



**WHEATLEY HOMES GLASGOW
BOARD MEETING**

**Friday 21 November 2025 at 10.30am
Wheatley House, 25 Cochrane Street, Glasgow**

AGENDA

1. Apologies for absence
2. Declarations of interest
3. a) Minutes of meeting held on 12 September 2025 and matters arising
b) Minute of AGM meeting held on 12 September 2025 (for noting)
c) Action list

Main Business

4. 2026-31 strategy update
5. Strategy thematic update partnership working
- Child Poverty Pathfinder (presentation)
6. Neighbourhood improvements (Presentation)
7. 2026/27 rent setting and service charges
8. Housing Bill update
9. Performance report
10. Group Unacceptable Actions Policy update



Other Business

12. Finance report
13. 
14. Risk Register
15. AOCB

Action List

Report

To: Wheatley Homes Glasgow Board

By: Aisling Mylrea, Managing Director, Wheatley Homes Glasgow

Approved by: Steven Henderson, Group Chief Executive

Subject: 2026-2031 Strategy update

Date of meeting: 21 November 2025

1. Purpose

- 1.1 To update the Board on progress and to present a draft 2026-2031 strategy for the Board's consideration.

2. Authorising and strategic context

- 2.1 Under our Terms of Reference, we are responsible for approving our five-year strategy, within the strategic context of the overarching Group strategy. We agreed our Wheatley Homes Glasgow ("**WHG**") five-year strategy in February 2021.

3. Background

- 3.1 At our August meeting, the Board provided initial feedback on the proposed purpose, vision and values for our 5-year strategy. The Board also considered the key areas of focus under each proposed strategic theme, and our response to the identified customer priorities.
- 3.2 The Board agreed in principle that the key themes and the associated areas of focus reflected the strategic direction we want to set out for 2026-2031.
- 3.3 Our strategy development has been informed by extensive engagement including insight from our staff, customers as well as discussion from our May Board strategy workshop.
- 3.4 In September and through October, we developed our strategic themes through cross-team staff workshops. In tandem, we launched a phase 2 digital survey with our customers, and prospective customers, to garner further feedback about our proposals. We aimed to involve a further 1,775 customers through this survey.

4. Discussion

- 4.1 Following feedback from the Board in August 2025, we have continued to develop our strategy. As proposed to the Board, we launched a digital survey to understand if our response to identified customer priorities actually met the priorities.
- 4.2 We had an ambitious target to engage with or receive feedback from at least 1,900 customers through all our strategy engagement, and were targeting around 1,775 responses from this survey . **Over 2,200** customers completed the survey. We also issued a similar survey to those on our waiting lists to capture future customer insight.
- 4.3 This means in total, considering both phases of engagement and discussion through our Group Scrutiny Panel and stronger voices structures, nearly **2,400** customer voices have helped shape our future.
- 4.4 The survey was primarily promoted through digital channels, including our social media and website with video content which brought to life how we had used customer insight to develop our proposals. The video attracted thousands of views. Our housing officers and Stronger Voices Officers were also briefed to support customers to provide feedback, and we undertook an MS Dynamics email campaign with a link to a digital survey, which drove responses.

Wheatley Homes South

Help shape our future

We're developing our plans for the next five years - and want to hear from you.

Earlier this year, over 75 customers took part in conversations with an independent researcher to discuss priorities. Now we'd like your feedback on these updated proposals.

If you haven't already, please take a few minutes to complete our survey by clicking the link below.

By completing this survey, you'll have a chance to enter a draw to win a £100 supermarket voucher.

Wheatley Homes Glasgow

Earlier this year, we asked customers what matters most – from safer neighbourhoods and better homes to clear communication and fair rents.

We've listened, and now we're planning important changes for you and your community.

Tell us what matters to you by completing our survey: <https://ow.ly/HU2050WP4jL>

The survey takes less than 10 minutes.

You could win a £100 supermarket voucher.

What changes are planned? Wheatley's commu

How to improve neighborhood safety How to partic

4 1 comment 1.1K views

- 4.5 Feedback from this phase 2 engagement showed the vast majority (around 90%) supported our proposals, with strong agreement on the importance of keeping rent fair and transparent, investing in existing homes, and improving the repairs experience.
- 4.6 Open text responses asking customer to consider 'what's missing' reaffirmed our areas of focus - safety, repairs, and maintaining a clean, secure area were the most frequently mentioned personal priorities. From the survey it is evident the most preferred ways to engage are being kept informed about personal queries, replying to online surveys via text or email, and following updates on social media.

- 4.7 Many customers also value opportunities to participate in walkabouts and policy discussions. This insight is also valuable to inform our Group customer engagement framework review, being refreshed to align with our future strategy.

Strategy development

- 4.8 The content under each proposed theme in the strategy has been developed, informed by our customer engagement and extensive staff engagement through cross-team workshops. These workshops included key staff who will be particularly involved in delivering our objectives.
- 4.8 Following the workshops and customer engagement, the draft strategy at Appendix 1 has been developed for consideration by the Board. Objectives under each theme have evolved to more clearly demonstrate our goal as set out below:

Strategic theme	Strategic Objectives			
Homes and neighbourhoods to be proud of	<i>Maintain and enhance homes to meet the Wheatley standard</i>	<i>Create thriving neighbourhoods, collaborating with customers and partners</i>	<i>Lead the way in expanding supply of affordable, quality homes</i>	
Personalised services	<i>Connect with customers through proactive, tailored communication</i>	<i>Enhance and apply what we learn to drive customer focused services</i>	<i>Deliver seamless services to meet customer needs</i>	
Better Lives	<i>Make the largest landlord contribution to ending homelessness of any Scottish landlord</i>		<i>Shape powerful partnerships to alleviate poverty and open doors to new opportunities</i>	
Delivering sustainable value	<i>Nurture and invest in our people, recognising their contribution</i>	<i>Drive effective solutions, harnessing digital capabilities and data assets</i>	<i>Ensure financial efficiency today, prepared for tomorrow</i>	<i>Grow our reputation as an ethical, trusted business</i>

4.9 The strongest themes and headline areas of focus throughout the strategy include:

- **Tenant Satisfaction** – customer insight driving our services and customer satisfaction as the key barometer of our success;
- **Defining a Wheatley Standard for our homes** which embodies our determination to improve the quality of our homes beyond published Scottish Government requirements;
- **Tackling damp and mould** a clear commitment to exceed the requirements of Awaab’s law;
- **Regenerating communities** in particular addressing issues such as vacant and derelict land in priority areas such as Red Road and Milton;
- **Partnership working** our commitment to play our part, in partnership with others, in helping to address the underlying drivers of poverty in our homes; and
- **Leading the way in homelessness** - our continuing ambition to lead in addressing homelessness.

4.10 We have also considered feedback from the Board, as well as our staff and other Boards across the Group, and refined our vision to make it more succinct and explicitly reference our desire to listen and learn from our customers. The proposed updated vision is as follows:

“Our homes and neighbourhoods are places we, and our customers, are proud of. We listen, we learn, and we deliver what matters most to our customers.”

4.11 The Board’s feedback on this draft strategy will inform the finalisation of the draft Group strategy to be considered by the Group Board in December. A key priority is ensuring that the Group strategy is developed based on the feedback and priorities from this Board and Boards across the Group more widely.

4.12 In parallel, we are also considering the impact on our performance management framework and risk registers. Post Group Board in December, refinements will then be made and a final designed version will be created for final consideration and approval by the Board in February/March 2026.

5. Customer engagement

5.1 As detailed in this report, customer engagement is a core element of the development of our 2026-2031 strategy. Engagement has exceeded our expectations with more customers than ever shaping our strategic plans. Insight from engaging customers on our strategy will also inform the review of our customer engagement framework.

6. Environmental and sustainability implications

6.1 We understand that investment, particularly to ensure energy efficient homes, is a priority for customers, reaffirmed by the phase 2 engagement. Our 2026-31 strategy prioritises this with a focus on improving the energy efficiency of our homes.

7. Digital transformation alignment

- 7.1 Our 2026-31 draft strategy aligns with our digital transformation plans. We understand that there are opportunities to re-shape an organisation for the future with better use of data, artificial intelligence and digital technology. Increased digital and data maturity will therefore support us in making decisions and improving services through to 2031 as detailed under theme 4 of our strategy.

8. Financial and value for money implications

- 8.1 We understand that keeping rents fair and transparent is a priority for customers, so our 2026-31 strategy details how we will maintain financial security and deliver value for money for customers, particularly in delivering investment. This is specifically detailed in theme 4 of the strategy.

9. Legal, regulatory, and charitable implications

- 9.1 The Scottish Housing Regulator (“**SHR**”) Regulatory Standards of Governance sets out a number of requirements which are relevant for the development of our strategy, including that:
- *“[the] governing body sets the RSL’s strategic direction”;*
 - *“The RSL gives tenants, service users and other stakeholders information that meets their needs about the RSL, its services, its performance and its future plans”;* and
 - *“The RSL actively seeks out the needs, priorities, views, concerns and aspirations of tenants”*

10. Risk appetite and assessment

- 10.1 As part of the strategy development process we are considering how the strategy both reflects our existing risks and our future risk appetite in relation to how it is delivered.

11. Equalities implications

- 11.1 As part of our engagement, including with staff, customers and wider stakeholders, and the development of our strategy we will take into account the key principles in our Equity, Diversity and Inclusion (“**EDI**”) and Human Rights policy and associated action plan. In particular, our extensive engagement helps ensure a diverse range of customer voices and perspectives has been considered.
- 11.2 Our strategy is also being informed by key partners and stakeholders. In terms of EDI, this includes best practice guidance from Business in the Community to ensure our strategic plans align with EDI sector expectations.
- 11.3 Our strategy will be equality impact assessed to inform its implementation; we have strengthened our EDI messaging in this strategy, especially supporting our aims around creating pride in neighbourhoods, delivering a personalised service and being a responsible business.

12. Key issues and conclusions

- 12.1 The Board set clear priorities for our strategy at its strategy workshop in May this year and we have subsequently undertaken unprecedented levels of engagement with our customers and staff to both test those priorities and hear about their priorities. Our draft strategy sets out how we propose to achieve our priorities and measure our progress and success.

13. Recommendations

- 13.1 The Board is asked to provide feedback on the draft 2026-2031 strategy.

LIST OF APPENDICES:

Appendix 1: Draft WHG 2026-31 Strategy

Making homes and lives better



Building on strong foundations – Highlights from our 2021-2026 strategy

A new vehicle for investment

Creation of Wheatley Homes Glasgow

A customer focused culture

Retained Customer Service Excellence

Reducing homelessness

7000+ homes to homeless households

High tenant satisfaction

90% tenant satisfaction

Delivering much needed new homes

Developed nearly 700 new affordable homes

A strong customer voice

A redefined, reshaped approach to customer engagement

New ways of working

Successfully introduced a new operating model

Financially resilient

A+ Credit rating retained

A workforce that feels valued

Retained IIP Platinum, the highest level of accreditation for people management

Community led regeneration

Wyndford and transformational regeneration areas (TRAs)

Strategic context

Our 2026-2031 strategy is set against the backdrop of Glasgow City Council declaring a Housing Emergency in November 2023, followed by the Scottish Government declaring a National Housing Emergency in May 2024. The legislative context is also changing through the Housing (Scotland) Act 2025, which introduces new duties for landlords, in particular in relation to homelessness and a Scottish equivalent of Awaab's Law. Housing is recognised as a key policy priority at both the national and local levels.

Demand for affordable homes in Glasgow continues to outstrip supply and homelessness services are under acute pressure, with over 6,000 homelessness cases and over 4,200 households in temporary accommodation. Glasgow also faces unique pressures with a disproportionately high number of refugees seeking housing in the city. This pressure will continue and building new homes alone will not be enough. Acquisitions, investing to bring long-term voids back to a lettable standard and converting buildings to housing will also need to be part of the solution.

The introduction of Awaab's Law reinforces the need for robust asset data, timely and effective repairs and investment, and a customer-focused culture.

The forthcoming Social Housing Net Zero Standard (SHNZ) will replace the post-2020 Energy Efficiency Standard for Social Housing ("EESH2"), requiring a fabric-first approach, clean heating systems, and improved ventilation. Delivering this transition at scale will demand significant capital investment, supply chain capacity, and tenant engagement. There remains a lack of certainty over what, if any, grant support will be available to support local authorities and housing associations with capital investment to achieve the standard.

At the same time, rising costs, inflation, and interest rates impact our ability to invest in new homes, existing homes and services. These pressures also impact our customers, with the costs of running a home, from food to heating, putting additional strain on household finances.

The need to recognise the challenges our customers face and be able to respond to their individual needs has never been in sharper focus. That goes beyond the basics of treating customers with dignity and respect and demands that landlords have services which can truly respond to individual needs. Collaboration is vital here – we work with the Glasgow Community Planning Partnership with a specific focus on eradicating family poverty, which we know impacts many of our tenants. Breaking cycles of disadvantage and truly providing person-centred support means better data, customer-focused policies and processes, listening to customers and acting.

This context underlines the need for a strategy that balances building new homes, investment in existing homes, customer experience, and financial resilience, while having a clear focus on meeting regulatory obligations and supporting Scotland's long-term transition to a greener housing system.

How we developed our strategy

Our strategy is a product of extensive engagement and consultation with our customers, staff, governing bodies and key stakeholders.

Over 2,400 customers engaged with us about what their priorities are for this strategy, ranging from small, independently facilitated focus groups, through our existing engagement and scrutiny structures and a survey open to all customers and prospective customers.

We identified clear priorities for our customers during this engagement:

Key customer priorities
Safety and Security <i>Customers want to feel safe in their home and neighbourhood</i>
Invest in Existing Homes <i>Customers want quality, comfort, and energy efficiency</i>
Transform Communication and Customer Contact <i>Excellent communication creates trust and satisfaction</i>
Continue to improve the Repairs Experience <i>Customers want consistent, high-quality, and timely repairs completed right first time</i>
Create Pride in Place <i>Enhance Local Environments, which matter to wellbeing</i>
Keep Rent Fair and Transparent <i>Customers want to feel their rent is affordable and value for money</i>

The priorities identified by our customers were shared by our staff, Board and partners and have directly influenced the priorities within the strategy. We held local strategy workshops with staff, with nearly 340 pieces of feedback showing the top priority for our people is investment in our neighbourhoods, with repairs, value for money and continuing to improve communication.

Our purpose, vision and values

Our Purpose

Making homes and lives better

Our Vision

Our homes and neighbourhoods are places we, and our customers, are proud of. We listen, we learn, and we deliver what matters most to our customers.

Our Values

Excellence: we proactively pursue the highest standards.

Inclusion: every voice matters and is treated with respect.

Trust: we take pride in always doing the right thing.

Ambition: we are bold, innovative and challenge ourselves

Our strategic plan.....in a page

2026-2031 strategy – Making Homes and Lives better

Our Purpose
Making homes and lives better

Our Vision
Our homes and neighbourhoods are places we, and our customers, are proud of. We listen, we learn, and we deliver what matters most to our customers

Our purpose, vision and strategic priorities

Homes and neighbourhoods to be proud of

Personalised services

Better Lives

Delivering sustainable value

Excellence
we proactively pursue the highest standards

Trust
we take pride in always doing the right thing.

Inclusion
every voice matters and is treated with respect

Ambition
we are bold, innovative and challenge ourselves

Our values

Data

Investment in Existing Homes

People

Development & regeneration

Funding

Partnerships

Customer Engagement

Execution & enabling

Performance Management Framework

Results

Our strategic themes and objectives to 2031

Our strategy is structured across four themes, reflecting the priorities of our customers, staff and key stakeholders.

Within each strategic theme, we have identified specific objectives that we want to achieve. This strategy sets out how we will achieve these objectives and how we will measure our progress.

Strategic theme	Strategic Objectives			
Homes and neighbourhoods to be proud of	<i>Maintain and enhance homes to meet the Wheatley standard</i>	<i>Create thriving neighbourhoods, collaborating with customers and partners</i>	<i>Lead the way in expanding supply of affordable, quality homes</i>	
Personalised services	<i>Connect with customers through proactive, tailored communication</i>	<i>Enhance and apply what we learn to drive customer focused services</i>	<i>Deliver seamless services to meet customer needs</i>	
Better Lives	<i>Make the largest landlord contribution to ending homelessness of any Scottish landlord</i>	<i>Shape powerful partnerships to alleviate poverty and open doors to new opportunities</i>		
Delivering sustainable value	<i>Nurture and invest in our people, recognising their contribution</i>	<i>Drive effective solutions, harnessing digital capabilities and data assets</i>	<i>Ensure financial efficiency today, prepared for tomorrow</i>	<i>Grow our reputation as an ethical, trusted business</i>

Key strategic results:

90%+ customer satisfaction by 2031

7,000 homes allocated to homeless households by 2031

At least 2,000 new homes by 2031

Exceed all requirements on addressing damp and mould under Awaab's Law

liP Platinum retained with staff satisfaction over 90% by 2031

Theme 1: Homes and neighbourhoods to be proud of

Our customer engagement and insight consistently identified that investment in homes is a key priority, particularly to deliver energy efficiency, upgraded doors and windows, and new kitchens and bathrooms. Our previous strategy committed to investing £390m in improving and modernising our existing homes. We now want to build on this.

Our customers also tell us it is not just about inside their home, that investing in common areas and the local environment contributes to them feeling proud, safe and secure in and around their home.

As the largest social landlord in Scotland, we play a key role in addressing the housing crisis and increasing the supply of homes of different tenure types. We also recognise the need for wider regeneration to address issues such as low demand stock, vacant and derelict land and a lack of local amenities and social exclusion.

Wheatley Homes Glasgow in 2031:

Our customers are clear on the quality of home they can expect from us, through the Wheatley Standard. We will know how our homes measure up to this demanding standard and have a clear plan to ensure every single home meets it. Warm, safe, and decent homes, in thriving neighbourhoods where customers feel proud and secure, will be synonymous with Wheatley Homes Glasgow. Through a refreshed Strategic Agreement with Glasgow City Council and strong relationships with a network of partners across the city, Wheatley Homes Glasgow is playing a key role in making Glasgow a great place to live.

Our key objectives over the next 5 years:

	Establish the Wheatley Standard and enhance homes to meet it
	Create thriving neighbourhoods, collaborating with customers and partners
	Lead the way in expanding supply of affordable, quality homes.

Establish the Wheatley Standard and enhance homes to meet it

We recognise that current published Scottish Government standards for social housing do not align with our or our customers' expectations of a home to be proud of. That is why we will create an ambitious Wheatley Standard, recognising that not all our homes will meet and that the aspiration this provides is essential in driving improvement. For a home to meet the Wheatley Standard it must:

- be free from disrepair, meet the SHQS (Social Housing Quality Standard) and future SHNZ requirements;
- be compliant with all building safety requirements;
- until SHNZ is in place, be energy efficient with an EPC of at least "C", unless this is technically or economically impractical
- have modern internal components including kitchens, bathrooms, windows, heating systems etc
- have external fabric, hard surfaces, back courts, bin areas, external doors, soffits, fascias and rainwater goods, and closes that are in a good condition.
- have an external environment which achieves the 5 star KSB standard



Cranhill – transforming the fabric to a Wheatley Standard

Our roadmap to achieving our objectives:

 Maintain and enhance homes to meet the Wheatley standard	
Wheatley Standard baseline	<ul style="list-style-type: none"> ➤ Design an assessment framework and criteria, reflecting the ambition of the Wheatley Standard, against which each property can be assessed ➤ Systematically assess our properties – using further surveying capability we will develop and data from various sources including repairs history, stock condition assessments and energy performance to provide a ‘single view of each property’ - against the Wheatley Standard, and develop a road map for each property to achieve and maintain the standard ➤ Publish in the first year of the strategy our assessment of the number of properties that meet the standard, and details of areas where investment is needed for homes that do not to meet it. Use this assessment as the baseline for measuring progress and more efficiently direct our Wheatley Homes Glasgow Strategic Asset Investment Plan. ➤ Aim to reduce the number of homes not meeting the Wheatley Standard from the baseline each year
Homes where our customers can feel safe	<ul style="list-style-type: none"> ➤ Continue to deliver our building safety requirements including annual gas safety checks, 5 yearly electrical inspections, checks to common plant such as lifts and water tanks, and specialist condition and fire safety inspections ➤ Proactively address damp and mould, including through integrating smart monitoring devices and workforce training to ensure early identification and resolution. ➤ Update our policy approach to damp and mould to reflect requirements from Awaab’s law and enshrine specific Tenants Rights to request further investigation ➤ Enhance our assurance checks and customer follow-up to ensure customers are satisfied with our response and that no issues remain. ➤ Work with the Scottish Government as it develops its approach to Single Building Assessment, and implement these requirements in a structured and phased manner
Energy efficient homes	<ul style="list-style-type: none"> ➤ Unless it is technically or economically not possible, deliver investment to ensure all our homes meet the minimum fabric requirements in SHNZ once finalised, and, in advance of this, ensure our homes are at least EPC C by 2031. ➤ Where it is not technically or economically feasible to meet the SHNZ requirement or in advance of this EPC C, maximise the delivery of achievable fabric improvement works ➤ Explore modern, affordable future heating options, including district heating and links to wider heating networks. ➤ Ensure the heating systems in our homes are easy to operate and cost effective for our customer, while recognising constraints such as the availability of suitable alternative heating options, future net-zero requirements and energy market considerations

Investing in customers' homes

- Develop and deliver targeted investment strategies for specific property types or issues, including achieving the Wheatley Standard, Multi Storey Flats, to address damp and mould, properties in mixed tenure blocks, pre-1919 blocks and pre-stock transfer improved tenement stock.
- Make sure we strike the right balance between investment and keeping rents affordable through a needs-based investment approach, based on up-to-date information on stock condition.
- Deliver upgrades so no properties have internal components beyond what a stock condition assessment would consider to be their reasonable economic life.
- Develop and consistently deploy cyclic maintenance programmes including gutter cleaning, fence, door, soffits and facias painting, and explore models that maximise impact for money available
- Ensure customer engagement continues to inform priorities, and that our asset investment, aligns with locality Neighbourhood Plans which we will publish and deliver with partners as required.



Create thriving neighbourhoods, collaborating with customers and partners

Pride in place and community

- Work with Glasgow City Council, through a refreshed Strategic Agreement, for the benefit of our customers and communities
- Develop, with customers and partners including Glasgow City Council, a common understanding of 'neighbourhood', recognising this will differ according to localities or property type.
- Enhance our neighbourhood approach by developing standards informed by local priorities, customer engagement and data with every neighbourhood achieving the Keep Scotland Beautiful 5 star standard
- Reduce anti-social behaviour and fly-tipping and revitalise underused green spaces in partnership with Glasgow City Council and community groups.

Safe and welcoming communities

- Review our anti-social behaviour approach and Community Improvement Partnership (CIP) to ensure it is delivering sustained impact in our neighbourhoods for the benefit of customers.
- Through partnership, including our Strategic Agreement with Glasgow City Council and CIP and local policing, work closer than ever to share knowledge and intelligence, co-ordinate services and provide support so our customers feel safe and secure. We will do this through enhanced structures and shared resources including our Neighbourhood Forums and Community of Excellence.
- Expand environmental service offering and support community-led initiatives, with priorities driven by customer-led walkabouts, engagement and real time feedback.
- Explore and expand the support we can provide together with local partners, being particularly mindful of customers who require extra help, recognising the diversity of our customer base and their needs.
- Strengthen multi-agency partnerships including with Glasgow City Council and community groups, to address waste management, green space maintenance and vacant land.
- Evolve community safety partnerships including with Scottish Violence Reduction Unit and Scottish Community Safety Network to better understand issues affecting our neighbourhoods and co-create lasting solutions.
- Look to extend sharing and use of neighbourhood data with key partners and undertake experiments to trial new approaches to solve issues faced by our customers.
- Take a resolute approach to preventing and addressing discrimination and harassment in our neighbourhoods, fostering environments where everyone feels respected and safe.

Empowered customers	<ul style="list-style-type: none"> ➤ Increase engagement with customers, including new and younger household members, through education awareness and capacity raising exercises. ➤ Deepen our understanding of customer behaviours utilising and enhancing our customer insight mechanisms and develop key messaging to provide clarity around our services and responsibilities, supporting customers to maintain their environment. ➤ Work closely with Police Scotland and Glasgow City Council to promote and support good neighbourliness and responsibility for maintaining welcoming and safe communal spaces.
----------------------------	---



Lead the way in expanding supply of affordable, quality homes

Deliver new, high quality homes to help alleviate the housing crisis	<ul style="list-style-type: none"> ➤ Strengthen strategic relationships with Glasgow City Council through a refreshed Strategic Agreement and private developers to expand the development pipeline, seeking to agree a programme level agreement for new homes which provides efficiency, streamlining and certainty of delivery. ➤ Diversify funding sources and explore innovative housing models and acquisitions to unlock capacity for new builds, which is aligned with the Scottish Governments commitment to £4.9Bn funding of the Affordable Housing Supply Programme over 4 years. ➤ Identify opportunities and develop a programme for our City Building (Glasgow) partner to build new homes for us as part of our wider development programme. ➤ Evaluate pilot projects, such as Shandwick Street, and integrate lessons learned and voice of the customer into future development construction and delivery approach. ➤ Work with Glasgow City Council and the Scottish Government to purchase suitable homes on the open market to supplement our available housing stock and help alleviate homelessness.
Regenerated, rejuvenated communities	<ul style="list-style-type: none"> ➤ Utilise our Strategic Agreement with Glasgow City Council, and develop new and underutilised funding models, such as Partnership Support for Regeneration, to deliver affordable home ownership in areas where there is currently vacant land, such as Cranhill. ➤ Work with partners to prioritise regeneration in identified areas, such as Transformation Regeneration Areas (TRAs) at Sighthill, Govan, Red Road and North Torglen, as well as Wyndford. We will also identify priorities for regeneration in developing areas including in Milton and Drumchapel, embedding customer voice and community cohesion in all plans. ➤ We will work with partners, including City Building (Glasgow) to explore opportunities for wider regeneration projects in areas such as Lochend in Easterhouse, which support the delivery of mixed tenure housing and address wider community needs and aspirations; creating a sense of place.

<p>Ensure new homes are energy efficient, fit for the future, and responsive to customer needs and demographic trends.</p>	<ul style="list-style-type: none"> ➤ Enhance our understanding of future trends and customer needs, further embedding the analysis of the demographics of our prospective customers to inform our development programme such as, for example, building larger family homes that meet the needs of a wider demographic where appropriate. ➤ Development and regeneration efforts will emphasise the need for improved amenities such as playparks, recreational spaces, and local infrastructure which we know are important to customers. ➤ Use the learnings from the Shandwick Street demonstrator project, customer satisfaction feedback, trends analysis and legislative requirements to inform future updates to our Design Guide.
---	---

Outcomes:

<p>Customer priorities met:</p>	<ul style="list-style-type: none"> ▪ Safety and Security ▪ Invest in Existing Homes ▪ Create Pride in Place
<p>Outcomes:</p> 	<p>Strategic result: 90% customer satisfaction with the quality of their home</p> <p>We will measure success through:</p> <ul style="list-style-type: none"> ▪ At least 99.6% of our homes meeting SHQS ▪ The percentage of homes that meet the Wheatley Standard ▪ All our homes, except where it is not technically or economically possible, will be EPC C by 2031 unless this measure is replaced through the SHNZ
	<p>Overall result: 90% of customers are satisfied with our contribution to the management of their neighbourhood at locality level by 2031.</p> <p>We will measure success through:</p> <ul style="list-style-type: none"> ▪ The percentage of our customers that feel safe and secure in their home. ▪ 100% neighbourhoods maintaining KSB 5-star rating
	<p>Overall result: Net increase of new affordable homes by at least 2,000 by 2031</p> <p>We will measure success through:</p> <ul style="list-style-type: none"> ▪ Annual progress with our development programme against both social and mid-market targets ▪ Regeneration areas in motion, with 100% of TRAs activated ▪ Unlock 45 hectares of brownfield land to market ▪ Satisfaction with new homes annually, with a target of 95%.

Theme 2: Personalised Services

Our previous strategy focused on tailoring services for an exceptional customer experience, using local teams and a geographic approach. We strengthened wraparound services, launched the Customer First Centre, and enhanced repairs through specialist teams and partnership with City Building (Glasgow).

We aim to further personalise services, with a strong emphasis on communication and contact, making every interaction timely, relevant, and accessible, as these are top customer priorities.

We recognise that customers value quick resolution over the channel used and are open to digital and Artificial Intelligence (AI) solutions if human support remains accessible. We are now leveraging our rich data and expanded real-time feedback to drive continuous improvement, ensuring customers feel heard and see action taken.

‘Thinking Yes’ to deliver seamless, accountable, and innovative services—especially in repairs—remains central, with a focus on minimising hand-offs and building trust and driving overall customer satisfaction.

In 2031: Through a step change in the personalisation of our services, every customer receives support and communication tailored to their needs. We do this by embedding a culture of proactive engagement, harnessing data and digital tools, and strengthening local delivery and accountability.

