved by the Group Board in June 2022. The policy sets out our Group position and must be read in conjunction with the constitution of each entity in the Group, and our Group Code of Conduct.

4.6   Under our Group Code of Conduct, Board members are required to ensure they register any interests and update their entry whenever a new interest arises. Information on Board member interests is also published on our website, along with Board member profiles. In addition, we are required to provide information to our auditors concerning related parties.

4.7   A Register of Interests is maintained for Board Members by the Governance team.

4.8   Declaration of Interests form a standing agenda item at each Board meeting, where members are requested to declare any further interests, any amendments to the register of interests or any conflicts related to specific agenda items.

4.9   As part of our year-end procedures we have also sought confirmation from Board members that they have no new declarations that require to be made. Any updates will be recorded in the register and notified to the Chair and the Board as required.

<u>Gifts and hospitality</u>

4.10   Our Group Policy (Payments, Benefits, Gifts and Hospitality Policy) was approved in June 2022. Under the policy, Board Members are required to declare any offers of gifts and hospitality they make or receive on behalf of Wheatley Homes Glasgow. A register of the offer or receipt of any gifts or hospitality is maintained by the Governance team.

4.11   During the period 1 April 2024 to 31 March 2025, no declarations have been received from any of our Board members.

5.   Customer engagement

5.1   There are no customer engagement matters in relation to this report.

6. Environmental and sustainability implications

6.1 There are no environmental or sustainability implications arising from this report.

7. Digital transformation alignment

7.1 There are no digital transformation implications associated with this report.

8. Financial and value for money implications

8.1 Board expenses and remuneration are included within our overall annual budget.

9. Legal, regulatory and charitable implications

9.1 This report helps us to ensure that we maintain oversight of our compliance with Gifts and Hospitality policy.

9.2 The Scottish Housing Regulator's Regulatory Framework sets out that, where payment is to be offered to Board members, this must be within a clear policy framework and the Registered Social Landlord ("**RSL**") must make sure it acts with transparency, honesty and propriety, and avoids any public perception of improper conduct. The remuneration policy addresses all of these points and accordingly, is compliant with regulatory requirements.

10. Risk appetite and assessment

10.1 Our risk appetite in relation to governance is cautious, which is defined as "Preference for safe delivery options that have a low degree of inherent risk and may only have limited potential for reward".

11. Equalities implications

11.1 There are no equalities implications arising from this report.

12. Key issues and conclusions

12.1 We have appointed a new tenant board member, Chris Quinn, who will complete our complement of tenant board members.

12.2 From 1 April 2024 - 31 March 2025 we recorded no declarations of gifts or hospitality from Board members.

13. Recommendations

13.1 The Board is asked to note the contents of the report.

LIST OF APPENDICES:

None

Report

To:	**Wheatley Homes Glasgow Board**
By:	**Frank McCafferty, Group Director of Assets and Development**
Approved by:	**Steven Henderson, Group Chief Executive**
Subject:	**Maryhill Transformational Regeneration Area: Land Transfers**
Date of Meeting:	**16 May 2025**

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1. Purpose

1.1 The purpose of this report is to:

- Ask the Board to note the terms of the proposed disposals of land to Maryhill Housing Association Limited ("**MHA**"), including:

    i) the proposed overage arrangements, and
    ii) the transfer of any land overage payable

- Seek Board approval to dispose land at nil consideration to MHA, subject to funders' consent, to support the delivery of the Maryhill Transformational Regeneration Area ("**TRA**"); and

- Seek a delegation for the negotiation of commercial terms including an overage agreement for the land associated with affordable and private new homes, the structure of the land sale and all associated commercial decisions, to the Group Director of Assets and Development and Director of Development and Regeneration.

