AGR

Adaptiv Governance & Risk

Beyond static risk. Built for change.

BOARDROOM BRIEFING | SCOTTISH SOCIAL HOUSING

Q3 2026

Housing Risk Intelligence Frontier

A Scottish Housing Association board briefing on the risks that matter most.

SEPTEMBER 2026

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CEO FOREWORD

See earlier. Judge clearly. Keep room to act.

> "Earlier sight of change gives us more time, more confidence and more opportunity to act well."

Scottish social housing is entering a period where change moves faster than our reporting cycles, and where pressures in one part of the system can reach our tenants, homes and finances long before they appear in a board paper. The role of governing bodies is becoming more demanding, not because risk has increased, but because the speed, convergence and consequence of that risk have changed.

We now operate in a landscape where energy, food and weather pressures combine; where public service capacity flows directly into allocations, voids and support; where climate extremes affect the same home in opposite ways; and where digital, data and infrastructure dependencies sit far beyond our own walls. The decisions we make must reflect this reality.

This briefing is designed to help boards see earlier, judge more clearly and retain room to act. It does not ask members to become technical specialists. It asks us to focus on what matters most: the evidence beneath our assurance, the assumptions inside our plans, the dependencies we rarely see, and the options that disappear if we wait too long.

The Frontier approach recognises that risk intelligence is not only about preventing harm. It is about protecting headroom, improving outcomes, releasing capacity and preserving strategic choices. Earlier sight of change gives us more time, more confidence and more opportunity to act well for the people and communities we serve.

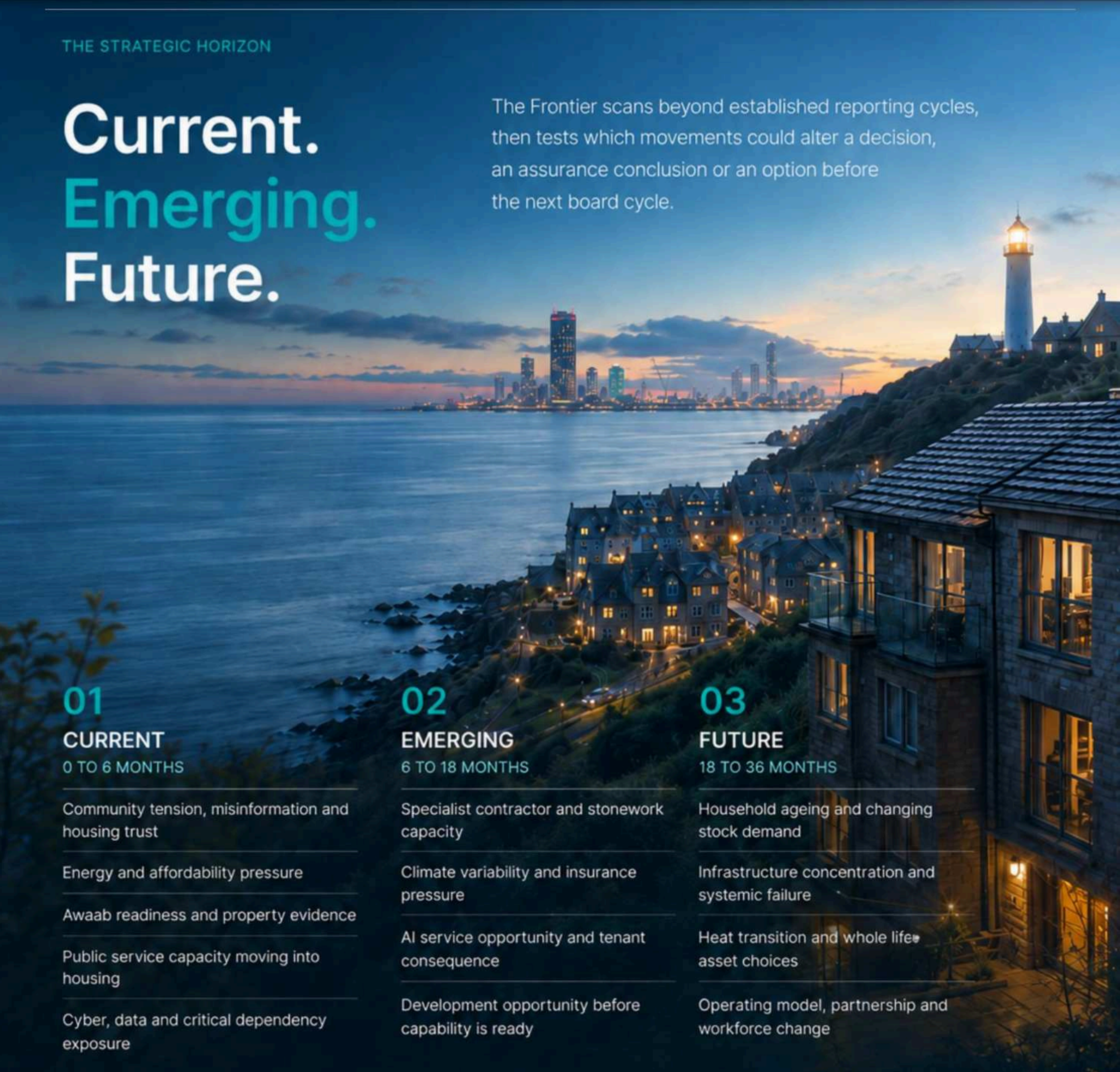
As leaders, our responsibility is to ensure that every decision is grounded in what has changed, what the evidence shows, and what the cost of waiting might be. This publication supports that responsibility. It offers a clearer view of movement across homes, tenants, money, people, suppliers and systems and a practical way to connect that movement to board judgement.

The challenges ahead are real, but so are the opportunities. With stronger intelligence, sharper assurance and earlier decisions, we can navigate uncertainty with confidence and continue to deliver safe homes, trusted services and resilient organisations for Scotland.

Richard Mackie CFIRM
CEO & Founder | AGR

THE BOARD TASK

What changed | what does the evidence show | what decision follows | what is the cost of waiting



THE STRATEGIC HORIZON

Current. Emerging. Future.

The Frontier scans beyond established reporting cycles, then tests which movements could alter a decision, an assurance conclusion or an option before the next board cycle.

01 CURRENT

0 TO 6 MONTHS

- Community tension, misinformation and housing trust
- Energy and affordability pressure
- Awaab readiness and property evidence
- Public service capacity moving into housing
- Cyber, data and critical dependency exposure

02 EMERGING

6 TO 18 MONTHS

- Specialist contractor and stonework capacity
- Climate variability and insurance pressure
- AI service opportunity and tenant consequence
- Development opportunity before capability is ready

03 FUTURE

18 TO 36 MONTHS

- Household ageing and changing stock demand
- Infrastructure concentration and systemic failure
- Heat transition and whole life asset choices
- Operating model, partnership and workforce change

NOW SIGNAL

Housing scarcity is now interacting with misinformation, community tension and staff safety.