Our services are shaped by the customer voice, delivered through empowered local teams, and supported by robust data and digital tools. Through a deeper understanding our customers we will continue to adapt to changing needs and expectations, ensuring that every customer feels listened to, respected, and well served. This supports us to achieve 90+% customer satisfaction and demonstrate value for money with our services.

Our objectives over the next 5 years:

	Connect with customers through proactive, tailored communication
	Enhance and apply what we learn to drive customer focused services
	Deliver seamless services to meet customer needs

Our roadmap to achieving our objectives:



Connect with customers through proactive, tailored communication

<p>Transform the way we connect with customers, making every interaction timely, relevant, and accessible.</p>	<ul style="list-style-type: none"> ➤ Launch a refreshed communication framework, co-designed with customers and staff, ensuring all contact is personal, local, and relevant. ➤ Continue to set-out transparently the investment we plan to make in localities so we can be accountable for the promises we make and publish annual progress reports and performance metrics, ensuring transparency and accountability. ➤ Evaluate our service journey maps and communication touch points to keep customers informed at every step and ensure consistent messaging. ➤ Refresh our approach to reasonable adjustments and understanding vulnerabilities, informed by our data, taking steps to ensure customers understand our information and can access our services in a way that suits their need.
<p>Proactively communicate, actively listen and in responding, be open and transparent on what we can deliver.</p>	<ul style="list-style-type: none"> ➤ Be more proactive in communicating progress where things cannot be resolved straight away such as follow-up repairs and anti-social behaviour. ➤ Provide direct contact options, regular updates, and acknowledgment of queries to ensure customers are clear about what contact they can expect from us about their home, such as a visit from a housing officer or a compliance check. ➤ Expand digital self-service options, while maintaining accessible human support for those who need or prefer it.
<p>Ensure approach is shaped by customer preferences, with a balance of digital and face-to-face options, and a commitment to clarity and transparency.</p>	<ul style="list-style-type: none"> ➤ Ensure all staff are trained and confident in delivering our communication standards, with clear accountability for follow-up and resolution. ➤ Balance digital offering with personal contact, such as through annual tenant visits, our Stronger Voices engagement approach or face-to-face discussion. ➤ Maintain our network of local hubs with experienced staff and visible community presence, so customers can choose how and where they engage with us. ➤ Offer quality service that are empathetic and knowledgeable, regardless of method of contact (online, phone, email, in-person) channel.



Enhance and apply what we learn to drive customer focused services

Listen, learn and act - customer insight driven service improvement

- Continue to refine and expand the ways we garner customer insight through a combination of real-time digital feedback, annual tenant complaints, satisfaction surveys and customer engagement.
- Deepen understanding of future needs including through analysis of consumer trends and engagement with our potential future customers, including younger household members or younger people living in our communities, acknowledging the potential for lifetime association through Wheatley Group tenures
- Enhance information flows and review our people processes to help test and pilot learning, supported by a 'culture of curiosity' and innovation.
- Integrate all forms of customer feedback into a single insight platform, enabling learning, targeted interventions and personalised engagement.
- Communicate the impact of customer input through "You said, we did" reporting and regular storytelling. This will support us to demonstrate value for money.
- Use data to inform the architecture of a 'single view of the customer' empowering staff to respond to customer insight and embed every day, continuous learning.
- Explore segmentation mapping to ensure services are responsive to the needs of all customer groups, including those who are hard to reach or particularly disadvantaged or vulnerable.

A strong, engaged, influential tenant voice

- Launch our refreshed engagement framework, collaborate with community partners to expand opportunities for customers to participate in shaping services, including digital and in-person engagement, with a focus on accessibility and inclusion.
- Continue to identify and engage with hard-to-reach and disadvantaged groups, including specific approaches to support homeless customers, New Scots, and those supported by our charity partner, the Wheatley Foundation.



Deliver seamless services to meet customer needs

<p>Joined up services that are reliable and easy to access, with a particular focus on repairs and wraparound support.</p>	<ul style="list-style-type: none">➤ Prioritise enhancing repairs experience to deliver first-time completion, accurate and flexible appointments, and clear communication.➤ Explore customer reporting channels for example through our Customer First Centre platform and web self-service, and the introduction of photo or video sharing technologies.➤ Consider the needs of different customer groups, such as those in mixed tenure blocks, and working with our partner Lowther Homes and others to develop models to better meet their needs.
<p>Integrated, joint working with City Building (Glasgow)</p>	<ul style="list-style-type: none">➤ Standardise and enhance repairs processes across Wheatley Homes Glasgow and City Building (Glasgow), complementing the approaches and systems of our wider Wheatley Group partners.➤ Enhance repairs diagnostic accuracy and optimise parts availability to increase first-time repair completion➤ Introduce new ways to monitor that repairs are completed properly and to a high standard➤ Keep customers informed around what will happen next and indicate the likely overall time to achieve completion before we leave their home.➤ Further embed customer focus and a commitment to excellence among all staff who provide our repairs service.
<p>Minimise hand-offs through well defined processes and ensure staff take ownership of outcomes so service feels seamless for customers.</p>	<ul style="list-style-type: none">➤ Empower staff to resolve issues at the first point of contact, supported by training and clear escalation routes.➤ Strengthen collaboration including with colleagues within the Wheatley Group, including the Wheatley Foundation and Safeguarding teams to deliver our range of wraparound support and signpost customers to support achieving sustainable, long term solutions➤ Use predictive analytics and enhance use of data to identify potential issues and resolve them before they impact the customer or lead to dissatisfaction.➤ Innovate and trial new approaches, using technology and partnerships to improve efficiency and customer experience, allowing staff to deliver services with all the information they need at their fingertips through a single view of the customer

Outcomes:

Customer priorities met:	Transform Communication and Customer Contact Continue to improve the Repairs Experience
Outcomes: 	Strategic result: 90% of customer satisfaction with how we communicate with them We will measure success through: <ul style="list-style-type: none">▪ 100% collection and use of customer contact preferences and used in 90%+ corporate communication;▪ Over 90% of customers agree it is easy to get in touch.▪ 90% first contact resolution at Customer First Centre.
	Strategic result: 90%+ customer satisfaction with listening to views and acting upon them. We will measure success through: <ul style="list-style-type: none">▪ 90%+ of customers agree there are clear opportunities to participate.▪ 100% of customer-facing policies and strategic projects informed by customer insight.▪ 10% reduction in complaints escalated to stage 2 from a 2026 baseline
	Strategic result: 90%+ overall customer satisfaction in key services including repairs, allocations, Customer First Centre and the Wheatley Foundation. We will measure success through: <ul style="list-style-type: none">▪ Over 90% of customers feel treated fairly and with respect.▪ Over 90% customer satisfaction with repairs experience.▪ 100% receive an Annual Tenant Visit

Theme 3: Better Lives

We play a leading role in addressing Scotland’s housing crisis, having, during our last strategy period, exceeded targets for new homes and support for homeless households, and maintained high tenancy sustainment. We are not just a landlord; we provide wraparound support from the outset, working with partners including Glasgow City Council to convert temporary accommodation to permanent, incentivise downsizing, and deliver targeted help for vulnerable groups.

Through the Wheatley Foundation and external partnerships including with Glasgow Community Planning Partnership, we prioritise initiatives that tackle poverty, improve wellbeing, and create opportunities such as jobs, training, community larders, and education bursaries.

Customer engagement has highlighted affordability as a key priority, reinforcing our commitment to sustainable support that genuinely improves lives.

In 2031: Through our strengthened role as a collaborative leader—working with partners to tackle homelessness, alleviate poverty, and drive social mobility, we embed responsible business practices across all we do. Our approach is underpinned by measurable outcomes, continuous improvement, and a commitment to building trust.

Our objectives over the next 5 years:

	Make the largest contribution to ending homelessness of any Scottish landlord;
	Shape powerful partnerships to alleviate poverty and open doors to new opportunities

Our roadmap to achieving our objectives and the outcomes delivered



Make the largest contribution to ending homelessness of any Scottish landlord

<p>Work with national and local government to deliver solutions to homelessness</p>	<ul style="list-style-type: none"> ➤ In collaboration with sector partners and Glasgow City Council influence national funding and policy and implement the next phase of Housing First. ➤ Bring empty homes back into use and expand housing options, while delivering value for money. ➤ Support customers to downsize and develop resettlement initiatives to meet demand for larger family homes.
<p>Enhance wraparound services with a focus on prevention, early intervention, and sustaining tenancies</p>	<ul style="list-style-type: none"> ➤ Review our homelessness and allocations policies, informed by customer insight. ➤ Work with our partner, the Wheatley Foundation to support funding models for enhanced wraparound support, pilot advocacy and enhance financial wellbeing services, using data and co-production to target support. ➤ Collaborate internally and externally to expand wraparound support and build an enhanced services to support tenancy sustainment, including with the Wheatley Foundation, Wheatley Care, Glasgow Community Planning Partnership and Health & Social Care Partnership.
<p>Emphasise on community resilience</p>	<ul style="list-style-type: none"> ➤ Promote our Stronger Voices engagement programme to boost neighbourhood connections. ➤ Build staff capacity and local networks to foster neighbourhood connections and resilient communities.



Shape powerful partnerships to alleviate poverty and open doors to new opportunities

Break cycles of poverty

- Work with Glasgow City Council and partners to better understand root cause of family poverty and commit to their programme of 'demonstration of change' to target solutions across Glasgow. In Drumchapel, we will support the Demonstration of Change project, to work closely with 50 of our families in a pilot project with Glasgow Helps targeted at delivering meaningful change for families living in poverty.
- Ensure active representation on key forums and direct stakeholder engagement to drive progress with strategic ambitions.
- Enhance tenancy sustainment efforts using insights from annual tenant visits to understand how customers live and use this to shape the support we receive from the Wheatley Foundation's around tackling poverty, particularly for families.
- Work with the Wheatley Foundation to leverage data to underpin the development of an anti-poverty strategy and pilot 'crisis support' approach.
- Utilise the 'single view of the customer' and enhanced socio-economic data to tailor resources and monitor outcomes.

<p>Focus on employability, income, and social mobility, ensuring support is accessible, person-centred, and impactful</p>	<ul style="list-style-type: none"> ➤ Strategically track employability and income outcomes to inform our social mobility support. ➤ Collaborate with the Wheatley Foundation and explore new external partners to deliver skills, jobs, and training. ➤ Engage with decision makers to influence policy on social mobility, education, and skills. ➤ Further embed use of community benefit in procurement and strengthen monitoring of supplier contributions. ➤ Promote our work through customer testimonies and work together with the Wheatley Foundation to explore digital initiatives to help customers get online and build digital skills and confidence. ➤ Benchmark and communicate social impact through storytelling and performance management.
<p>Build and sustain the strategic partnerships we need to deliver for our customers</p>	<ul style="list-style-type: none"> ➤ Make the most of our Strategic Agreement with Glasgow City Council to align our efforts for the benefit of our tenants and Glasgow citizens. ➤ Further develop our existing partnership with Scottish Fire and Rescue as part of continuing to reduce fire risk in our homes. ➤ Work with Wheatley Care as a strategic partner to ensure care and support needs of our customers are met. ➤ Continue to foster closer, and new, partnership working arrangements with organisations who have an interest in benefiting our customers and neighbourhoods.

Outcomes:

<p>Customer priorities met:</p>	<p>Create Pride in Place Keep Rent Fair and Transparent</p>
<p>Outcomes:</p> 	<p>Strategic result: Housing at least 7,000 homeless households by 2031</p> <p>We will measure success through:</p> <ul style="list-style-type: none"> ▪ Over 90% tenancy sustainment
	<p>Strategic result: Reduce the number of families in poverty</p> <p>We will measure success through:</p> <ul style="list-style-type: none"> ▪ Reduce the value of arrears and number of customers in debt with us ▪ On average, keeping our rent levels below 30% of disposable income; and ▪ Number of jobs, apprentice and training places created for our customers

Theme 4: Delivering sustainable value

We are committed to delivering exceptional services, empowering our people and communities, and driving innovation through a strong financial and cultural foundation. Through our last strategy, we introduced flexible, home-based models for key teams while maintaining strong community presence. We support a diverse workforce through digital, remote, and in-person networks. We have broadened our focus to become a responsible, ethical business, embedding sustainability, equity, diversity, inclusion (EDI), and social mobility into our operations.

Our "Think Yes" ethos encourages staff to make decisions that best serve individuals and communities. As a platinum-accredited Investors in People organisation, we prioritise staff development, nurturing skills, and people-centred support.

We are embracing technology and data to enhance service delivery. With the launch of our data strategy and integration of Artificial Intelligence tools like CoPilot and Large Language Models, we've improved decision-making, streamlined operations, and supported staff development. These innovations position us to deliver smarter, more efficient services while maintaining a human touch.

Financial efficiency underpins our ability to build trust, deliver strategic goals and promises, and maintain affordability for customers. We prioritise value for money to meet customer needs, and remain resilient in the face of change.

In 2031: We've deepened our Think Yes culture by investing in workforce skills, dynamic learning, and strong internal relationships, and reinforced our leadership principles so these drive our behaviours. Strengthened change management ensures staff understand their impact and the importance of action that realises benefits. We fully leverage secure digital platforms and automation to enhance efficiency and experiences. A strong culture of utilising supports impactful transformation, while advanced analytics improve forecasting and strategic planning. Our A+ credit rating continues to unlock investment potential—particularly in new build development—and reassure our partners and stakeholders that we are financially stable, and committed to equity and sustainability.

Our objectives over the next 5 years:

	Nurture and invest in our people, recognising their contribution
	Drive effective solutions, harnessing digital capabilities and data assets
	Ensure financial efficiency today, prepared for tomorrow
	Grow our reputation as an ethical, trusted business

Our roadmap to achieving our objectives



Nurture and invest in our people, recognising their contribution

Enable growth through our development, ensuring people are equipped, empowered, and celebrated for the vital role they play

- Implement a refreshed people strategy that integrates learning and development, strategic workforce planning, reward and recognition, and leadership development.
- Enhance our approach to learning by refocusing annual reviews to support the right conversations at the right time between managers and staff, ensuring meaningful interactions. Improved reporting will inform development plans across Wheatley Homes Glasgow and the wider Group, embedding a culture of 360-degree feedback and continuous improvement.
- Conduct a comprehensive analysis of learning needs and training methods, developing a roadmap to strengthen organisational capability. Prioritise skills essential to our strategy, including stock condition assessment and data-informed decision-making, while exploring new learning opportunities through external networks, funding, and contractor partnerships.

Building leadership at every level, and embedding Think Yes

- Embed a renewed, values-driven framework aligned with our Think Yes culture, supporting leaders at all levels to model behaviours that drive change, remove barriers and foster innovation.
- Nurture internal talent and attract external expertise to enrich our leadership pipeline and strengthen succession planning.
- Reinforce our Think Yes ethos through cross-functional learning and revamped induction programmes at both corporate and local levels. Staff will feel trusted and empowered to make decisions that deliver better outcomes.
- Strengthen Different Together, our EDI brand, ensuring leaders champion it internally and externally. Leaders will foster connection across teams to build capability and reduce social isolation.
- Think Yes will be visible in our branding and communications, supported by consistent leadership messaging

Amplifying staff voice and innovation, supported by diverse learning and opportunities

- Diversify training methods such as through mentoring, shadowing, development days, and bitesize learning to build confidence, clarify roles, and encourage innovation.
- Enhance people functions and increase staff self-service, supported by data and automation, to help staff access knowledge and apply Think Yes in real time.
- Expand opportunities for staff to contribute to decision-making and service design through refreshed Communities of Excellence and strategic staff networks. These platforms will ensure diverse voices shape innovation and drive customer satisfaction.
- Promote intrapreneurship and evaluate engagement with our customer-focused culture
- Health and wellbeing of our people will remain a priority. Staff will help shape benefits that support them to deliver meaningful customer outcomes and meet diverse needs.
- We will innovate in wellbeing support, addressing both physical and mental health through our Different Together approach. Continue to evolve our support for staff, placing employee experience at the centre of our emotionally intelligent organisation.





Drive effective solutions, harnessing digital capabilities and data assets

Building single view of customer and home, consolidating systems and streamlining processes

- Prioritise the development of integrated data and technology platforms that enable a unified view of our customers and assets to support smarter decision-making and allow staff to deliver services more efficiently and effectively.
- Bespoke digital and data roadmaps will be co-developed for each major service area, setting out clear pathways to better data accessibility and stronger, digitally enabled processes. These will be delivered through robust project and change management programmes to ensure lasting transformation.
- Actively consolidate our technology platforms to establish a single source of core data and consistent ways of working. A key priority will be deeper integration with City Building (Glasgow), transitioning to common platforms where appropriate.
- A comprehensive view of our assets and customers and overarching data analytics platform will lay the foundation for enhanced predictive analytics and Artificial Intelligence integration.

Embedding Artificial Intelligence ethically and sustainably, focussing on enhanced experiences

- Adopt Artificial Intelligence selectively and ethically, targeting manual workflows that can be automated to free up staff for customer-focused, value-added work. Initial focus areas will include teams that support us in Wheatley Solutions and the Customer First Centre, with learning shared across Wheatley Homes Glasgow and the wider Group.
- Artificial Intelligence will be limited in areas requiring significant human judgment until we are confident there is low risk; smart data applications such as in-home sensors, diagnostic tools, and real-time communications will be explored to manage our portfolio more effectively.
- Working with external partners we will deliver our digital maturity roadmap aligned with the Group's data strategy. This will focus not only on systems but also on developing staff skills and fostering a culture of data ownership, stewardship, and literacy.
- Enhanced data capability and understanding of our customers will inform and influence the activities of our charity partner of choice, the Wheatley Foundation, to support our communities and better equip us to measure impact.

<p>Safely cultivating innovation, for the benefit of our communities</p>	<ul style="list-style-type: none"> ➤ Develop programmes to encourage and support innovation thinking and approaches, as part of developing and improving the services we provide ➤ Collaborate with acknowledged leaders, including from industry and academia, in the field of emerging technologies and innovation to develop new solutions that meet our and our customers' needs ➤ Embed accountability for innovation in the responsibilities of our senior staff ➤ Take an open and ambitious approach to exploring new ways of working, while also applying robust frameworks to ensure there is evidence that such innovation will deliver benefits for our customers and our business before large-scale deployment. ➤ Prioritise strong data governance to ensure ethical use including as new technologies including Artificial Intelligence evolve. ➤ Support customers who may be disadvantaged by the increasing shift to digitisation, such as through the potential introduction of digital identities in welfare and public services. ➤ Achieve Cyber Essentials accreditation across Wheatley Homes Glasgow, demonstrating our commitment to safeguarding systems, protecting customer data, and maintaining business continuity
---	---



Ensure financial efficiency today, prepared for tomorrow

<p>Maintaining financial strength and flexibility</p>	<ul style="list-style-type: none"> ➤ Retain our externally accredited A+ credit rating and adhere to our financial 'Golden Rules', ensuring Wheatley Homes Glasgow remains a trusted organisation in the eyes of funders, stakeholders, and customers. ➤ Negotiate funding arrangements through making best use of our financial and asset strength to reduce the cost of funds and maximising capacity for new build ➤ Evaluate governance and funding models to unlock new capacity—particularly for new build development—through a housing bond and innovative funding approaches. ➤ Maintain flexibility to allow us to respond quickly to emerging opportunities and adapt our financial strategy to meet changing market conditions through to 2031.
--	---

<p>Championing transparency and customer trust</p>	<ul style="list-style-type: none"> ➤ Demonstrate financial transparency by publishing clearer information on how rent is spent, including through our annual rent consultation. Customer feedback will continue to shape decisions before any rent increase is applied. ➤ Explore expanding financial support for tenants, tailoring assistance to meet diverse needs and helping customers navigate the cost-of-living crisis.
<p>Future proofing through data and insight</p>	<ul style="list-style-type: none"> ➤ Increase our use of predictive analytics to support business continuity planning, improve supply chain resilience, and anticipate future risks. ➤ Our data-driven finance approach will help us make informed decisions, optimise resource allocation, and ensure long-term sustainability.



Grow our reputation as an ethical, trusted business

<p>Be recognised as a responsible, ethical leader—embedding sustainability, equity, diversity, and inclusion (EDI)</p>	<ul style="list-style-type: none"> ➤ Refresh and deliver our EDI action plan, supporting our staff and customers to feel respected and included. ➤ Benchmark and improve our Onvero ‘Talent Inclusion and Diversity Evaluation’ rating. ➤ Refresh our Group Sustainability Framework, focusing on net zero, understanding climate impacts on our business, and work with partners to deliver a just transition and value for money for customers.
<p>Embed continuous improvement across our organisation and value chain.</p>	<ul style="list-style-type: none"> ➤ Adopt the Business in the Community ‘Responsible Business Health Check’ to drive change and support thriving communities and workplace. ➤ Engage leaders in responsible business and systems thinking to pilot new approaches and measure impact with leading and lagging indicators. ➤ Adopt and implement an organisation-wide approach to continuous improvement, such as EFQM, that can provide us with opportunities for independent assurance, assessment and benchmarking
<p>Deepen stakeholder collaboration with networks and partners,</p>	<ul style="list-style-type: none"> ➤ Embed a comprehensive stakeholder engagement and communication plan reflecting preferences and influence to help us focus efforts on the most pressing social and environmental challenges for our customers. ➤ Undertake stakeholder engagement that is dynamic and inclusive, seeking input from our broad ecosystem to inform decisions. ➤ Deepen collaboration on national and international forums to identify gaps and share best practice. Utilise memberships, undertake joint studies and research to demonstrate value beyond our workplace, particularly in EDI, sustainability, and social impact.

- Where appropriate, challenge existing best practices to develop innovative solutions.
- Leverage our scale as part of the Wheatley Group to build strategic procurement partnerships, attract private sector expertise into the public domain, and support local businesses and create job and training opportunities for our customers. Reinvest financial efficiency from purpose driven procurement into communities.

Outcomes:

Customer priorities met:	All
Outcomes: 	Strategic result: Retain platinum IIP accreditation Measure progress through: <ul style="list-style-type: none"> ▪ Over 90% Staff satisfaction that Wheatley is a good employer ▪ 90% of staff are satisfied with the development opportunities available to them; and ▪ Increasing the diversity of our workforce;
	Strategic result: Increase our data maturity score Measure progress through: <ul style="list-style-type: none"> ▪ Achieve Cyber Essentials accreditation; and ▪ 90% of staff are confident using data and AI as it relates to their role ▪ Number of staff who engage with our innovation activities increases annually from 2026 baseline
	Strategic result: Maintaining our A+ credit rating Measure progress through: <ul style="list-style-type: none"> ▪ Raising £1.2 bn of private finance to invest in new homes ▪ Launch Scotland’s first Housing Bond programme; and ▪ We will comply with our “Golden Rules”
	Strategic result: recognised by the EFQM as a top organisation, achieving 6 stars or above. We will measure success through: <ul style="list-style-type: none"> ▪ Retaining our Customer Service Excellence accreditation ▪ Improving our Business In The Community ‘Responsible Business’ and Overo Talent Inclusion and Diversity Evaluation’ ratings ▪ Reducing harmful emissions from our homes and businesses

Report

To: Wheatley Homes Glasgow Board

By: Pauline Turnock, Group Director of Finance

Approved by: Steven Henderson, Group Chief Executive

Subject: 2026/27 Rent setting and service charges

Date of Meeting: 21 November 2025

1. Purpose

1.1 This report:

- Seeks agreement for the range for the 2026-27 rent and general service charge increases for initial consultation with tenant focus groups;
- Sets out the proposed timetable for Board approvals and the full tenant consultation; and
- Provides the Board with a mid-year update on the financial projections and key financial indicators.

2. Authorising and strategic context

2.1 Under the Group Standing Orders, the Group Board is responsible for the Group rent setting framework. Subsidiary Boards approve their own rent increases within this framework.

3. Background

Economic context

3.1 The UK economy continues to face challenges with weak growth and persistent inflationary pressures. General CPI inflation is at 3.8% at September 2025, above the Bank of England's 2.0% target. In addition, cost inflation is continuing to run higher than general CPI for key areas of housing expenditure such as repairs, driven by increased labour costs, material prices and service demand. The persistence of core inflation indicates that underlying inflationary pressures have not yet fully unwound with longer term forecasts suggesting it will be Summer 2027 at the earliest before rates return nearer to the 2% target.

3.2 This higher inflation has put pressure on the gilt market and, together with the level of Government borrowing, has meant the cost of debt continues to rise. Long-term gilt yields have increased significantly over the past year, rising from around 4.5% at September 2024 to over 5.7% at September 2025.

- 3.3 This means that the return investors demand for lending to the government for 30 years is substantially higher, with recent yields at their highest level since 1998. As a result, the Bank of England has taken a cautious approach to rate reductions with the base rate at 4.00% at September 2025. With inflation remaining higher, market expectations for further interest rate cuts remain but are spread over a longer period.
- 3.4 Our rent increases implemented over the past couple of years along with assumed future rent increases have focused on growing the financial capacity in our business plan to ensure sufficient funding is available to meet investment in lifecycle replacements and our legislative obligations in our homes.
- 3.5 In addition, our rent assumptions in our 2025/26 Business Plan, informed through our tenant engagement, Group Asset Strategy and our more detailed Wheatley Homes Glasgow Strategic Asset Investment and Management Plans, looked at the level of funding required to increase investment in our homes and neighbourhoods. We have a requirement beyond compliance and lifecycle replacements to start to create more capacity to fund energy efficiency improvements in our homes which will be needed to meet the new Scottish Housing Net Zero Standard (“**SHNZS**”) and to deliver improvements required in our multi-storey blocks to extend the life of those buildings.

4. Discussion

- 4.1 The rent increase assumptions in our financial projections are subject to ongoing review. The annual review takes into account the key principles set out in our Group rent setting framework:
- Keeping rents affordable;
 - Comparability with other social landlords;
 - Financial viability; and
 - Consultation with tenants and service users.

Affordability

- 4.2 Our average rents for 2025/26 are shown in Table 1 below, alongside the Group average. As with previous years, to allow as “like for like” a comparison as possible, these rates are based on the latest available information via the 2024/25 Annual Return on the [Scottish Social Housing] Charter (“**the ARC**”) to the Scottish Housing Regulator (“**SHR**”) with the 2025/26 rent increase applied.

Table 1: Average Weekly Rents – March 2025 ARC Return + 25/26 rent increase

RSL	Average Weekly Rent					Total Lettable Units	Overall Average Weekly Rent
	1 Apt	2 Apt	3 Apt	4 Apt	5 Apt		
WH Glasgow	£88.44	£101.22	£108.73	£126.40	£138.70	42026	£110.31
GROUP	£89.91	£104.07	£109.62	£123.64	£136.65	61646	£111.11

- 4.3 We have again used the joint Scottish Federation of Housing Associations (“SFHA”) / Housemark Rent Affordability Tool as one measure to consider affordability. This tool allows us to calculate the rent as a percentage of income for different customer groups, most associated with different property sizes.
- 4.4 While the results are subject to the inherent limitations of the assumptions used in this Tool and are necessarily generalised based on an assumption that no individual earns more than the UK government minimum wage, it provides a useful and prudent assessment of our position in each RSL and each part of the country. To correspond with the Tool’s use of the minimum (living) wage from 1 April 2026 of £13.45, the analysis uses average rents from Table 1.
- 4.5 There is no universally agreed threshold for what proportion of income for housing costs is ‘affordable’, with different research proposing different levels from 25% to 40% or a range, such as 30-40%. A recent Scottish Government publication, “Towards a shared understanding of housing affordability: short life working group, 2022-24” made a number of recommendations, including that by 2040 a maximum of 30% of net income should be accounted for by rent and service charges.
- 4.6 Our affordability analysis has consistently assessed rents, as one element of understanding affordability, relative to a 30% threshold. **All relevant customer groups and property size combinations are below a 30% rent to income ratio** relative to the national minimum (living) wage as shown in Table 2 below.

Table 2: Average Rents as a percentage of income

Customer Group	1 Apt	2 Apt	3 Apt	4 Apt
Single Person	23.5%	26.9%		
Couple 1PT 1FT/ Pensioner couple		17.9%		
Couple 2FT		13.5%		
Single parent (2 Children)			18.1%	21.0%
Small family (2 Children)			13.8%	16.0%

NB: The tool does not provide an appropriate customer group against which to assess 5 Apt rents

- 4.7 For many supported tenancies, these are paid for in almost all cases by housing benefit and for tenants not in receipt of benefits we will continue to have funding available in 2026/27 to support those experiencing financial difficulties and will make this clear throughout our consultation.

Comparability

- 4.8 A core element of our rent setting framework is consideration of the comparability of rents. We have compared our 2025/26 rents in the tables below uplifting the comparator RSLs by their published 2025/26 increase.