2. Authorising and Strategic Context

2.1 Our Disposals and Acquisitions Policy sets out our requirements in relation to the disposal of land and property. In accordance with Section 5C, 'Sale or Excambion of untenanted Social and Non-Social Housing, land or other assets' land valued over £120,000 requires Board approval. Although this proposed transfer is for nil consideration Jones Lang Lasalle have provided a land valuation of £340,000.

3. Background

3.1 Transforming Communities: Glasgow ("**TC:G**") is a partnership between us, Glasgow City Council ("**GCC**") and the Scottish Government to deliver regeneration across Glasgow's eight identified TRAs.

3.2 The land subject to this transfer lies within the North Maryhill TRA (Appendix 1). All land covered by the North Maryhill TRA was subject to a second stage stock transfer to MHA. The extent of our remaining ownership in this TRA is the footprint of previously demolished stock and small amenity areas. (Appendix 2).

3.3   MHA plans blue and green infrastructure works at the Maryhill North TRA. Blue and green infrastructure constitutes the delivery of extensive improvements that will provide the creation and enhancement of strategic habitat links; meadows; woodland; wetland; strategic surface water management features; creation of active travel routes; natural play features; community growing spaces and useable amenity and public realm space.

3.4   In this instance, and in line with the TC:G Members' Agreement, we are required to transfer our land interest within any TRA, including North Maryhill TRA, at nil consideration. We are also required to notify the Scottish Housing Regulator of the disposal.

4.   Discussion

4.1   The TC:G Board approved a partnership with MHA in March 2022 for MHA to lead on the delivery of infrastructure led regeneration proposals for the North Maryhill TRA.

4.2   To support delivery of the Maryhill TRA, TC:G partners formed a Steering Group to oversee delivery led by MHA. The Steering Group will oversee the procurement of a Private Sector Development Partner ("**PSDP**") to deliver the Affordable Housing and Homes for Private Sale. The Partners will be agreeing the Invitation to Tender ("**ITT**") document Summer 2025 with the ITT being published in September 2025 and the PSDP appointment made in Spring 2026.

4.3   Turner and Townsend are appointed by MHA to provide specialist procurement advice regarding the delivery by MHA of this masterplan.

4.4   MHA submitted a planning application for Permission in Principle ("**PiP**") for a residential masterplan in March 2024. Planning approval has yet to be granted. The attached masterplan layout drawing (Appendix 3) illustrates the proposed development. The masterplan currently includes delivery of 170 new homes, including 54 social rent, 14 mid-market rent and 102 for private sale.

4.5   MHA also submitted a full planning application for the Phase 1 green and blue infrastructure works a month later in April 2024. This planning application was approved in March 2025 by Glasgow City Council ("**GCC**") planning department.

4.6   GCC was successful in securing £1.45m investment from the Scottish Government, Vacant & Derelict Land Investment Programme ("**VDLIP**") to deliver the Phase 1 green and blue infrastructure works. This funding is split over two phases of works, the first phase secured £650k of funding and the second phase was allocated £850k.

4.7   We commissioned Jones Lang LaSalle to prepare a valuation of the land in our ownership, subject to this transfer (i.e. with planning permission granted) and it has been valued at £340,000. Consideration is being given by MHA for the land sale to be undertaken as a single site. Should a phased approach to land sale be required by MHA in relation to funding or governance, the terms of the phasing would be subject to due diligence e.g. in relation to the retention of access rights to retained land, pending a phased sale.

5.   Customer Engagement

5.1   As part of the governance structure for the TRA, a Local Delivery Group ("**LDG**") meets quarterly comprising key stakeholders, members of the local community and customers of WHG and MHA. The LDG is chaired by a local councillor and has been in operation since 2010.

5.2   The community were consulted on the proposals during the statutory planning process, with two public events held in 2024 which were well attended. The community were very supportive of the plans and keen to see long-standing vacant sites be developed for family housing.

5.3   MHA will keep the local community informed during the construction of the development, including updates on local community events. The Private Sector Development Partner will be required to provide updates to the LDG.