Glasgow housing associations have already changed working arrangements in response to protest activity. The operating consequence can arrive in hours, not reporting cycles.

BOARD QUESTION

Which movement could alter a decision or assurance conclusion before our next board cycle?

Risk Intelligence begins where horizon scanning usually stops.

The sector signal is only the start. AGR connects external movement to the organisation, tests the evidence already held, and makes the decision or preparation visible.

CURRENT SIGNAL

Civil unrest / community tension interacting with misinformation / housing trust = material risk.

01

DETECT

See what is changing

Signals, exceptions, weak evidence and shifting assumptions.

02

INTERPRET

Trace what it could mean

Connections across tenants, homes, services, people, suppliers and finance.

03

EXPLORE

Test the picture

Expsoure, opportunity, speed, resilience, confidence and plausible scenarios.

04

DECIDE

Move while choice remains

Act, prepare, set a trigger, close an evidence gap or preserve an option.

THE TRANSMISSION ROUTE

01
EXTERNAL MOVEMENT
Geopolitics, economy, climate and technology

→

02
MARKETS AND SYSTEMS
Energy, finance, telecoms and public services

→

03
OPERATING MODEL
Funding, suppliers, systems and capacity

→

04
SCOTTISH FRONT DOOR
Tenants, homes, services and cash

BOARD QUESTION

Which external signal could reach our tenants, homes or cash position before our next reporting cycle?

Opportunity Risk

See the headwinds earlier. Keep more room to act.

Risk intelligence is not only about seeing what could go wrong. It also helps boards recognise where earlier sight of change can protect options, release capacity and create better outcomes.

Protect value	Preserve financial headroom, asset performance and tenant trust.
Improve efficiency	Reduce repeat work, reporting friction and avoidable failure.
Create value	Move sooner on investment, service redesign, technology and partnerships.

BOARD QUESTION

Where could better sight of change help us move earlier, not just act more cautiously?

THE PERFECT STORM | ENERGY, FOOD, WEATHER AND HOUSEHOLD PRESSURE

The perfect storm is not one event.

A strong El Nino is intensifying as households approach winter with energy prices elevated, inflation rising and food insecurity already embedded. The precise Scottish weather outcome remains uncertain. The combined exposure is not.

STRONG EL NINO
Expected to intensify through August to October 2026

£1,862
Typical annualised direct debit cap, July to September 2026

2.9%
CPI inflation in July 2026, up from 2.6% in June

218,838
Emergency food parcels distributed in Scotland in 2025

FOUR CURRENTS MOVING TOGETHER

ENERGY	Bills, arrears, landlord fuel, materials and contractor costs.
FOOD	Heat and drought pressure can affect yields, availability and prices.
WEATHER	A higher chance of a wet and windy early winter, with colder risks later.
HOUSEHOLD	Heating, food, rent and essentials compete inside the same budget.

The weather does not need to be historically extreme for the consequences to become extreme when household and organisational headroom are already depleted.

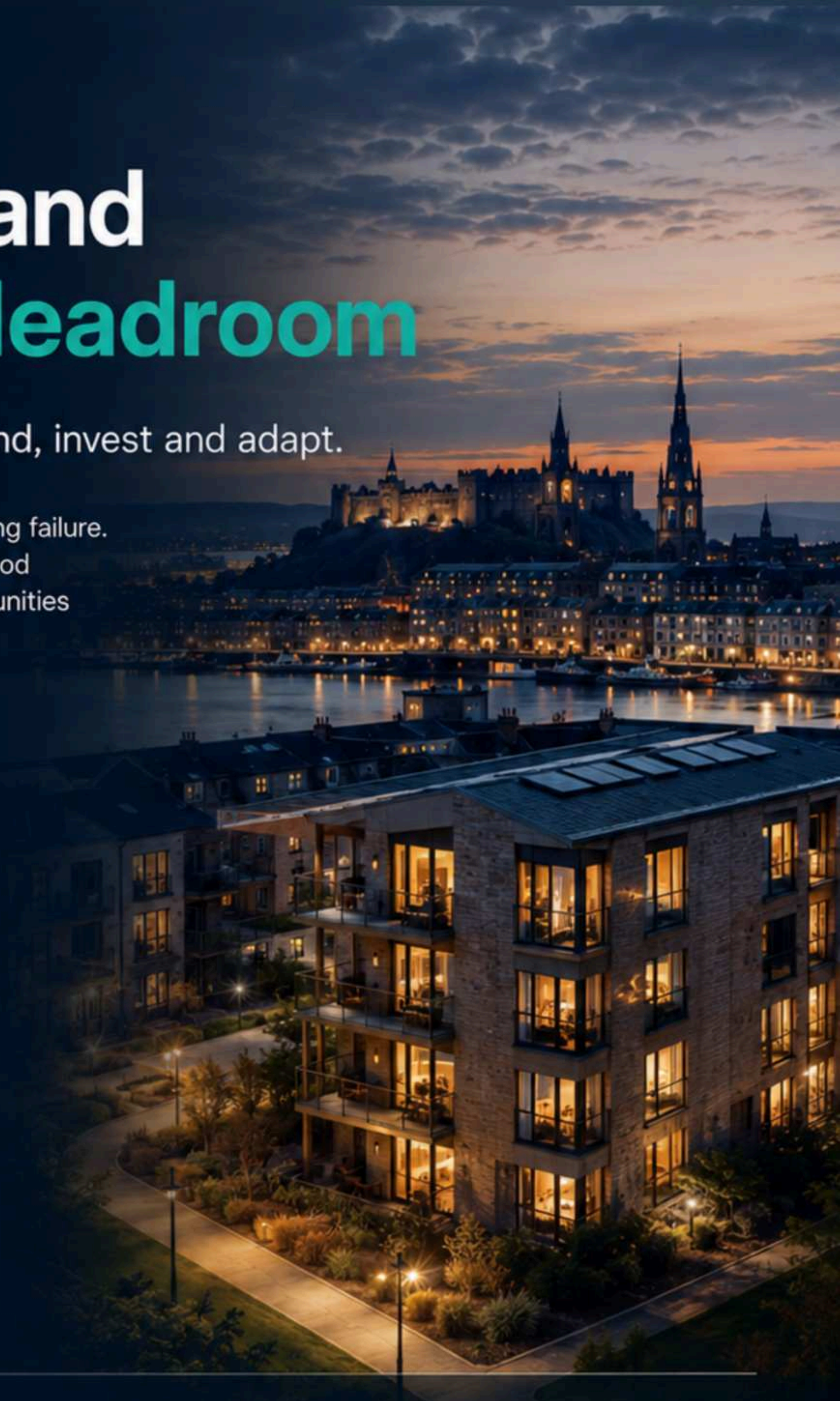
BOARD QUESTION

What combination of energy, food, weather and hardship indicators would cause us to intervene before a tenant emergency?