- 4.9 A number of Local Authorities have commenced their rent setting consultation with tenants, details of which are set out below:

Local Authority	Rent proposal
City of Edinburgh	7% linked to 5 year plan 2024-2028 (at 7% each year)
Aberdeen	12% (7.5% in 2025)
East Lothian Council	Three options - 7%,8%, or an unspecified additional increase over 7% capped at £8 per week
Dundee City Council	Three proposed rent increases between 8 and 8.5%
South Ayrshire Council	4.5%
West Dunbartonshire Council	Four options – 6.7%, 6.95%,7.2%, or 7.45%
West Lothian Council	3.5% (each year from 2025/26 to 2027/28)
Perth and Kinross	Three options - 6.5%, 7.5% and 8.5%

- 4.10 The rent consultations, as expected, reference the same drivers and financial pressures being faced as we and the wider sector do and the level of proposed increases reflects this.
- 4.11 We will provide a further update on the latest information available on comparator RSL and Local Authority rent proposals for 2026/27 to the Group Board at their December meeting.
- 4.12 Table 3 below shows the most recent available comparison of RSL rents in Glasgow City from the ARC published data with the 2025/26 increase applied.
- 4.13 As previously recognised by the Board, the comparators do not reflect our wider service offering and the prevalence of multi-story flats (“**MSFs**”) with the associated expense for 24/7 on-site presence (around ¼ of stock). Additionally, our business plan has built in capacity for future asset investment and provision for elements of the SHNZS that we do not expect will be common among the comparator group.

Table 3: Glasgow RSL average rents + service charges as at March 2025 with 25/26 increase applied (Source ARC)

Glasgow >1000	Average weekly rent by House Size				
Social Landlord	1 Apt	2 Apt	3 Apt	4 Apt	5+ Apt
Milnbank HA	£71.93	£79.60	£87.18	£97.67	£99.14
Tollcross HA	£0.00	£81.69	£91.88	£111.43	£124.08
Rosehill Housing Co-op	£71.48	£84.90	£96.28	£95.52	£101.57
Linthouse HA	£80.62	£87.60	£98.62	£111.89	£142.71
Parkhead HA	£65.89	£80.97	£99.31	£108.38	£134.97
Elderpark HA	£83.06	£89.35	£101.07	£117.63	£139.89
Shettleston HA	£56.62	£92.13	£101.41	£112.82	£141.62
Queens Cross HA	£103.92	£101.46	£102.42	£114.08	£132.54
Govan HA	£71.00	£92.96	£104.41	£116.03	£134.65
Partick HA	£69.85	£92.98	£104.62	£126.36	£140.63
Maryhill HA	£87.07	£99.59	£105.96	£109.70	£114.94
Glen Oaks HA	£0.00	£100.80	£106.73	£115.97	£143.04
West of Scotland HA	£113.89	£103.46	£107.00	£110.86	£114.79
WH Glasgow	£88.44	£101.22	£108.73	£126.40	£138.70
New Gorbals HA	£71.67	£97.74	£109.10	£121.41	£138.59
Whiteinch and Scotstoun	£97.46	£103.82	£109.53	£125.63	£134.28
Thenu HA	£85.42	£101.86	£109.82	£124.98	£134.08
North Glasgow HA	£94.14	£103.84	£112.36	£123.16	£136.02
Southside HA Ltd	£81.18	£97.65	£113.22	£124.26	£133.67
Sanctuary Scotland HA	£78.86	£98.90	£113.65	£124.85	£134.41
Govanhill HA	£94.62	£110.49	£119.12	£135.37	£155.34
MMR rents	-	£142.15	£168.00	£191.54	£228.23
Private Rents - Glasgow	-	£203.08	£276.46	£417.00	£636.00

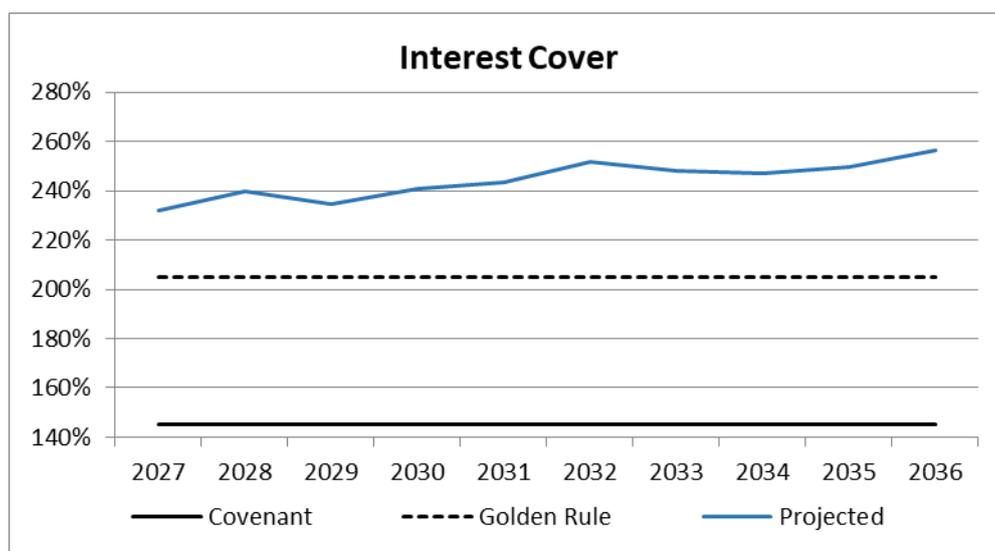
ordered by 3 Apt average as the highest WH-G stock number at c50%

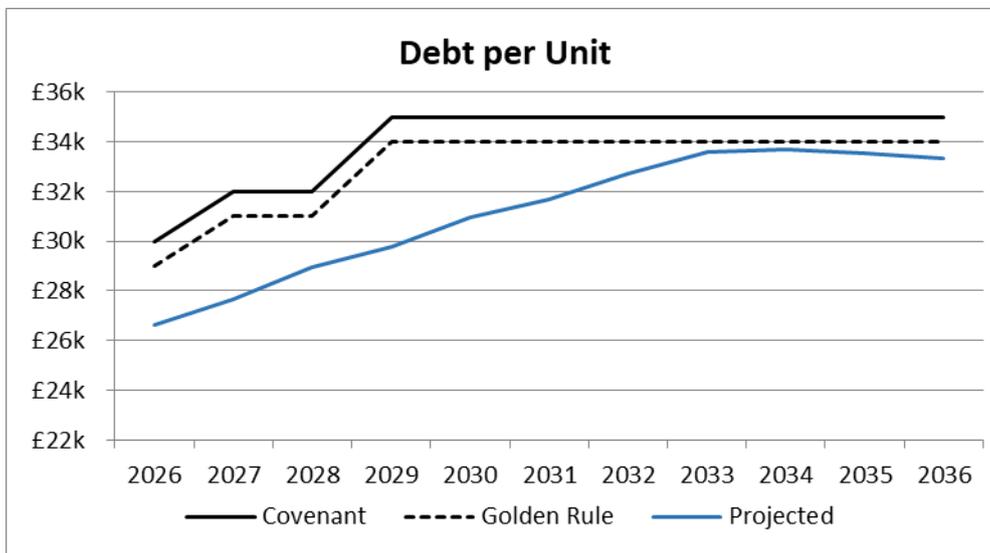
- 4.14 It is important to also place these comparisons in the context of our tenants' views on rent value for money. In our latest independent tenant satisfaction survey, undertaken in 2025/26, 90% of the 1,061 tenants surveyed said that they agreed that rent represented good value for money. While the Scottish average for 2025/26 will not be available until next year, this significantly exceeds the 2024/25 Scottish average of 81.7%.

Financial Viability - RSLs

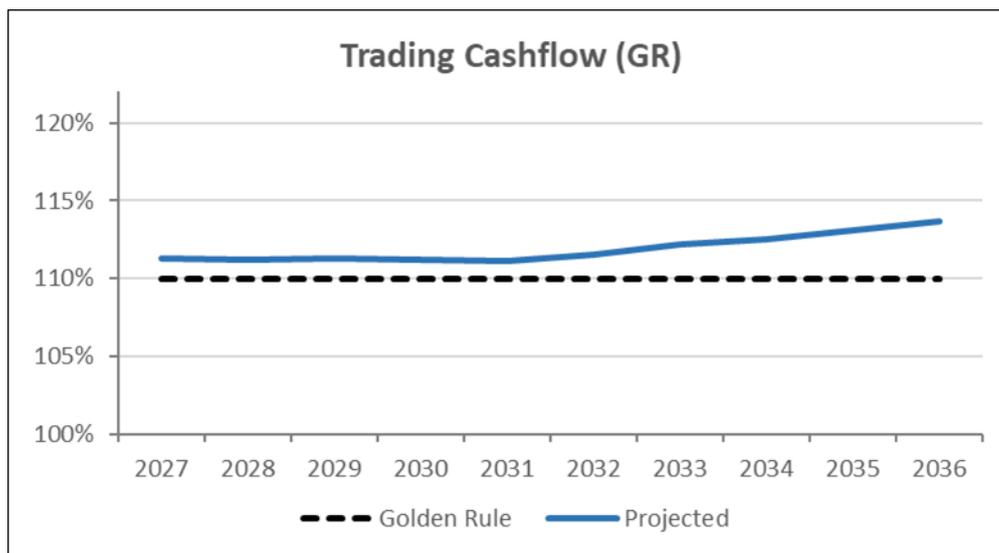
- 4.15 We and our Group partner RSLs together form a borrowing group and we assess the key financial indicators of the RSLs aggregated together. Over recent years, the financial capacity within our business plan has been subject to external pressures such as general cost inflation, specific rates of higher inflation for repairs, employers' national insurance increases and interest rate increases.
- 4.16 This has been coupled with a sustained increase in demand for repairs, additional legislative compliance obligations including fire remediation preventative works and our commitment to increase investment in our homes and neighbourhoods beyond core compliance and lifecycle replacements.
- 4.17 Scottish legislation for social housing includes the Housing (Scotland) Act 2014 and the recently passed Housing (Scotland) Bill which introduces new statutory duties for landlords across the social rented sector.
- 4.18 This includes new powers for Ministers to set enforceable expectations around damp and mould remediation (Awaab's Law provisions), a clearer responsibility for social landlords to help prevent homelessness and strengthens tenants' rights against eviction for rent arrears. For social landlords, these changes represent a move from discretionary good practice to mandatory compliance.
- 4.19 Our business plan requires us to strike the right balance between keeping our rents affordable, maintaining the standard of our homes, investing in our services, meeting all our legislative obligations and ensuring the organisation remains financially viable.
- 4.20 With our financial projections having been subject to notable prolonged external pressures outlined above, cost efficiencies and rent increases are key drivers in growing the financial capacity within the business. Driving overhead efficiencies from our Group structure we have provided real savings at a Group level in staff and running costs of £13.0m after adjusting for the effects of inflation over the four completed years of our 2021-2026 strategy. For WH Glasgow, we have achieved a real reduction in overhead costs of £10.6m since 2021/22.
- 4.21 Our financial projections which were approved in February 2025 and included an assumed rent increase of 5.0% for 2026/27. Since then, several key financial pressures have emerged namely:
- Higher levels of repairs and maintenance inflation which is currently running above 7% and a higher pay award in CBG linked to the COSLA settlement;
 - Higher interest rates increase the longer term cost of borrowing; and
 - Persistent higher levels of general inflation across our cost base, most notably driving higher wage inflation with the previously assumed cost of living increase of 2.5% not likely to be achievable with inflation forecast to remain above 3.5% in Q1 2026.

- 4.22 Taking these factors into account, a rent increase of 6.9% is needed to preserve the investment programme which was agreed as part of our asset strategy and to allow us to:
- Continue to fulfil and grow the planned funding for our legislation and lifecycle replacement investment programme in 2026/27;
 - Start to create additional capacity for more investment to deliver planned improvements more quickly and to develop specific approaches to key stock types such as our multi-storey flats to extend their useful lives;
 - Maintain the delivery of our neighbourhood plans and a programme of environmental improvements; and
 - Continue to build capacity to fund a programme of energy efficiency improvements to meet the zero targets in the new SHNZS.
- 4.23 The additional funding from the rent increase is supplemented by cost efficiency targets for Group savings of £3.8m over the next 5 years. This proposal allows us to maintain a prudent financial approach to protect long-term viability and all loan covenant commitments are met.
- 4.24 We would continue with the Helping Hand Fund which assists tenants experiencing difficulties in keeping their rent accounts up to date and have assumed a provision of £680k for a 2026/27 Helping Hand Fund.
- 4.25 Our key indicators of interest cover, which measures the extent to which our operating surplus after deducting grant income on new build covers our interest costs, and debt per unit which relates to our borrowing capacity, are both covenant measures in our loan agreements.
- 4.26 Taking the rent increase of 6.9% and associated changes to running costs and investment spend, the charts below show that we continue to maintain our minimum headroom in line with our Golden Rules of 60% to the interest cover covenant and £1,000 of debt per unit and remain fully compliant with loan covenants.





4.27 Our projected position against our trading cashflow golden rule is shown below. While this is not a covenant in our loan agreements it is set so that trading cashflow including investment in existing homes is sufficient to cover 110% of interest costs. This ensures that we do not borrow for day-to-day expenditure, interest costs or investment in existing homes. The trading cashflow is our tightest measure with headroom of £1.0m to the golden rule target in 2026/27, and set deliberately to maximise capital investment in our homes over the next 5 years.



Consultation and approval – timing and approach

4.28 The consultation with tenants has in the previous two years provided proposals including two options for the increase, considering feedback from initial focus groups to simplify the consultation. This is followed by writing to all tenants to confirm the increase at least 28 days before this is applied.

4.29 It is proposed that the focus groups would again be independently facilitated discussions on:

- Two options of 6.9% and 7.4% and why the base level is necessary;
- The proposed approach to the options – with a higher level of community investment with the additional money from the higher rent option; and
- The draft rent brochure and how well it explains the above.

- 4.30 The key outcomes we will be seeking from the focus groups would be:
- qualitative feedback on the proposed rent increase range;
 - clear messaging in the final brochure on why the base level is what it is; and
 - clear, specific proposals in the final brochure on how additional options would be deployed in practice.
- 4.31 It is intended that we will seek to engage at least 45 tenants through at least 7 area-level focus groups, drawn from across our localities on a broadly proportionate basis. The focus groups will be a mix of in person, online and daytime and evening to allow more opportunities to participate. The attendees will be drawn from our Customer Voices, with priority given to those who have not previously attended.
- 4.32 A draft rent consultation booklet is attached in Appendix 1. Based on feedback from last year, we have continued to reduce the amount of text whilst retaining the key messages and tailored, geographical information and imagery. This helps bring the proposals to life for customers and demonstrates clearly and transparently how we spend rent to improve our communities. We know from customer engagement that perception of value for money and evidencing investment and improvements is important to ensure a meaningful consultation.
- 4.33 Last year, we provided more information than ever about investment proposals and this was well received. We will continue to do this and provide examples of how we have delivered on investment promises in the last year, and again provide detail at the locality level.
- 4.34 In terms of the formal consultation and when and how we agree where within the 6.9%-7.4% range we consult the proposed approach is as follows:

Key action	Timescale
Group Board approves rent increase range	12/11
Our Board approve the rent increase range and delegates authority to the Chair to agree final level (between 6.9% and 7.4%)	21/11
Independently facilitated rent Focus Groups	24/11 – 28/12
Group Board approve final consultation levels – taking into account focus group feedback and available comparability data	17/12
Chair confirm to our Board the consultation increase options	17/12
Consultation with tenants (subject to mail drops but a minimum of 2 weeks)	12-26/01/26

- 4.35 As with previous years have engaged with Civica electoral services to independently administer the consultation process and verify the results. Following the continued high uptake levels in previous years we will again offer the option to respond online or via text message as well as by post. As we always do, we will consider not only the quantitative results but also the qualitative feedback to inform our decisions around rent setting and help prioritise our investment plans. We will also publish these results to demonstrate transparency and build trust. This helps ensure a meaningful, non-tokenistic consultation.

- 4.36 Again, as with previous years, in order to allow us to ensure that the final notification to tenants on the rent increase arrives in time RSL Boards are delegated authority to approve the increase at our February meeting where it is within the agreed range i.e. the Group Board agreed range in December.
- 4.37 This will mitigate the risk that the letters are delayed awaiting Group Board approval and do not arrive in time to give sufficient, including a legal minimum of four weeks, notice to tenants. This will also allow us longer to engage with tenants once they receive the notification, particularly those who are required to update their Universal Credit portal with the 2026/27 rent levels.

5. Customer Engagement

- 5.1 The rent focus groups will seek customer feedback on the main mechanism for customer engagement, the rent consultation booklet. Thereafter, every tenant will be formally consulted as part of the rent setting process.
- 5.2 We consider customer insight throughout the year to inform decisions around spending and investment priorities. Our recent customer strategy survey, which received over 2,300 responses, re-emphasised keeping rents fair and transparent as a top priority for customers with 90% of responses agreeing that our proposals for our next strategy meet customer expectations around this theme. Within this, affordability, visible improvements and value for money and transparent communication are important to customers.

6. Environmental and sustainability implications

- 6.1 No implications noted.

7. Digital transformation alignment

- 7.1 Tenants will once again be able to participate in the consultation through a wide range of means, both in person and digital. Responses will also be able to be emailed to the independent provider Civica. We will use a wide variety of digital and social media approaches to publicise the consultation.

8. Financial and value for money implications

- 8.1 We consider a rent increase range of between 6.9% and 7.4% provides an appropriate balance between affordability for our tenants and the preservation of appropriate levels of investment in our homes and neighbourhoods. The proposed increase supports our agreed objective of growing our financial capacity over the next 5 years to increase the amount we can invest in our tenants' homes. This will allow us to carry out the investment needed more quickly, invest in works that go beyond the basic standard to drive a sustained improvement in stock quality and to extend our asset strategy to address works needed in particular stock types such as our multi-story blocks.

9. Legal, regulatory and charitable implications

- 9.1 Consultation with tenants on any increases in rent or service charges is a requirement of the Housing (Scotland) Act 2001. The approach set out in this paper will meet our requirement to consult under the Act.

10. Risk Appetite and assessment

- 10.1 The Group's risk appetite in relation to business planning assumptions such as rent increases is open. This is defined as "*willing to choose the one that is most likely to result in successful delivery while also providing an acceptable level of reward*". In relation to the statutory requirement in consulting and engaging tenants on any rent increase, our risk appetite is averse, that is "avoidance of risk and uncertainty is a key organisational objective".
- 10.2 The proposed approach to consultation includes writing to all tenants and this mitigates the risk that we do not meet our statutory obligation in relation to consultation.

11. Equalities implications

- 11.1 As part of both the tenant focus groups and the consultation process, we will take into account tenant communication preferences and needs as appropriate. This includes, for example, where we need to provide the consultation documentation in a different way for tenants who may be blind, deaf or not read English.

12. Key issues and conclusions

- 12.1 As we set out rents for 2026/27, we must strike the right balance to respond to the continued economic challenges and cost pressures faced by both the organisation and our tenants, our ongoing and future obligations in relation to building compliance and the funding needed to deliver the increased investment in their homes that tenants continue to tell us they want.
- 12.2 Taking this into account, it is proposed that we agree on a range of between 6.9% and 7.4% for the 2026/27 rent increase for discussion with rent focus groups with the ability to finalise where within this range we will consult more widely at our December meeting. This will allow us to consult based on the most up-to-date information on the economic climate, the initial feedback from the tenant focus groups and the conditions of our wider operating environment.
- 12.3 Our analysis shows that our average rents are currently sit well within the range of affordability and that they are not amongst the highest within the relevant comparator groups.

13. Recommendations

- 13.1 The Board is asked to:
- 1) Agree that we undertake an initial consultation with rent focus groups on a 6.9% increase with an additional option of 7.4% for the 2026/27 rent and service charge increase;
 - 2) Note that the final approval of the rent increase for consultation with all tenants will be presented for approval at the Group Board December 2025 meeting; and
 - 3) Note this Board has delegated authority to agree the 2026/27 rent and service charge increase where it is within the agreed range.

LIST OF APPENDICES:

Appendix 1 – Draft rent consultation booklet

Investing in your community

Consultation on rent and service charges for
City Centre, Royston and Parkhead 2026-27



DRAFT



Rent consultation

We reinvest rent money every year in delivering services, improving homes and communities, and supporting our tenants.

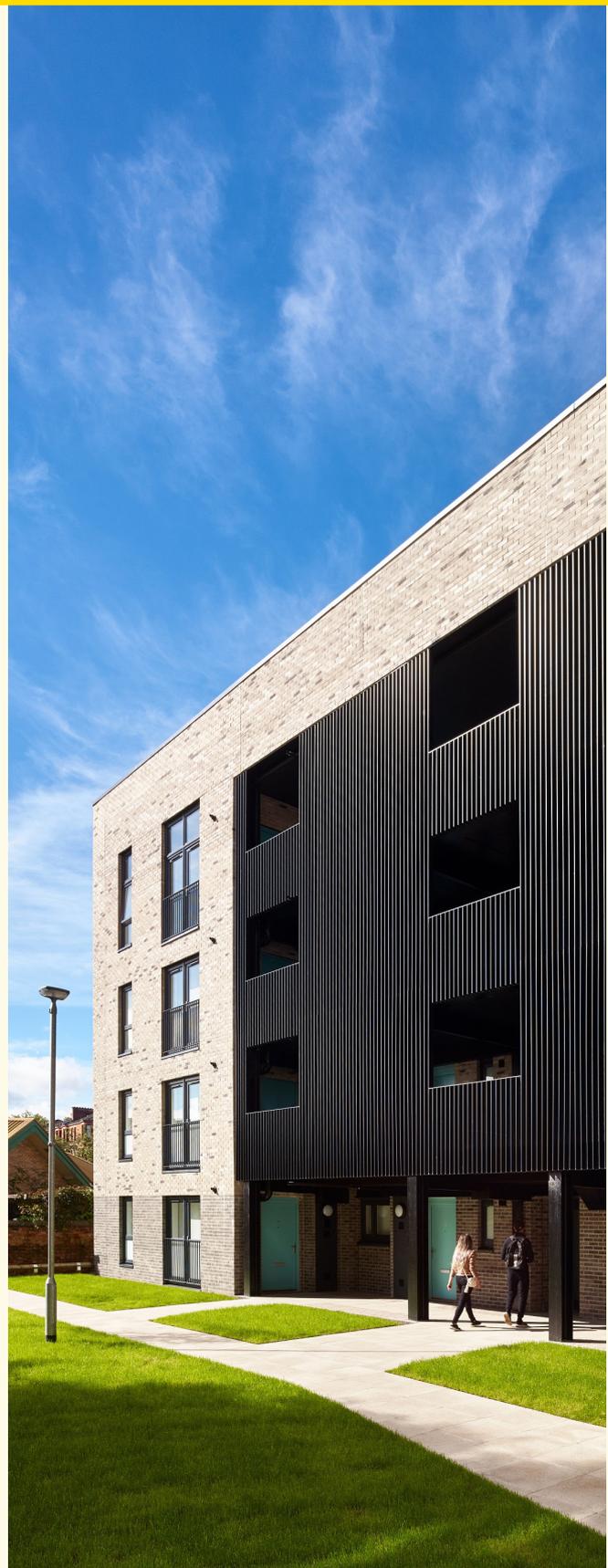
As a Registered Social Landlord, we have a legal duty to consult with tenants about rents and any service charges you pay. We want to hear your views on our proposals, and we will use your feedback to help decide rent and service charges for 2026-27.

This rent and service charge consultation booklet will:

- explain why we propose to increase rent and service charges;
- show you the proposed rent and service charges increase for 2026-27;
- outline what your rent and service charges pay for; and
- explain how you can have your say on the proposals.

We would ask you to take the time to read this booklet and let us know what you think about our proposals. Please note, when we refer to rents in this brochure, we mean rents and any service charges you pay.

You have until **26 January 2026** to give us your feedback



TO BE APPROVED

Message from the Chair



At Wheatley Homes Glasgow, we are here to deliver outstanding services for our tenants.

We know how important it is to invest in our homes to make them warm, safe, and energy efficient. We also know how important it is for us to continue investing in our neighbourhoods and to help create communities people are proud of.

As part of our ongoing investment programme, we want to continue to invest in areas which are priorities for tenants.

We are delighted that 89.6% of tenants who took part in our latest satisfaction survey said their rent represented good value for money, above the Scottish average of 81.7%. Delivering value for money is always important to us, and a key element of this is our annual rent setting and the proposals we present to tenants through our rent consultation.

In addition to feedback from our tenants, we asked independent customer insight organisation Research Resource to hold focus groups with our Customer Voices. Their views were central to the contents of this brochure and the rent setting proposals for 2026-27. We understand the difficult economic circumstances our tenants face, with energy costs and food prices continuing to rise. At the same time, the average cost of repairs and maintenance rose by **7.8%** in September 2025.

That's why we are doing as much as we can to keep our rents and service charges as low as possible. Our rent levels reflect the services tenants tell us you want and the improvements you want to see in homes and communities.

Please take the time to read our proposals for rent and service charges for 2026-27 and the money we plan to invest in your community on page 5 and page 7. The proposed rent increase will allow us to deliver these improvements.

It is really important you have your say. Remember, if you are worried about rent, please don't hesitate to get in touch. We are here to help.

Maureen Dowden
Chair, Wheatley Homes Glasgow

We're here for you

There are lots of ways we can support tenants who may be struggling.

We can help with benefits, managing your income, jobs and training, education bursaries, free furniture, support to get online and much more.

If you are worried about your rent, please get in touch. We are here to support you. Call us on **0800 479 7979**.



Financial challenges ahead

We are doing all we can to deliver the services you want, invest in your home and community, and provide value for money in everything we do.

But, like all social landlords in Scotland, we also face challenges in meeting our legal requirements, delivering our tenants' priorities and improving the quality of homes, all while keeping rent affordable.

Here are some of the challenges we face.

Investing to improve your home and community

Tenants have told us they want to see more investment in their homes. Without the proposed minimum increase for 2026-27, we will not be able to keep our communities clean and tidy, and it would be very difficult for us to improve the quality of our homes. You'll find more about our investment in your area over the next two years, based on the proposed increase, on page 7.

Legislation

We are legally obliged to comply with Scottish Government requirements for retrofitting as well as legislation on energy efficiency standards, such as insulation, for all homes. This means we must make significant extra investment in our homes, alongside delivering other priority investment such as kitchens and bathrooms. Also, the average cost of building a home for social rent increased by around 30% between 2019-2023.

Repairs and maintenance

We are doing everything we can to make our repairs and maintenance service more efficient but it makes up one of the biggest parts of our spending. Costs, such as materials, are increasing. In September 2025, the annual average rate of inflation for repairs was 7.8%.

Interest rates

Long term interest rates have risen by 1% in the last year. This has increased the cost of funding and made it more expensive for us to carry out investment work.

Rent options for 2026-27



Our proposed increases are similar to several social landlords and councils across the country.

Local councils are consulting tenants on proposed rent increases, with Aberdeen considering a 12% rise, Dundee between 8% and 8.5%, East Lothian between 7% and 8%, Renfrewshire at 7.5%, Falkirk at 9.5%, and West Dunbartonshire between 6.7% and 7.45%.

Here are the options for your proposed rent levels, as well as what these would mean for services and investment.

In the last five years, our aggregate rent increases have matched inflation, but our costs have increased faster in areas such as insurance and repairs.

Option 1 6.9%

This option would allow us to keep repairs and building safety spending at current levels and invest more money improving your home and community. You'll find details of our investment plans in your local area on page 7.

As an example, this option would mean an average increase of £6.98 per week on an average two-bedroom home.

Option 2 7.4%

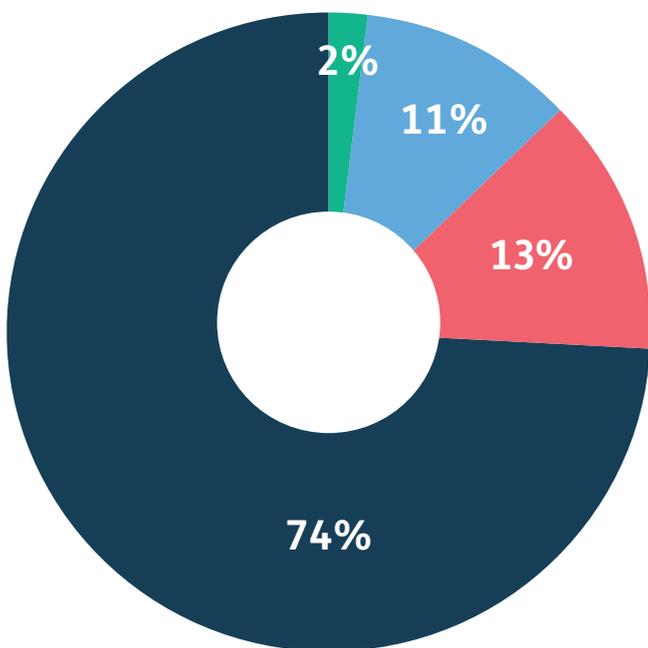
This option would deliver all of Option 1 as well as further investment of £1,200,000 each year in homes and communities in your local area.