6.   Environmental and Sustainability Implications

6.1   As part of the procurement process run by MHA development partners and contractors will be required to suitably demonstrate their sustainability targets, environmental management procedures, proposals for recycling materials, reducing materials going to landfill and disposing of non-recyclable materials.

7.   Digital Transformation Alignment

7.1   There are no Digital Transformation implications associated with this report.

8.   Financial and Value for Money Implications

8.1   The transfer of the land will be at 'nil' consideration. Any transfer of land to MHA which is covered by the terms of the Maryhill Activation Agreement is excluded from the application of the clawback terms in the Land Protocol.

8.2   It is important to note that any overage we receive will be remitted to TC:G via GCC as per the TC:G Members Agreement.

8.3   The land which is proposed to be transferred to MHA has remained vacant since demolition with no long-term plans us to develop thereon. The wider estate title is subject to a standard security as it includes a number of housing units which are secured to existing funders, therefore funder consent will be required to discharge any security on the land to be transferred.

8.4   Non-binding Heads of Terms ("**HoT**") for the affordable element have been agreed between parties which confirm that should MHA choose not to develop housing on the site and dispose of it, then MHA will be required to pay 100% of all sale price to us. The HoT also state that if MHA obtain planning permission for a use other than for the construction of 52 residential housing units, MHA is to pay 100% of any uplift in the market value, less any reasonable costs.

8.5   If planning consent is obtained for a development of more than 52 units of affordable housing, then MHA will pay us £5,000 for every additional unit. In respect of HoT for private housing it is intended that a sales overage will be included as well as a standard security will be entered into, to enable a buy back option. The overage will enable any income from the land sale of private homes to be invested in the TCG programme.

8.6 MHA, under the oversight of TCG governance, will procure a development partner via a development agreement for the private housing. If development of the masterplan does not progress, the intention would be that TC:G partners (GCC and WHG) are provided with first opportunity to buy back land.

8.7 No overage is payable if MHA dispose after commencement of development.

8.8 Responsibility for agreement of the HoT is proposed to be delegated to the Group Director of Assets and Development and Director of Development and Regeneration.

9. Legal, Regulatory and Charitable Implications

9.1 The progression of missives with MHA in relation to the disposal, including contracting the overage provisions will be supported with appropriate legal advice. We will also make the necessary notifications to the Scottish Housing Regulator relating to disposals.

10. Risk Appetite and Assessment

10.1 The recommendation in this report seeks approval to dispose of land. In disposing of properties, we must ensure that we comply with our governance arrangements. Our risk appetite for governance is cautious.

10.2 The land transfer will enable a residential-led, mixed tenure regeneration project to proceed, led by MHA on behalf of TC:G. Any associated risk around project viability will be met by MHA and TC:G.

10.3 The table below outlines the project specific risks:

Table 1

Risk	Description	Mitigation
Masterplan not delivered	Maryhill build out sections of the masterplan only or sell off land to another housing provider.	MHA are the TCG delivery partner and progress is monitored through TCG governance. Commercial terms will request TC:G partners have a buy back option if development does not progress.

11. Equalities Implications

11.1 We consider equalities within planning and development as do the delivery partners. In accordance with GCC direction, all new build Social Rented homes are built to Housing for Varying Needs and Glasgow standards.

12. Key Issues and Conclusions

12.1 It is proposed that we transfer land within the North Maryhill TRA to MHA, notwithstanding that MHA is not a member of TCG, at nil consideration. This is to support the wider delivery of the TRA and our obligations as part of TC:G. Under the terms of the Disposals Clawback Agreement, TRA land is excluded from clawback

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13. Recommendations

13.1 The Board is asked to:

1) note the terms of the proposed disposals of land to MHA, including:

    i) the proposed overage arrangements, and
    ii) any land overage payable will transfer to the TCG programme.

2) approve the disposal land at nil consideration to MHA, subject to funders' consent. The land is required to support the delivery of Maryhill TRA for new homes and associated infrastructure.