Financial Resilience and Strategic Headroom

Protect the capacity to respond, invest and adapt.

Financial resilience is not only about avoiding failure. It is about preserving the room to make good decisions when conditions tighten, opportunities emerge or priorities shift.



PROTECT

Cash, covenants, liquidity and the resilience to absorb shocks.

INVEST

Existing homes, new supply, net zero and service priorities.

PRESERVE OPTIONS

Funding flexibility, timing, partnerships and the cost of delay.

Protect headroom | **Make trade-offs explicit** | **Preserve options**

BOARD QUESTION

What choices would become harder if our headroom narrowed faster than expected?

PRESSURE AT THE SCOTTISH FRONT DOOR

The most important exception may be one home hidden beneath a reassuring percentage.

Safety is only as strong as the property-level evidence. The risk is not only the defect. It is failing to know, respond or prove that the home is safe and the tenant protected.

PROPERTY EVIDENCE | TENANT REALITY | HOME CONDITIONS | OPERATIONAL RESPONSE | BOARD ASSURANCE

Know

Accurate property identifiers, component records, safety checks, open cases, overdue exceptions, access failures and tenant vulnerability.

Respond

Clear triage, investigation, repair, escalation, temporary protection and communication that reflects the seriousness of the case.

Prove

Quality check, tenant outcome, evidence retained, closure tested and repeat failure prevented rather than merely reclassified.

Assure

Board oversight of exception risk, assurance quality, timeliness and system learning.

CONTINUOUS ASSURANCE LOOP

NOW SIGNAL

6 OCT
First Scottish Awaab's Law duties commence in 2026.

10 DAYS
Investigate reports of damp and mould within 10 working days.

3 DAYS
Provide a written summary within 3 working days.

5 DAYS
Begin required repairs within 5 working days after investigation.

THE WHOLE-SYSTEM SAFETY VIEW

Gas | electrical | fire | water | asbestos | lifts | RAAC | cladding | damp and mould

BOARD QUESTION

Where are we relying on average compliance when a single home may be unsafe?

Sources: Scottish Government Awaab's Law implementation material and Scottish Housing Regulator assurance guidance, 2026.

COMMUNITY COHESION, MISINFORMATION AND HOUSING TRUST

Scarcity creates the pressure. Misinformation chooses the target.

Housing scarcity, prolonged living cost pressure and stretched public services can weaken confidence that the system is fair or working. Those conditions do not cause prejudice or violence. But they can create fertile ground in which false claims about allocations, migration or alleged crime travel quickly and create an immediate housing consequence.

A housing provider can become a target, an emergency responder and the provider of last resort during the same incident.

18,092
households in temporary accommodation

10,480
children in temporary accommodation

33,006
open homelessness applications

46%
of social lets to people assessed as homeless

FROM WARNING TO INCIDENT

01 → 02 → 03 → 04

01 SLOW BURN PRESSURE
Scarcity, living cost pressure and stretched services.

02 FALSE CLAIM TRAVELS
Allocation, migration or alleged crime becomes the explanation.

03 FAST MOVING TRIGGER
Protest calls, threats, disorder or office disruption.

04 HOUSING CONSEQUENCE
Tenant and staff safety, service continuity and trust.

GLASGOW NOW

Housing associations have closed offices or moved staff to homeworking after online calls for protests. SFHA warns inaccurate allocation claims can put staff and tenants at risk.

PORTADOWN WARNING

After a protest, disorder included attacks on homes, businesses and Arbour Housing premises. The lesson travels even though Northern Ireland has its own context.

Slow burn pressure. Fast moving trigger. Immediate housing consequence.
The grievance may be real. The explanation attached to it may be false.

HOW TO NAVIGATE

01 DETECT
Monitor naming of offices, staff, homes and protest calls.

02 FACTS
Maintain one plain English allocation explanation.

03 PROTECT
Set safety, confidentiality and office-closure triggers.

04 CONTINUE
Keep emergency repairs, safeguarding and tenant contact live.

05 RECOVER
Support people, review intelligence and rebuild trust.

BOARD QUESTION

Could one fast moving false narrative expose a tenant, employee or office before our governance arrangements recognise that an incident has begun?

Sources: Scottish Government homelessness statistics; Scottish Housing Regulator; SFHA and CIH Glasgow statements; Armagh | Portadown reporting.
AGR interpretation distinguishes underlying pressure from causation.

HOUSEHOLDS, STOCK AND CAPABILITY

More households. A narrow delivery window.

Headline population growth can understate housing need. The strategic question is demand for what, from whom and where, then whether the organisation still has the capability to respond.

+2,200 population change from mid 2024 to mid 2025

+18,400 households added in 2025

21.0% population aged 65 and over

DEMAND IS CHANGING

Smaller households, ageing, people living alone, migration and local geography change the number, type, accessibility and location of homes required.

DELIVERY IS CONSTRAINED

Funding can return before land, planning, utilities knowledge, procurement relationships, specialist skills, contractor capacity or management bandwidth are ready.

MAKE THE PORTFOLIO CHOICE EXPLICIT

1 EXISTING HOMES
Safety, repairs, quality, adaptation and stock sustainability.

2 NEW HOMES
Housing need, grant, land, planning, borrowing and delivery capacity.

3 FUTURE HOMES
Energy, heat transition, climate adaptation and affordability.

SCALE
Evidence supports pace and value.

REDESIGN
The aim is sound but capability is weak.

PAUSE
Safety, affordability or delivery exposure is unresolved.

BOARD QUESTION

What are we choosing not to fund, and which opportunity could disappear if we wait?

Risks that can't wait.

These five areas appear in almost every board conversation. They interact. They move faster than reporting cycles. Action today protects residents and preserves options.

THE COST OF DELAY

Delayed action increases harm, reduces choice and consumes capacity when it's needed most.

01

Damp, mould & Awaab readiness

Regulation is tightening and expectations are rising.

Why it matters

Health risk, compliance exposure and trust depend on getting this right.

02

Tenant & resident safety

Building, fire and communal safety remain under intense scrutiny.

Why it matters

Safety failures carry life risk, legal consequence and reputational impact.

03

Financial headroom & rents

Cost inflation, higher rates and rent policy pressure margins.

Why it matters

Weak headroom limits investment choices and resilience to shocks.

04

Homelessness, allocations & voids

Demand is high. Voids and flows drive cost and outcomes.