As an example, this option would mean an average increase of £7.49 per week on an average two-bedroom home.

What your money pays for

We always work hard to keep our overheads low and offer you value for money.

The pie chart below shows how income was spent in the financial year 2024-25.



- Activities supporting communities
- Business loan repayments
- Staffing and administration costs
- Investment, repairs and maintenance

Investment and maintenance

Around half of our overall costs, such as repairs and meeting our legal requirements in areas such as fire safety and building safety, are unavoidable.

These costs include renewing fire doors, smoke and heat detectors, gas and electrical testing and everyday repairs.

The remaining money allows us to focus on tenants' priorities, including making homes warmer, continuing to improve our repairs service, and keeping neighbourhoods clean and tidy.

In 2024-25, across our communities, we:

carried out
203,670 repairs

spent
£53.1m improving existing homes

spent
£80.9m on repairs and maintenance

Staffing and admin costs

This money paid for our housing officers to be out in communities; our 24/7 Customer First Centre (CFC); and Neighbourhood Environmental Teams keeping communities clean and safe. This money also includes support staff, such as those providing engagement activities and financial

wellbeing advice, as well as the cost of running offices and depots. Last year we:

had **815** involved in Stronger Voices tenant engagement projects

handled **440,733** calls at the CFC

Investing in your community across City Centre, Royston and Parkhead

➤ Our three-year investment programme continues from 2025-2028 to transform homes for the better. You can see below some of the improvements we've made over the past year.



CITY CENTRE: xxxx



ROYSTON: xxxx



PARKHEAD: air source heat pump and solar panels installed at Bernard Terrace

➤ Your rent money allows us to invest further in your area and neighbourhoods. We use tenant feedback to help prioritise how this money is spent. For example, tenants have told us they want more money invested in making homes warmer, drier, and cheaper to run.

Over the three-year period, we will invest around **£16.7m** in your local area to deliver:

- new kitchens in **500** homes;
- around **220** new windows;
- new extractor fans in **30** homes;
- around **20** new front or back doors;
- extra energy efficiency improvements, including nearly **280** new electric heating systems and **140** new gas boilers;
- environmental improvement works to closes and other common areas such as external insulation, upgraded paths, external painting and gutter replacements in **400** homes; and
- loft or floor insulation improvements in almost **20** homes.



Have your say

We really want to hear your views on our proposals for rent and service changes for 2026-27. Please take the time to give us your feedback.

You can contact us by text, online, phone or post. The quickest and easiest way is online. We've included a consultation response sheet with a unique code for you to submit your response. This unique code can't be used to identify you.

The consultation closes on 26 January 2026.

You can also contact TPAS (Tenant Participation Advisory Service) for independent advice by emailing eveline.armour@tpasscotland.org.uk or calling 0800 915 9551.

What happens next?

All feedback received through the consultation will be independently checked by Civica, an independent organisation which specialises in verifying the results of consultations.

The XXXX Board will then consider all the feedback before making a final decision on rent and service charge levels for 2026-27.

We will let you know the results of the consultation and the final decisions on rent and service charge levels on our website.

We will also write to you to let you know your rent and service charges for 2026-27.

We can produce information on request in other languages, large print, Braille and audio formats.

Visit www.wheatleyhomes-glasgow.com or phone us on 0800 479 7979.

Report

To: Wheatley Homes Glasgow Board

By: Aisling Mylrea, Managing Director, Wheatley Homes Glasgow

Approved by: Steven Henderson, Group Chief Executive

Subject: Housing (Scotland) Bill 2025

Date of meeting: 21 November 2025

1. Purpose

1.1 To provide the Board with an update on the implications of the Housing (Scotland) Bill 2025 (**“the Bill”**) and the steps we are taking, or already have in place, to comply with statutory duties and compliance requirements for Registered Social Landlords (**“RSLs”**).

2. Authorising and strategic context

2.1 The Group Board has overall responsibility for the Group’s compliance with legal and regulatory requirements and is required to confirm our compliance as part of the Annual Assurance Statement to the Scottish Housing Regulator (**“SHR”**).

2.2 The Group Board discharges this responsibility through a combination of direct oversight, compliance monitoring through its Committees, this Board and Boards, independent assurance, formal compliance reporting and our policy framework. For housing related matters this Board has responsibility for oversight and scrutiny as well as approving any Wheatley Homes Glasgow specific policy arrangements.

3. Background

3.1 On 30 September 2025, the Scottish Parliament voted to pass the Bill and it is awaiting Royal Assent before coming into effect. The Bill was the result of an extensive consultation process with key stakeholders, with tenants, landlords and investors having provided feedback.

3.2 The Bill seeks to support addressing the Housing Emergency declared by the Scottish Government in May 2024. It aims to strengthen housing standards, homelessness prevention, and tenant protections.

4. Discussion

4.1. The Bill introduces a range of requirements for RSLs, private sector landlords and Local Authorities, which will directly impact us. It should be noted that a number of the key measures will require further consultation, secondary legislation and as such, in practical terms do not require immediate full compliance upon Royal Assent being granted.

4.2. A summary of the requirements and implications for us is set out below:

Statutory Duties for Homelessness Prevention

4.3. The timescale associated with being threatened with homelessness has been extended from two to six months. Section 41 of the Bill confers on relevant bodies a responsibility to 'ask' a person about their housing situation when they are carrying out their normal business and to 'act' if the person is homeless or at risk of homelessness.

4.4. The 'Ask and Act' approach is aimed at shifting focus from crisis intervention to early prevention, preventing the trauma and disruption that homelessness can cause and ensuring that people receive help before they reach a crisis point.

4.5. Alongside RSLs and Local Authorities, the Bill will require bodies such as health boards, the police and the prison service to take reasonable steps to prevent homelessness. At this early stage, it is unclear what the implications of the requirements on these bodies might have for us, for example, in terms of collaboration and information sharing.

4.6. To support the implementation of these new duties, the Scottish Government has established a *Test and Learn Prevention Pilot Fund*, providing up to £4 million in funding. The Fund will be administered by Advice Direct Scotland ("ADS") and the pilots will 'develop, test, scale and cost the new prevention duties in real-world settings'. ADS have set out the types of approaches it is seeking to support via the fund as follows:

- Early intervention and targeted prevention activity;
- Multi-agency approaches to support people navigating housing, health and social care services;
- Partnership models and processes that can be replicated and scaled;
- Collaborations involving shared resources, data and transitional or referred services;
- Initiatives that centre people at risk of homelessness and/or people with direct experience of homelessness in the design and delivery of the service; and
- Initiatives that target groups at risk of homelessness at critical points in service pathways that have been identified as leading to homelessness.

4.7. In addition to closely monitoring the pilot, we are reviewing how the range of activity we currently undertake to support preventing homelessness, such as through housing options and more general tenancy management advice, wraparound services in areas such as financial management and welfare benefit advice are documented to allow us to evidence our compliance with the 'ask' and 'act' elements. We are also exploring how we could further refine our approach to tenancy sustainment support.

Domestic Abuse

- 4.8. The Bill has a specific focus on those tenants affected by domestic abuse. The measures within the Bill are designed to reduce homelessness amongst women and children who are disproportionately affected by domestic abuse.
- 4.9. The definition of domestic abuse in housing legislation has been updated to align with the definition set out in the Domestic Abuse (Scotland) Act 2018 and the Protection from Abuse (Scotland) Act 2021. The updated definition recognises other forms of harm such as domestic abuse, including financial abuse, psychological harm and coercive control.
- 4.10. Where previously considered best practice RSLs will now be required to develop and implement a domestic abuse policy and ensure that the policy explicitly sets out how tenants will be supported where they are at risk of homelessness because of domestic abuse. This includes the requirement of RSLs to consider domestic abuse before initiating eviction due to rent arrears.
- 4.11. Where domestic abuse is a contributing factor in tenant arrears, we will be required to demonstrate that we have taken reasonable steps to support the tenant, that we have provided information on how to access domestic abuse support and confirm to the courts that these steps were taken before eviction proceedings began.
- 4.12. The most significant change is the empowerment of RSLs to end joint tenancies with perpetrators if the survivor of domestic abuse wishes to remain in their home.
- 4.13. Our Group Domestic Abuse Policy was first implemented in 2019. It was reviewed in 2022, at which time we reflected the most up-to-date relevant legislation. The definition within our policy aligns with the definition set out in the Bill.
- 4.14. Our current approach to rent arrears and eviction ensures that we understand the individuals' circumstances and offer help and signposting where relevant. This includes taking into consideration an individual's personal circumstances, such as being a victim of domestic abuse. While we have a strong and supportive approach, we will review our processes and documents to ensure that we can sufficiently demonstrate our approaches and the requirements of the Bill.
- 4.15. We are assessing what changes we may need to make to policies and business processes in respect of the new right to end joint tenancies with a perpetrator. It will also take into account guidance currently being drafted by the Scottish Government. There are a number of areas for us to explore, such as the action we can take when the victim of domestic abuse is a household member rather than a joint tenant and our obligations to the perpetrator in terms of tenancy sustainment and preventing homelessness. We anticipate guidance will be issued in December which will support us in establishing our new approach by the end of March 2026.

Awaab's Law

- 4.16. The Bill includes provisions to implement Awaab's Law, aimed at protecting tenants from health hazards like damp and mould. The bill gives Scottish Ministers the authority to set legally binding timeframes for social landlords to:
- Investigate reports of disrepair (especially damp and mould); and
 - Begin and complete necessary repairs.
- 4.17. We expect Awaab's Law to be effective from March 2026, subject to parliamentary approval. The Scottish Government is expected to also seek to extend Awaab's law to the private rented sector, which we expect would cover all of Lowther Homes' rental properties.
- 4.18. As previously reported, we attended a Scottish Government stakeholder engagement roundtable discussion on 22 September on their proposed approach for implementing an equivalent of Awaab's law in Scotland. We subsequently also received a delegation from the Scottish Government, who spent time with our Healthy Homes team to understand what is involved in managing damp and mould cases.
- 4.19. We understand the Scottish Government is, at this stage, still minded to mirror the key requirements from England, which are as follows:
- Investigate any potential hazards within 10 working days of becoming aware of them;
 - Produce a written summary of investigation findings and provide this to tenants within 3 working days of the investigation;
 - Take action to make the home safe (using temporary measures if necessary) within 5 working days of the end of the investigation;
 - Begin, or take steps to begin, any further required works within 5 working days of the investigation concluding, if the investigation identifies a significant or emergency hazard. If steps cannot be taken to begin work within 5 working days, this must be done as soon as possible, and work must be physically started within 12 weeks;
 - Satisfactorily complete repairs within a reasonable time period, without unreasonable delays;
 - Investigate and act on all emergency hazards as soon as possible and within 24 hours; and
 - Provide suitable alternative accommodation if the landlord is unable to complete work to make the home safe within 5 working days, or 24 hours in emergency situations.
- 4.20. We are currently undertaking a detailed review of our damp and mould processes, supported by a recent review by Internal Audit alongside preparing for the expected requirements of Awaab's Law. As part of this, we are engaging with a number of large English Housing Associations to identify any lessons or good practice for their preparation for the English equivalent, the first phase of which is in effect.

- 4.21. We will update our policy in early 2026 to reflect the requirements of Awaab's Law and this will be presented to the Board for approval at its February meeting. It should however be noted that our existing approach significantly exceeds the requirements of the expected requirements of Awaab's Law, for example:
- Inspections undertaken within two working days or within three hours for emergencies;
 - A report left with tenants after the inspection;
 - Making the home safe or initiating a decant at the inspection stage; and
 - A target for repairs to be completed within 15 days.

Rent controls

- 4.22. The Bill does not contain any rent controls in relation to social housing but introduces a permanent rent control framework for the private rented sector, with caps at CPI + 1% (max 6%) in designated Rent Control Areas. Mid-Market Rent ("MMR") and Build-to-Rent homes are, however, expected to be exempt through future regulations.
- 4.23. We have an interest in rent controls in relation to MMR as this could impact both the valuation of our MMR properties and what we can seek by way of a lease payment from Lowther Homes. The exemption is therefore welcome as we continue to have MMR as part of our existing property assets and development programme.

Evictions

- 4.24. The Bill introduces a new duty for the court to consider whether it is reasonable to delay eviction for certain Scottish secure tenancies and short Scottish secure tenancies.
- 4.25. The Bill sets out the types of issues the court may consider, including:
- Cause the tenant or a member of the tenant's household to experience financial hardship;
 - Have a detrimental effect on the health of the tenant or a member of the tenant's household;
 - Have another detrimental effect on the tenant or a member of the tenant's household due to the tenant or the member of the tenant's household having a disability or terminal illness; and
 - Whether a seasonal factor would contribute to any financial hardship or detrimental effect.
- 4.26. The Bill does state that the Court must give the tenant and the landlord an opportunity to make representations about whether it would be reasonable to delay. The duty does not apply where the eviction is on the basis of factors such as anti-social behaviour or a relevant conviction.

Pets

- 4.27. The Bill strengthens tenants' rights in relation to keeping a pet. This is currently at the discretion of landlords; however, measures in the Bill will allow a tenant to make a request to keep a pet in their home and for that to not be unreasonably refused by their landlord.

- 4.28. Our current approach does in some cases mean we do not grant permission based on property type or circumstance rather than on a case-by-case basis. For example for tenants in Multi Storey Flats or without a shared garden are not permitted to keep a dog.
- 4.29. We have commenced a review of our approach with a view to moving towards a single approach across the Group as well as reflecting the requirements of the legislation. This will include having clearly documented guidance for how we assess an application to keep a pet and demonstrating that any refusal is reasonable.

Other changes

- 4.30. Other relatively straightforward changes introduced in the Bill included:
- Reducing the qualifying period for succession from 12 months to 6 months;
 - The creation of an independent appeals process for decisions by the Scottish Housing Regulator to the First-tier Tribunal for Scotland; and
 - Extended Occupancy Period: Joint tenants who qualify to succeed a Scottish Secure Tenancy after the death of a tenant can now remain in the property for up to 6 months, up from the previous 3-month limit.

5. Customer Engagement

- 5.1 As this relates to legislative changes there are no direct customer engagement implications.

6. Environmental and sustainability implications

- 6.1 There are no direct environmental or sustainability implications associated with 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 There are no financial or value for money implications associated with this report.

9. Legal, regulatory and charitable implications

- 9.1 The key legal and regulatory implications are set out in the body of the report.

10. Risk Appetite and assessment

- 10.1 Our risk appetite in relation to legislative compliance is adverse. We are mitigating this risk through an early, proactive assessment of the implications of the legal changes and putting into effect updates to our policies and procedures to comply with them.

11. Equalities implications

- 11.1 As part of the implementation of any changes associated with the Bill, we will undertake an Equality Impact Assessment where appropriate.

12. Key issues and conclusions

- 12.1 The Bill introduces new statutory duties for RSLs, particularly around homelessness prevention and housing standards. Key changes include the 'Ask and Act' duty to identify and support those at risk of homelessness earlier, and the introduction of Awaab's Law, which sets strict timelines for addressing hazards like damp and mould. Work is underway to review and standardise our approach to pet ownership.
- 12.3 While many provisions require further consultation, we are proactively reviewing current practices, engaging with stakeholders, and preparing to update processes and policies to ensure compliance. Our existing approach to damp and mould already exceeds expected standards.

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: Aisling Mylrea, Managing Director, Wheatley Homes Glasgow

Approved by: Steven Henderson, Group Chief Executive

Subject: Performance Report

Date of Meeting: 21 November 2025

1. Purpose

- 1.1 The purpose of this report is to provide an update on:
- Sector comparisons for Annual Return on the Charter (“**ARC**”) indicators following the publication of 2024/25 sector-wide data by the Scottish Housing Regulator (“**SHR**”); and
 - Performance against targets and strategic projects for 2025/26 to the end of quarter two.

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.
- 2.2 The Group Board agreed on an updated programme of strategic projects and performance measures and targets for 2025/26 at its meeting in April 2025. Our Board subsequently agreed its specific performance measures and targets at its meeting on 16 May 2025.

3. Background

- 3.1 This report outlines our performance against targets and strategic projects for 2025/26. Unless specified otherwise, results for all measures are based on year-to-date figures. This includes progress with those measures that will be reportable to the Scottish Housing Regulator (“**SHR**”) as part of the Annual Return on the Charter (“**ARC**”) 2025/26.

4. Discussion



Charter 2024/25 Sector Comparison

- 4.1 The SHR published the national report including Scottish averages for 2024/25 in late August 2025. The comparison with our performance provides a very positive picture of 2024/25, with 83% (24) of the total number of tenant-related indicators (29) across our RSL better than the Scottish average.
- 4.2 The position by RSL across the Charter performance indicators considered is summarised as follows:

Table 1

	Number of ARC indicators above Scottish average	% above Scottish average
WHG	24	83%

- 4.3 Highlights from these comparisons are:
- The Scottish average time to re-let properties increased from 56.7 days to 60.6 days, on average 41 days longer than our results;
 - We responded to Stage Two complaints, on average, 7 days more quickly than the Scottish average, which has increased from 17.5 days to 21.3 days;
 - Our performance from the time taken to complete emergency repairs remains better than the Scottish average at 3.26 hours, whilst the Scottish average reduced from 4 hours to 3.9 hours; and
 - While the SHR acknowledged the financial challenge for tenants, the Scottish average Gross Rent arrears reduced from 6.7% to 6.2%, we are significantly lower than this at 5.44% at the end of 2024/25.
- 4.4 There were areas we are already focused on driving improvement that were below the Scottish average, in particular rent collection and owner satisfaction. There were also areas where we improved performance from below the Scottish average to exceed it, particularly our overall tenant satisfaction.
- 4.5 Several of these Scottish average 2024/25 comparisons are referenced through this paper for the relevant Charter indicators, alongside an update to quarter two.
- 4.6 The following sections present a summary of key measures and strategic projects. Strategic and Other key measures can be found in Appendices 1 and 2 respectively, strategic projects are found in Appendix 3 and SPSO and ARC results in Appendix 4.



Delivering Exceptional Customer Experience

Customer First Centre (“CFC”)

- 4.7 Year-to-date results as of the end of quarter two for our core CFC measures are presented in Table 2:

Table 2

Measure	2025/26		
	Value YTD	Target	Status
WHG - CSAT score (customer satisfaction)	4.58	4.50	
WHG - Call abandonment rate - those who waited over 30secs and abandoned	7.33%	5%	
Group - % of contacts to CFC resolved within CFC	89.67%	95%	

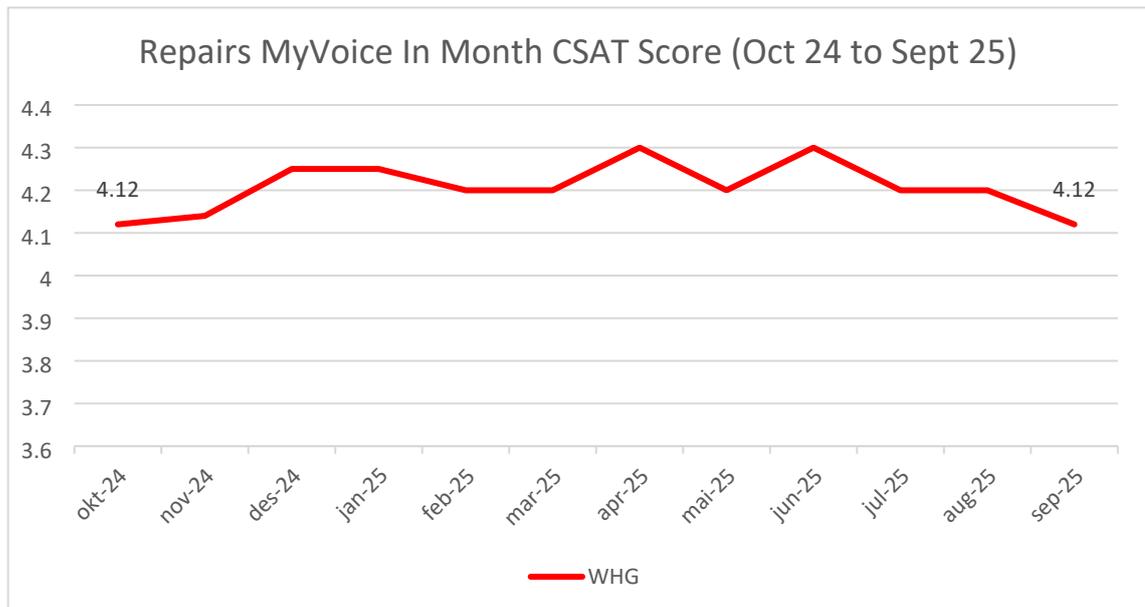
- 4.8 Customer satisfaction with the CFC (known as “**CFC CSAT**”) remains the CFC’s key measure, ensuring we place our customers’ voices at the heart of performance management. Our overall CFC CSAT score was 4.58 at the end of quarter two, an improvement on the score of 4.56 at the end of quarter one.
- 4.9 In quarter performance was 4.6/5 in quarter two, improved slightly from in quarter performance of 4.56/5 in quarter one.
- 4.10 The call abandonment rate after 30 seconds, whereby our customers waited over 30 seconds and then abandoned their call, was 7.33% at the end of quarter two against a 5% target. This is an improvement on the 8.43% at the end of quarter one. Additionally, performance in June improved significantly and we achieved 3.69% for abandonment rate.
- 4.11 The introduction of a new Interactive Voice Response (“**IVR**”) callback option in late August has had an immediate and significant effect, reducing abandonment rates to well within target. Customers can now opt for a callback earlier in their journey, minimising dissatisfaction. Early indications suggest this improvement is sustainable, but we will continue to monitor it’s impact.
- 4.12 The percentage of contacts to the CFC resolved within the CFC, without the need to be passed to either Housing Teams or My Repairs Team, was 89.67% against a 95% target at the end of quarter two, an improvement on the 89.47% at the end of quarter one. This includes resolution on the phone, by the CFC specialist teams and via digital contact.
- 4.13 As Housing Officers (“**HO**”) continue to pursue contact with all customers through the Annual Tenant Visits (“**ATV**”) programme, where the visit results in no access, the customer is requested to contact us. This has led to an efficient increase in successful ATV appointments being rescheduled with tenants.

- 4.14 The proportion of contacts resolved within the CFC continues to rise, reflecting stronger ownership by colleagues and more effective warm transfers to the Housing Specialist Team (“HST”) when specialist input is required. The percentage of contacts to the CFC resolved within the CFC, without the need to be passed to either Housing Teams or MyRepairs, was 89.67% against a 95% target at the end of quarter two (89.47% in quarter one). This includes resolution on the phone, with specialist teams and via digital contact.

Repairs Satisfaction and Rate It

- 4.15 Tenant satisfaction with our repairs service and individual repair experiences continues to be a key driver when it comes to overall customer satisfaction. In addition to our independent satisfaction surveys undertaken at least every three years, we also use in-house surveys on an ongoing basis throughout the year to assess and monitor how well we are doing.
- 4.16 Our digital survey of customers, through MyVoice surveys, gauges customer satisfaction 1-2 weeks after the repairs have been completed, known as “Repairs CSAT. At the end of quarter two satisfaction is 4.12/5, down from quarter one 4.3/5, from an average response rate of almost 17%. Customers provide a score from 1 to 5, and any customer who provides a score of one or two is contacted by our My Repairs Team to see how we can quickly resolve any issues they may have experienced.

Chart 1



- 4.17 ‘Book It, Track It, Rate It’ was introduced in June 2023 to improve visibility and communication through the Book It, Track It element, with the Rate It element an opportunity for customer feedback on their experience on the day of a repair. For quarter two the Rate It score – which provides tenants an opportunity to rate their experience of the repair appointment – is 4.6 out of 5 (from 13,056 responses, representing 18.51% of the feedback links generated to all customers with contact information).
- 4.18 Our analysis of the feedback from Rate It and our My Voice survey has indicated that there is no clear benefit to having both and that the My Voice survey gives us a greater level of actionable customer insight. Based on this, we will transition to only undertaking the My Voice survey this month.

- 4.19 Feedback is monitored and we contact customers with low satisfaction to discuss how their issues can be resolved. The results of these surveys are also discussed at monthly Customer Insight meetings to learn from any issues and, where appropriate, take action to address them.
- 4.20 The roll-out of van stock improvements is progressing well, with 75% of plumbing vans now fully equipped. Electricians will be the next trade to benefit from this initiative. Early data from the 27 fully stocked plumbing vans shows an 8% improvement in right-first-time fix rates.
- 4.21 In December, six MyRepairs Advisors from the My Repair Team (“**MRT**”) will be integrated into three core trade PODs at Darnick Street—plumbing, electrical, and joinery. This integration aims to enhance property access and streamline the customer journey by fostering closer collaboration across operational teams.
- 4.22 We identified a recurring issue with follow-on work after out-of-hours emergency repairs. To address this, we have implemented a new process where trades can flag follow-on tasks to the POD debrief team. This team ensures that the necessary work orders are raised and that customers are contacted promptly to schedule a suitable appointment.

Volume of Emergency Repairs

- 4.23 The table below shows our position against the strategic result to reduce the volume of emergency repairs by 10% by 2026 compared to the updated baseline year of 2022/23. It was recognised that this was within the context of certain types of repairs requiring an emergency repair under our policy, the Right to Repair requirements and this being a demand-led indicator.
- 4.24 The target for Group for 2025/26 is a reduction of 3.34%. Emergency repair numbers are 4,029 more than the same point in 2024/25, a positive variance of 12.9% and therefore below target. To put this into context, 35,256 emergency repairs in 2025/26 are 30.73% of all responsive repairs completed and compare to 28.94% at the same point last year.
- 4.25 Emergency repairs volumes are a consequence of customer reports and are affected by external factors such as weather conditions. We will continue to review the raising of emergencies locally with the CFC teams to ensure that repairs being raised are appropriately diagnosed as emergencies.

Table 3

Completed emergency repairs	YTD 24/25	YTD 25/26	Variance
WHG	31,227	35,256	12.90%

Repairs Timescales and Right First Time

- 4.26 Our average time taken for emergency repairs is 2.68 hours at the end of quarter two, within the 3-hour target. This is an improvement on 2.77 hours last quarter. The average time taken for non-emergency repairs was 8.19 days at the end of quarter two, an improvement on 9 days last quarter and now within 10% of the 7.5-day target.

- 4.27 The Scottish average for 2024/25 for emergency repairs is 3.9 hours and 9.1 days for non-emergency repairs timescales and we are ahead of both benchmarks.

Table 4

Repairs completion timescales (Charter)	Emergency (hours)		Non-emergency (days)	
	Target	Value	Target	Value
WHG	3.00	2.68	7.5	8.19

- 4.28 As previously advised, the Right First Time indicator was subject to a change in recording guidance from the SHR. Previously, repairs which were overdue were not considered as Right First Time, however, this is no longer the case. Under the guidance, the only repairs which are now not Right First Time are those repairs completed during the reporting year where the repair is 'reported again' within the same reporting year.
- 4.29 This change in methodology has led to an improvement in the reported statistic, given that overdue repairs are now excluded. Our performance year to date is 99.09% completed right first time with 424 repairs out of 46,371 reported again by customers. This is in comparison to performance of 90.17% at the end of 2024/25. While we have to report according to the SHR's definition, we recognise this is not a realistic measure of the quality of our repairs service, since it does not capture those cases where a tenant is dissatisfied and does not consider the repair was right first time, but does not report this again. The MyVoice scores and independent doorstep satisfaction surveys, which are in the 80%-90% range depending on the subsidiary, being a better indicator.
- 4.30 We have reaffirmed our process for identifying a repair that was 'reported again' with the CFC, MyRepairs and our Repairs Specialist Team to ensure this measure is accurately recorded. Our main focus remains on achieving high customer satisfaction, identifying any issues at an early stage through monitoring My Voice customer feedback, including any repair a customer reports as not right first time, and addressing those issues.

Damp and mould

- 4.31 It remains our priority to respond quickly to reports of damp or mould and ensure that issues are resolved by our staff teams, in close collaboration with the customer.
- 4.32 We have completed 75.30% of damp and mould inspections within two days, 46% of these delays are due to customer choice where they ask for inspections out with the two working day target. There are also some inspections that will require specialised equipment to ensure all the mould seen in the property is treated. Both instances impact the average time, at an average of 3.28 days.
- 4.33 21% of inspections record no mould. Where mould is found, 97.65% had the lowest severity rating of Category three, where the mould can ordinarily be treated in a single visit.

Table 5

By Severity Category		
Cat 3 – Mild	Cat 2 – Moderate	Cat 3 – Severe
97.65%	2.21%	0.14%

- 4.34 Where required, we have completed 72% of all damp and mould remedial works within 15 days, at an average of 12.99 days. Remedial works which take longer than this average are impacted by customer choice on appointment dates and where we are unable to gain access.
- 4.35 In terms of end-to-end damp and/or mould cases required to be submitted to SHR for the first time in the ARC 2025/26, we have completed 3,338 damp and/or mould cases to the end of quarter two. These have an average end to end time, from the customer reporting it through the inspection and remedial repair(s) being completed, of 16.19 days, below our target of 17 days.
- 4.36 We report these damp and/or mould cases to SHR broken down by causation, shown below.