3) Delegate the negotiation of commercial terms including an overage agreement for the land associated with affordable and private new homes, the structure of the land sale and all associated commercial decisions, to the Group Director of Assets and Development and Director of Development and Regeneration.
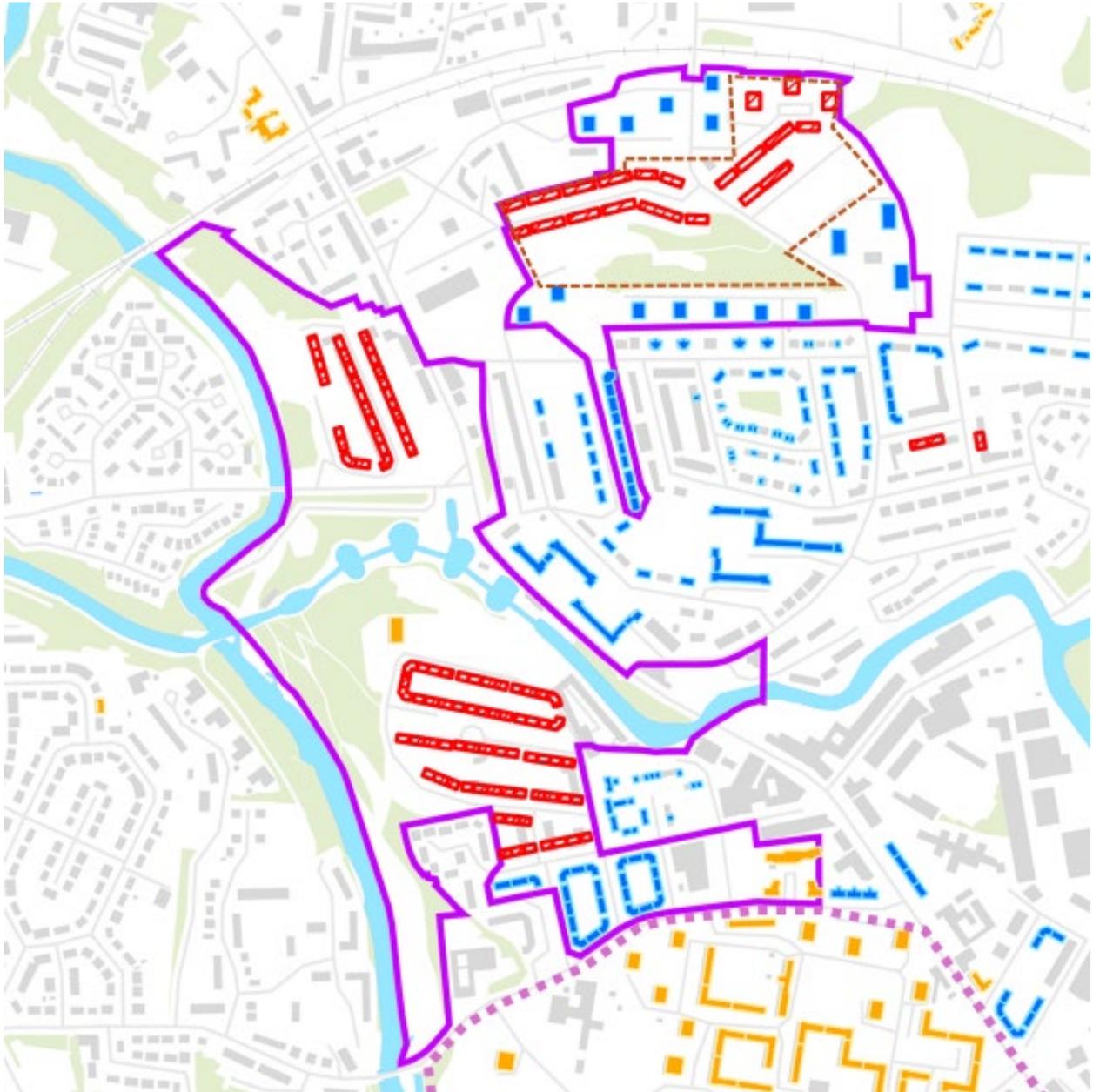