Why it matters

Communities feel the impact when homes are unavailable or turnaround is slow.

05

Cyber & property-data accuracy

Digital reliance and data risk continue to grow.

Why it matters

A breach or bad data can disrupt services, expose residents and erode trust.

WHAT THE DATA IS TELLING US

80	landlords require engagement in 2026/27	[1]
46%	of social lets went to homeless households	[4]
6 OCT	Awaab's Law duties commence in 2026	[6]
87%	overall tenant satisfaction in 2024/25	[4]
£4.5bn	social housing investment delivered in 2024/25	[4]

PATH FORWARD

SEE EARLIER
Strengthen signal detection and share intelligence across the business.

CONNECT BETTER
Understand how these risks interact and create pressure.

TEST ASSUMPTIONS
Challenge evidence, speed, resilience and recovery.

DECIDE SOONER
Protect headroom, prioritise action and monitor impact.

DELIVER OUTCOMES
Safer homes, stronger services and sustainable performance.

BOARD QUESTION

Which of these risks could move faster than our reporting cycle and where should we act before options narrow?

Resilience today, options tomorrow.

Resilience protects what matters most

It keeps services running, protects residents and preserves the headroom we need to act with confidence.

Resilience is not a single plan. It is the ability to absorb shocks, adapt and continue to deliver for residents. Stress testing highlights where we are strong, where we are exposed and what we can do now to protect options later.

> The strength of our plans is only proven when conditions change.

Why this matters

- Residents depend on us when pressures rise.
- Regulators and funders expect strong governance and grip.
- Shocks are inevitable. Resilience is a choice we control.

FIVE STRESS TESTS FOR OUR BUSINESS

01	**FINANCIAL SHOCK** Income, costs, rates and funding move against us.	Could we deliver our plan if inflation, rates or funding moved adversely for 2 years?
02	**PEOPLE CAPACITY** Key roles are hard to fill or retain.	Do we have the right people, skills and succession depth for our critical roles?
03	**SUPPLY & DELIVERY** Contractors, materials or capacity fail.	Can we maintain our investment programme if supply or contractors fail?
04	**CLIMATE & ASSETS** Extreme weather or asset failure hits our stock.	Are our homes and systems resilient to the climate risks our areas face?
05	**CYBER & DATA** Systems, data or suppliers are compromised.	Could an outage or breach stop critical services and how fast could we recover?

WHAT TO WATCH

EARLY SIGNALS
Spot weak signals and trends before they become issues.

DEPENDENCIES
Map third-party, system and funding dependencies that could fail.

MARGINS
Understand where margins are thin and volatility is high.

RECOVERY
Test recovery time objectives and restoration capability.

COMMUNICATION
Ensure clear, timely communication with residents and partners.

BOARD QUESTION

Which stress test keeps you awake at night, and where do we need to act now to protect options tomorrow?

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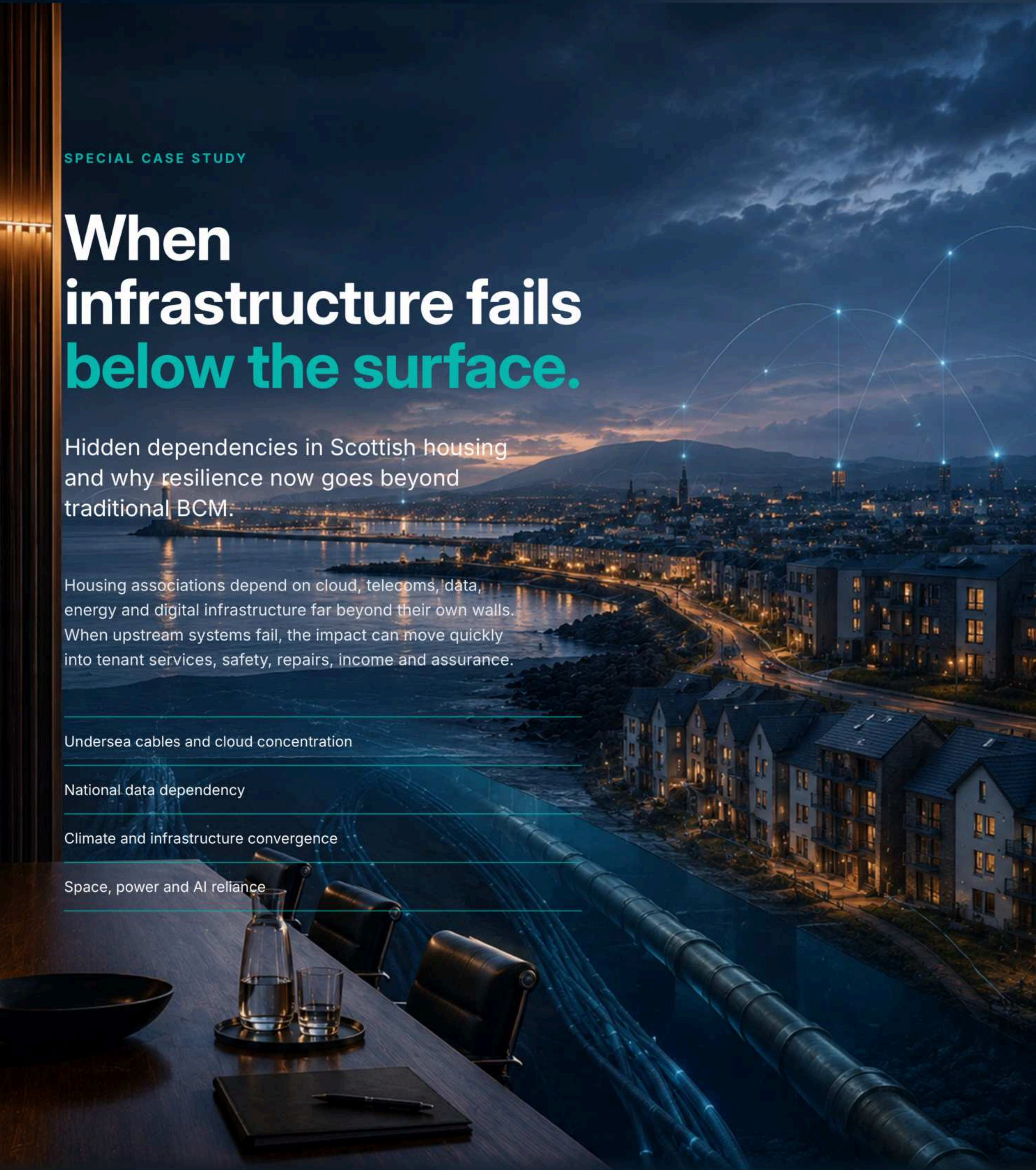


SPECIAL CASE STUDY

When infrastructure fails below the surface.