Table 6

Damp and/or Mould Cases Q2		By Causation		
		Condensation	Structural	Other
Number complete	3,338	2,187	65	1,086
Average days to complete	16.19 days	17.59 days	7.95 days	13.89 days

- 4.37 Condensation is our largest causation reason, with almost 66% of cases categorised as being caused by condensation. Of those categorised as ‘Other’, this has included issues caused by leaks, external flooding, or where additional technical support may be required to understand the issue.
- 4.38 Structural cases in damp and mould are a small proportion of overall cases and have often had an easily identifiable cause that can be rectified quickly, such as a missing roof tile, and therefore have quicker resolution times. In contrast, cases caused by condensation require more extensive investigations to determine the underlying cause and may need the development of a comprehensive ventilation strategy, such as installation of additional ventilation fans.

Introduction of Awaab’s Law

- 4.39 Our Healthy Homes team is actively progressing work to ensure full alignment with Awaab’s Law. This includes close engagement with the Scottish Government policy team as they develop equivalent legislation for Scotland, following the law’s implementation in England on 27 October 2025.
- 4.40 To strengthen our approach, we have undertaken learning visits to other Housing Associations across the UK to understand their responses to Awaab’s Law. We will continue these sector-wide conversations to stay ahead of emerging challenges and best practice.

Tenancy Sustainment

- 4.41 Tenancy sustainment is the measure of new tenancies commenced in the previous reporting year where the customer remains in their home for more than a year. As well as new customers benefiting from remaining in their new tenancy for longer, an improvement in this measure reduces lost rent and resources required for re-letting.

- 4.42 We continue to support our new customers to sustain their tenancies and to exceed targets in both the Charter and revised measures (the revised measure excludes deaths and transfers to other homes within the Group).
- 4.43 Our Charter tenancy sustainment at 93.90% remains high and surpasses the Scottish average of 91.6% for 2024/25.

Table 7

Tenancy Sustainment	Charter – All lets	2024/25 Target Charter	Charter – Homeless Lets	Revised	2024/25 Target Revised
WHG	93.90%	90%	94.27%	95.17%	91%

Allocations CSAT

- 4.44 Our Allocations MyVoice survey measures customer satisfaction with the process of getting their new home.
- 4.45 Our score for the rolling year has improved from 4.1/5 at the end of quarter one to 4.2/5 at the end of quarter two.
- 4.46 Overall, our customer satisfaction is showing improvement with the current year-to-date at 4.4/5 against the 4.5/5 target. During June and August this year we achieved scores of 4.5/5. This improving trend indicates our customers are increasingly satisfied with the process of getting their new home.
- 4.47 Positive feedback from our customers recognises housing officers as supportive and professional, appreciating how clearly the process was explained and sign up managed quickly and smoothly. Satisfied customers found staff approachable and reassuring. The main area for improvement remains the condition of the property at move in with issues around outstanding repairs and cleanliness, although positively the volume of dissatisfaction due to these issues has reduced during this reporting year.

Table 8

Allocations CSAT	2025/26 – Rolling year	2025/26 Target
WHG	4.2	4.5



Making the Most of Our Homes and Assets

Development Programme

- 4.48 Our target is to deliver a total of 128 new homes in 2025/26, comprising of 70 social rent homes and 58 mid-market rent. Although all handovers are due in quarter four, we have completed 21 social rented at Calton Village and 24 mid-market homes at Shawbridge Arcade up to the end of quarter two.
- 4.49 In addition to the target above, at the end of quarter two, we have acquired three properties of the 20 that we expect to acquire by the end of the year.

Medical Adaptations

- 4.50 Time to complete medical adaptations remains well within the 25-day target year-to-date, with the average days to complete at 15.12. We have completed 671 adaptations and there are 56 households currently waiting, 18 less than at the end of last quarter.

Table 9

Medical Adaptations (Charter)	Current Households Waiting	Number Completed YTD	Average Days to Complete YTD	Target
WHG	56	671	15.12	25

Gas Safety

- 4.51 We continue to be 100% compliant for gas safety, with no expired gas certificates.

Compliance

- 4.52 We have made good progress with our compliance programmes in quarter two. All of our 230 relevant properties are compliant with Legionella assessment requirements. We carried out safety inspections on all but 2 of our 267 passenger lifts.
- 4.53 We are making strong progress with the inspection of electrical installation certificates due to expire before the end of 2025/26, with 81.37% already complete. At the end of quarter two, we have 26 properties without a valid Electrical Condition Inspection Report (“**EICR**”). Our housing teams continue to liaise with colleagues throughout the Group to support access to all required customers’ homes and remind customers of their legal requirements set out in the tenancy agreement where required.

Health and Safety

- 4.54 We continue with the positive position of no reportable RIDDOR incidents up to the end of quarter two. We have not lost any days this year due to work-related accidents.
- 4.55 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.

Workplace Fires and Flat Entrance Door Checks

- 4.56 We have not had any workplace fires to the end of quarter two and have not recorded any since the measure started in 2021.
- 4.57 Our rolling programme for carrying out flat entrance door inspections in all properties six floors and higher has visited all 9,983 flats in each six-month period (April – September and October – March), with all having had a visual inspection since the initial programme commenced.

- 4.58 Where we gain access, photographic evidence is kept on file and the inspections verify that doors close properly, seals are intact, and hardware (hinges, locks, self-closers) function as intended. Between April and September, we completed 3,891 successful inspections.
- 4.59 This programme continues to present challenges in gaining access inside the properties. The Board previously agreed that we would force access to complete the check 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”. We have had none that fit these criteria in the April – September 6 month period.
- 4.60 This programme is delivered by City Building Glasgow who sub-contract this work out. Early 2026, this will be brought in house which should help support the improvement of the no access rates as the in-house teams will work closely with the concierge teams.

 **Changing Lives and Communities**

Peaceful Neighbourhoods

- 4.61 Our strategic measure is for over 80% of customers across our Group to live in neighbourhoods categorised as peaceful by the end of the strategy period. At the end of quarter two, the Group-wide percentage of tenancies categorised as Peaceful reduced from 75.91% at the end of quarter one 2024/25 to 73.30% in quarter two.

Anti-Social Behaviour (“ASB”) Resolved

- 4.62 We have seen a positive performance trend in ASB cases resolved throughout this year, consistently remaining performance over 97% from the end of quarter one onwards. By the end of quarter two, the resolution rate for our ASB cases was 96.23% year-to-date, an increase from 94.24% at the end of quarter one. The September in-month result was 97.97%, within 10% of target. The Scottish average resolution rate for ASB cases resolved in 2024/2025 was 93.4%.

Table 10

ASB Resolution Rate	YTD	2025/26 Target
WHG	96.23%	100%

- 4.63 We continue to have a strong focus on ensuring high visibility of unresolved cases within each locality to help support oversight and continuous improvement. We are committed to our aim to resolve 100% of our ASB cases each year to help create thriving neighbourhoods where customers feel safe and secure.

Repeat Anti-Social Behaviour cases – number of repeat addresses

- 4.64 To the end of quarter two, ASB was recorded at 318 repeat addresses within WHG, compared to 323 in quarter two of 2024/25. Fewer than 1% of our properties have issues with repeat incidences of ASB.

Accidental Dwelling Fires

- 4.65 This year we have had 37 accidental dwelling fires (“**ADFs**”) to the end of quarter two, compared to 26 for the same period last year. 35 of these were considered minor, with two significant fires, in one fire the customer received medical intervention at the scene and in the second, the customer was admitted to hospital.

Table 11

Number of recorded accidental dwelling fires	2025/26 YTD	2024/25 full year
WHG	37	57

- 4.66 This contributes towards a Group Strategic result to reduce RSL ADFs by 10% by 2025/26, against the baseline of 215 ADFs in 2020/21. We achieved this target in each year of the strategy so far.

- 4.67 Our strategy measure aims to ensure that 100% of applicable properties have a current fire risk assessment in place. This continues to be achieved.

Table 12

Fire Risk Assessments	2024/25 YTD	2023/24
The percentage of relevant premises - HMOs that have a current fire risk assessment in place	100%	100%

- 4.68 As of the end of September, we had only two outstanding overdue mandatory FRA actions from a total of 18 outstanding arising from 693 raised. Each of these are being planned in and the customer is being supported by their Housing Officer to encourage access to have these works completed.

Reducing Homelessness

- 4.69 We have provided 882 homes to homeless households to the end of quarter two. Our percentage of relevant lets made to homeless applicants is 61.47% (relevant lets exclude LivingWell and sheltered properties, nominations and social work referrals which we are limited to let to homeless applicants).

Table 13

Reducing Homelessness	2024/25 Number of lets to homeless applicants (ARC) - YTD	2023/24 Number of lets to homeless applicants (ARC) – full year
WHG	882	1,707

Jobs and Opportunities

Table 14

Indicator	Target (YTD)	(YTD)	2024/25
Number of children and young people benefiting from targeted Foundation programmes in Wheatley Communities	512	856 	1,651
Total number of jobs, training places or apprenticeships created for customers and communities	259	456 	533
Number of people accessing services which help alleviate poverty in Wheatley Communities	2,708	4,085 	7,270

- 4.70 856 children and young people from WHG homes and communities have been supported this year. This exceeds the quarter two target of 512. Many benefitted from Techshare, including young people at the Toryglen Youth Project, and 40 pupils participated in Construction Aware (Phase 2). This year's programme allowed participants to explore the design and delivery process of a spectator stand, gaining real-world insight from industry partners.
- 4.71 456 training and employment opportunities for people in WHG homes and communities. This exceeds the quarter two target of 259. Many benefitted from Techshare, including young people at the Toryglen Youth Project, and 40 pupils participated in Construction Aware (Phase 2). This year's programme allowed participants to explore the design and delivery process of a spectator stand, gaining real-world insight from industry partners.
- 4.72 4,085 people from WHG homes and communities accessed support to alleviate the impacts of poverty exceeding the 2,708 target for quarter two. This includes 2855 households being supported by our Financial Wellbeing service, helping secure £5.9m of Client Financial Gain.



Developing our Shared Capability

Sickness Absence

- 4.73 Our sickness rate to the end of quarter two was 3.49%, an improvement from 3.99% last quarter. 52% of sickness cases are due to stress and anxiety, 36% non-work-related, 32% work related and the remaining 32% is other related to stress. 25% of absence is due to minor illnesses.

Table 15

Sickness Rate	Target	2025/26 YTD	2024/25
WHG	3%	3.49%	3.24%

- 4.74 We are working with management teams to ensure adequate support in monitoring absence and moving through the Sickness Absence procedures, ensuring absent staff are connected with regularly as necessary and promoting the offer of Flu Jags. Manager are receiving refresher training on managing absence and our well-being service has been delivering 'Menopause for Managers' sessions to help support colleagues in the workplace.



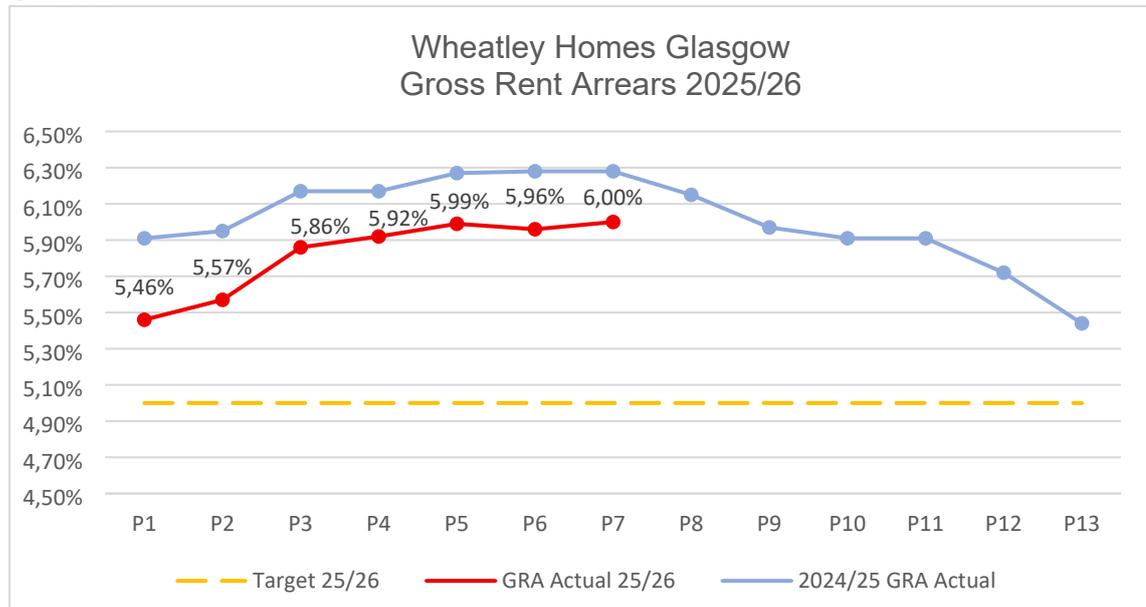
Enabling our Ambitions

Gross Rent Arrears ("GRA")

- 4.79 Our GRA was 6% at the end of quarter two, an improvement from 6.28% at this time last year. Our arrears performance this year continues to be impacted by the Department of Work and Pensions' ("DWP") accelerated programme of migrating our customers onto Universal Credit ("UC"). At this time last year we had 17,171 UC customers, this has now increased by over 39% to 23,950, almost 58% of our customers.

4.80 The recently published Scottish average for GRA in 2024/25 is 6.20%, the second consecutive improvement recorded for the sector from the high of 6.9% in 2022/23. We continue to perform favourably against this benchmark.

Chart 2



4.81 Weekly leadership sessions are in place, with a structured approach to identifying opportunities that minimise the impact of Universal Credit managed migration on our customers. These sessions also focus on maximising the recovery and appropriate write-off of former tenant arrears for the remainder of this financial year.

4.82 We have just launched our Wheatley Homes Glasgow rent campaign which will run from November to January and have themed targets for teams each week. This will also involve out of hours evening and weekend calls to customers with arrears. Additional strands of the campaign include case reviews with Welfare Benefits Advisors, working with homeless casework team to support new customers and support from the Financial Well-Being team to help new UC customers in their transition. The campaign aims to maximise recovery, improve escalation and support customers through targeted interventions.

Average Days to Re-Let (Charter and Revised)

4.83 Our average days to re-let for the Charter has improved in quarter two with our year-to-date result now at 26.36 days compared to 28.84 days at the end of quarter one. As previously reported, from this year our Charter performance includes days lost to health and safety-related meter issues where we consider the property unsafe/unfit to occupy. In month performance was 20.97 days in September 2025.

4.84 Meter issues include, for example, where a tampered meter results in a property having no power or where the supply has been cut off and we are awaiting reconnection (energy companies are not prioritising this work due to the property being void); both issues mean we cannot undertake crucial safety checks prior to letting.

- 4.85 Our current year-to-date performance at 26.36 days with meter issues included has improved compared to 2024/25, with the first half of last year averaging at 34.32 days and 33.49 days for the full year, this improvement indicates that our focus on embedding improvements to our voids process and turnaround times is positively impacting our letting times. This focus will continue to drive further improvements.
- 4.86 Excluding meter issues, our re-letting times improve to 21.6 days for the current year-to-date. In month performance was 17.79 days in September 2025.
- 4.87 As reported by the Regulator at the end of August 2025, the Scottish average for 2024/25 for the Charter average days to re-let has risen for the third year in a row to 60.6 days. We continue to perform significantly better than this benchmark.

Table 16

Average days to re-let	ARC 2025/26 YTD (including meter issues)	2025/26 Target	2024/25 (including meter issues)	Revised 2025/26 YTD (excluding meter issues)	Revised 2024/25 (excluding meter issues)
WHG	26.36	16	33.49	21.60	21.38



Summary of Strategic Project Delivery

- 4.88 A full update on progress with strategic projects is attached in Appendix 2. The following table summarises the current status of projects.

Table 17

Complete	On track	Slippage	Overdue
0	7	1	0

- 4.89 One project is currently showing some slippage, Glasgow Regeneration within TC: G and the TRAs. The project is still on track to be completed within timescales, with newsletters at the final stage of preparation.

5. Customer engagement

- 5.1 We have several strategic projects that will facilitate opportunities for customer engagement, as do new customer feedback channels such as MyVoice and Book It, Track It, Rate It. This is directly impacting 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 2025/26 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 Scottish Housing Regulator requires an Annual Return on the Charter from each RSL. Key indicators within this return are also included in quarterly performance reporting. 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, which has been done.

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.
- 10.2 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 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 strong performance against our targets at the end of quarter two of 2025/26 in several key areas including tenancy sustainment, CFC satisfaction, emergency repair completion timescales, reactive repairs completed right first time, medical adaptation completion timescales, jobs and training places created, children and young people benefiting from Foundation programmes, the number of people accessing services to help alleviate poverty and lettable homes that became vacant.
- 12.2 Completion of annual tenant visits, arrears, average days to re-let, non-emergency repair timescales and sickness absence remain key areas of focus. There will also be continued preparation for the potential new damp and mould requirements under Awaab's Law.

13. Recommendations

- 13.1 The Board is asked to note the contents of this report.

LIST OF APPENDICES:

Appendix 1: Strategic Measures Dashboard
Appendix 2: Strategic Projects Dashboard
Appendix 3: SPSO and ARC Complaints

Appendix 1 - WHG Board - Delivery Plan 25/26 - Strategic Measures

1. Delivering Exceptional Customer Experience

Measure	2024/25	YTD 2025/26		
	2024	2025		
	Value	Value	Target	Status
% Annual Tenant Visits	68.56%	65.78%	100%	
% new tenancies sustained for more than a year - overall	93.61%	93.9%	90%	
% new tenancies sustained for more than a year - homeless	94.57%	94.27%	Contextual	
% new tenancies sustained for more than a year - revised	95.03%	95.17%	91%	
Group - % of contacts to CFC resolved within CFC	89.79%	89.67%	95%	
CFC CSAT	4.6	4.58	4.5	
Allocations CSAT	4	4.2	4.5	
Call abandonment rate after 30 secs	3.5%	7.33%	5%	

2. Making the Most of Our Homes and Assets

Measure	2024/25	YTD 2025/26		
	2024	2025		
	Value	Value	Target	Status
Average time taken to complete emergency repairs (hours) – make safe	3.26	2.68	3	

Measure	2024/25	YTD 2025/26		
	2024	2025		
	Value	Value	Target	Status
Average time taken to complete non-emergency repairs (working days)	7.9	8.19	7.5	
% reactive repairs completed right first time	90.17%	98.77%	90%	
Number of gas safety checks not met	0	0	0	
Average time to complete approved applications for medical adaptations (calendar days)	16.11	15.12	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	90.57%	81.37%	100%	
Percentage of properties with an EICR certificate up to 5 years old	99.91%	99.94%	100%	
Number of domestic stair and through floor lifts with a completed annual inspection and test against the number due to be completed	100%	90%	100%	
Number of passenger lifts with a completed six-month inspection and test against the number due to be completed	100%	99.26%	100%	
New build completions - Social Housing	87	24	0	
New build completions - Mid-market	91	24	0	
Number of RIDDOR	0	0	Contextual	
Number of HSE or LA environmental team interventions	0	0	0	
Number of accidental fires in workplace	0	0	0	
Number of accidental dwelling fires recorded by Scottish Fire and Rescue	57	37	Contextual	
Number of new employee liability claims received	0	0	Contextual	
Group - Number of open employee liability claims	10	10	Contextual	
Number of days lost due to work related accidents	0	0	Contextual	

3. Changing Lives and Communities

Measure	2024/25	YTD 2025/26		
	2024	2025		
	Value	Value	Target	Status
% ASB resolved	100%	96.23%	100%	
% Lets Homeless Applicants - overall	63.29%	60.29%	Contextual	
% Relevant lets to Homeless Applicants	64.62%	61.47%	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	69.77%	57.14%	30%	
Group - % planned jobs, training places or apprenticeships created which are secured by our customers	73.19%	63.46%	60%	
Total number of jobs, training places or apprenticeships created for customers and communities	533	456	259	
Number of children and young people benefiting from targeted Foundation programmes in Wheatley Communities	1,651	856	512	
Number of people accessing services which help alleviate poverty in Wheatley Communities	7,270	4,085	2,708	
Group - % of Communities Classified as Peaceful	74.05%	73.3%	75%	
WHG - % of Communities Classified as Peaceful - North East	71.19%	63.58%	75%	
WHG - % of Communities Classified as Peaceful - South	71.62%	74.72%	75%	
WHG - % of Communities Classified as Peaceful - North West	60.1%	63.93%	75%	
Group - Repeat antisocial behaviour cases in period – number of repeat addresses	935	505	447	
Group - The percentage of HMOs that have a current fire risk assessment in place	100%	100%	100%	

Measure	2024/25	YTD 2025/26		
	2024	2025		
	Value	Value	Target	Status
Group RSLs - Number of accidental dwelling fires (reduce by 10% by 2025/26) (Upper limit 195 for 2024/25)	95	54	195	

4. Developing Our Shared Capacity

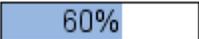
Measure	2024/25	YTD 2025/26		
	2024	2025		
	Value	Value	Target	Status
% Sickness rate	3.24%	3.49%	3%	

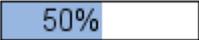
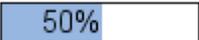
5. Enabling Our Ambitions

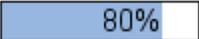
Measure	2024/25	YTD 2025/26		
	2024	2025		
	Value	Value	Target	Status
% lettable houses that became vacant	6.62%	6.54%	8%	
Average time to re-let properties (ARC)	33.49	26.36	16	
Average time to re-let properties (excluding meter issues)	21.38	21.6	16	
WHG C - Gross rent arrears (all tenants) as a % of rent due	5.44%	6%	5%	

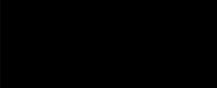
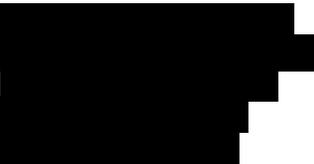
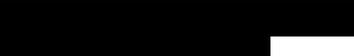
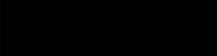
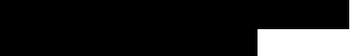
Measure	2024/25	YTD 2025/26		
	2024	2025		
	Value	Value	Target	Status
WHG A - Gross rent arrears (all tenants) as a % of rent due	5.47%	6.06%	Contextual	
WHG B - Gross rent arrears (all tenants) as a % of rent due	4.94%	4.9%	Contextual	
% of payments made within the reporting period which were paid in 30 days or fewer (from the date the business receives a valid invoice)	94.45%	92.62%	96%	
% of contracted expenditure compliant with procurement rules	98.94%	99.19%	99%	

Appendix 2 - WHG Board - Delivery Plan 25/26 - Strategic Projects

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Note
Asset Compliance and Data Strategy Programme (b)	30-Nov-2025			01. PIMSS Platform - Architecture and SAAS review	31-May-2025	Yes	A 3 to 5 year road map has been agreed within the project with the roadmap is with the vendor for costs and contract and will then be finalised across quarter 4 for commercial contract and approval. The final two milestones were re-profiled to 31 st March following agreement by the Group Board on 12/11.
				02. 2 (FRA + Lifts) - process map and to-be design	30-Jun-2025	Yes	
				03. PIMMS/Group 3 year roadmap - review and define with vendor input	31-Aug-2025	Yes	
				04. Group business and Assurance approach review	31-March 2026	No	
				05. ET end of Q2 Programme Update	30-March 2026	No	
MSF strategic asset investment plans (b)	28-Feb-2026			01. External consultants appointed to carry out building pathology pathway project	30-Apr-2025	Yes	Our in-house building pathology team has carried out the desktop analysis of all sites and surveying the MSFs is underway , this is being supported by additional surveys from external consultants, 21 of the 38 sites have been completed to date.
				02. Building pathology pathway project concludes and in-house team in place	31-May-2025	Yes	
				03. Desktop analysis and surveys undertaken of MSFs by in-house building pathology team	30-Sep-2025	Yes	
				04. MSF Strategic Investment and Management plan developed from analysing the findings from asset data, building surveys and qualitative feedback	31-Dec-2025	No	
				05. Group Board approval of MSF Strategic Investment and	28-Feb-2026	No	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Note
				Management Plan and Five-year capital investment plan			
Providing safe, secure tenancies to support independent living (external interdependency) (b)	28-Feb-2026			01. Complete the build and allocation of the 19 West Craigs properties	31-Jul-2025	Yes	The Deputy Head of Strategic Planning and Commissioning for the NHS visited West Craigs, Fullarton Care Home and Marfield in late October. Planning is underway with GHSPC to visit West Craigs to discuss the model with them.
				02. 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-Oct-2025	Yes	
				03. Engage with Glasgow and Dumfries and Galloway Health and Social Care Partnerships and Councils to explore the potential for a similar approach	31-Jan-2026	No	
				04. Update to the Group Board on the engagement and any associated implications for our future development programme	28-Feb-2026	No	
Wyndford regeneration (external interdependency) (b)	31-Mar-2026			01. PAN Community Engagement Event	31-May-2025	Yes	Still on target and planning expected to be submitted by January 2026
				02. Identify preferred contractor of 380 new homes	30-Jun-2025	Yes	
				03. Submission of detailed planning application	31-Jan-2026	No	
				04. Complete demolition contract	31-Mar-2026	No	
Glasgow Regeneration incl. TC:G and TRAs (b)	31-Dec-2025			01. Red Road Site Investigation findings & Land	30-Jun-2025	Yes	Elected member briefings have now been completed

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Note
				Use Proposals to TC:G Board			and TCG newsletter is currently being composed. Once the newsletter is agreed by all partners a date to commence site marketing will be agreed.
				02. Govan/Ibrox TRA activated and Brighton Street site to market (as agreed by TC:G Board)	30-Sep-2025	No	
				03. 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-Sep-2025	Yes	
				04. Sighthill (affordable homes) on site	30-Nov-2025	No	
				05. Red Road remediation and regeneration strategy to TC:G Board	31-Dec-2025	No	
Engagement 2.0: Maturing customer engagement and performance measures as part of our customer insight approach (b)	31-Dec-2025			01. Trial a new method of managing engagement - MS Dynamics in WHG South area - and evaluate its impact	30-Jun-2025	Yes	Phase two customer engagement on our strategy development launched w/c 1 September for six weeks. A high response and strong support for how we propose to respond to customer priorities has been recorded, as have preferred ways to engage in the future. Our Stronger Voices Community of Excellence considered this feedback and the emerging strategy on 29 October; alongside staff experience
				02. Undertake a review of the existing Stronger Voices framework and operation of the existing structures	31-Jul-2025	Yes	
				03. Gather customer perspective and ideas on how our approach to engagement could evolve through the 2026-31 strategy development phase 2	30-Sep-2025	Yes	
				04. Review the existing framework based on the	31-Oct-2025	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Note
				review of its effectiveness to date and feedback from customers			and insight, this has further informed our future approach.
				05. Recommendations for Stronger Voices Framework 2.0 in support of our emerging Strategy 2026-31 agreed by RSL and Group Boards	31-Dec-2025	No	
Tenant Web Self-Service (b)	30-Nov-2025			01. Business Case development and approved by the Executive Team	31-May-2025	Yes	Discussions are underway around commercials and pre contract agreements, with scopes being completed by project team. Agreed with Lowther being priority WSS, contract will be agreed however project will re-commence in April 26. This was approved by the Wheatley Solutions Board.
				02. Preferred vendor engagement pre contract	31-Aug-2025	No	
				03. Contract Approval - Executive Team	31-Aug-2025	No	
				04. Project Plan developed	30-Sep-2025	No	
				05. Development and implementation update to Executive Team	30-Nov-2025	No	
							
							
							
							

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Note
				[REDACTED]			

Appendix 3 – Q2 2025/26 - ARC and SPSO measures

- 1.1 This appendix provides ARC and SPSO measures up to Q2 2025/26.
- 1.2 For Group RSLs, ARC measures include complaints received from all customers who receive a service provided by the Group RSL or on their behalf. This includes factoring services delivered by Lowther Homes on behalf of 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 Registered Social Landlord (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 WHG - number of complaints received:

WHG – complaints received						
* excluding complaints carried over						
	*2024/25			2025/26 YTD		
	Stage 1	Stage 2	All	Stage 1	Stage 2	All
WHG	4,848	659	5,507	2,495	403	2,898

- 1.6 The table below outlines the average time for a full response (working days) for Stage 1 and Stage 2 complaints. All targets are being met for this measure. Performance for WHG is better than the 2024/25 SHR Scottish average of 5.4 days for S1 complaints and the SHR average of 21.3 days for S2 complaints. Performance is for all RSLs, (including Lowther Factored homeowners) who receive a factoring service from Lowther on behalf of that RSL.