LIST OF APPENDICES:

Appendix 1: Maryhill TRA Boundary Plan
Appendix 2: Title Plan GLA166540 Title Plan
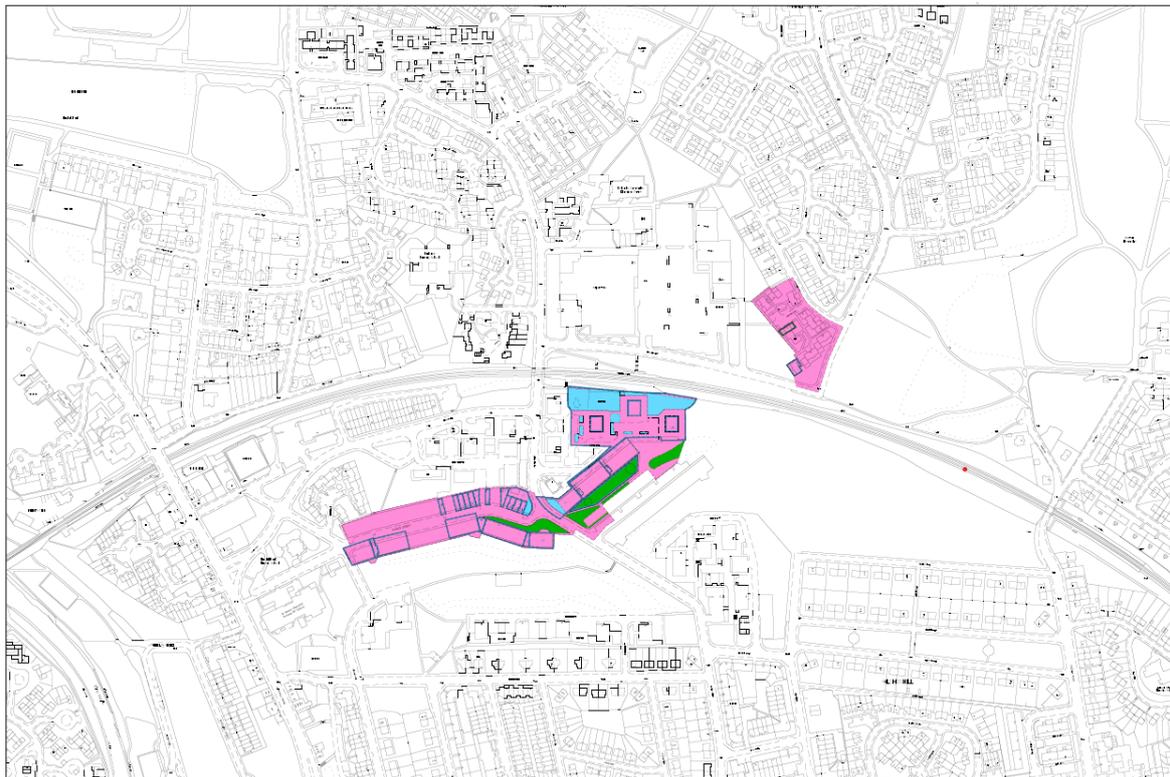Appendix 3: Mixed tenure residential Masterplan

Appendix 1: Maryhill TRA Boundary Plan

Legend:
- TRA Boundary
- Demolished (WHG)
- Maryhill HA (Stock Transfer)
- WHG Stock
- North Maryhill
- Wyndford

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Appendix 2: Title Plan GLA166540 Title Plan

Appendix 3: Mixed tenure residential Masterplan

Legend

▭	TRA Boundary
▭	Existing Housing
▭	Affordable Housing
▭	Private Housing