Hidden dependencies in Scottish housing and why resilience now goes beyond traditional BCM.

Housing associations depend on cloud, telecoms, data, energy and digital infrastructure far beyond their own walls. When upstream systems fail, the impact can move quickly into tenant services, safety, repairs, income and assurance.

- Undersea cables and cloud concentration
- National data dependency
- Climate and infrastructure convergence
- Space, power and AI reliance

SPECIAL CASE STUDY

Why resilience now goes beyond traditional BCM.

The issue is not only whether systems are secure. It is whether the operating model remains resilient when infrastructure the association does not own or control starts to fail.

INFRASTRUCTURE THE ASSOCIATION DOES NOT OWN OR CONTROL

01 The signal

Activity around undersea cables, pipelines and critical infrastructure shows that disruption risk is strategic, not only technical. Large cloud incidents also demonstrate how one upstream failure can cascade through dependent services.

02 Why housing is exposed

Housing management, repairs, telephony, payments, identity, compliance records, supplier platforms, data stores, sensors and tenant communications increasingly depend on shared infrastructure.

03 What cloud dependence changes

A major upstream issue can affect several tools and suppliers at once, turning one technical event into service, assurance, financial and governance disruption.

04 Why BCM can be too narrow

Offices may stay open while data, communications, authentication or trusted systems fail upstream. A local fallback is not enough if the dependency is shared across the market.

THE TRANSMISSION ROUTE

INFRASTRUCTURE SHOCK
Cloud, telecoms, power, data or timing

›

SHARED DEPENDENCY
Systems and suppliers fail together

›

TENANT SERVICE
Access, repairs, safety and communication

›

BOARD JUDGEMENT
Priorities, assurance and escalation

BOARD QUESTION

Where are we more dependent on upstream infrastructure than our current continuity model assumes?

Sources: UK Ministry of Defence, NCSC cloud security guidance and AWS post event summaries.

ILLUSTRATIVE STRESS TESTS

Three silent failures boards should be able to imagine.

The most damaging disruptions can begin upstream, invisibly, and be trusted by every downstream process.

01 THE SILENT FAILURE OF A NATIONAL DATA DEPENDENCY

A flawed address or property dataset update propagates overnight. Illustrative stress assumption: eight per cent of homes return inconsistent identifiers. Safety records no longer align, damp cases map to the wrong blocks, contractors cannot locate jobs and homelessness lets cannot be validated. No outage. No cyberattack. One trusted dataset every system believes.

02 THE HEATWAVE CASCADE

A five day extreme heat event creates lift failures, water safety concerns, increased vulnerability, contractor disruption and insurance pressure. AI triage may misclassify unfamiliar patterns while repairs and medical demand rise together. Homes, safety, contractors, money, assurance and tenant trust converge.

03 THE SATELLITE FAILURE NOBODY SAW COMING

GPS timing disruption affects digital synchronisation. Sensors and alarms stop reporting, access systems misfire, payment transactions fail and CCTV or cyber logs lose reliable timestamps. The organisation depends on space infrastructure it does not govern, monitor or insure.

WHY THESE MATTER

- **Single points of failure**
  Trusted dependencies create outsized impact when they fail.
- **Cross risk convergence**
  Operational, cyber, climate and data risks compound each other.
- **Hidden concentration**
  Dependencies we rarely see are often the hardest to replace.
- **Tenant impact first**
  The real world can feel the failure before dashboards do.

BOARD QUESTION

Which upstream failure could create the biggest mismatch between what our systems say and what tenants are actually experiencing?

Sources: Illustrative stress scenarios for board discussion.

ILLUSTRATIVE STRESS TESTS

Three more scenarios, and what boards should test now.

04 THE ONE SUBSTATION SCENARIO

A regional power failure isolates thousands of homes. Heating and telecare fail, lifts stop, generators run down, charging becomes difficult and medically vulnerable tenants face life critical consequences.

05 THE AI MISFIRE

An allocation or triage model update introduces bias or poor prioritisation. Vulnerable applicants are misranked, complaints and legal exposure rise, and the board must explain why technology affected tenants before management intervened.

06 THE CONCENTRATION EVENT

A cloud region, telecoms provider or shared identity service fails. Several apparently separate systems and suppliers become unavailable at the same time, exposing a concentration the risk register did not show.

WHAT BOARDS SHOULD TEST NOW

01 SHARED PROVIDERS
Which tenant critical services depend on the same upstream provider?

02 TRUSTED DATA
Which datasets could fail silently across several workflows?

03 TWENTY FOUR TO SEVENTY TWO HOURS
Where would loss of cloud, telecoms or identity hit hardest?

04 MANUAL WORKAROUNDS
Which fallbacks genuinely function when teams are under pressure?

05 DETECTION
How quickly would we know if our systems were wrong?

06 DECISION THRESHOLDS
What would trigger board visibility and tenant communication?

The resilience question is no longer only “Do we have backups?” It is “Can tenants still be served when the infrastructure beneath us is disrupted?”

BOARD QUESTION

If a trusted upstream system failed silently tomorrow, how quickly would we recognise it, and which tenants would feel it first?

SPECIAL CASE STUDY

The Stonework Squeeze

When an unavoidable asset liability meets a market with no spare capacity.

Scotland's older sandstone tenements require specialist knowledge, skilled labour, detailed investigation and substantial capital. The organisation must be able to finance the work, secure the capability and complete it before deterioration creates greater safety, service and financial consequences.

01 | Rising building-level liability

02 | Specialist skills and market concentration

03 | Contractor failure and lost programme capacity

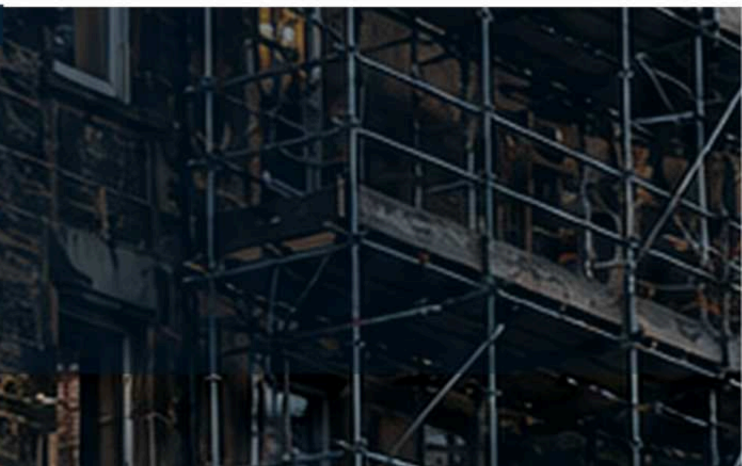
04 | Delay driving higher cost, damp and tenant impact

The contractor may disappear.
The stonework liability remains.