Charter - average time for a full response to complaints (working days)				
Subsidiary	2024/25 Stage 1 - 5-day target, Stage 2 – 20-day target		2025/26 – YTD Stage 1 - 5-day target, Stage 2 – 20-day target	
	Stage 1	Stage 2	Stage 1	Stage 2
WHG	3.71 ■	14.85 ■	3.82 ■	15.05 ■

- 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. WHG is exceeding target.

Charter - average time for a full response to complaints (working days)		
Subsidiary	2024/25 Target – not targeted	YTD 2025/26 – 6 days
WHG	5.06	5.34 ■

SPSO Measures

1.8 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.

1.9 Stages of complaints are defined as:

- *Stage 1 complaints* – are first time reports of dissatisfaction with services.
- *Stage 2 complaints* – directly received as Stage 2, i.e. not escalated from Stage 1. This can be cases which are considered a risk to reputation or requires 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.

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

Indicator 1 - total number of complaints received.

1.11 Both Stage 1 and Stage 2 numbers have increased compared to the same period in 2024/25. Year to date to the end of Q2 2024/25 WHG had received 2,484 Stage 1 and 33 Stage 2 complaints. In Q2 2025/26 WHG has received 2,495 Stage 1 complaints (0.44% increase) and 16 Stage 2 complaints (106.25% increase).

1.12 Escalated complaints are not counted in the number received but do impact the service, in that they still must be dealt with as a Stage 2 complaint.

SPSO Indicator 1 - total number of complaints received - YTD						
	2024/25 YTD to September			2025/26 YTD		
	Stage 1	Stage 2 (Direct)	Escalated Complaints	Stage 1	Stage 2 (Direct)	Escalated Complaints
WHG	4,848	37	622	2,495	33	370

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 is achieving target of 95% for stage 1 and 100% for stage 2 for quarter 2.

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	
	2024/25	YTD 2025/26	2024/25	YTD 2025/26	2024/25	YTD 2025/26
WHG	96.48%	96.14%	100.00%	100.00%	100.00%	100.00%

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

1.14 WHG is achieving target of 5 days for stage 1 and 20 days for stage 2 for quarter 2.

SPSO Indicator 3 - the average time in working days for a full response to the complaints at each stage – YTD 2025/26			
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	3.82	15.39	15.02

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

SPSO Indicator 4 - the outcome of complaints as a % of overall complaints YTD 2025/26				
Subsidiary	Stage 1 - upheld	Stage 1 - partially upheld	Stage 1 - not upheld	Stage 1 - resolved
WHG	37.93%	14.62%	30.20%	17.24%
	Stage 2 - upheld	Stage 2 - partially upheld	Stage 2 - not upheld	Stage 2 - resolved
WHG	42.86%	21.43%	25.00%	10.71%
	Escalated complaints - upheld	Escalated complaints - partially upheld	Escalated complaints - not upheld	Escalated complaints - resolved
WHG	48.42%	21.78%	27.79%	2.01%

Report

To: Wheatley Homes Glasgow Board

By: Alan Glasgow, Group Director of Housing

Approved by: Steven Henderson, Group Chief Executive

Subject: Group Unacceptable Actions Policy update

Date of meeting: 21 November 2025

1. Purpose

1.1 The purpose of this report is to provide an update on the revised Group Unacceptable Actions Policy (“**the Policy**”).

2. Authorising and strategic context

2.1 Under the Group Standing Orders, the approval of Group policies is reserved to the Group Board. Under the Intra-Group Agreements in place between Wheatley Housing Group, as the Parent, and all Group partners, they are obligated to implement any policies designated as applicable Group-wide from time to time.

2.2 Subject to agreement by the Board, each relevant partner Board will be updated on the new revised Policy and the plans in place for its implementation. Updates to the Group Unacceptable Actions policy were agreed by the Group Board at its meeting on 27 August 2025.

3. Background

3.1 The vast majority of our policies are subject to review at least every three years, unless otherwise defined or circumstances necessitate an acceleration of the review.

4. Discussion

4.1 The Policy confirms to our staff and contractors that, as an organisation, we will not tolerate unreasonable behaviours towards them or unreasonable demands of the organisation. It also affirms our commitment to protect them from harm, harassment, or aggressive/abusive behaviour.

4.2 The Policy clearly defines the type of behaviour and conduct towards staff and our contractors that we consider to be unacceptable. It sets out the approach we will take in response to such behaviour and explains the potential consequences for people who carry out unacceptable behaviour towards staff and contractors.

- 4.3 The Policy can apply to anyone who engages with our services including tenants, factored owners and members of the public.
- 4.4 There are currently 21 recorded cases with unacceptable actions in place across Wheatley Homes Glasgow, which are managed in line with the existing Policy.

Staff and stakeholder engagement

- 4.5 Given the direct relevance to our staff, the review process involved a wide range of engagement with our staff. This was bolstered by engagement with our Trade Union partners and stakeholders. The key feedback from our staff included:
- A need for the language in the Policy to be clearer and simpler;
 - Greater clarity around the consequences of unacceptable behaviour;
 - Clearer language of the zero-tolerance approach to unacceptable behaviour;
 - Clearer definitions of who is considered a customer, and to whom the Policy applies; and
 - Clarity on the use of social media when it comes to unacceptable actions.

Customer engagement

- 4.6 Alongside staff and stakeholder engagement, we undertook a digital survey to seek customer feedback from customers across the whole Group. We received 185 responses from customers, with the key feedback as follows:
- 46% of customers knew about the Policy;
 - 63% agreed it's reasonable to restrict contact for unacceptable behaviour; and
 - 54% thought reviewing restrictions after six months is appropriate.
- 4.7 Customers indicated through the survey that incidents and individual circumstances should be evaluated independently. In particular, respondents expressed a view that vulnerabilities should be taken into account when applying the Policy.

Policy benchmarking

- 4.8 We also undertook a benchmarking exercise to compare our policy with those of similarly sized RSLs and partner organisations. The exercise found that our current Policy was in alignment with these policies, with a common focus on the repercussions of unacceptable behaviour being proportionate and considered on a case-by-case basis.

Key changes to policy

- 4.9 Based on our internal review and the feedback from staff, stakeholders, customers and benchmarking a number of changes are proposed to the Policy. The revised Policy is attached at Appendix 1, with the key proposed changes set out below:
- Definition of which groups are considered customers and to whom the Policy applies;
 - Emphasising zero tolerance for unacceptable behaviour towards staff;
 - Clarifying consequences for such actions, including possible eviction;
 - Providing details on support for affected staff;
 - Adding information on the Right of Appeal; and
 - Covering unacceptable behaviour on social media.

Implementation

- 4.10 It was proposed that the implementation of the Policy could be facilitated by providing various supplementary materials, such as better promotion of staff support; improved staff guidance with detailed flowcharts; standardised template letters; both internal and external communication initiatives; and additional training, including face-to-face conflict resolution sessions.

5. Customer Engagement

- 5.1 As set out above, customers have been engaged as part of the review of the Group Unacceptable Actions Policy.

6. Environmental and sustainability implications

- 6.1 There are no specific environmental and sustainability implications from the Policy.

7. Digital transformation alignment

- 7.1 Based on staff feedback, we will seek to enhance the use of our digital platforms to enhance the visibility of alerts for the Policy. This will take place in the coming months.

8. Financial and value for money implications

- 8.1 There are no financial or value for money implications associated with this report.

9. Legal, regulatory and charitable implications

- 9.1 There are no current legal, regulatory or charitable implications for this report. The Employment Rights Bill is moving through the UK Government's policymaking process and is likely to receive Royal Assent later this year. Under the Bill, employers could be held responsible for 'third-party harassment' unless they can show that reasonable measures were taken to prevent it.

9.2 Additionally, should we decide to restrict a customer's contact, we must be careful to follow the process set out in our Policy to minimise any restrictions on a customer's access to the complaints process. This should be a last resort, as we are required to signpost the customer to the Scottish Public Services Ombudsman in these instances.

10. Risk Appetite and assessment

10.1 Our agreed risk appetite in the application of this Policy is cautious. Each instance of unacceptable behaviour towards our staff or contractors is assessed on a case-by-case basis by a senior manager.

11. Equalities implications

11.1 The Group Unacceptable Actions Policy is closely linked to the Group Equity, Diversity and Inclusion ("EDI") Policy, and reasonable adjustments will be provided for customers whose unacceptable actions are attributable to a disability or another protected characteristic.

12. Key issues and conclusions

12.1 The Policy is a key mechanism to ensure that we are clear with customers the types of behaviour we will not tolerate and what actions we will take to protect our staff, stakeholders and the organisation as part of a zero-tolerance approach.

13. Recommendations

13.1 The Board is asked to note the revised Unacceptable Actions Policy, as attached in Appendix 1.

LIST OF APPENDICES:

Appendix 1: Group Unacceptable Actions Policy

Group Unacceptable Actions Policy

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

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 info@wheatley-group.com با ما تماس بگیرید یا ایمیلی به 0800 479 7979 از این فرمت‌ها، لطفاً از طریق شماره 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	<i>Group Board</i>
Date of approval	<i>28th August 2025</i>
Review Year	<i>2028</i>
Customer engagement required	<i>Yes</i>
Trade union engagement required	<i>Yes</i>
Equality Impact Assessment	<i>No</i>

CONTENTS

Section	Page Number
1. Introduction	4
2. Definitions: Unacceptable Behaviour	4
3. Managing Unacceptable Actions	7
4. Review Period	12
5. Right of Appeal	12
6. Policy Review	12
7. Other Related Policies	12

1. Introduction

All our customers have the right to be heard, understood and respected. Our staff have the same right to be heard, understood and respected, and also protected against any form of unacceptable behaviour. For the purpose of this policy, we consider “customers” to be tenants of our Registered Social Landlord (RSL) subsidiary organisations, people we work for within Wheatley Care, Lowther tenants and owners, as well as non-factored owners and members of the public.

We take a zero-tolerance approach towards unacceptable actions against our staff. Aggressive, abusive, or unacceptable behaviour of any kind will not be tolerated from customers and serious consequences will apply should this behaviour be displayed and/or persist. Our ambition is to create a safe environment for our staff to conduct the full range of their duties and are committed to tackling any behaviours that compromise this in a robust and timely manner.

Our ambition is for the prevention and/or recurrence of unacceptable behaviour against our staff.

To achieve this, as a responsible employer we will:

- Provide an accessible service for our customers with an understanding of their unique personal circumstances, including any vulnerabilities, whilst retaining the right to restrict or change access to our service if we consider their actions to be unacceptable;
- Make sure our staff, do not suffer any disadvantage from customers who act in an unacceptable manner;
- Ensure that any staff member reporting unacceptable behaviour or who has witnessed an incident of unacceptable behaviour, are fully supported and have access to support from their line manager and our range of employee wellbeing services; and
- Provide the staff member(s) concerned, with regular updates on any outcome and actions taken against the perpetrator.

2. Definitions: Unacceptable Actions

There may be times where a customer feels as though our levels of service have not met their expectations. Whilst we expect our staff members to be empathetic and strive towards achieving an agreeable resolution for our customers, this does not justify unacceptable actions or behaviour being exhibited.

Unacceptable actions and behaviour can be perceived, and tolerated, differently by our staff members. We consider the following types of behaviour to be unacceptable:

- Aggressive or abusive behaviour (verbal or physical);
- Unreasonable demands;
- Unreasonable persistence;
- Vexatious behaviour; and
- Inappropriate use of social media.

Please note that this list is not exhaustive and that we will always treat certain behaviours as unacceptable when they have made staff feel unsafe, threatened, afraid or abused. In such cases we may also have cause to contact Police Scotland to further address and report the behaviour and provide support to our staff.

Aggressive or abusive behaviour (verbal or physical)

Aggressive or abusive behaviour can be conducted face to face, by written or spoken communication and in the public domain, by for example, use of social media. Examples of this type of behaviour can include, but not limited to the following:

- Language (spoken, written or electronic communication) that may cause staff to feel upset, afraid, threatened or abused;
- Aggression that may result in physical harm;
- Any form of discrimination;
- Threats;
- Sexual harassment;
- Physical violence;
- Personal verbal abuse;
- Shouting;
- Swearing;
- Derogatory remarks;
- Rudeness;
- Inflammatory statements;
- Unsubstantiated allegations;
- Using or threatening to use an animal to inflict physical or psychological harm; Using audio or video recordings within the public domain for the purpose of harassment, victimisation, slander or stalking; and
- Vandalism or damage to personal or work property.

We recognise that the list above is not exhaustive and any form of engagement that makes a staff member feel threatened or abused will be taken into consideration.

We recognise that a customer may wish to record an interaction (audio and/or video) in connection with and in support of a concern or issue they have with Wheatley Group and may be able to legitimately do so.

We consider this behaviour to be unacceptable if the recordings are used in the public domain for the purpose of harassment, victimisation, slander or stalking. We will remove any content of this nature on our social media sites if it is within our power to do so. If the recordings are on a private site, we will seek to contact the provider to explore the potential to remove the content if it is felt appropriate and proportionate to do so.

Where a staff member is concerned with the nature of any recording, feels threatened, uncomfortable or does not want to participate in recorded communications, they shall be entitled to end the engagement and consider other forms of communication moving forward with the customer e.g., written communication or escalation to their Line Manager to explore alternative options.

Unreasonable Demands

What amounts to unreasonable demands depends on the issues presented by the customer and the manner and behaviours they exhibit in doing so. This might include:

- The amount of information sought;
- The nature and scale of service expected; and
- The number of approaches made.

Examples of this type of behaviour include, but are not limited to the following:

- Demanding responses within an unreasonable timescale;
- Insisting on seeing or speaking to a particular member of staff;
- Excessive contact, including phone calls, letters, digital messages or emails; and
- Repeatedly changing the substance of a complaint or raising unrelated concerns.

Unreasonable Persistence

We will always try and encourage customers to use existing arrangements, such as our Complaints Policy, where appropriate. Customers will be advised on how they can progress a complaint following response and review if applicable, including the appeal process.

Vexatious Behaviour

Vexatious behaviour usually applies when a final decision has been delivered on a matter at the end of the process or when a customer does not pursue the matter through the relevant procedure and continues to raise it.

Examples of vexatious behaviour include, but are not limited to:

- Failure to accept that we are unable to assist the customer further or provide a level of service other than that provided already;
- Persistence in disagreeing with action or decision taken; and
- Contacting staff persistently about the same issue.

Examples of this type of behaviour include, but are not limited to:

- Persistent refusal to accept a decision made;
- Persistent refusal to accept explanations in relation to our decisions or actions;
- Persistent refusal to follow relevant procedures; and
- Continuing to pursue an issue that Wheatley Group and subsidiaries consider resolved or closed, without presenting any new information.

Excessive and unreasonable demands and persistence are considered unreasonable if they have a substantial impact on the work of the officer and our ability to provide a service, such as taking up a disproportionate amount of staff time and/or resources to the disadvantage of other customers or functions.

Inappropriate use of social media

It is unacceptable to use social media to abuse, insult or harass our staff members on social media sites.

We will remove any posts or comments containing unacceptable communications from Wheatley social media sites, where we have the ability and functionality to do so.

Where we are unable to remove this content, we will report this to the social media company and/or the owners of other social media pages and request its removal by them.

If there is anything of a criminal nature contained within the post(s) (e.g., threatening behaviour) then we will contact Police Scotland to report this and seek further advice and support on this.

3. Managing unacceptable actions

Any action taken under this policy will always require to be substantiated by sufficient information and evidence.

We are committed to ensuring that any and all actions taken are in line with our Equality, Diversity and Human Rights Policy and our Equal Opportunity Policy.

Where a customer has a disclosed and/or known vulnerability that may impact their actions or behaviour, this will be considered, in assessing the proportionality of action to be taken. We will also consider any reasonable adjustments that are in place and/or required by the customer when determining the most appropriate course of action to be taken.

Our response to unacceptable behaviour will be reasonable and proportionate. In most cases, we will give our customers the opportunity to consider, acknowledge and rectify their behaviour in the first instance.

However, in cases where serious unacceptable behaviour has been displayed or threats of such have been made, such as physical or verbal violence, assault or sexually motivated conduct or violence, then we will take immediate action. As part of this action, we will also contact Police Scotland to report this conduct and seek advice and information to best support our staff member(s) impacted by the behaviour.

The consequences of unacceptable behaviour will be considered on a case-by-case basis. In most cases, customers will receive a warning letter for the behaviour to desist. However, should this behaviour continue, we could restrict contact with a customer.

In cases where behaviour continues after we restrict contact with a customer, this could lead to further consequences, such as issuing of a tenancy warning. In extreme circumstances, for RSL and Lowther tenants, we may pursue action at court, which can include activity up to and including obtaining an antisocial behaviour order (ASBO) and/or seeking to end a customer's tenancy.

Informing the customer

In all cases, we will contact the customer to explain what actions we consider unacceptable and why. Wherever possible, we will ask the customer to modify their behaviour and explain what actions we may take if they do not.

We may offer to meet the customer to discuss the unacceptable actions and agree a way forward. It may be appropriate in some cases to engage a third party, for example independent mediators, to assist us in resolving a situation.

Decisions to restrict contact will only be taken after careful consideration of the situation and circumstances by a relevant Manager, Director or Senior Wheatley Group Service Leader.

In cases of exceptional circumstances which require immediate action, the relevant Manager, Director or Senior Wheatley Group Service Leader will have the authority to deal with that behaviour immediately in a manner they consider appropriate.

This can include an immediate safety alert being placed on our customer(s) record and or customer address, in addition to contacting Police Scotland to report the incident(s).

Where we take direct action, we will notify the customer in writing what action we are taking and why, the details of the restricted contact arrangements and the length of time that the restriction will be in place.

All incidents of unacceptable actions and any decision taken to restrict customer contact are recorded on our system and we will ensure relevant employees are informed of any restrictions put in place. This may also include contractors and other statutory agencies who will engage with our customer during the course of carrying out their duties.

A review will be undertaken in advance of the restriction elapsing. Consideration will be given to determine if the restriction should be lifted or continued based on the customer's recent actions, conduct and behaviour.

Consequences of Unacceptable Actions; Restricting Contact and Services

We will restrict contact in a way that allows the customer to continue receiving a service from us and continue to progress through any processes they are currently involved in. For example, a current complaint, a housing application or an ongoing repair.

Possible actions include:

- Ending telephone calls if the caller is considered aggressive, abusive or offensive. Employees have the right to make this decision, tell the caller that the behaviour or language is unacceptable and end the call if the behaviour does not stop;
- Advising the customer that we consider the issue(s) fully responded to and that continuing correspondence on the issue(s) would serve no useful purpose. In these circumstances future correspondence relating to the issue will be noted and filed but will not be acknowledged or responded to unless it contains new significant information which we consider requiring action or response;
- Advising the customer that we can only consider a certain number of issues within a given time period and ask them to limit or focus their request accordingly;
- Restricting customer contact with specific staff members;
- Restricting contact to a named individual for all matters; and
- Restricting our service provided to customers by only responding to emergency repairs.

In some exceptional circumstances, where we consider the situation with an individual or individuals to be challenging, we may require all contact to be through a third party, such as an advocacy service, solicitor, mediator or independent representative. This decision will be made in conjunction with a Wheatley Manager, Service Lead or Managing Director.

When we receive correspondence that is abusive to staff or contains unsubstantiated allegations, we will advise the customer in writing what we consider unacceptable and why.

We will ask the tenant or customer to stop communicating in this way and advise that we will not respond to future correspondence if it continues. If this behaviour continues, we may require future contact to be through a third party and will advise the customer accordingly of the decision.

The threat or use of physical violence, verbal abuse or harassment towards staff will result in restricting or ending all direct contact with the customer and the matter being reported to Police Scotland. This includes abuse or harassment on the basis of race, sex, colour, ethnic origin, sexual orientation, physical ability, religion, mental health or other grounds.

Supporting our Staff

Where we have taken action or consider action necessary against unacceptable behaviour, the relevant manager will inform the staff member involved of the actions they have taken against the perpetrator to reduce the likelihood of the reoccurrence of unacceptable behaviour and to provide the necessary support mechanisms and assurance to staff.

Staff shall be informed of any ongoing dialogue or actions being progressed as they continue to ensure the staff member is fully informed of the action be taken against persons who have displayed unacceptable actions.

Line managers shall communicate with the staff member regularly and ensure that any employee support is maintained particularly where, Employee Advisory Resource has been advised to provide additional support and counselling.

In the event of Police Scotland involvement, staff members should be offered advice and guidance on proceedings should unacceptable behaviour result in criminal proceedings. Group Legal Team should be contacted in the first instance.

Employees can access support from PAM Wellness or, alternatively from Wheatley Group's bank of specialist counsellors. Details of both services can be obtained from the Wellbeing team #Wheatley Employee Wellbeing Employee.Wellbeing@wheatley-group.com. All enquiries will be treated as strictly private and confidential.

4. Review Period

Dependent on the nature of the behaviour displayed, cases will be reviewed by a Senior Manager six months from the application of this Policy, and every six months afterwards.

Should the behaviour continue to persist, then restrictions may continue to apply. Where incidents involve unacceptable behaviour that is physical or sexual, the restrictions will remain in place for a year without review.

5. Right to Appeal

Customers have the right to appeal against a decision to apply restrictions or consequences in alignment with our Unacceptable Actions Policy. They can do so through our Housing Appeals Process, by emailing us at housingappeals@wheatley-group.com, or writing to us at Wheatley House, 25 Cochrane Street, Glasgow, G1 1HL.

6. Policy review

The Group Unacceptable Actions Policy will be formally reviewed every three years.

7. Other related policies

- Wheatley Group Complaints Policy
- Wheatley Group Health and Safety Policy
- Wheatley Group Antisocial Behaviour Policy
- Wheatley Group Neighbourhood Management Policy
- Wheatley Group Social Media Policy
- Wheatley Group Equity, Diversity, Inclusion and Human Rights Policy
- Wheatley Group Equal Opportunities Policy

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: 21 November 2025

1. Purpose

1.1 The purpose of this paper is to provide the Board with an overview of financial performance for the period to 30 September and Q2 forecast financial out-turn.

2. Authorising and strategic context

2.1 Under the terms of the Intra-Group Agreement between Wheatley Homes Glasgow and the Wheatley Group and this Board's Terms of Reference, this 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 period to 30 September are summarised below.

	Actual £000	Budget £000	Variance £000
Turnover	135,647	127,878	7,769
Operating expenditure	(115,995)	(115,913)	(82)
Operating surplus	19,652	11,965	7,687
<i>Net operating margin</i>	<i>14.5%</i>	<i>9.4%</i>	
Net interest payable	(24,546)	(24,669)	123
Statutory deficit	(4,894)	(12,704)	7,810
Net Capital Expenditure	44,826	38,282	(6,544)

4. Discussion

4.1 Period to 30 September 2025

The financial results report a statutory deficit of £4,894k for the period to 30 September 2025, £7,810k favourable to budget. Early completion of new build units and a strong letting performance has contributed to the out-turn with total income £7,769k favourable to budget.

4.2 In expenditure, reactive repairs costs remained higher than budget as a result of a reduction in the number of live job numbers achieved in Q1, with lower running costs and bad debt expenditure helping to offset, leading to overall expenditure being £82k higher than budget.

Key points to note:

- Net rental income is £333k favourable to budget, due to a strong housing management performance, with a YTD void rate of 1.06%, compared to the YTD budgeted rate of 1.28%;
- New build grant income is £7,193k favourable to budget, following early completions at Calton Ph2 (21SR) and Shawbridge (24MMR);
- Operating costs are £82k unfavourable to budget;
- Total employee costs (direct and group services) are £59k favourable to budget mainly due to the timing of changes compared to the budgeted structure in Wheatley Solutions;
- Direct and group services running costs are £212k favourable to budget mainly due to several departments reporting lower costs across Wheatley Solutions;
- Revenue repairs and maintenance spend is £731k unfavourable at the end of September. Higher spend is reported in responsive repairs of £1,001k. In the YTD, 86,641 responsive repair jobs have been completed, compared to 84,226 in the same period last year. This results from action taken to reduce the number of live jobs. The MyRepairs team continue to closely monitor spend. Cyclical and compliance spend is £270k favourable mainly due to lower utility costs; and
- Bad debts are £378k favourable to budget reflecting the prudent budget assumptions.

4.3 Net capital expenditure is £6,544k higher than budget, mainly due to a reduction in capital investment income received in the period to September 2025 compared to budget, following the early receipt of grant in March 2025 for North Toryglen and Shawbridge, both front funded projects with grant budgeted to be received in 2025/26. This is partly offset by lower new build spend due to the timing of onsite development costs.

4.4 Investment programme expenditure is £673k higher than budgeted, mainly due to void spend being £1,149k higher than budget, linked to an increase in the number of higher specification voids. This is partly offset by £398k lower spend on core programme, due to timing across programmes.

4.5 Q2 Forecast out-turn

	FY Forecast (Q2)		
	Actual £000	Budget £000	Variance £000
Turnover	288,567	281,847	6,720
Operating expenditure	(230,979)	(230,894)	(85)
Operating surplus	57,588	50,953	6,635
<i>Net operating margin</i>	<i>19.9%</i>	<i>18.1%</i>	
Net interest payable	(54,377)	(54,695)	318
Statutory Surplus	3,211	(3,742)	6,953
Net Capital Expenditure	104,757	87,554	(17,203)

The forecast reports a statutory surplus of £3,211k for the full year out-turn to March 2026, which is £6,953k favourable to budget. Key points to note:

- Total income is forecast to be £6,720k higher than budget;
 - Void losses are £500k favourable to budget due to strong letting performance at P6;
 - New build grant income is forecast to be £6,278k higher than budget due to the second tranche of new build units (45MMR) at Shawbridge being forecast to complete in 2025/26, rather than May 2026; and
 - Other income is £245k lower than budget due a reduction of £615k in the intra group gift aid income from Wheatley Developments Scotland, following the lower forecast new build spend. This is partly offset by £270k of additional MMR income, linked to the higher than budgeted rent increase applied by Lowther in 2025/26 and early completion of units at the Shawbridge development, and £100k additional solar panel income.
- Total operating costs are forecast to be £85k unfavourable to budget reflecting revenue repairs and maintenance full year spend forecast to be £1,500k higher than budget, linked to the higher number of completed repairs and higher materials costs than in the prior year. This is offset by lower running costs reflecting the timing of the payment of the 2025/26 donations to the Wheatley Foundation, which were made in March 2025 earlier than budgeted;
- Investment programme is forecast to be £1,787k higher than budget with an increase in void costs of £1,500k, reflecting the higher specification voids we are experiencing in 2025/26 and core programme of £287k in line with our tenant commitments;
- Net new build expenditure is forecast to be £6,062k lower than budget primarily due to a delayed start at two sites (Abbottshall and Cook Street) linked to planning approval and site investigations, partly offset by an earlier than planned start at Albion Street; and
- The Q2 forecast shows an underlying deficit of £11,767k, which is £497k unfavourable to budget and includes additional investment spend of £1,787k in line with our tenant commitments to provide high quality housing and to invest to improve the energy efficiency of our homes, the capacity for which is created from our strong operating performance in Glasgow and across the RSL Borrower Group. The forecast variations to budget continue to be managed within the covenants and golden rules for the RSL Borrowers.

Review of new build appraisal target return rate

- 4.6 The existing development appraisal approach and target return rates were last reviewed in August 2023. Reviews are required every three years or more frequently should there be major interest rate changes. Since the last review markets have remained challenging and gilt rates, which signal government borrowing costs, have risen. Market expectations are that rates are likely to remain higher due to persistent inflation and sluggish growth.
- 4.7 Our strategic objective to increase the supply of new homes must be delivered in the context of maintaining our strong credit rating and appropriately managing financial risks. The review of the target rates of return has been undertaken to ensure that in the current economic and operational environment, developments remain financially viable on a project-by-project basis and cover the cost of funding with no cross-subsidy.
- 4.8 The Bank of England has cut the UK base rate from its recent peak of 5.25% in August 2024 to the current rate of 4.00%, however despite this inflation and weak growth persist. Fiscal confidence has declined due to welfare policy reversals with higher employer NI contributions and minimum wage increases continuing to increase prices for consumers and limiting growth. These factors have increased UK 30-year gilt rates to levels not seen since the 1990s.

	Current	3m ago	6m ago	12m ago
Central Bank Rate	4.00	4.25	4.50	5.00
10yr Gilt Rate	4.68	4.62	4.75	4.21
20yr Gilt Rate	5.38	5.31	5.41	4.69
30yr Gilt Rate	5.49	5.43	5.51	4.75

- 4.9 We have considered the impact of the anticipated cost of new borrowings to fund our new build programme over the next five years on the current weighted average cost of funds. This shows that interest rate increases have the effect of increasing the Group's weighted average cost of funds by 0.20% compared with our assumptions in August 2023.
- 4.10 Therefore, we propose an increase of 0.2% to the IRR target for new build projects for both social rent and mid-market rent to reflect the anticipated increase in our future cost of funds. The period over which projects are assessed remains unchanged and are summarised in the table below:

Wheatley Subsidiary	Tenure	New Appraisal Rate	Previous Appraisal Rate	Appraisal period
WH-Glasgow Loretto WH-East	Social	6.75%	6.55%	30 years
	Mid-Market	6.95%	6.75%	30 years
WH-South	Social	6.75%	6.55%	35 years
	Mid-Market	6.95%	6.75%	35 years
Lowther Homes	Mid-Market	6.95%	6.75%	35 years

- 4.11 The actual impact will depend on property size, rental income and other scheme specific factors but as an indication, to meet the proposed target IRR of 6.75% social rent developments will require an additional £2.1k of grant per unit and for a target of 6.95% on MMR schemes, an additional £2.8k per unit. The revised rates are subject to Group Board approval at their meeting on 17 December.