THE LIABILITY HIDING INSIDE THE ASSET PLAN

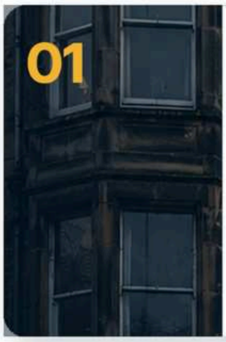
The business plan may be affordable on paper and undeliverable in the market.

The challenge is not only how much the programme costs. It is whether the market has the people, specialist skills and capacity to deliver what is required, when it is required.



FINANCE CAN BE MODELLED.
DELIVERY CAPACITY CANNOT.

FOUR QUESTIONS THAT TEST DELIVERABILITY



01

THE STOCK

How many pre 1919 sandstone tenements does the association own, factor or depend upon? How current are condition surveys and cost ranges?

02

THE COST

What is the total building exposure, including professional fees, scaffolding, contingency, owner contributions, inflation and prolonged deterioration?

03

THE MARKET

How many contractors can genuinely undertake the work to the required conservation, safety and quality standards?

04

THE TIME

What happens while the building waits? Water ingress, safety restrictions, repeat repair, voids, insurance and tenant confidence can deteriorate.

THE TRANSMISSION LINE

A programme can be financially modelled and still be operationally undeliverable. Specialist capability can take longer to rebuild than a funding decision takes to announce.

STONE DETERIORATION → WATER INGRESS AND SAFETY → SPECIALIST CONTRACTOR DEMAND → PROGRAMME DELAY → HIGHER COST → REDUCED HEADROOM → TENANT & ASSURANCE CONSEQUENCE

BOARD QUESTION

Is our tenement investment plan merely affordable in the financial model, or physically deliverable at the pace and quality our homes and tenants require?

ONE CONTRACTOR FAILS

The work does not disappear.

The obligation transfers back to the landlord, often into a market with no immediate capacity to absorb it.

THE CONTRACT MAY END.
THE OBLIGATION DOES NOT.

THE CONSEQUENCE CASCADE

FIRST 48 HOURS

- Confirm active site status and safety
- Secure scaffolding, materials, keys and access
- Recover surveys, certificates, photos and records
- Identify unpaid or disengaging subcontractors
- Communicate with affected tenants and owners

FIRST 30 DAYS

- Safety work competes with the wider backlog
- Test alternative labour, scaffolding and programme capacity
- Emergency procurement weakens price leverage
- Reset tenders, costs and priorities
- Revisit owner contributions and grant deadlines

6 TO 24 MONTHS

- Unresolved defects deteriorate
- Damp, mould and water ingress cases rise
- Insurance and warranty recovery become harder
- Repeat inspections and temporary repairs add cost
- Reset business plan, covenant and assurance conclusions

WHAT THE BOARD SHOULD TEST NOW

01 What is our total liability by building, urgency and evidence confidence?

02 How much work can the specialist market realistically deliver each year?

03 Are different contractors dependent on the same skills, scaffolders or suppliers?

04 What happens if cost rises, grant reduces or the programme takes twice as long?

05 Have fallback contractors confirmed availability, or do they merely appear on a framework?

06 Which buildings cannot safely wait, and what investment would need to move?

Financial headroom without delivery capacity is false assurance.

BOARD QUESTION

If our largest or most specialist contractor failed tonight, which tenant critical service would be interrupted tomorrow?

CALIBRATION CHECKLIST

The sector signal is not the board decision. AGR makes it specific enough to govern.

AGR tests external movement against the association's actual homes, tenants, finances, people, dependencies and appetite, then makes the exposure, evidence, trigger and decision visible.

SECTOR MOVEMENT
What has changed outside the organisation

→

ORGANISATION EVIDENCE
Where it lands, who it affects and how fast

→

BOARD JUDGEMENT
What must be authorised, triggered or preserved

EIGHT LENSES. EIGHT BOARD QUESTIONS. ONE CALIBRATED VIEW.

01 Homes

BOARD QUESTION
Which stock archetypes, locations or individual homes are exposed, and how reliable is the property evidence?

AGR TESTS
Identifiers, condition surveys, open cases, access failures, repeat defects and programme timing.

02 Tenants

BOARD QUESTION
Who feels the consequence first, who is least able to adapt, and what support or communication is needed?

AGR TESTS
Vulnerability, affordability, arrears, health and support flags, access, complaints and tenant voice.

03 Finance

BOARD QUESTION
What changes income, cost, cash, covenant, security or the headroom to invest?

AGR TESTS
Business plan sensitivities, void loss, bad debt, utility and contractor costs, refinancing and timing.

04 People

BOARD QUESTION
Where is critical knowledge, capacity or decision authority concentrated, and what happens if it is unavailable?

AGR TESTS
Vacancies, succession, workload, single points of failure, on-call cover and manual workarounds.

05 Suppliers

BOARD QUESTION
Which critical service depends on one market, contractor, skill set or shared subcontractor?

AGR TESTS
Market capacity, financial health, step-in rights, framework reality, recovery time and fallback availability.

06 Technology & data

BOARD QUESTION
Could a critical system be unavailable or silently wrong before management recognises it?

AGR TESTS
Data integrity, cloud and identity concentration, detection, reconciliation, backups and usable manual fallback.

07 Assurance

BOARD QUESTION
What is proven, assumed, stale, exceptional or outside the scope of the current conclusion?

AGR TESTS
Source quality, recency, coverage, exception registers, sample verification, tenant outcome and closure quality.

08 Appetite

BOARD QUESTION
What are we prepared to tolerate, protect or pursue, and when does the choice narrow?

AGR TESTS
Threshold, trigger, owner, decision date, escalation route, option to preserve and cost of waiting.

THE AGR CALIBRATION OUTPUT

A board-ready signal has six things attached to it.

- Named homes / tenants
- Evidence confidence
- Financial consequence
- Named owner
- Trigger / decision date
- Cost of waiting

AGR produces this calibrated view with the board and executive team. The result is three to five material decisions or preparations, not another longer risk register.

WORKED FRONTIER DELTA | COMMUNITY TENSION, MISINFORMATION AND HOUSING TRUST

One fast-moving narrative can outrun a board cycle.

Housing scarcity, prolonged living cost pressure and stretched public services create fertile ground for false claims. The grievance may be real. The explanation attached to it may be false.

NOW SIGNAL

Housing associations have already changed working arrangements in response to protest activity.

AGR JUDGEMENT

HIGH Underlying housing pressure and the transmission route to operational disruption.

WATCHING Location, timing and scale of the next incident.

THE EVIDENCE BASE

18,092 households in temporary accommodation

10,480 children in temporary accommodation

33,006 open homelessness applications

46% of social lets to people assessed as homeless

THE DECISION BRIEF

01 What changed

Housing scarcity is now interacting with online allocation claims, community tension and staff safety. A national pressure can become a local incident within hours.

02 Consequence

Tenants, staff, offices and service continuity can be affected first. The landlord can become target, emergency responder and provider of last resort in the same incident.

03 Evidence

The national demand indicators are elevated. Glasgow provides a current operational signal. Portadown provides an adjacent warning of attacks on homes, businesses and a social landlord.

04 Confidence

High confidence in the underlying pressure and in the route from false narrative to operational disruption. Watching the location, timing and scale of the next incident.

05 Decision required

Approve office closure, staff safety and confidentiality triggers; a plain-English allocations explanation; named executive ownership; and continuity for emergency repairs and tenant contact.

06 Cost of waiting

A fast-moving narrative can expose a tenant, employee or office before the next board cycle. Delay increases reactive closure, service disruption and loss of trust.

BOARD ACTION NOW

Convert the intelligence into three explicit preparations.

ACT NOW

Confirm safety, confidentiality and office closure triggers. Name the executive owner and route to board visibility.

PREPARE

Map exposed offices and communities. Confirm remote working, emergency repair, safeguarding and tenant-contact fallbacks.

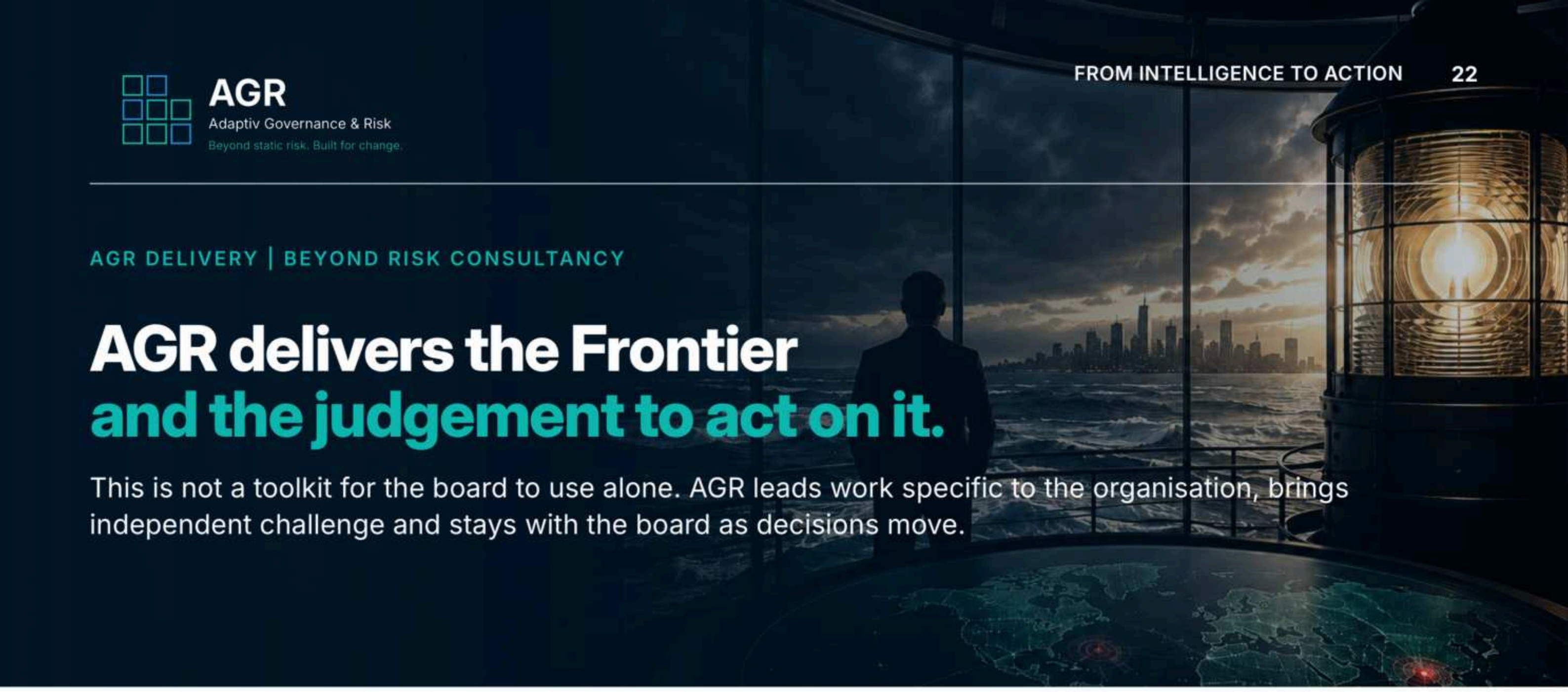
SET A TRIGGER

Escalate when offices or staff are named online, protests mobilise, false allocation claims repeat or tenant-critical services are threatened.

BOARD QUESTION

Could one fast-moving false narrative expose a tenant, employee or office before governance recognises that an incident has begun?

Sources: Scottish Government homelessness statistics; Scottish Housing Regulator; SFHA and CIH Glasgow statements; Armagh / Portadown reporting. AGR interpretation distinguishes underlying pressure from causation.



AGR
Adaptiv Governance & Risk
Beyond static risk. Built for change.

AGR DELIVERY | BEYOND RISK CONSULTANCY

AGR delivers the Frontier and the judgement to act on it.

This is not a toolkit for the board to use alone. AGR leads work specific to the organisation, brings independent challenge and stays with the board as decisions move.

YOUR NEXT BOARD CYCLE | AGR LEADS THE CADENCE

From signal to board decision in one controlled cycle.

AGR works with the executive team, produces the intelligence and leads the board conversation.

01 — 10 DAYS BEFORE

Select & calibrate

AGR identifies three to five movements, calibrates exposure and requests the evidence that matters.

02 — 5 DAYS BEFORE

Issue the board view

AGR provides a single page Frontier delta plus decision cards, confidence and triggers.

03 — IN THE ROOM

Lead the judgement

AGR leads a focused conversation: change, consequence, evidence, confidence, options and decision.

04 — +48 HOURS

Lock the action

AGR issues the Decision Notice: owner, evidence gap, trigger, next review and cost of waiting.

KEEP IT LIVE | THE AGR QUARTERLY INTELLIGENCE REFRESH

A delta, not another full report.

AGR refreshes external movement and organisation evidence, reassesses confidence and shows the board only what changed and which decision is approaching.

- What changed here?
- Which confidence score moved?
- What crossed a trigger?
- Which decision is approaching?
- What can leave the Frontier?