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 alignment implications arising from this report.

8. Financial and value for money implications

- 8.1 Our cost efficiency targets are built into the budget and delivery of these is a key element of continuing to demonstrate value for money.

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 period to 30 September 2025 which shows a strong operating performance in our letting activities.

- 12.2 We have completed a review of our internal rate of return target used in the assessment of new build projects and have increased the target from 6.55% to 6.75% for social rent and from 6.75% to 6.95% for mid-market rent projects to reflect conditions in the financial markets and the higher cost of longer term funding.

13. Recommendations

13.1 The Board is requested to:

- 1) Note the Finance Report for the period ended 30 September 2025 and Q2 forecast at Appendix 1; and
- 2) Note the revision to the target rate of return for social and mid-market rent new build developments and agree the criteria used by Wheatley Developments Scotland for the approval of projects on our behalf is updated to reflect this, subject to Group Board approval.

LIST OF APPENDICES:

Appendix 1: Period 6 – 30 September 2025 Finance Report



Period to 30 September 2025 Finance Report



1. Operating statement – Period to 30 September 2025



	Year To September 2025			Full Year Budget £ks
	Actual £ks	Budget £ks	Variance £ks	
INCOME				
Rental Income	120,930	120,864	66	241,420
Void Losses	(1,285)	(1,552)	267	(3,034)
Net Rental Income	119,645	119,312	333	238,386
Grant Income New Build	7,313	120	7,193	25,685
Grant Income Other	2,356	2,312	44	2,863
Other Income	6,333	6,134	199	14,913
Total Income	135,647	127,878	7,769	281,847
EXPENDITURE				
Employee Costs - Direct	19,098	19,093	(5)	37,846
Employee Costs - Group Services	7,670	7,734	64	15,388
ER / VR	31	31	0	1,025
Direct Running Costs	7,353	7,421	68	16,402
Running Costs - Group Services	4,182	4,326	144	8,942
Revenue Repairs and Maintenance	34,797	34,066	(731)	64,808
Bad debts	1,076	1,454	378	2,907
Depreciation	41,788	41,788	0	83,576
Demolition	0	0	0	0
TOTAL EXPENDITURE	115,995	115,913	(82)	230,894
NET OPERATING SURPLUS / (DEFICIT)	19,652	11,965	7,687	50,953
<i>Net operating margin</i>	<i>14.5%</i>	<i>9.4%</i>	<i>5.1%</i>	<i>18%</i>
Net Interest Payable	(24,546)	(24,669)	123	(54,695)
STATUTORY SURPLUS / (DEFICIT)	(4,894)	(12,704)	7,810	(3,742)
INVESTMENT				
Total Capital Investment Income	13,760	23,677	(9,917)	46,313
Investment Programme Expenditure	30,283	29,610	(673)	62,937
New Build Programme	25,498	27,529	2,031	62,305
Other Capital Expenditure	2,805	4,820	2,015	8,625
TOTAL CAPITAL EXPENDITURE	58,586	61,959	3,373	133,867
NET CAPITAL EXPENDITURE	44,826	38,282	(6,544)	87,554

Key highlights:

A net operating surplus of £19,652k, £7,687k favourable to budget and a statutory deficit of £4,894k, £7,810k favourable, is reported. The financial performance reflects early completion of 45 new build units and related grant recognition, the strong operating performance, offset in part by higher repair costs resulting from the reduction in outstanding jobs.

- Net rental income is £333k favourable to budget with the variance mainly related to lower than budgeted voids at 1.06% for the YTD compared to the budgeted YTD rate of 1.28%.

- Grant income recognised to date relates to units completed early in September at two new build sites; 21SR completions at Calton Ph2 (budgeted for January 2026) and 24MMR completions at Shawbridge Arcade (budgeted for March 2026). In addition, grant income includes grant for two property acquisitions, completed in May and August.

- Other grant income is £44k higher than budget following receipt of two unbudgeted grants for a contribution to the Housing Access team's work on Homlessness and a grant from GCC to cover the costs of customers downsizing.

- Other income is £199k higher than budget, with higher than budgeted MMR rental income, in part due to the early new build completions and higher income from solar panels, due to good weather in Q1.

- Total employee costs (direct and group services) are £59k favourable to budget. Direct employee costs are £5k unfavourable to budget. The impact of Nets savings earlier in the year that related to the timing of recruitment for gardening services have been reduced by the acceleration of the Nets painting team. Group services are £64k favourable to budget due to the timing of changes compared to the budgeted structures in Wheatley Solutions.

- Total running costs (direct and group services) are £212k favourable to budget. Within direct running costs, several lines report variances due to timing, totalling £68k. Group services running costs are £144k favourable to budget due to several departments reporting lower costs across Wheatley Solutions.

- Revenue repairs and maintenance spend is £731k unfavourable to budget. In the YTD, responsive repairs are £1,001k higher than budget. 86,641 responsive repair jobs have been completed, compared to 84,226 in the same period last year, with a reduction in live jobs contributing to the higher spend YTD. Cyclical and compliance spend is £270k favourable, mainly due to lower utility costs, noting that overall full year spend is forecast to be in line with budget.

Net interest payable is £123k favourable to budget due to the lower variable interest rate payable than assumed in the budget.

Net capital expenditure of £44,826k is £6,544k higher than budget, mainly due to timing of new build grant income.

- Capital investment income is £9,917k lower than budget driven by grant being received in March 2025 for North Toryglen and Shawbridge Arcade, both front funded projects with grant budgeted to be received in 2025/26.

- Investment spend is £673k higher than budget, with lower spend of £398k on core programme due to the timing of works (noting spend will continue to increase in line with forecast expectations) offset by void spend being £1,149k over budget YTD due to an increase in the number of higher specification voids.

- New build spend is £2,031k lower than budget, mainly due to timing of payments for onsite developments including Abbotshall and Shawbridge Arcade, partly offset by higher spend at North Toryglen and early completion of the land acquisition for Albion Street.

- Other capital expenditure is £2,015k lower than budget due to the timing of IT project and office premises spend.

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 2018).
- 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 table 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, gift aid and depreciation but including capital expenditure on our existing properties.
- At September, the underlying deficit is £702k. The small variance to budget is mainly due to higher than budgeted responsive repairs of £1m and capitalised void spend of £1.1m in the YTD, offset by the strong operating performance.

WHG Underlying Surplus September 2025				
	Actual £ks	Budget £ks	Variance £ks	FY Budget £ks
Net operating surplus	19,652	11,965	7,687	50,953
add back:				
Depreciation	41,788	41,788	0	83,576
less:				
Grant income	(7,313)	(120)	(7,193)	(25,685)
WDS gift aid income	0	0	0	(2,482)
Net interest payable	(24,546)	(24,669)	123	(54,695)
Total expenditure on Investment Programme	(30,283)	(29,610)	(673)	(62,937)
Underlying surplus/(deficit)	(702)	(646)	(56)	(11,270)

2a. Repairs & Investment Programme

	YTD P6			FY budget £ks
	Actual £ks	Budget £ks	Variance £ks	
Repairs				
Responsive Repairs	17,559	16,558	(1,001)	32,229
Cyclical (local)	145	145	0	739
JV Share of profits	0	0	0	(3,715)
Compliance/Overhead	17,093	17,362	270	35,554
Total Repairs	34,797	34,066	(731)	64,807

Repairs & maintenance:

- Responsive repairs are higher than budget by £1,001k. In the YTD, 86,641 responsive repair jobs have been completed, compared to 84,226 in the same period last year. This results from an acceleration of works to reduce the number of live jobs (7,882 at March to 4,770 at the end of September). This is in addition to an increase in the average cost of certain repair types. The MyRepairs team continue to closely monitor spend.
- Overall compliance expenditure is £270k favourable to budget. Higher spend on compliance (linked to MSF rope inspections), Lifts and Water Management is and offset by lower spend on solar panels, gas works and utilities. The compliance team will manage projects within the overall budget available while ensuring legislative timescales are met.

	YTD P6			FY budget £ks
	Actual £ks	Budget £ks	Variance £ks	
Investment Programme Grant Income				
Housing Emergency	270	270	0	270
Medical Adaptations	1,173	1,173	0	1,614
Total	1,443	1,443	0	1,884
Investment Programme Expenditure	£ks	£ks	£ks	FY Budget £ks
Core programme (excl SHNZ)	8,434	8,832	398	22,219
SHNZ	0	0	0	0
Housing Emergency	359	359	0	468
Capitalised Voids	6,967	5,818	(1,149)	11,064
Adaptations	1,173	1,464	291	2,928
Capitalised staff	2,924	2,938	13	5,859
City Building overhead allocated	5,627	5,627	0	11,255
Capitalised Repairs (rot, plasterwork, fencing)	3,854	3,811	(43)	7,622
Capitalised Repairs (CBG damp & mould charges)	943	761	(182)	1,521
Total	30,283	29,610	(673)	62,937
Net Investment Spend	28,840	28,166	(673)	61,053

Investment programme:

- Core programme expenditure of £8,434k is £398k less than budgeted with the variance mainly due to timing of the programme, in particular, for internal common works, lift renewals and M&E, partly offset by increased kitchen spend due to accommodate above inflationary increases in the unit cost.
- Void costs, which include the cost of the Nets void squad, are capitalised in line with Group policy, and are £1,149k higher than budget at the end of September. Higher spend is linked to the review of the void standard and several voids requiring more extensive work.
- Capitalised repair work types include doors, windows, fencing, plasterwork, showers and damp and mould remediation. The MyRepairs team continue to closely monitor spend.

2b. New Build Programme Spend

	*Status	Contractor	YTD P6			Full Year
			Actual	Budget	Variance	Budget
Abbotshall Avenue	Feasibility	MCTAGGART	45	2,111	2,065	8,632
Albion	Feasibility	JR Group	2,649	0	(2,649)	2,783
Bowling Green	Feasibility	TBC	0	5	5	10
Caledonia Rd	Feasibility	TBC	0	13	13	96
Calton Village Ph 3	Feasibility	MCTAGGART	25	28	3	57
Kelvin Wynd	On site	Safedem	4,550	5,104	554	7,600
Lochend Road Ph 1	Feasibility	TBC	32	50	18	101
Lochend Road Ph 2	Feasibility	TBC	37	26	(11)	52
Norby Rd	Feasibility	TBC	0	8	8	16
North Toryglen	On site	CRUDEN	5,521	3,921	(1,600)	7,296
Red Road	Feasibility	TBC	82	131	49	263
Sighthill Ph3	Approved/Due on site	KEEPMOAT	0	700	700	2,206
Sighthill Ph4	Feasibility	KEEPMOAT	0	44	44	81
Spoutmouth	On site	CCG	534	1,185	651	3,311
Springfield Rd	Feasibility	MCTAGGART	281	397	116	765
Stornoway St	Feasibility	TBC	0	41	41	82
Vallay St	Feasibility	TBC	14	77	64	155
Total Social Rent			13,770	13,841	71	33,505
Calton Village Ph 2	On site	MCTAGGART	4,711	4,383	(329)	4,729
Cook St	Feasibility	CCG	75	796	721	6,212
Newlands Centre	Feasibility	MCTAGGART	23	79	55	158
Shawbridge Arcade	On Site	CCG	4,868	6,036	1,167	7,625
South Annadale	Feasibility	TBC	0	179	179	1,408
Feasibility	Feasibility	-	40	284	243	567
Prior year	Complete	-	8	0	(8)	0
Total Mid Market Rent			9,726	11,756	2,029	20,698
Development Fund	-	-	0	0	0	175
Property Acquisitions	-	-	343	240	(103)	3,285
Capitalised Insurance	-	-	9	12	3	25
Capitalised Interest	-	-	0	0	0	1,265
Capitalised Staff	-	-	1,651	1,680	29	3,352
Total New Build Investment			25,498	27,529	2,031	62,305
Grant Income New Build and Acquisitions Received			11,558	21,475	(9,917)	43,671
Grant Income Other Received (Kelvin Wynd demo)			758	758	0	758
Total Grant Income			12,316	22,233	(9,917)	44,429
Net New Build Cost			13,182	5,296	(7,886)	17,876

Key highlights:

- Abbotshall Avenue (SR/67):** Feasibility work has commenced, and a planning application is under consideration. Site start delayed to end of 25/26 or early 26/27.
 - Albion (SR/80 MMR/80):** Board approved in September 2025. Acquisition of the site completed in September 2025 and works have commenced. Grant approval was received in March and April 2024 for the MMR and social rented units respectively and GCC have committed to £2.8m of grant in 2025/26. Projected spend for the year of £7.6m has been included in the Q2 forecast.
 - Calton Village Phase 3 (SR/33):** WDSL Board approval given in September 2025 to undertake groundworks and surveys in Q3 at a cost of £0.9m, with this partly funded from Vacant and Derelict Land Fund of £0.3m.
 - Kelvin Wynd:** Demolition of the 3 blocks by blowdown completed in March 2025 and top-down demo of 4th block completed in October 2025. Work is now underway to process materials leftover & breaking out of the foundations. Feasibility work continues re the new build with a start in late 2026/27 on the first 3 of 5 phases.
 - North Toryglen (SR/48 and MMR/10):** Works commenced on site in November 2024 following Board approval in October 2024 of a revised grant drawdown profile. Grant funding £3.2m, in respect of spend during 2024/25 was budgeted for in 2025/26, but received in March 2025. All MMR Grant funding has been received with the remaining SR grant drawn down in October 2025. Variance to budget relates to the profiling of the spend.
 - Spoutmouth (SR/34):** WDSL board approval in May 2025 for land acquisition and construction of 34 social rent and 2 commercial units. Archaeological works started in August 2025 with findings that have delayed the site start, with works now targeted to start on site in Q4.
 - Springfield Rd (SR/MMR):** WDSL Board approval in May 2025 for the first phase of feasibility works including design work to planning stage.
 - Sighthill Ph3 (SR/41):** WDSL board approval in May 2025 to vary the existing contract with Keepmoat to deliver the next phase of 41 units for social rent. Site start targeted for Q3 2025, later than budgeted, and grant funding in place for 2025/26.
- ### Mid Market Rent
- Calton Village Phase 2 (40/ST and 58/MMR):** Project commenced on site in May 2023. Works are progressing well and anticipated site completion is Q3 2025/26. All grant drawn down in 2024/25. 21 handovers were completed in September 2025, earlier than budgeted.
 - Cook St (112/MMR):** Site start will be delayed until 2026/27 due to Planning and Site Access delays.
 - Shawbridge Arcade (MMR/75):** Site started in May 2024 and progress is ahead of programme with 24 homes handed over September and the remaining units by end November 25. Grant funding of £7.0m, in respect of spend during 2024/25 was budgeted for 2025/26 but received in March 25. All grant has now been claimed for the development.
 - South Annadale (MMR/12):** WDS Board approved in February 2024 and grant awarded in January 2024. A new contractor is still to be confirmed, a revised approval will be required from Board and site start will be delayed until 2026/27.

3. Balance Sheet

	30 September 2025	31 March 2025
	£ks	£ks
Fixed Assets		
Social Housing Properties	1,907,133	1,887,476
Other tangible fixed assets	69,050	71,987
Investment properties	114,570	114,490
Investments - other	14,334	14,334
Fixed Assets	2,105,087	2,088,287
Debtors Due More Than One Year		
Inter Company Loan	22,460	22,460
Current Assets		
Trade debtors	445	254
Rent & Service charge arrears	9,713	14,044
less: Provision for rent arrears	(7,211)	(7,124)
Prepayments and accrued income	6,593	9,500
Intercompany debtors	18,148	9,037
Other debtors	9,528	7,984
	37,216	33,695
Bank & Cash	4,602	13,058
Current Assets	41,818	46,753
Current Liabilities		
Trade liabilities	(5,804)	(7,236)
Accruals	(21,471)	(19,231)
Deferred income	(19,597)	(24,658)
Rents & service charges in advance	(13,168)	(19,238)
Intercompany creditors	(39,250)	(39,555)
Other creditors	(14,871)	(14,377)
	(114,161)	(124,295)
Net Current Liabilities	(72,343)	(77,542)
Long Term Liabilities		
Contingent efficiencies grant	(46,943)	(46,943)
Bank finance	(1,103,529)	(1,086,030)
Deferred income	(17,504)	(7,892)
Provisions	(2,025)	(2,247)
Pension liability	(1,769)	(1,769)
Long Term Liabilities	(1,171,770)	(1,144,881)
Net Assets	883,434	888,324
Capital & Reserves		
Retained Income b/fwd	174,149	165,997
Income & Expenditure	(4,894)	8,148
Revaluation Reserves	714,179	714,179
Funding Employed	883,434	888,324

Key Commentary:

The balance sheet as at 31 March 2025 reflects the audited position and year end statutory adjustments, including the revaluation of both housing and investment properties and actuarial valuation of the defined benefit pension scheme.

- **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.
- **Current Assets (excluding cash):** £3.5m higher than the March 2025 position, this is due to an increase in intercompany debtors due to timing of settlements, partly offset by lower net rent arrears, linked to timing of HB payments, and lower prepayment and accrued income due to timing.
- **Short-Term Creditors:** Amounts due within one year are £10.1m lower than the March 2025 position, mainly due to a decrease in prepaid rents and deferred income. At 31 March, HB relating to periods beginning on or after 1 April 2025 was received in advance, increasing the value at year end.
- **Deferred income (ST and LT):** This mainly relates to grant income for new build developments currently on site. Upon completion of the properties this income will be released to the I&E as grant income. No developments have completed in the YTD.
- **Long term bank finance loans:** Includes £1,114.0m of funding drawn down from WFL1.

4a. Q2 Forecast 2025/26

	Full Year 2025/26		
	Forecast £k	Budget £k	Variance £k
INCOME			
Rental Income	241,534	241,420	114
Void Losses	(2,534)	(3,034)	500
Net Rental Income	239,000	238,386	614
Grant Income New Build	31,963	25,685	6,278
Grant Income Other	2,936	2,863	73
Other Income	14,668	14,913	(245)
Total Income	288,567	281,847	6,720
EXPENDITURE			
Employee Costs - Direct	37,846	37,846	0
Employee Costs - Group Services	15,379	15,388	9
ER / VR	989	1,025	36
Direct Running Costs	15,515	16,402	887
Running Costs - Group Services	8,859	8,942	83
Revenue Repairs and Maintenance	66,308	64,808	(1,500)
Bad debts	2,507	2,907	400
Depreciation	83,576	83,576	0
Demolition	0	0	0
TOTAL EXPENDITURE	230,979	230,894	(85)
OPERATING SURPLUS / (DEFICIT)	57,588	50,953	6,635
<i>Net operating margin</i>	<i>20.0%</i>	<i>18.1%</i>	<i>1.9%</i>
Net Interest Payable	(54,377)	(54,695)	318
STATUTORY SURPLUS / (DEFICIT)	3,211	(3,742)	6,953

	Full Year 2025/26		
	Forecast £k	Budget £k	Variance £k
INVESTMENT			
Total Capital Investment Income	22,738	46,313	(23,575)
Investment Programme	64,724	62,937	(1,787)
New Build	56,243	62,305	6,062
Other Capital Expenditure	6,528	8,625	2,097
TOTAL CAPITAL EXPENDITURE	127,495	133,867	6,372
NET CAPITAL EXPENDITURE	104,757	87,554	(17,203)

Key Commentary:

A statutory surplus of £3,211k, £6,953k favourable to budget is reported.

Total income forecast of £288,567k is £6,720k higher than budget:

- Rental income is £114k higher than budget linked to the early completion of 40SR units at Calton Ph 2 (September and October instead of January to March).
- Void losses are £500k favourable to budget due to strong letting performance at P6.
- New build grant income is forecast to be £6,278k higher than budget due to an additional 45MMR new build completions at Shawbridge being forecast to complete in 2025/26.
- Other grant income is forecast to be £73k higher than budget following receipt of two unbudgeted grants 1) a contribution to the Housing Access team's work on Homelessness and 2) grant from GCC to cover the costs of customers downsizing.
- Other income is £245k lower than budget due a reduction of £615k in the intra group gift aid income from Wheatley Developments Scotland, following the lower forecast new build spend. This is partly offset by £270k of additional MMR income, linked to the higher than budgeted rent increase applied by Lowther in 2025/26 and early completion of units at the Shawbridge development, and £100k additional solar panel income.

Total expenditure forecast of £230,979k is £85k higher than budget:

- Employee and running cost group recharges are forecast to be £9k and £83k lower than budget respectively reflecting the timing of changes from the budgeted staff structure in Wheatley Solutions and running cost savings across several departments within Wheatley Solutions..
- Direct running costs are forecast to be £887k lower than budget due to donations to Wheatley Foundation paid earlier than budgeted in March 2025.
- Revenue repairs and maintenance are £1,500k higher than budget linked to the increase in the number of completed repairs following a reduction in overdue jobs and cancellations rates. This is in addition to an increase in the average cost of certain repair types. Overall, compliance costs are forecast to be in line with budget.
- Net interest payable is £318k favourable to budget due to the reduction in the variable lending rate compared to budget and value achieved in the current market through entering into new funding arrangements with shorter maturities.

Net capital expenditure is forecast at £104,757k and is £17,203k higher than budget.

- Capital investment income is £23,575k lower than budget due to 1) grant being received in March 2025 for North Toryglen and Shawbridge Arcade, both front funded projects, with grant budgeted to be received in 2025/26 and 2) a reduction in grant claimed in 2025/26, due to a later start at two sites (Abbottshall and Cook Street), with a corresponding reduction in new build spend.
- Investment programme is forecast to be £1,787k higher than budget with an increase in void costs of £1,500k, linked to the number of higher specification voids.
- New build investment expenditure is forecast to be £6,062k lower than budget primarily due to a delayed start at two sites (Abbottshall and Cook Street) linked to planning approval and site investigations, partly offset by an earlier than planned start at Albion Street.
- Other capital expenditure is £2.1m lower than budget driven by the reprofiling of works in Wheatley House.

4b. Q2 Forecast underlying surplus

- As with the year to date results to 30 September 2025, the Q2 Forecast full year out-turn Operating Statement (Income and Expenditure Account) is prepared in accordance with the requirements of accounting standards (Financial Reporting Standard 102 and the social housing Statement of Recommended Practice 2018).
- The table below shows the underlying surplus/ (deficit) after adjusting to exclude the accounting adjustments for the recognition of grant income, gift aid and depreciation, but including capital expenditure on our existing properties to reflect the underlying cash surplus/ (deficit) on our letting activity.
- The Q2 forecast shows an underlying deficit of £11,767k, which is £497k unfavourable to budget. The strong letting performance at P6 is forecast to continue, generating additional net rental income and a favourable expenditure position from our operating activities and donations to Wheatley Foundation paid earlier than budgeted in March 2025. This, and the strong operating performance across the RSL Borrower Group, accommodates the additional repairs spend; capital voids and investment spend in line with our tenant commitments to provide high quality housing and invest to improve the energy efficiency of our homes. Financial performance continues to be managed within the covenants and golden rules for the RSL Borrowers.

WH Glasgow Surplus - Q2 forecast 25/26			
	Forecast £k	Budget £k	Variance £k
Net operating surplus	57,588	50,953	6,635
add back:			
Depreciation	83,576	83,576	0
less:			
Grant income	(31,963)	(25,685)	(6,278)
WDS gift aid income	(1,867)	(2,482)	615
Net interest payable	(54,377)	(54,695)	318
Total expenditure on Investment Programme	(64,724)	(62,937)	(1,787)
Underlying deficit	(11,767)	(11,270)	(497)



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: 21 November 2025

1. Purpose

- 1.1 This report asks the Board to consider and approve the 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 This paper 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 we wish to bring to the attention of the Board. This includes risks in the following categories:
- Risks outwith risk appetite;
 - Risks with a residual risk score of 12 or 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
 - Risks highlighted 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

4.1 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.

Impact	5					
	4	<ul style="list-style-type: none"> • NEW: Large Panel System structural condition (C) 	<ul style="list-style-type: none"> • Ability to meet Scottish Gov't legislative requirements for energy efficiency • Supplier's Financial Position, Contingency and BCP • Fire Event (A) 	<ul style="list-style-type: none"> • Reduced availability of financial support from SGov't/Local Govt 	<ul style="list-style-type: none"> • Delayed recovery in the event of a cyber-attack (A) • Disruption following a cyber-attack on a key system provider (A) 	
	3	<ul style="list-style-type: none"> • Insufficient Group Development Programme pipeline 	<ul style="list-style-type: none"> • Business Continuity • Senior staff recruitment • Staff development and succession planning • Damp and Mould (C) • Fire Safety • Group Credit Rating • Customer Satisfaction (tenants) • Rent arrears management • Governance Structure 	<ul style="list-style-type: none"> • Radio Teleswitch switch off (A) • NEW: Impact of CBG consolidation on Group (C) • NEW: Responsibilities under Awaab's Law (C) • 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 • NEW: Underperformance of Repairs delivery partner (West) (C) • Underperformance of main delivery partner against investment plans (C) • Non- achievement of sustainability targets 		<ul style="list-style-type: none"> • Climate change impact on Group assets and services (C)
	2			<ul style="list-style-type: none"> • Ineffective void service from suppliers and contractors 	<ul style="list-style-type: none"> • Monitoring H&S arrangements 	
	1					
		1	2	3	4	5
		Likelihood				

The remainder of this section provides additional commentary on those risks highlighted in red font. A full description of each of these risks, and associated controls, is set out in Appendix 2.

Section A - Risks outwith risk appetite

4.2 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.

Risk	Residual Risk Score	Risk Appetite Level	Commentary
[Redacted]	[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]	[Redacted]
RISK 020 - Radio Teleswitch switch off	 <p>Revised score:</p>	Minimal	The scoring of this risk has reduced again, reflecting the continuing reduction in the number of the Group’s customers affected (c3500) and the staged approach to switching adopted by the energy companies. Overall, it remains outwith risk appetite because the Group is unable to directly resolve this issue on behalf of its customers. Engagement with third parties and awareness-raising communications to customers and staff continue.

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.

4.3 The implementation of any identified actions will be monitored and residual risk scores will be reviewed as part of the scheduled quarterly review of all risks.

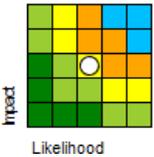
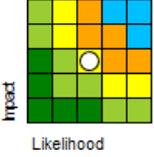
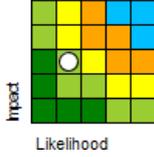
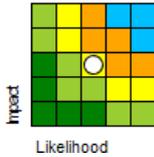
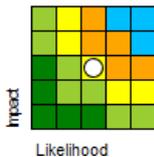
Section B – High scoring risks with controls due for review.

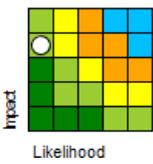
4.4 There are no risks with a residual risk score that is greater than the 12, or an inherent risk score of 20 or more, for which the Board has not received an update on the operation of the controls in the last 6 months.

Section C- Horizon Scanning

4.5 The table below summarises seven risks highlighted for the Board’s attention, including any key changes to the risks in the Risk Register.