THE AGR ROUTE

SEE

Risk Intelligence

Frontier assessment and quarterly delta.

NAVIGATE

Strategic Risk Partnership

Independent challenge and support between board cycles.

DECIDE

Strategic Risk Intelligence

Scenario Rooms, Board Workshops and Executive Mentoring.

AGR delivers the cadence with your board and executive team.

agr-global.com | richard.mackie@agr-global.com

HOW THE FRONTIER FITS GOVERNANCE

Risk Intelligence runs ahead of assurance, not instead of it.

The Frontier does not replace statutory assurance, the risk register, audit, performance reporting or the Annual Assurance Statement. It strengthens them by identifying external movement, emerging dependencies and evidence questions that may not yet have entered the normal reporting cycle.

THE GOVERNANCE ROUTE

FRONTIER SIGNAL	BOARD CHALLENGE	EVIDENCE REQUEST	EXISTING GOVERNANCE	DECISION / ACTION
What may be changing	Could this alter an assumption or decision?	What do we need to know about our exposure?	Risk register, AAS, audit, performance, business plan	What changes now?

Assurance asks whether the organisation can support its current conclusions.

Risk intelligence asks whether changing conditions mean those conclusions should now be tested again.

CORE INTELLIGENCE FEEDS AND PUBLICATION METHOD

01 **Scottish Housing Regulator**
sector risk, engagement, finance and data expectations.

02 **Scottish Government**
homelessness, housing standards, investment and adaptation.

03 **National Records of Scotland**
population and household estimates.

04 **Ofgem, ONS and Bank of England**
energy cap, inflation, rates and cost pressure.

05 **Met Office, WMO and food hardship evidence**
winter probabilities, drought, crop pressure and hardship.

06 **Audit Scotland**
council, NHS and health and social care sustainability.

07 **National Cyber Security Centre**
AI, cyber, supply chain and cloud guidance.

08 **UK Ministry of Defence**
critical undersea infrastructure and cable / pipeline activity.

09 **AWS post-event summaries**
cloud dependency, cascading failure and recovery.

10 **SFHA and CIH**
Glasgow community tension, allocation misinformation and housing response.

11 **Armagh I and NI operational reporting**
Portadown disorder, attacks on homes, businesses and a social landlord.

12 **Milnbank, Glasgow City Council, HES and Carillion**
stonework, specialist capacity and contractor failure.

13 **Charity Commission for England and Wales**
2026 risk assessment used as adjacent intelligence.

14 **AGR proprietary thinking**
Risk Intelligence, Emerging Risk, Opportunity Risk and Board Assurance.

PUBLICATION PRINCIPLES

- **Not a prediction or ranking**
- **Distinguish source, AGR interpretation and board conclusion**
- **Use all relevant organisation data**
- **Refresh fast-moving evidence immediately before board use**

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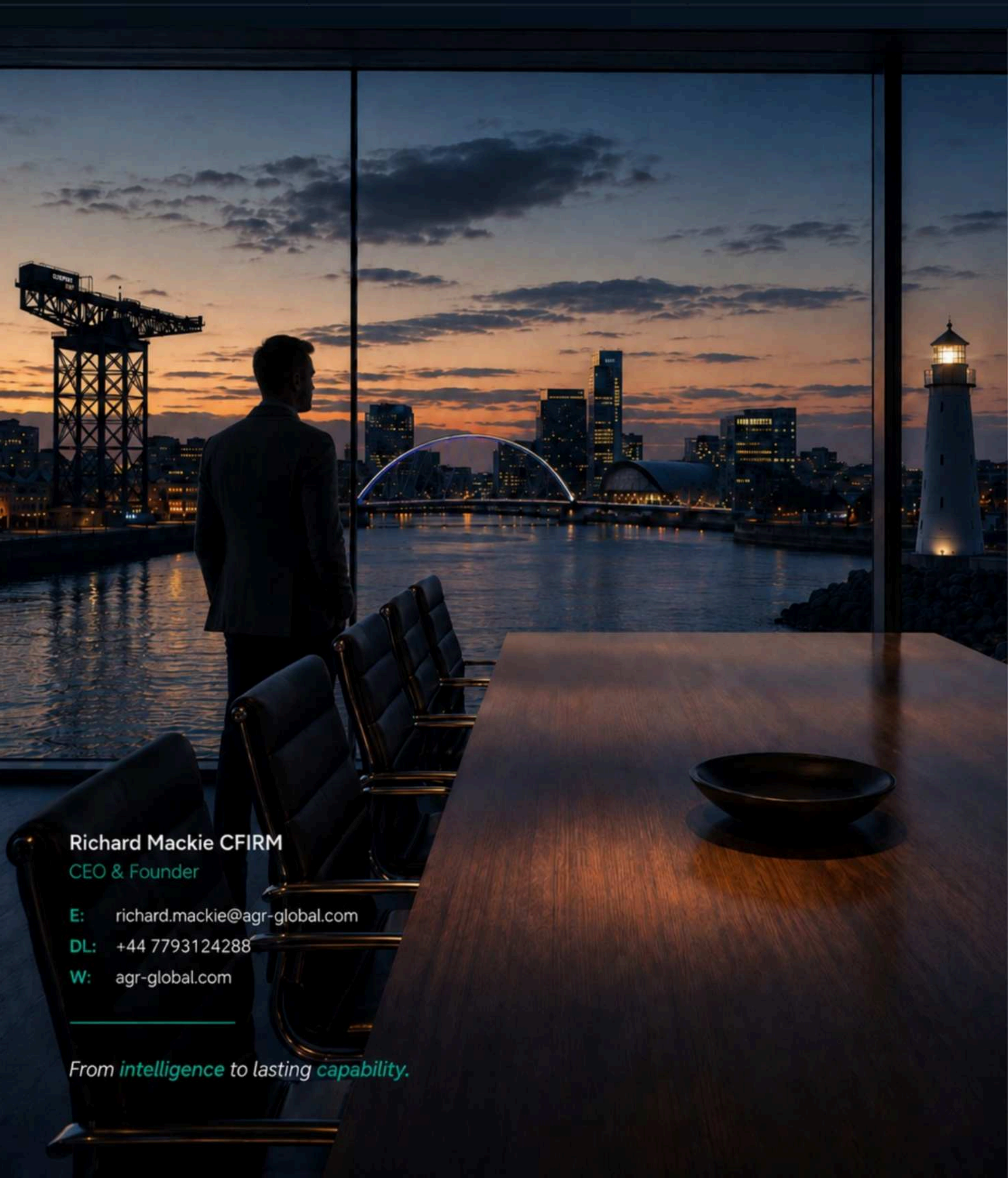

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From intelligence to lasting capability.