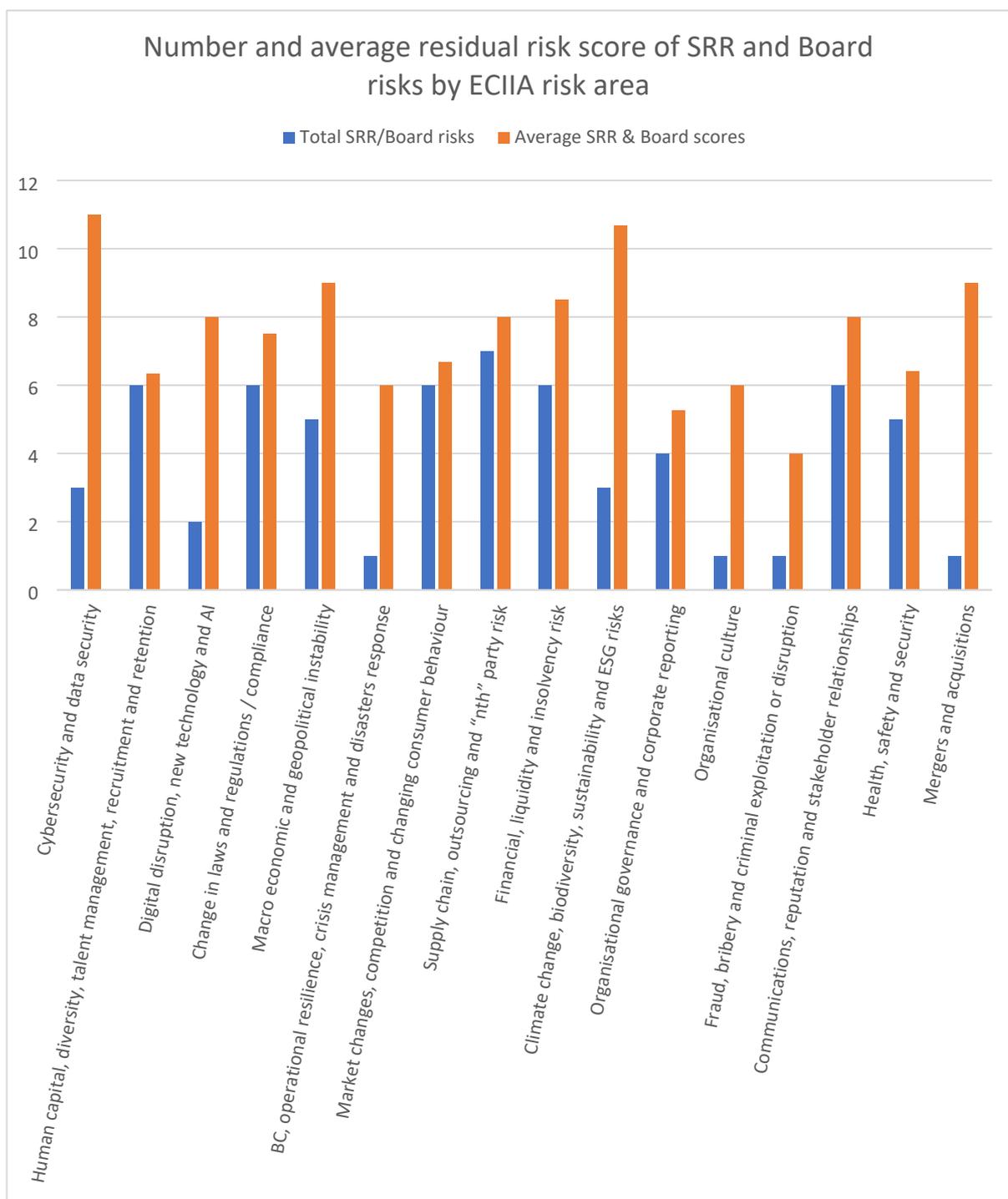
Risk	Residual Risk Score	Risk Appetite Level	Commentary
RISK137 – Climate change impact on Group customers, assets and activities	<p>Revised score:</p>	Open	The inherent and residual risk scores have been increased to reflect increasing evidence of weather-related incidents that require an escalated response.

Risk	Residual Risk Score	Risk Appetite Level	Commentary
RISK100 – Underperformance of main delivery partner against investment plans		Open	Following changes to the management structure within the Group, RISK100 has been split in two. The updated RISK100 has been revised to focus on the delivery of investment plans. There has been no change to the risk scoring of this risk.
NEW RISK RISK182 – Underperformance of Repairs delivery partner (West)		Open	The new risk RISK182 has been introduced to capture the risk associated with delivery of the repairs service in the West. The residual score for this risk remains in line with the scoring of the original, joint risk (RISK 100).
RISK053 – Damp and mould		Minimal	The description and controls for this risk have been updated to focus on the requirement to comply with legislation in this area, and to outline updated controls that have been recently introduced.
NEW RISK: RISK052 - Responsibilities under Awaab's Law		Open	This new risk has been added to the register, to reflect the potential for reputational damage due to stakeholders' differing knowledge and understanding of the law's scope and the requirements it places on social landlords.
NEW RISK: RISK052 - Impact of CBG consolidation on Group		Cautious	This new risk relates to the potential impact on the Group's ability to prepare consolidated accounts arising from delays to the implementation of CBG change management programme.

Risk	Residual Risk Score	Risk Appetite Level	Commentary
NEW RISK: RISK036 - Large Panel System structural condition		Minimal	This new risk captures the chance of building collapse or extensive fire damage if we do not meet the Large Panel System (LPS) criteria set by the UK Government. There are 12 blocks with LPS in the Group, which are regularly inspected and surveyed.

Risk In Focus 2026

- 4.6 In addition to the information presented in relation to existing risks, the Internal Audit team has also reviewed the Group’s Strategic Risk Register and Subsidiary Board Risk Registers against the European Confederation of Institutes of Internal Auditing’s (“**ECIIA’s**”) annual publication “*Risk in Focus 2026*”. This publication summarises the results of a survey of Chief Audit Executives (“**CAEs**”) in which they are asked to rank the risks that are of most concern to their organisation.
- 4.7 The chart below shows the ECIIA’s 16 risk categories in order of descending risk when read from left to right. The chart also shows the total number of risks within either the Strategic Risk Register or Subsidiary Board Risk Registers (in blue) and the average residual risk score of those risks (coloured to align with the risk heat-map location).



4.8 This demonstrates that the Group has risks in all categories assessed by the ECIIA, and that the Group’s highest scoring Board level risks are related to cyber and data security, and climate change, sustainability and ESG. The risk category with the highest number of risks is “supply chain, outsourcing and “nth” party risk”, reflecting the importance of the Group’s partners and suppliers.

4.9 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 Our 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; and a further seven risks highlighted for Board consideration.

13. Recommendations

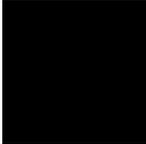
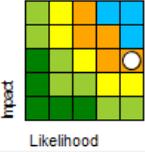
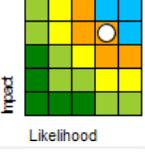
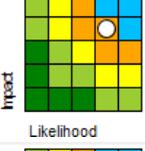
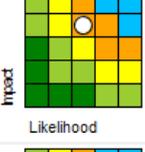
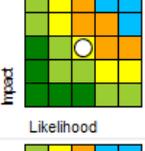
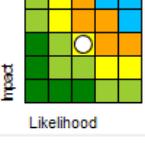
13.1 The Board is asked to:
1) Approve the proposed changes to the Risk Register; and
2) Identify any further changes required to the Risk Register.

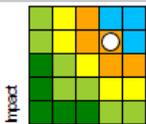
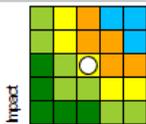
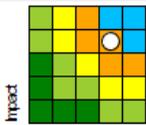
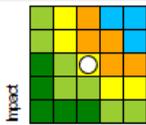
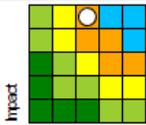
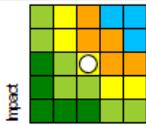
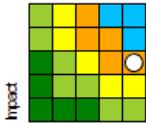
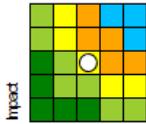
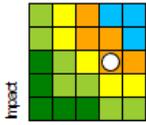
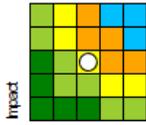
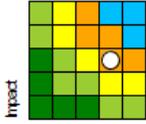
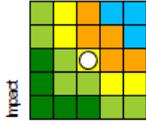
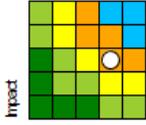
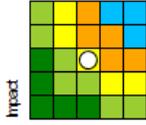
LIST OF APPENDICES:

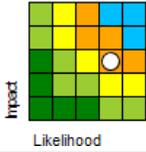
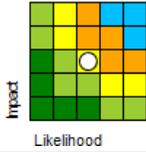
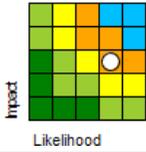
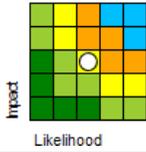
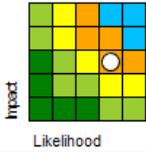
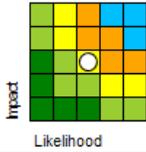
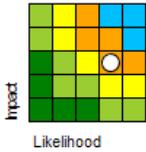
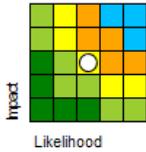
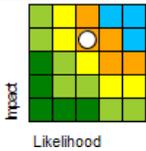
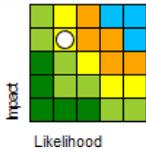
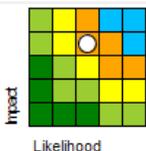
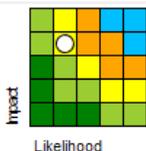
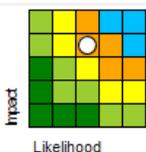
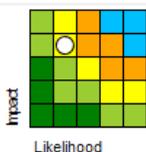
Appendix 1: WH-Glasgow Summary Risk Register

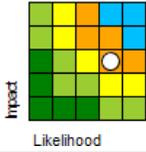
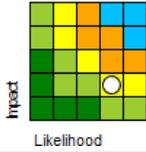
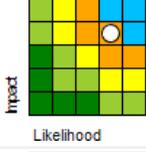
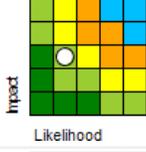
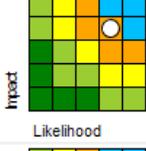
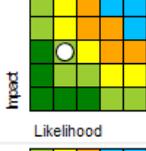
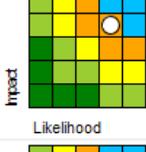
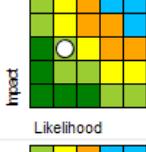
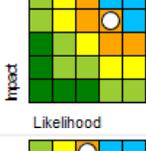
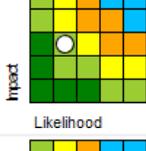
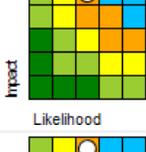
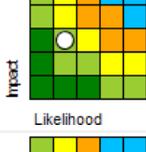
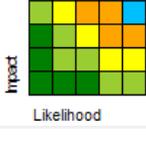
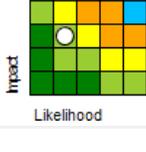
Appendix 2: Risks flagged for Board attention

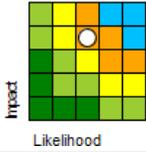
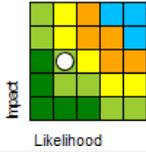
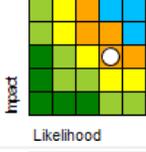
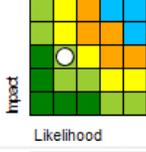
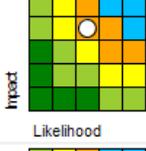
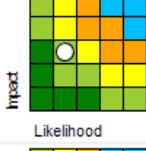
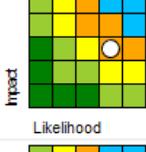
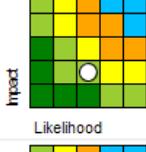
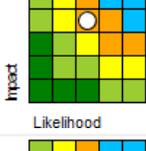
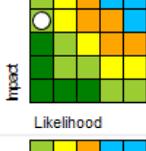
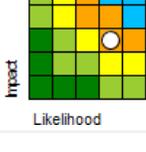
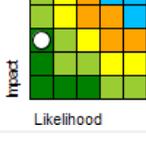
Appendix 1 – WH-Glasgow Risk Register

Code	Title	Original Score	Risk Appetite	Current Risk Score	Owner	Strategic Outcome	Ref to Appendix 2
RISK 023	Climate change impact on Group customers, assets and services		Risk Appetite is OPEN (Orange)		Group Director of Assets and Development	Setting the benchmark for sustainability and reducing carbon footprint	Page 14 Amended risk
RISK 019.2 F	Delayed recovery in the event of a cyber attack		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Governance and Business Solutions	Maintaining a strong credit rating and managing financial risk	Page 15 Above risk appetite
RISK 019.3 F	Disruption following a cyber attack on a key system provider		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Governance and Business Solutions	Maintaining a strong credit rating and managing financial risk	Page 16 Above risk appetite
RISK 021	Reduced availability of financial support from Scottish Government and / or local government		Risk Appetite is OPEN (Orange)		Group Director of Finance	Raising the funding to support our ambitions	n/a
RISK 001	Impact on our customers of reduced public funding		Risk Appetite is OPEN (Orange)		Group Director of Communities	Supporting economic resilience in our communities	n/a
RISK 016	Laws and Regulations		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Governance and Business Solutions	Progressing from Excellent to Outstanding	n/a

Code	Title	Original Score	Risk Appetite	Current Risk Score	Owner	Strategic Outcome	Ref to Appendix 2
RISK 019.1 F	Staff behaviour enables a cyber-attack		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Governance and Business Solutions	Maintaining a strong credit rating and managing financial risk	n/a
RISK 020	Radio Teleswitch switch off		Risk Appetite is MINIMAL (Light Green)		Group Director of Assets and Development	Progressing from Excellence to Outstanding	Page 17 Above risk appetite
RISK 008	Compliance with funders' requirements		Risk Appetite is OPEN (Orange)		Group Director of Finance	Raising the funding to support our ambitions	n/a
RISK 018	Repairs supply chain disruption		Risk Appetite is OPEN (Orange)		Group Director of Governance and Business Solutions	Investing in existing homes and environments	n/a
RISK 002	Impact of CBG consolidation on Group		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Finance	Maintaining a strong credit rating and managing financial risks	Page 18 New risk
RISK 011	Securing new funding and adverse market changes		Risk Appetite is OPEN (Orange)		Group Director of Finance	Raising the funding to support our ambitions	n/a
RISK 014	Political and Policy changes impact on strategic key partnerships		Risk Appetite is OPEN (Orange)		Group Director of Governance and Business Solutions; Group CEO	Influencing locally and nationally to benefit our communities	n/a

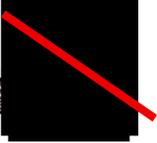
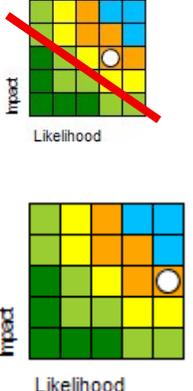
Code	Title	Original Score	Risk Appetite	Current Risk Score	Owner	Strategic Outcome	Ref to Appendix 2
RISK 052	Responsibilities under Awaab's Law		Risk Appetite is OPEN (Orange)		Group Director of Assets and Development	Investing in existing homes and environments	Page 19 New Risk
RISK 100	Underperformance of main delivery partner against investment plans		Risk Appetite is OPEN (Orange)		Group Director of Housing	Investing in existing homes and environments	Page 20 Amended risk
RISK 137	Non-achievement of sustainability targets		Risk Appetite is OPEN (Orange)		Group Director of Assets and Development	Setting the benchmark for sustainability and reducing carbon footprint	n/a
RISK 182	Underperformance of Repairs delivery partner (West)		Risk Appetite is OPEN (Orange)		Group Director of Housing	Developing a customer led Repairs Service	Page 21 New risk
RISK 004	Ability to meet Scottish Government legislative requirements for energy efficiency		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Assets and Development	Investing in existing homes and environments	n/a
RISK 039	Supplier's Financial Position, Contingency and Business Continuity Planning		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Governance and Business Solutions	Maintaining a strong credit rating and managing financial risks	n/a
RISK 089	Fire Event		Risk Appetite is MINIMAL (Light Green)		Group Director of Assets and Development	Developing peaceful and connected neighbourhoods	Page 22 Above risk appetite

Code	Title	Original Score	Risk Appetite	Current Risk Score	Owner	Strategic Outcome	Ref to Appendix 2
RISK 090	Monitoring H&S arrangements		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Assets and Development	W.E. Work – Strengthening the skills and agility of our staff	n/a
RISK 012	Business Continuity		Risk Appetite is OPEN (Orange)		Group Director of Assets and Development	Progressing from Excellent to Outstanding	n/a
RISK 031	Senior staff recruitment		Risk Appetite is HUNGRY (Blue)		Group Director of Governance and Business Solutions	W.E. Work – strengthening the skills and agility of our staff	n/a
RISK 032	Staff development and succession planning		Risk Appetite is HUNGRY (Blue)		Group Director of Governance and Business Solutions	W.E. Work – strengthening the skills and agility of our staff	n/a
RISK 053	Damp and Mould		Risk appetite is MINIMAL (Light Green)		Group Director of Assets and Development	Investing in existing homes and environments	Page 23 Amended risk
RISK 003	Fire Safety		Risk Appetite is MINIMAL (Light Green)		Group Director of Assets and Development	Investing in existing homes and environments	n/a
RISK 010	Group Credit Rating		Risk Appetite is MINIMAL (Light Green)		Group Director of Finance	Maintaining a strong credit rating and managing financial risks	n/a

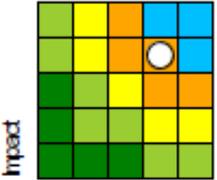
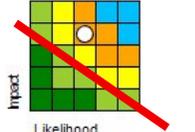
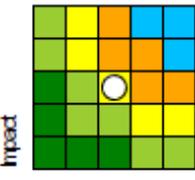
Code	Title	Original Score	Risk Appetite	Current Risk Score	Owner	Strategic Outcome	Ref to Appendix 2
RISK 006	Customer Satisfaction (tenants)		Risk Appetite is OPEN (Orange)		Group Director of Housing	Enabling customers to lead	n/a
RISK 007	Rent Arrears management		Risk Appetite is OPEN (Orange)		Group Director of Housing	Enabling Customers to Lead	n/a
RISK 009	Governance Structure		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Governance and Business Solutions	W.E. Work- strengthening the skills and agility of our staff	n/a
RISK 085	Ineffective void service from suppliers and contractors		Risk Appetite is CAUTIOUS (Yellow)		Group Director of Housing	Progressing from Excellent to Outstanding	n/a
RISK 036	Large Panel System structural condition		Risk Appetite is MINIMAL (Light Green)		Group Director of Assets and Development	Investing in existing homes and environments	Page 24 New risk
RISK 172	Insufficient Group Development Programme pipeline		Risk Appetite is MINIMAL (Light Green)		Group Director of Assets and Development	Increasing the supply of new homes	n/a

Appendix 2 – Risks flagged for Board attention

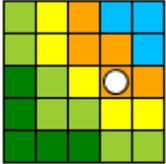
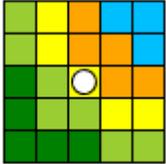
RISK 023 Climate change impact on Group customers, assets and services

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			
<p>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.</p>		<p>Further development of, and emphasis on, business continuity plans (both at Group and local level) and testing to 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.</p>			
Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:		
		<p>Risk Appetite is OPEN (Orange)</p>	<p>Group Boards - Asset investment plans in February each year. Wheatley Solutions Board updated on sustainability related matters at its meetings. Sustainability framework update planned for Q4 2025 with subsequent Board approvals.</p>		

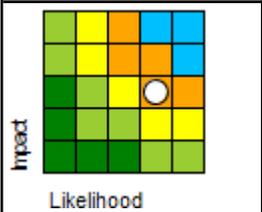
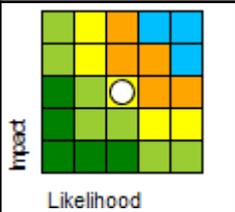
RISK 020 Radio Teleswitch switch off (Above risk appetite)

Strategic Outcome	Progressing from Excellence to Outstanding	Risk type	Reputation and Credibility	Risk owner	Group Director of Assets and Development
Description		Controls			
<p>There is a risk that customers with Radio Teleswitch (RTS) electricity meters (c.3500 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.</p>		<p>UK Government has refined the approach to Switch Off. It will now be by meter code which means it will be more cautious, with fewer (tens) of customers impacted at each code switch. Codes covering vast majority of our stock now not expected to be switched off until Spring 2026 at earliest.</p> <p>Continuing to engage with SFHA, OFGEM, Scottish and UK Government and energy companies to raise awareness of the issue from an RSL perspective;</p> <p>Continuing to work with Scottish Power including through regular updates that allow progress to be tracked, data sharing to support proactive contact with affected RTS customers to encourage switching and meetings with senior staff to address issues identified;</p> <p>Communications campaign including: letters to customers, at various times, to encourage contact with their energy company to arrange to switch; posters in MSF blocks; outbound calling from CFC and engagement with impacted customers through housing staff.</p> <p>Staff awareness campaign;</p> <p>Internal project team formed to monitor progress with switching and coordinate the listed control activities.</p> <p>Business continuity arrangements to provide any impacted customer with temporary heating and support to switch.</p>			
Inherent risk	Residual risk	Risk Appetite level:		Previous / Next detailed Board update on operation of controls listed above:	
 <p>Impact</p> <p>Likelihood</p>	 <p>Impact</p> <p>Likelihood</p>  <p>Impact</p> <p>Likelihood</p>	<p>Risk Appetite is MINIMAL (Light Green)</p>		<p>RSL Board updates at every meeting until not required.</p>	

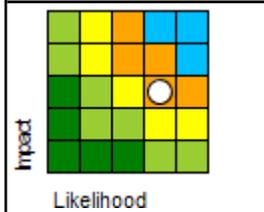
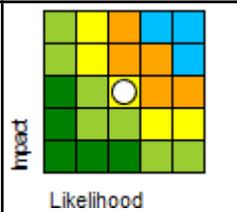
RISK 002 Impact of CBG consolidation on Group (New Risk)

Strategic Outcome	Maintaining a strong credit rating and managing financial risks	Risk type	Operational Delivery	Risk owner	Group Director of Finance
Description		Controls			
<p>There is a risk that delays to implementation of CBG change management programme adversely affect the Group’s ability to consolidate CBG within the Group accounts, resulting in potential delays to Group accounts and reputational damage.</p>		<p>Regular meetings with CBG Senior Management Team. Oversight of CBG internal control framework through membership of CBG Board. CBG management attend Group joint management meetings.</p>			
Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:		
 <p>Likelihood</p>	 <p>Likelihood</p>	<p>Risk Appetite is CAUTIOUS (Yellow)</p>	<p>GCC internal audit provide quarterly updates to Group Audit Committee. Updates to Group Board from CBG Board attendees</p>		

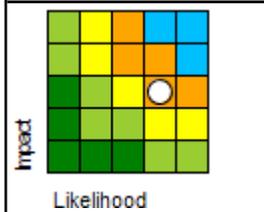
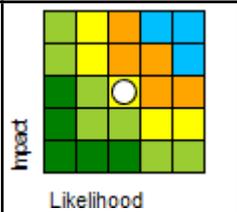
RISK 052 Responsibilities under Awaab's Law (New Risk)

Strategic Outcome	Investing in existing homes and environments	Risk type	Reputation and Credibility	Risk owner	Group Director of Assets and Development
Description		Controls			
<p>There is a risk that we face criticism or challenge about our response to and compliance with Awaab’s Law, due to stakeholders’ differing knowledge and understanding of the law’s scope and the requirements it places on social landlords, resulting in customer dissatisfaction and reputational damage.</p>		<p>Satisfaction surveys are used to monitor and assess customer satisfaction with damp and mould repairs.</p> <p>Planned controls Engagement with ‘critical friend’ RSLs and relevant bodies to learn from how English bodies have responded to Awaab’s law. Damp and Mould policy being revised to set out the tenant’s right to an independent assessment if they are not happy with the Group’s response to reports of suspected damp and mould in their home. It will also reflect changes to how we manage stage 2 complaints related to Damp and Mould.</p>			
Inherent risk	Residual risk	Risk Appetite level:		Previous / Next detailed Board update on operation of controls listed above:	
		Risk Appetite is OPEN (Orange)		Damp and Mould update to Group Board in November 2025 to include changes to Policy.	

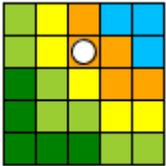
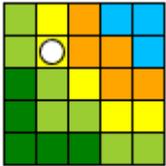
RISK 100 Underperformance of main delivery partner against investment plans

Strategic Outcome	Investing in existing homes and environments	Risk type	Reputation and Credibility	Risk owner	Group Director of Housing
Description		Controls			
<p>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 repair targets resulting in reputational damage as a result of failing to deliver commitments made to customers.</p>		<p>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.</p> <p>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.</p>			
Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:		
		<p>Risk Appetite is OPEN (Orange)</p>	<p>Regular updates to RSL Boards and the Group Board are provided.</p>		

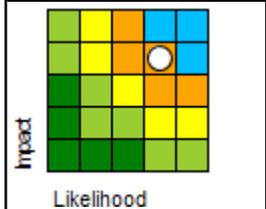
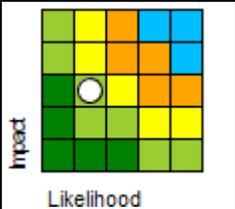
RISK 182 Underperformance of Repairs delivery partner (West) (New Risk)

Strategic Outcome	Developing a customer led Repairs Service	Risk type	Reputation and Credibility	Risk owner	Group Director of Housing
Description		Controls			
<p>There is a risk that the Group’s main repairs delivery partner in the West (CBG) does not meet agreed delivery standards due to factors such as missed/late appointments, poor quality repair work and/or poor service delivery, resulting in increased complaints and customer dissatisfaction.</p>		<p>Performance in the delivery of the repairs service is 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.</p> <p>Management reports cover areas including customer feedback, complaints monitoring, lessons learned, and training. Repairs performance is discussed at DMTs. Using My Voice scores and customer voice panels to obtain feedback on service delivery. Feedback from customers is monitored and used to deliver service improvement activities.</p>			
Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:		
		<p>Risk Appetite is OPEN (Orange)</p>	<p>Regular updates to RSL Boards and the Group Board are provided.</p>		

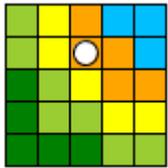
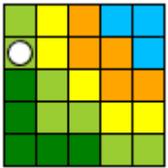
RISK 089 Fire Event (Above risk appetite)

Strategic Outcome	Developing peaceful and connected neighbourhoods	Risk type	Compliance: Legal/Regulatory	Risk owner	Group Director of Assets and Development
Description		Controls			
<p>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.</p>		<p>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.</p>			
Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:		
 <p>Likelihood</p>	 <p>Likelihood</p>	<p>Risk Appetite is MINIMAL (Light Green)</p>	<p>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)</p>		

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			
<p>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.</p> <p>There is a risk that we do not address all damp and mould hazards that present a significant risk of harm to tenants within legislative timeframes because either we do not identify the hazards, or we do not take appropriate action to triage, investigate and complete relevant safety work to make the property safe, resulting in harm to tenants' health, property damage and reputational damage.</p>		<p>The Group has a Damp and Mould Policy, which is supported by detailed procedures. Information about reporting signs of mould and damp, factsheets and guidance videos are available to tenants on Group websites. All frontline staff who work with tenants or have reason to visit customer homes (including housing, wraparound services, CFC and care staff, and CBG trade operatives) are trained to recognise signs of damp and mould and raise repair jobs to address any issues identified. CFC staff have specific script for probing when someone raises concern about damp or mould to help clarify the extent of the issue. Trades staff are trained to identify condensation and its causes, and in the application of products to manage it. Annual Tenant visit process in place for RSLs and annual visits to properties as part of technical compliance programme, with those in attendance required to report any issues noted while in a property, including damp and mould. Specialist teams are in place for mould repairs with arrangements in place to provide specialist external support to this team as and when required. There are specific work order descriptions for mould and damp, with agreed timescales for completion of the works. All damp and mould jobs include a full inspection within target of 2 working days. Where mould or damp is found, jobs are categorised as mild, moderate or severe. No Access Policy enables us to force access where repeated issues of damp and mould are raised but access is refused. A process is in place to contact tenants with completed mould and damp jobs to determine whether the reported issue has been resolved.</p> <p>Planned control Introduce a right for tenants to request a report by an independent expert to verify that the damp and mould has been effectively treated.</p>			
Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:		
		<p>Risk appetite is MINIMAL (Light Green)</p>	<p>Damp and Mould measures included in regular performance reporting to RSL and Group Boards. From 2025/26, ARC measures on damp and mould will be reported to RSL and Group Boards as part of established ARC reporting before submission to SHR. Damp and Mould update to Group Board in November 2025 to include changes to Policy.</p>		

RISK 036 Large Panel System structural condition (New risk)

Strategic Outcome	Investing in existing homes and environments	Risk type	Compliance: Legal/Regulatory	Risk owner	Group Director of Assets and Development
Description		Controls			
<p>There is a risk of building collapse or extensive fire damage if we do not meet the Large Panel System (LPS) criteria set by the UK Government; resulting in potential harm to customers, staff and/or members of the public, prosecutions and reputational damage.</p>		<ul style="list-style-type: none"> • High-Rise Inventory 2020, published by Scottish Government, lists the multi-storey blocks (MSFs) across Scotland which have been constructed using LPS (12 are owned by Wheatley Homes Glasgow). • A regular inspection and survey programme is in place in line with the Building Research Establishment (BRE) guidelines. • Structural surveys for the 12 MSF blocks with LPS are scheduled for every 5 years (most recently completed 2024). 			
Inherent risk	Residual risk	Risk Appetite level:	Previous / Next detailed Board update on operation of controls listed above:		
 <p>Likelihood</p>	 <p>Likelihood</p>	<p>Risk Appetite is <u>MINIMAL</u> (Light Green)</p>			